

Bank of England PRA

090 Stress Test Data Framework

202701 STDF Manual

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Section 1: Overview

This section provides background on the exercise and the purpose of the document.

1a: Background

The main purpose of the Stress Test Data Framework (STDF) is to support the Bank Capital Stress Test (BCST) described in the Bank of England's approach to stress testing the UK banking system.

1b: Purpose of this document

The Stress Test Data Framework Manual contains information about the structured data requests that firms participating in the Bank of England's BCST need to complete. The STDF also includes the definitions of the data items as well as the data quality rules that firms' submissions are expected to adhere to.

1c: Classification of STDF templates

A key feature of the Bank's BCST strategy involves clearly defining a core set of structured data. The aim of defining a core set of such data is to draw a clear line around information that is critical for the Bank's stress-testing analysis and hence will be requested as part of every BCST stress test.

These core templates will remain stable until the next review. The Bank intends to review STDF reviews no more frequently than every four years, providing firms with a stable reporting framework across two BCST cycles. However, amendments to templates or guidance may be required between reviews where necessary to reflect material regulatory, legal or other significant developments. Changes to core data will only be made following a period of engagement with participating firms, ensuring that they have adequate time to test and implement the changes. The Bank will also consider the alignment of future STDF reviews with wider regulatory data collection initiatives and the Future Banking Data roadmap, where appropriate, to minimise implementation burden and support consistent across reporting requirements.

Any supplementary or scenario specific data templates can be altered, added or deleted each BCST, to apply lessons learned from the previous stress test and allow the collection of new data in response to FPC and PRC views on key emerging risks and firm-specific issues for future stress tests. If templates and/or guidance are updated, the STDF manual will be amended to reflect such changes.

The STDF submission calendar (previously referred to as the '0 Index' sets out which templates will be core (for at least four years) post STDF review publications as well as information on submission dates, frequency and associated reporting conventions for submitting via BEEDs. In addition, the non-STDF 022 Asset Liability Management is included in the STDF Dictionary as it has close links to the 002 NII projections template.

The updated publication of the STDF framework will be accompanied by a change log.

Table 1 – STDF reporting templates

Ref	Data request name	Core status	Frequency
Projection templates			
001	Capital_projections	Core	Annual
002	Net_interest_income_projections	Core	Annual
003	Material_misconduct_costs_projections	Core	Annual
004	Market_risk_stressed_profit_or_loss_projections	Core	Annual
005	Counterparty_credit_risk_losses_projections	Core	Annual
006	Net_trading_income_excluding_losses_projections	Core	Annual
007	Stressed_PVA_projections	Core	Annual
008	Market_risk_and_CVA_RWA_projections	Core	Annual
009	Counterparty_credit_risk_RWA_projections	Core	Annual
010	Other_fair_valued_items_projections	Core	Annual
026	Reconciliations	Core	Annual
046	UK_capital_impact_projections	Core	Annual
058	Stressed_XVA_projections	Core	Annual
060	Credit_risk_projections	Core	Annual
062	Liquidity_projections	Core	Annual
079	Basis_of_preparation_index	Core	Annual
082	Fees_and_costs_projections	Core	Annual
085	Leveraged_loans_projections	Core	Annual
086	Pensions_projections	Core	Annual
087	Structured_finance_projections	Core	Annual
093	Scenario_specific_projections	Supplementary	Annual
Actuals templates			
019	Structured_finance_actuals	Core	Annual
020	Operational_risk_actuals	Core	Annual
026	Reconciliations	Core	Annual
054	Pensions_actuals	Core	Annual
059	Granular_securities_funding_and_financial_exposures_actuals	Core	Annual
079	Basis_of_preparation_index	Core	Annual
013	Retail_mortgage_credit_risk_actuals	Core	Quarterly
014	Retail_excluding_mortgage_credit_risk_actuals	Core	Quarterly
018	Corporate_sovereign_and_financial_institution_credit_risk_actuals	Core	Quarterly
026	Reconciliations	Core	Quarterly
057	Corporate_exposures_actuals	Core	Quarterly

088	Leveraged_loans_actuals	Core	Quarterly
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1d: Governance of submissions

In responding to the Stress Test data request, firms' internal governance processes should include challenge by senior management and/or relevant committees. More information and updates on the Bank's expectations regarding the governance process for data submissions will be published in the Basis of preparation document, each year. Further detail on ensuring effective data quality checks is contained within Section 4 of this manual.

1e: Using the STDF dictionary

The STDF data dictionary is the central reference that defines the structure, content, and rules of STDF data reporting. It documents:

- what data firms must report (templates and fields),
- how it must be reported (definitions, enumerations, formats), and
- how it is validated (rules, patterns, reconciliations),

so that submissions are standardised and can be reliably interpreted and analysed by the Bank. The STDF Data Dictionary accompanies the STDF Manual which captures high level guidance and scope of reporting for each worksheet/template.

1f: Post-publication queries and clarifications

Following publication of this manual and its associated artefacts, firms may identify minor issues or require clarification on aspects of the Stress Test Data Framework, such as reporting guidance, template definitions, validation rules or data quality checks.

Firms should raise all queries through the established Stress Test Question and Answer / Firm Communication Portal (Q&A/FCP) process. This will ensure that queries are tracked appropriately and that any clarifications provided can be communicated consistently to all participating firms where relevant.

Section 2: Data templates

This section of the STDF manual provides guidance on all templates and worksheets, including their coverage and any specific reporting instructions. [See link to published STDF templates here.](#)

2a: Overview of all templates

There are two types of templates that firms are expected to report:

1. Projections data that show how the firm expects its financial position to evolve over the stress.
2. Actuals data which show the financial position of the firm at the start of the stress.

Summary of projections templates

The 001 Capital projections template captures data that explains the evolution of a firm's capital resources and requirements in the scenario. This covers all elements of capital resources, summary capital results, capital requirements and a firm's management actions under stress. In addition, data is captured on other key regulatory requirements and further breakdowns that explain capital movements in more detail.

The 060 Credit risk projections template captures firms' projections of impairments and RWAs across Wholesale and Retail credit risk. Impairments, as well as fair value movements and RWAs are also captured across the 087 Structured finance and 085 Leveraged loans projections templates.

Interest income and expense, and the whole balance sheet, are captured in the 002 Net interest income projections.

Fee income and expenses, as well as other operating income and expenses are captured in the 082 Fees and costs projections template. Gains or losses on defined benefit pension schemes and their capital impacts are collected within the 086 Pensions projections template. Exceptional Misconduct costs are captured in a separate template (003 Material misconduct costs projections).

The various capital impacts from assets held in the trading book, and those held in the banking book at fair value are captured in a suite of templates covering these risks, including 005 Counterparty credit risk RWA and losses, 004 Market risk RWA and losses, 058 Stressed XVA and 007 PVA and -10 Other fair value items. Underlying net trading

income, excluding traded risk losses is captured separately in 006 Net Trading Income Excluding Losses Projections.

In addition to these projection templates, an assessment of firms' Countercyclical capital buffer impact is captured in the 046 UK capital impact projections template whilst firms' adherence to the Liquidity coverage ratio under stress is evaluated within the 062 Liquidity projections template.

093 Scenario specific projections covers all scenario specific structured data requests.

Summary of actuals templates

STDF actuals templates are generally collected to facilitate the Bank running internal models and generating its own expectations of stressed results to compare against firms' projections.

Credit risk templates cover all assets held at either amortised cost or measured at fair value through other comprehensive income (excluding reverse repos). These are broadly split into 013 Retail mortgage and 014 Retail excluding mortgage templates that cover the risk of lending to those risk types. The 018 Corporate, Sovereign and Financial Institutions template covers all aggregate wholesale lending and more granular data on CRE exposures, whilst the 057 Corporate exposures template collects facility level data on Corporates in the UK, US and Euro area.

The 088 Leveraged loans actuals template collects granular data on this type of specialist lending. The 019 Structured finance actuals template collects product information on all Securitisation positions, covered bonds and significant risk transfer. The 059 Granular securities, funding and financial exposures template covers firms' exposures to tradeable securities, financial sector term and demand exposures, firms' funding and their secured lending, measuring the market and contagion risk of these activities. All of these templates span both the trading and banking book.

The 020 Operational risk actuals template captures historic losses due to these risks. The 054 Pensions risk template captures actuals data on defined benefit schemes.

The 079 Basis of preparation index template provides the questions for participants to respond to and captures metadata on the documents firms submit to answer the qualitative questions in the Basis of preparation, allowing the Bank to trace these responses more effectively.

Table 4 shows actuals and projections templates by risk area, and whether projections templates primarily capture data on Capital resources or RWA. This table is contained within the STDF dictionary, worksheet 'STDF template map'.

Table 4 - Templates by risk area

Risk area		Capital	Net interest income (NII)	Fees and costs	Op risk / Misconduct	Credit risk Structured finance	Credit risk Wholesale	Credit risk Retail	Pension	Traded risk	Other
Projections	Capital resources	Capital projections	Net interest income projections Liquidity projections	Fees and costs projections	Capital projections (Op risk projections are part of profit or loss) Material misconduct costs projections	Structured finance projections	Credit risk projections Leveraged loans projections	Credit risk projections	Pensions projections	Counterparty credit risk losses projections Net trading income excluding stressed losses projections Market risk stressed profit or loss projections Other fair valued items projections Stressed PVA projections Stressed XVA projections	UK capital impact projections Scenario specific projections
Actuals	RWA				Capital projections (Op risk projections are part of capital req's worksheet)	Structured finance projections	Credit risk projections	Credit risk projections		Counterparty credit risk RWA Market risk and CVA RWA	
Actuals					Operational risk actuals	Structured finance actuals	Corporate sovereign and financial institution credit risk actuals Corporate exposures actuals Leveraged loans actuals	Retail excluding mortgage credit risk actuals Retail mortgage credit risk actuals	Pensions actuals		Granular securities funding and financial exposures actuals

2b: Structured data requests – projections

001 Capital_projections

The 001 Capital projections template captures data that explains the evolution of a firm's capital in the scenarios. This covers all elements of capital resources (Profit or loss, Other comprehensive income, EL-P reconciliation, re-invested earnings), summary capital results, capital requirements and a firm's management actions under stress. In addition, data are captured on other key regulatory requirements such as MREL and leverage in stress. Further breakdowns of capital items that explain movements in more detail - FX capital resources, FX RWA and FX leverage, Impact of issuance in stress and capital evolution. Data should be reported on a IFRS9 fully loaded basis, reflecting the end of IFRS 9 transitional arrangements. Transitional treatment under CRR Part Ten is no longer applicable.

The 001 Capital template currently includes three worksheets related to foreign exchange (FX) exposures. In recent stress test exercises, FX rates have not been a material driver of stress outcomes; as such, FX worksheets are conditional requirements and should only be completed where FX risk is explicitly identified as a stress focus in the exercise instructions. In particular, completion would be expected in scenarios where key exchange rates (e.g. GBP–USD, GBP–EUR) are subject to material movements or are identified as a channel of stress transmission. Where FX is not a focus, firms are not expected to populate these worksheets. Please note that the FX_RWA will be updated to incorporate Basel 3.1 output floor impacts.

Worksheet: Capital_evolution

This worksheet captures capital projections for AT1, Tier 2 and MREL and how they evolve over the course of the baseline and stress.

Specific reporting instructions: Please provide an explanation for the changes in the value of individual capital instruments in each year and enable the reconciliation of year-on-year changes in each tier of capital completing all sections of the template. Please include all MREL eligible instruments (under the policy definition of MREL published) other than Tier 1 and Tier 2 Capital under Other MREL (<https://www.bankofengland.co.uk/prudential-regulation/publication/2026/march/resolution-planning-amendments-to-mrel-reporting-templates-policy-statement>).

Worksheet: Capital_requirements

This worksheet requires risk weighted assets (RWA) by capital requirements level 1 and 2.

Specific reporting instructions: The credit risk RWA projections should match the total RWA projections in the Risk measures by portfolio worksheet in the 060 Credit risk projections template. The structured finance RWA projections (securitisation positions, covered bonds) should match the total RWA projections in the more detailed 087 Structured finance projections template for the corresponding asset classes. The counterparty credit risk (counterparty default, counterparty CVA) and Market risk RWA projections should match the total RWA projections in the more detailed 008 Market risk and CVA RWA and the 009 Counterparty credit risk RWA projections templates. Any further adjustments to RWAs that would otherwise affect these risk areas or due to capital thresholds should be reported separately in Other capital requirements items 1-10 with a description. All Other capital requirements items 1-10 that are above the threshold of 0.05% of total RWA should be individually. Any RWA items that are lower than this threshold on an individual basis can be aggregated into one line item.

'RWA' column should be populated in the same way as previous years on Basel 3.1 basis. 'Standardised RWA' column should have RWA projections using Basel 3.1 Standardised Approach. 'Transition factor' column should have the applicable transition factor applicable to Basel 3.1 output floor for the year. The 'Standardised RWA after

transition factor applied' column should be the 'Standardised RWAs' * 'Transition factor' for the year.

Worksheet: Capital_resources

This is a projection of the firm's capital resources

Projections should be populated at a level 1 (i.e. total), level 2 (i.e. detail of level 1) and level 3 (where available, but level 3 items under 'Retained earnings' and 'Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount' must be reported).

The enumeration 'Other CET1 capital item' should be used for items that are not captured in other existing CET1 Capital resource line items. This field replaces the 'other capital items' line previously reported in the CET1 waterfall, which is no longer collected. The reported figure should represent the net aggregate impact of all such items. A breakdown of individual components, together with brief explanatory descriptions, must be provided upfront in the unstructured capital-related Basis of Preparation response.

A new line-item 'other movements in retained earnings' (level 2 item under 'Retained earnings') has been added. This line-item should be used to capture all elements that make up the flow between prior and current year retained earnings excluding Profit or loss for the year.

Retained earnings (level 1 item) = Previous years retained earnings (level 2 item) + Profit or loss eligible (level 2 item) + Other movements in retained earnings (level 2 item).

Worksheet: Capital_results_summary

The tab requires key capital items that are provided in other detailed tabs for snapshot view of the overall results

The tab has been simplified to ask for key components of the capital resources and capital requirements on a B3.1 risk-weighted basis (including Output Floor) and leverage basis.

Worksheet: Output_floor_adjustment

This worksheet captures the Output floor adjustments and also provides a reconciliation between Risk Weighted Assets (RWAs) calculated under firms' existing approaches (e.g. standardised and advanced approaches) and Output floor based on the RWAs calculated using the Basel 3.1 Standardised Approach (SA).

Specific reporting instructions: This worksheet provides a reconciliation between Risk Weighted Assets (RWAs) calculated under firms' existing approaches e.g. standardised and advanced approaches (aligned with para 3 of the [PRA RULEBOOK: CRR FIRMS: \(CRR\) INSTRUMENT 2026](#)) and Output floor based on the RWAs calculated using the Basel 3.1 Standardised Approach (SA).

It is designed to capture both (i) differences in RWA calculations using advanced and Standardised approaches and (ii) the output floor requirement based only on standardised approaches, with a direct reconciliation back to 'Total Risk Exposure Amount' in the Capital Results Summary.

The Capital Results Summary ('Total risk exposure amount' line-item) reflects the binding capital requirements on risk-weighted basis, calculated using the higher of 'Unfloored total risk exposure amount' and 'Output floor'.

The 'Unfloored total risk exposure amount' captures the firm's internally modelled RWAs and the 'Output floor' provides a counterfactual assuming the floor is binding. The 'Output floor' represents the risk-weighted exposure amount that would apply under the output floor framework, calculated as the sum of 'Standardised RWA after transition factor applied' and the 'Output floor adjustment'.

In practice, where the output floor does not bind (for example where 'Unfloored total risk exposure amount' exceeds 'Output floor', the 'Total risk exposure amount' in Capital Results Summary tab and 'Unfloored total risk exposure amount' in this tab will be identical.

All data must be reported consistently with RWAs submitted in the Capital requirements worksheet and the relevant credit, market, counterparty, and structured finance templates.

Worksheet: EL-P_reconciliation

This worksheet contains the data required to reconcile the Expected loss (EL) and Provision (P) values to the EL-P capital deduction (or T2 addition).

Specific reporting instructions: The EL and Provisions for credit portfolios should reconcile to the corresponding amounts for IRB portfolios on the Risk measures by portfolio worksheet in the 060 Credit risk projections template. 'Other' should include any EL and Provisions not contained in Risk measures by portfolio worksheet including any management overlays.

Worksheet: FX_capital_resources

This worksheet describes the impact of changes in FX rates on CET1 capital for each significant currency, relative to holding rates fixed at the beginning of the stress period (e.g. 31 December 2026 for BCST 2027). This worksheet should only be completed where FX risk is identified as a stress-testing focus in the exercise instructions. Firms will be informed when reporting is required for a given exercise.

Specific reporting instructions: Please provide both constant and dynamic currency results. CET1 in non-reporting currencies is defined as net foreign assets and liabilities in those currencies that are subject to periodic retranslation (including the relevant regulatory adjustments / deductions / exemptions). Total CET1 in dynamic currency should correspond to total CET1 reported in the Capital resources worksheet. For each Common Equity Tier 1 Capital currency breakdown item, a value in the Constant or dynamic currency and Currency columns should be entered. Please include any additional workings and explanation with the relevant questions in the Basis of Preparation (Capital Projections section).

Worksheet: FX_leverage

This worksheet describes the impact of changes in FX rates on leverage for each significant currency, relative to holding rates fixed at the beginning of the stress period (e.g. 31 December 2026 for BCST 2027). This worksheet should only be completed

where FX risk is identified as a stress-testing focus in the exercise instructions. Firms will be informed when reporting is required for a given exercise.

Specific reporting instructions: Please report Leverage FX item Tier 1 Capital currency breakdown, Total leverage ratio exposure currency breakdown, and Cash balances at central banks items along with a value in the Constant or dynamic currency and Currency columns. For the Cash balances at central banks item please include all currencies for which such eligible balances are held. Items Tier 1 Capital, and Total leverage ratio exposure should not have a value in the Currency columns.

Worksheet: FX_RWA

This worksheet describes the impact of changes in FX rates on risk weighted assets for each significant currency, relative to holding rates fixed at the beginning of the stress period (e.g. 31 December 2026 for BCST 2027). This worksheet should only be completed where FX risk is identified as a stress-testing focus in the exercise instructions. Firms will be informed when reporting is required for a given exercise.

Specific reporting instructions: Please report enumeration 'RWA currency breakdown item' under 'RWA item' along with a value in the Constant or dynamic currency and Currency columns. When reporting 'RWA' under 'RWA item' firms should not enter a value in the Currency column.

Worksheet: Impact_of_issuance_in_stress

This worksheet collects the impact of issuing in a stress scenario and the impact on funding costs.

Specific reporting instructions: Please enter a percentage value as a decimal, e.g. 1.23% should be entered as 0.0123. Values should be entered to 4 decimal places. We also ask for issuance amount, issuance currency and date of issuance. If date of issuance is not available, please provide the applicable quarter end date as a proxy.

Worksheet: Leverage

This is a projection of the firm's degree of Leverage. Data should be as at year end (rather than an average during the year).

Specific reporting instructions: STDF data templates and any other material should be based on the UK definition (i.e. exclude cash balances at central banks from the exposure measure). For guidance on leverage items, please refer to Policy Statement PS21/17 (<https://www.bankofengland.co.uk/prudential-regulation/publication/2017/consultations-by-the-fpc-and-pra-on-changes-to-the-uk-leverage-ratio-framework>) and Supervisory Statement SS46/15 (<https://www.bankofengland.co.uk/prudential-regulation/publication/2015/uk-leverage-ratio-instructions-for-completing-data-items-ss>).

Worksheet: MREL_resources

Please include all MREL eligible instruments under the policy definition of MREL.

Specific reporting instructions: This template is aligned to worksheet MRL003 detailed here <https://www.bankofengland.co.uk/prudential-regulation/publication/2026/march/resolution-planning-amendments-to-mrel-reporting-templates-policy-statement>.

Worksheet: P&L_and_AOCI_reconciliation

This worksheet captures the data required to reconcile the Accumulated other comprehensive income (AOCI) and other reserves movements to the AOCI capital component.

Specific reporting instructions: The data should be reported consistent with other templates where valid, see the reconciliations and descriptions of the Profit or loss and AOCI reconciliation items for more details. Total comprehensive income for the year should be reported consistently with the firm's published accounts and FINREP for year 0.

Worksheet: Profit_or_loss

This worksheet captures a firm's profit or loss account.

Specific reporting instructions: The line-items in this template should give a complete breakdown of the profit or loss for projections years 1-5. Please refer to the table in Section 2e for an overview of how the profit or loss line-items in this template map to the more granular risk area templates.

In order to ensure that a complete breakdown of profit or loss can be provided in this template, there is a non-specific line-item called "Other profit or loss items not

captured above" where firms can input any item that is not covered elsewhere in the template. We expect that most firms will not need to use this line-item; where it is used, please provide an explanation of the item in the Basis of Preparation. Profit or loss before and after tax should be reported consistently with firms' published accounts and FINREP for year 0.

Worksheet: Stress_case_management_actions

Stress Case Management actions are those actions that can be taken under the BCST stress scenario over and above any BAU actions. These actions should not be embedded in the forecasts i.e. these are actions that the firm could take under stress.

Specific reporting instructions: If the impact is Profit or loss related (e.g. profit before tax) then the impact should be the incremental year-on-year number, without any second order impacts such as threshold deductions and tax impact for pre tax revenue and expense lines. If it is an RWA, Leverage Exposure Measure or other capital resources or instruments impact, the cumulative number should be stated without any second order impacts. Note that including the capital effect of a Profit or loss impact on other capital resources (e.g. because retained earnings increases CET1) will lead to the impact being double counted, as the CET1 impact should exclude any Profit or loss impact. Completion of the Stress Case management actions worksheet is mandatory. Management action number should be reported as an integer for every individual management action. You should also report the total of all management actions which would be the sum of the individual management actions that you would invoke should this stress occur, which reconciles to your final post SMA stress test results, signed-off by your governance structure. This should exclude any second order impacts as described above. When reporting the Total management actions please report "Total" in Management action Description and report 0 in Management action number

Worksheet: Worksheet: Reinvested_earnings

This worksheet captures a firm's re-invested earnings.

Specific reporting instructions: The data should be reported consistent with re-invested earnings in the Capital resources worksheet as well as the profit or loss and P&L and AOCI reconciliation worksheet, see the reconciliations and descriptions of the reinvested earnings items for more details. To ensure this, for any reason should a material reinvested earnings item not already be specified in the template, firms are required to report these as an Other reinvested earnings item # along with a description. All Other reinvested earnings items 1-10 should be reported above a threshold of 0.05% impact

on the delta between the Previous years retained earnings at beginning of the year and the End year retained earnings at the end of the year for the respective projection year period. Any Other reinvested earnings items that are lower than this individually can be aggregated into one line item.

002 Net_interest_income_projections

Worksheet: Worksheet: NII_projections

This template captures the current and projected balance sheet and net interest income (NII) for in-scope banking entities.

Specific reporting instructions: This information is used to assess the plausibility of NII projections. Year 0 information is particularly important as it is used as a starting point to assess the plausibility of forecast balances, rates and interest. Year 0 data for this template should be submitted ahead of final projections data as outlined in the STDF submission calendar. In this submission, firms should report all metrics when Scenario equals Stress and projection period equals Year 0. It is optional if firms also wish to report Base Year 0 data at this point. Data for all scenarios and projection periods are required when projections are submitted.

003 Material_misconduct_costs_projections

Worksheet: Worksheet: Misconduct_projections

This worksheet collects granular information on the stressed projections of misconduct costs included within the Profit or loss projections template.

Specific reporting instructions: For the purpose of the Concurrent Stress Test, misconduct risk is defined as the current or prospective risk of losses to an institution arising from inappropriate supply of financial services, including cases of wilful or negligent misconduct. The following is a non-exhaustive list of the main types of misconduct risk: (a) the mis-selling of financial products to retail customers (e.g. payment protection insurance); (b) the mis-selling of financial products to professional clients (e.g. US subprime mortgage-backed securities); (c) the violation of national and international laws, rules and regulations (e.g. tax rules, anti-money laundering rules, anti-terrorism rules, economic sanctions, anti-trust rules); (d) the manipulation of financial market

benchmarks or financial market prices (e.g. the manipulation of LIBOR rates and foreign exchange benchmark rates); (e) the failure to meet fiduciary standards (e.g. disclosure obligations to shareholders). In practice, it is likely that most misconduct costs arise in relation to operational Event Type Category 4 (Clients, Products and Business Practices), as set out in CRR Article 324.

Firms should specify details regarding the total misconduct costs included in both the 001 Capital projections and 082 Fees and costs projections templates. "Total misconduct" should include the Profit or loss charge for misconduct costs which are individually immaterial, as they may be material in aggregate. For the purpose of this worksheet, the net profit or loss charge for misconduct costs should be shown as a positive number. Please enter a value for every year for every Misconduct item, entering a zero where appropriate. Data should be reported in notional values. Where Misconduct item equals Total misconduct, this total must be equal to the sum of all misconduct items reported in this worksheet.

004 Market_risk_stressed_profit_or_loss_projections

The purpose of this template is to record firms' stress losses arising from market risk and issuer defaults. Firms should classify their positions into liquid and illiquid positions and should also identify positions that are considered to be structural liquids. Please refer to the Traded Risk Annex to the Stress Test Guidance document, which provides more detail on how to determine liquid, illiquid and structural liquid positions and the approach to calculating gains and losses in the stress scenario. Please note that the use of the term "structural" is purely for the purposes of this stress test and is not related to, for example, Structural FX risk in the Banking Book.

There are a number of scope exceptions as detailed in the Traded Risk Annex to the Stress Test Guidance document and repeated here for clarity:

- Securitisation positions (those capitalised under Chapter 5 of CRR) should be excluded; instead, the P&L from Trading Book securitisation positions should be included in Template 087 according to the instructions, but structured repo positions linked to securitisations, e.g. SRT financing transactions should be included in this template;
- Hedges (whether they are in designated hedge accounting relationships or are economic hedges) held in the trading book that relate to fair value financial assets outside of the regulatory trading book (including financial assets at fair value through profit and loss, financial assets at fair value through other comprehensive income and non-trading financial assets mandatorily at fair value through profit

and loss) should be stripped out and included in the 010 Other Fair Valued Items template;

- Underwriting pipeline commitments or stick positions and hedges to these should be stripped out and included in the dedicated Underwriting worksheet of the 010 Other Fair Valued Items template;
- CVA, CVA hedges, FVA and FVA hedges should be stripped out and reported in the 058 Stressed XVA template; and
- The impact of the stress on the bid-offer reserve should be reported in the 007 Stressed PVA template.

The 004 Market Risk Stressed P&L template consists of eight sheets as described separately below. The STDF dictionary defines all the fields used in the template. Firms are reminded that given the relative complexity of information and hedging that occurs in this template, it is important that the template is filled to an acceptable level of depth and detail that allows the results to be subjected to challenge by Bank staff.

Please note that the “Scenario Loss or Gain” field that is present in the “Issuer_default”, “Liquids”, “Structural_liquids” and “Illiquids” sheets should contain the result of the scenario stress shocks when applied to the relevant positions, and should be expressed in the firm’s reporting currency using the stressed FX rate for the currency of exposure against the reporting currency (e.g. for a firm reporting in USD the Scenario Loss or Gain on a JPY IRS will be converted from JPY to USD at the stressed USDJPY rate). The “Scenario Loss or Gain” can in principle be a loss (negative figure) or a gain (positive figure) and is the change in the value due to the stress shock applied.

Several worksheets within this template request information on Organisation Units. These should be completed using appropriate levels of the firm’s official business hierarchy to identify the trading desks where losses or gains are occurring. As a guide, “Organisation Unit Level 1” will typically reflect the business (eg Rates, FX, Credit, etc) whilst “Organisation Unit Level 2” will indicate a more granular trading unit (eg G10 Flow Rate, EM FX Options, Corporate Bonds, etc); the exact names used should match those the firm uses internally according to its official business hierarchy. If a firm is unsure which levels of their hierarchy to use, they should contact the Bank via the STDF Q&A process and include an up-to-date copy of their hierarchy.

Worksheet: Illiquids

This worksheet captures scenario losses or gains for all Market risk asset classes and for “illiquid” positions (as defined by the Bank of England in the Traded Risk Methodology document).

Specific reporting instructions:

- “Market Risk Asset Class” should be populated from the set of Rates, FX, Credit, Equity, and Commodity. Losses or gains arising from Multi Asset trades should be attributed to Risk Factors associated with one of the five asset classes (Commodity, Credit, Equity, FX or Rates). For avoidance of doubt, this field is determined by the nature of the risk factor and not the Organisation Unit which manages the risk;
- “Currency of Exposure” is the local currency relating to the exposure;
- “Illiquidity Type”, which is the classification of the nature of an illiquid, concentrated or one-way position;
- “Scenario Description”, which clearly explains the stress used to evaluate stress losses for illiquid positions;
- “Liquidity Horizon”, which is the time required to exit or immunise a risk position in a stressed market environment without materially affecting market prices;
- “Stress Shift” should be a description of the shocks applied to the illiquid position;
- “Revaluation Method” should describe how the stress shocks are applied in revaluing the position (e.g. full revaluation or sensitivity-based);
- “Scenario loss or gain” is the actual stress loss or gain under the BoE scenario at the relevant level of aggregation; and
- “Basis of Preparation Reference” should be an identifier that is referenced in the Basis of Preparation response that provides a full description of the illiquid risk/position.

Worksheet: Issuer_default

This worksheet contains those positions that are impacted by counterparty defaults generated by the scenario.

Specific reporting instructions: The “Issuer default” sheet is similar to the liquidity type sheets and should contain those positions that are impacted by counterparty defaults generated by the scenario. This will be the total loss net of recovery for bonds held in the

Trading Book that are deemed to have defaulted according to the scenario. The loss on equity and loss or gains on derivatives linked to these bonds or equities should also be recorded under “Issuer Default”. Therefore, those bonds that have been defaulted, and any associated equity and derivatives should be stripped out of the liquidity type sheets and included in the “Issuer default” sheet.

Worksheet: Liquids

This worksheet captures scenario losses or gains for all Market risk asset classes and for “liquid” positions (as defined by the Bank of England in the Traded Risk Methodology document).

Specific reporting instructions:

- “Market Risk Asset Class” should be populated from the set of Rates, FX, Credit, Equity, and Commodity. Losses or gains arising from Multi Asset trades should be attributed to Risk Factors associated with one of the five asset classes (Commodity, Credit, Equity, FX or Rates). For avoidance of doubt, this field is determined by the nature of the risk factor and not the Organisation Unit which manages the risk;
- “Currency of Exposure” is the local currency relating to the exposure;
- “Country of Issuer” only needs to be populated when the Market Risk Asset Class is either Credit or Equity. Firms may use their own definition of country of issuer for indices;
- “Underlying Reference” refers to the underlying FX, Rates, Credit Equity, or Commodity reference and should closely correspond to the notation used for “Risk Factor” in the Shocks sheet;
- “Delta”, “Delta unit”, “Vega” and “Vega unit” are risk sensitivities and the associated units of measurement. Please note that describing the unit as simply a currency sign is not acceptable; and
- “Scenario loss or gain” is the actual stress loss or gain under the BoE scenario at the relevant level of aggregation.

Worksheet: Structural_Liquids

This worksheet captures scenario losses or gains for all Market risk asset classes and for “structural liquid” positions (as defined by the Bank of England in the Traded Risk Methodology document).

- Specific reporting instructions:
- “Market Risk Asset Class” should be populated from the set of Rates, FX, Credit, Equity, and Commodity. Losses or gains arising from Multi Asset trades should be attributed to Risk Factors associated with one of the five asset classes (Commodity, Credit, Equity, FX or Rates). For avoidance of doubt, this field is determined by the nature of the risk factor and not the Organisation Unit which manages the risk;
- “Currency of Exposure” is the local currency relating to the exposure;
- “Country of Issuer” only needs to be populated when the Market Risk Asset Class is either Credit or Equity. Firms may use their own definition of country of issuer for indices;
- “Underlying Reference” refers to the underlying FX, Rates, Credit Equity, or Commodity reference and should closely correspond to the notation used for “Risk Factor” in the Shocks sheet;
- “Delta”, “Delta unit”, “Vega” and “Vega unit” are risk sensitivities and the associated units of measurement. Please note that describing the unit as simply a currency sign is not acceptable; and
- “Scenario loss or gain” is the actual stress loss or gain under the BoE scenario at the relevant level of aggregation.

Worksheet: Totals

The “Totals” sheet shows the scenario loss or gain for market risk split by asset class (Rates, FX, Credit, Equity, and Commodity) and liquidity type (Liquids, Structural Liquids and Illiquids).

Specific reporting instructions: For each asset class the “Scenario Stress Loss or Gain Liquids” column should be filled with the total of “Scenario Loss or Gain” values from the “Liquids” sheet which correspond to that asset class. This should be repeated for Structural Liquids and Illiquids, with totals entered into the next two columns. The

“Scenario Stress Loss or Gain Total” column should be the sum of the previous three columns.

There should also be a row for the scenario loss or gain from Issuer defaults. The Issuer Default loss or gain shows the total scenario loss or gain obtained from aggregating the scenario loss or gain from the Issuer Default tab. This does not need to be split across liquidity types.

Finally, there should be a Total row, which should equal the sum of all the preceding rows.

005 Counterparty_credit_risk_losses_projections

The Counterparty credit risk losses template is to be used by firms to provide data on their counterparty default loss under the Traded Risk scenario. This template also collects data on firms’ top stressed exposures worksheet and exposure sensitivities to changes in underlying market risk factors. The CCR losses templates include six worksheets. The main data worksheets are the following:

1. Aggregate Data
2. Counterparty Exposure Data
3. Default Loss
4. Exposure Sensitivities

These four worksheets should be populated using the firm’s reporting currency and in base units e.g. if a given value is GBP 1 million, the amount entered in the field in base units would be 1000000. Data should be input as positive or negative numbers as required.

Other clarifications

Treatment of Long Settlement Transactions: For the purposes of populating the template, exposures arising from Long Settlement Transactions should be included in either the columns for “uncollateralised derivative netting sets” or “collateralised derivative netting sets”, as appropriate.

CCP margin: For CCP counterparties, variation margin and non-variation margin posted / received should be accounted for in the calculation of “collateralised current exposure”, and included in the assets posted / received for SFT netting sets or collateral posted / received for derivative netting sets, depending on the transaction types facing the CCP. Default fund contributions to CCPs are collected separately in the template.

Securities Financing Transactions (SFTs): Transactions such as securities and commodities lending and borrowing, margin lending transactions, repurchase agreements (repos), and reverse repurchase agreements (reverse repos). Reporting firms should report all transactions where it is the principal or the guarantor to the transaction, and is not acting as an agent on behalf of another firm.

Netting sets: As defined under CRR Article 272 (4), a "netting set" means "a group of transactions between an institution and a single counterparty that is subject to a legally enforceable bilateral netting arrangement that is recognised under Section 7 and Chapter 4."

Worksheet: Aggregate_data

This worksheet collects Counterparty Credit Risk exposure data at a firm's overall portfolio level and also broken down by "Bucket" as defined in the Template Guidance.

Specific reporting instructions: This worksheet is to be populated with information based on the level of aggregation specified in the table below. The overall portfolio level information is to be broken down into six buckets of counterparties, currently based on the ratings defined in the table below, which shows the mappings between various rating agencies and the rating buckets of this tab.

Bucket Level	Description	S&P	Moody's	DBRS	Fitch
Overall Portfolio	-	-	-	-	-
Bucket 1	AAA	AAA	Aaa	AAA	AAA
Bucket 2	AA	AA+	Aa1	Aah	AA+
Bucket 2	AA	AA	Aa2	AA	AA
Bucket 2	AA	AA-	Aa3	Aal	AA-
Bucket 3	A	A+	A1	Ah	A+
Bucket 3	A	A	A2	A	A
Bucket 3	A	A-	A3	Al	A-
Bucket 4	BBB	BBB+	Baa1	BBBh	BBB+
Bucket 4	BBB	BBB	Baa2	BBB	BBB
Bucket 4	BBB	BBB-	Baa3	BBBl	BBB-
Bucket 5	Sub investment grade	BB+	Ba1	BBh	BB+
Bucket 5	Sub investment grade	BB	Ba2	BB	BB
Bucket 5	Sub investment grade	BB-	Ba3	BBl	BB-
Bucket 5	Sub investment grade	B+	B1	Bh	B+
Bucket 5	Sub investment grade	B	B2	B	B
Bucket 5	Sub investment grade	B-	B3	Bl	B-
Bucket 5	Sub investment grade	CCC+	Caa1	CCC	CCC+
Bucket 5	Sub investment grade	CCC	Caa2	CCC	CCC
Bucket 5	Sub investment grade	CCC-	Caa3	CCC	CCC-

Bucket 5	Sub investment grade	CC	Ca	CC	CC
Bucket 5	Sub investment grade	C	C	C	C
Bucket 5	Sub investment grade	D	D	D	D
Bucket 5	Sub investment grade	WR	WR	WR	WR
Bucket 6	Not rated	NR	NR	NR	NR

Where a counterparty rating is requested (namely in the “Counterparty Exposure Data” tab), firms should populate the external rating where this is available. Firms can populate more than one rating column if more than one of the external rating agency scales is used. Where the firm uses more than one of the external rating agency scales, the lowest rating should be used for the purposes of mapping to the template ratings (i.e. bucket 1-6) shown in the above table.

For each aggregation bucket (e.g. “Overall Portfolio”) firms have to use multiple rows to provide the required data. For example, the “Actual” exposure and collateral data related to the “Overall Portfolio” is to be populated on one row. Similarly, data for the same bucket but under the stress scenario is to be populated in a different row (using filter in column B and selecting “Traded Risk stress scenario”).

Column M of this worksheet (“Collateral Data Level 1”) is to be used for reporting collateral at an aggregated level and then broken down by asset type and currency as specified. This additional collateral data uses columns N to S, while the data for columns C to L will be the same at a “Total” level for the respective bucket. Therefore, firms are requested to leave columns C to L blank when providing collateral breakdown data. Please ensure that the “Total” value under Column M will reconcile with the collateral breakdown values populated on several rows. Firms may find it easier to first populate all columns for total data first and then provide collateral breakdown data on separate rows.

Worksheet: Counterparty_exposure_data

Firms are required to populate the “Counterparty Exposure Data” worksheet with the top 50 counterparties in each region defined in the Traded Risk scenario methodology document. Data is to be provided for the top 50 individual counterparties (at a counterparty group level) ranked by stressed collateralised current exposures and their corresponding “actual” current exposures before applying the stress scenario.

Specific reporting instructions: For some regions the Bank of England stress scenario may request data on, for example, uncollateralised counterparties only, while all collateralised counterparties would be reported on a global basis.

Data is to be provided for the top 50 individual counterparties (at a counterparty group level) ranked by stressed “Total CCE”. The definitions of each column are provided in the “STDF Dictionary”.

Columns A to E of this worksheet contain static information on counterparty attributes (“Counterparty Legal Entity Name”, “Counterparty Legal Entity Identifier”, “Geographic Region”, “Country of Legal Entity”, “Counterparty Credit Risk Sector”) – firms should endeavour to complete these as accurately as possible based on their internal records. Column F is to be used as a classification of the data being provided, namely identifying whether the data is actual or scenario-based. For the Rating columns G to J, firms can choose between the four rating agencies based on what they internally use.

Columns K (“PD”) and L (“LGD”) are to provide Probability of Default and Loss Given Default (internally used by firms) parameters both actual and stress-based.

Columns M to AJ occupy the majority of this tab. The detailed meaning of each column is provided in the “STDF Dictionary”. Please note that Column AB (“Collateral Data Level1”) is to be used for reporting collateral at an aggregated level and then broken down by asset type and currency as specified. When populating the collateral breakdown data (using columns AC to AJ), the data in columns G to AA will be the same at a “Total” level for each counterparty. Therefore, firms are requested to leave columns G to AA blank when providing collateral breakdown data. Please ensure that the “Total” value under Column AB will reconcile with the collateral breakdown values populated on several rows. As in the case of the previous tab, firms may find it easier to first populate all columns for total data first and then provide collateral breakdown data using separate rows.

Please note that data in certain columns (e.g. external rating columns, “Counterparty Legal Entity Name”, “Peak PFE” and “Peak PFE tenor point” etc.) remains the same whether it is actual or scenario-based. Please use as many rows as required to populate all the relevant columns under both levels.

Counterparty Exposures Data worksheet worked examples

To explain further how data in “Actuals” and “Traded Risk Stress Scenario” rows should be filled in, we take the following simple example: Suppose the firm has exposure to a counterparty group called “AZ Bank” and the firm has a number of nettings sets against different legal entities of AZ Bank shown in the table below (units are in GBP millions in this example):

Legal entity	Netting set	Feature	Uncollateralised current exposure	Collateralised current exposure
AZ Bank London	NS1	Uncollateralised derivative	80	80
	NS2	Collateralised derivative	150	50
	NS3	SFT	N/A	5
AZ Bank NY	NS4	Uncollateralised derivative	110	110
	NS5	Collateralised derivative	272	72
AZ Bank Japan	NS6	SFT	N/A	3

Given the values above and the definitions in the “STDF Dictionary”, the firm’s reported values on AZ Bank as a counterparty group (using columns M to S) should be:

UCE for collateralised derivative netting sets	UCE for uncollateralised derivative netting sets	Total UCE for derivative netting sets	CCE for SFT netting sets	CCE for collateralised derivative netting sets	CCE for uncollateralised derivative netting sets	Total CCE
422 (150 of NS2 + 272 of NS5)	190 (80 of NS1 + 110 of NS4)	612 (sum of the two columns to the left)	8 (5 of NS3 + 3 of NS6)	122 (50 of NS2 + 72 of NS5)	190 (80 of NS1 + 110 of NS4)	320 (sum of the three columns to the left)

The column “Classification of Counterparty under Stress Scenario” is to be populated with one of two possible values (“Collateralised” or “Uncollateralised”). This requires firms to determine whether counterparty (at a group level) is being classified as “Collateralised” or “Uncollateralised” under the Traded Risk stress scenario.

The columns of Accounting CVA pre-hedge and post-hedge are taken in line with the firm’s accounting CVAs attributed to the counterparty group.

The columns “Default Loss under Stress” and “Net Default loss” are to be filled for each counterparty irrespective of whether that counterparty has been identified as vulnerable

under the stress scenario. The losses from vulnerable counterparties only are to be reported in a specific worksheet (see next section).

The fields “CCP Default Fund Contribution”, “Peak PFE” and “Peak PFE tenor point” should be populated in line with the instructions in the “STDF Dictionary”.

The next group of columns request information on the firm’s collateral assets received/posted for derivative netting sets (NS2 & NS5 for AZ Bank) and assets received/posted for SFT nettings sets (NS3 & NS6 for AZ Bank). For instance, this part of the template may look like:

Collateral Data Level 1	SFT assets posted	Derivative collateral posted	Total Collateral / assets posted	SFT assets received	Derivative collateral received	Total Collateral /assets received
Total	160	25	185	152	325	477
Total of which: USD cash	70	20	90	0	0	0
Total of which: UK government debt	90	5	95	0	0	0
Total of which: EUR cash	0	0	0	66	175	241
Total of which: US government debt	0	0	0	86	150	236

The same approach as described above would apply to the bucket level results (reported in the “Aggregate Data” tab) which are aggregated across all counterparty groups belonging to that bucket, regardless of whether the information for the counterparty group has already been provided at the level of individual counterparty group.

Worksheet: Default_loss

The worksheet “Default Loss” collects the loss due to counterparty credit risk exposures against the defaulting counterparty / counterparties selected under the scenario.

Specific reporting instructions: In this worksheet, firms need to fill in the impact of defaulted counterparties under the stress scenario, according to the Traded Risk Annex to the Stress Test Guidance document that will describe the type of counterparties likely to default and the severity. For a defaulted counterparty, the default loss under stress and the unstressed accounting CVA (post-hedge) are required, and the net default loss should be the summation of the two. For example, if the firm’s default loss to AZ Bank is -£300 million under a stressed scenario, and the firm’s accounting CVA for AZ Bank prior to the stress is £70 million, then the net default loss would be -£230 million (i.e. -300 + 70).

In addition to default losses of the individual counterparty groups, the sum of all net default losses should be aggregated and populated in a separate row using the drop down option “Overall Default Loss” in column “Default Loss Category”. Similarly, firms are to report “Portfolio Default losses” on a separate row. The latter are the losses that will be defined in the Traded Risk Annex to the Stress Test Guidance document. Please note that Columns B (“Counterparty Legal Entity Name”) and C (“Geographic Region”) are not applicable when providing data for the “Overall Default loss” and “Portfolio Default losses”. Please leave these blank.

Worksheet: Exposure_sensitivities

The overall purpose of this new worksheet is for firms to provide key market risk factor sensitivity data. This will help explain the sensitivity of counterparty exposures to changes in underlying risk factors. Firms are required to provide sensitivity data for their top 50 counterparties in each region.

Specific reporting instructions: This information request does not imply that firms should measure their stressed exposures via a sensitivity-based method.

The first three columns in this worksheet specify the Counterparty Legal Entity Name, Counterparty Legal Entity Identifier, and Geographic Region. Columns D to J then require firms to identify all the material risk sensitivities for the trades that relate to a given counterparty. The detailed meaning of these columns is provided in the “STDF

Dictionary". Column D is to specify the "Counterparty risk asset classes". "Risk Metric" (Column E) corresponds to market risk sensitivity.

Column F, "Risk Factor Reference", represents the underlying reference for the risk sensitivity identified, or "FX Pair". When populating this column, please refer to the "Market Risk" section in the "STDF Dictionary" for the definition of the following reference types: "Equity Reference", "Rates Reference", "Credit Reference", and "Commodity Reference". For FX, use the definition of "FX Pair" as defined in the "STDF Dictionary".

For Column I, "Sensitivity Unit of Measurement", firms should use their own defined units of measurement, or similar ones to those used in the "Market Risk" templates for the Traded Risk Scenario.

Firms are then required to use column J to report the value of the sensitivity for a given risk factor. In column J firms are required to report the sensitivity to the mark-to-market (MTM) value of trades (gross of collateral) from a change in a risk factor. Please provide the sensitivity gross of collateral. The sensitivity value could be both positive (increase in MTM) or negative (decrease in MTM).

Firms should then use columns M to R to specify the "Shock Unit", "Shock Type" and "Shock Size" that have been applied under the Traded Risk scenario for both collateralised and uncollateralised netting sets.

In the last column, firms are required to report the change in 'Collateralised Collateral Exposure' (CCE) that is attributed to the identified risk factor. In contrast to the "Sensitivity Value (gross of collateral)" column, this column estimates the change in CCE, namely the change in mark-to-market (floored) and net of collateral changes under the stress scenario.

An example (for certain columns only) is shown in the table below. The first line, for example, shows that the USDKRW risk factor generates a change in CCE of £282,378. Firms should identify and report as many risk factors as required to explain a large majority of the overall change in CCE at a counterparty level.

Column A	Column B	Column D	Column E	Column F	Column Q
Counterparty Legal entity name	Counterparty Legal entity identifier (LEI)	Counterparty Risk Asset Class	Risk Metric	Risk Factor Reference / FX Pair	Value of change in CCE attributed to risk factor
Counterparty 1	Group XYZ	FX	Delta	USDKRW	282,378
Counterparty 1	Group XYZ	FX	Delta	USDCNH	(318,754)

Counterparty 1	Group XYZ	FX	Vega	GBPUSD3M	902,058
Counterparty 1	Group XYZ	IR	Delta	GBP GOV 1Y	861,134
Counterparty 1	Group XYZ	IR	Vega	EUR 1Y-1Y	(93,989)
Counterparty 1	Group XYZ	EQ	Delta	FTSE100 INDEX	419,898
Counterparty 1	Group XYZ	EQ	Vega	EUROSTOXX50 3M ATMF Implied Vol	290,766
Counterparty 1	Group XYZ	CR	Delta	ITRAXX XOVER	(822,278)
Counterparty 1	Group XYZ	CM	Delta	GOLD	47,400
Counterparty 1	Group XYZ	IF	Delta	UK RPI	(231,143)

006 Net_trading_income_excluding_losses_projections

The purpose of this template is to record both actual and stress scenario income statement item Net Trading Income (NTI), defined as the net gain or loss recognised in profit or loss from financial instruments held for trading, measured at fair value through profit or loss (FVTPL), including both realised and unrealised components. The Actual underlying NTI in Y0 should match the firm's financial statements and the corresponding historical NTIs should form the basis for firms' modelling and projection of the NTI in stress. The projected underlying NTI under the stress scenario should project prudent net income from trading or market making activities, modelled based on the stress scenario and exclude the trading book losses projected and reported in other Traded Risk STDF templates (e.g. Market Risk losses, Counterparty Credit default losses and XVA changes etc.). Firms should report the underlying NTI at group level in this template and the reported NTI should reconcile to the NTI reported in 001 Capital projections.

Given the prominence of Investment Bank (IB) in generation of NTI, the template is also to capture the NTI and related income/cost in IB (e.g. fees and commissions income from investment banking/advisory businesses and funding cost for trading book).

Definition of IB activity:

IB activity is defined as one or more of the following three items within a segment:

- A. Markets cash and derivatives trading activity including for example products such as FX, Rates, Credit, Equities, Commodities and Prime Finance.

B. Capital Markets activity such as Advisory, Debt Capital Markets, Equity Capital Markets, and Syndicate desks.

C. Banking book activity that is readily identifiable inside the firm as supporting Markets and Capital Markets activity, and which is internally managed alongside it with this exclusive aim e.g. a dedicated relationship lending book for large corporate or institutional clients. If there is no such clear segregation then this activity can be omitted.

Please note that activities related to Treasury, custody, securities services, payments and cash management, trade finance, project finance etc. would not be classified as IB activity. If a firm has a mixture of such activities alongside the IB activity within the IFRS business segment then when completing the income statement at the narrower IB activity level it will need to remove these activities. Information on how this has been achieved should be included in the Comments worksheet and in the information that has been separately requested in the overarching Basis of Preparation document.

Worksheet: NTI_excluding_losses						
This worksheet captures the underlying NTI both at Y0 and the projection under the stress scenario, excluding other Traded Risk losses.						
Specific reporting instructions: Column “IB classification” should provide the split of NTI based on the IB definition provided. Organisational unit level 1, 2 and 3 should be populated to provide more granularities of the business units based on firm’s internal business structure. As a guide organisational unit level 2 column should be populated with a level comparable to the following: Rates, FX, Equities, Credit, Commodities, Advisory, Debt Capital Markets, Equity Capital Markets, Syndicate, etc.; for organisational unit level 2 column e.g. within Equities should be populated with a level comparable to the following: Derivatives, Cash, Structured Products etc. Similar structures and level of granularity should be applied to the non-IB part of the template. A worked example is below:						
IB classification	Organisation al unit level 1	Organisation al unit level 2	Organisation al unit level 3	Scenario	Projection period	Net trading income excluding losses
IB	Markets	Equities	Derivatives	Historic	Year 0 minus 2	£xx
IB	Markets	Equities	Derivatives	Historic	Year 0 minus 1	£xx
IB	Markets	Equities	Derivatives	Historic	Year 0	£xx

IB	Markets	Equities	Derivatives	Stress	Year 1	£xx
IB	Markets	Equities	Derivatives	Stress	Year 2	£xx
IB	Markets	Equities	Derivatives	Stress	Year 3	£xx
IB	Markets	Equities	Derivatives	Stress	Year 4	£xx
IB	Markets	Equities	Derivatives	Stress	Year 4	£xx
IB	Markets	Equities	One Delta			
IB	Markets	Rates	...			
IB	Other	...				
IB	...					
	Asset				Year 0 minus	
Non-IB	Management	APAC	N/a	Historic	2	£xx
	Asset				Year 0 minus	
Non-IB	Management	APAC	N/a	Historic	1	£xx
	Asset					
Non-IB	Management	APAC	N/a	Historic	Year 0	£xx
	Asset					
Non-IB	Management	APAC	N/a	Stress	Year 1	£xx
	Asset					
Non-IB	Management	APAC	N/a	Stress	Year 2	£xx
	Asset					
Non-IB	Management	APAC	N/a	Stress	Year 3	£xx
	Asset					
Non-IB	Management	APAC	N/a	Stress	Year 4	£xx
	Asset					
Non-IB	Management	APAC	N/a	Stress	Year 4	£xx
	Asset					
Non-IB	Management	Other				
Non-IB	PWM	...				
Non-IB	...					

Worksheet: Other_related_income_in_IB

This worksheet captures income generated by or related to IB (refer to earlier definition of IB) that is not NTI.

Specific reporting instructions: This would include primarily advisory fees (e.g. M&A) and trading book funding cost in IB. Note that the Net Interest Income (NII) and Net Fees and Commissions Income (NFCI) are reported at group level in other STDF templates. The enumeration for organisational unit Levels 1,2,3 should be consistent across the two worksheets within this template. The IB NII and NFCI reported in this template are memo items for us to reconstruct total IB income for our analysis. i.e. the sum of IB NTI, NFCI and NII should equal to the management information the PRA receives with respect to IB business. The IB NII and NFCI should be clearly identified in the other templates for reconciliation purposes. Although these are reported in different templates, steps should be taken to ensure that they are not double counted in the overall capital projections.

A worked example is below:

Organisatio nal unit level 1	Organisatio nal unit level 2	Organisatio nal unit level 3	IB income level 1	IB income level 2
Banking	M&A	USA	Fee and commission income	
Banking	M&A	USA	Fee and commission expenses	
Markets	Equities	Derivatives	Net interest income	Interest on banking activities
Markets	Equities	Derivatives	Net interest income	Other group NII
Markets	Equities	Derivatives	Net interest income	Trading book funding cost
...	...	...	...	...

The Trading book funding cost should include the firm's internal charge to reflect the cost of funding trading activities from other part of the bank. The inclusion of the funding cost may better reflect the underlying income from trading activities compared to statutory reported income.

058 Stressed XVA

The purpose of this template is to record the impact on accounting and capital resources of stressed Credit Valuation Adjustment (CVA), Debit Valuation Adjustment (DVA) and Funding Valuation Adjustment (FVA) and their hedges (collectively called stressed XVAs).

For the avoidance of doubt, this template is meant to capture the impact to all fair-value adjustments due to shocks to counterparty credit (through spreads or ratings), own-credit (however this impacts fair-valued positions), positional-funding costs (whether derived from own-spreads, peers' bond yields or Markit Totem valuation services) and market variables. Stress impact on the accounting for structured notes should also be included within this template net of market hedges i.e. where embedded derivatives are hedged with the relevant desk/counterparty. Please include all fair value through profit and loss changes that relate to XVA.

Worksheet: CVA_breakdown

This worksheet collects the decomposition of the gross CVA loss reported in the XVA tab, decomposed according to the credit-spread or ratings methodologies that have been

applied internally to expand the Traded Risk scenario into credit shocks applicable to the various parts of the firm's portfolio.

Specific reporting instructions: These methodologies should each correspond to a description provided within the unstructured data, which needs to be sufficiently detailed that the reasoning, inputs and methodology for each line within this template are well defined. The chosen methodologies should sum to the total gross CVA loss reported in the XVA tab.

As an example, a firm may have a portfolio of investment grade Chinese counterparties for which it believes the relevant shock should be 1.25 times the Itraxx IG Asia relative shock supplied in the Traded Risk scenario. It should then complete one line of the table by providing: a unique number for that methodology e.g. "1" if this is the first such methodology added to the table, a descriptive methodology name such as "China IG at 1.25 of Itraxx IG Asia", setting the Geographical Area to be "China", the Industry Sector to "All", the Rating to the bands corresponding to investment grade (or where a ratings mapping is unambiguously specified in unstructured data simply as descriptive text e.g. "Investment Grade"), and the "Counterparty Specifics" to "All" as it is being applied to all such counterparties without distinction. The loss arising from that portfolio both due to credit spread movements alone and in total (inclusive of all market risk factors) should then be provided. The firm should then repeat this process in line with the way it has chosen to expand the Traded Risk scenario, adding as many line items as is necessary to explain the total gross CVA change.

Worksheet: Impact_on_income

This worksheet collects the XVA impact on the fair value balance sheet and capital resources.

Specific reporting instructions: The Bank is ultimately interested in the net impact on capital after regulatory adjustments and so while we provide entries to show the impact on both income and other comprehensive income, we also require the regulatory deductions that must be applied to reach the net impact on regulatory capital resources. Information should be supplied in unstructured form (as itemised in the basis of preparation) to describe the losses, hedge mitigations, and explain differences that arise due to:

- economic hedging versus regulatory capital impacts
- internal management versus accounting valuations

- portfolios outside of scope for hedging
- valuation adjustments outside of scope for hedging

The definitions of CVA, FVA and DVA within each firm's accounting may vary depending upon interpretation of accounting rules, terminology and the modelling of these valuation adjustments. In the unstructured data, firms should provide additional information clarifying the drivers of each valuation adjustment (counterparty credit, own credit, funding spread etc.) and identify where regulatory deductions from capital are appropriate.

Worksheet: Marginal_drivers

This worksheet collects a break-down of CVA and FVA sensitivities by market risk-driver. This worksheet can be considered a more granular breakdown of the components driving "Approach 1" in the XVA worksheet that focuses on scenario variables.

Specific reporting instructions: The "risk factor" field should be populated with non-credit/non-funding-spread risk-drivers that should be defined at the level immediately below the asset classes given in the XVA tab; i.e. the sub-level below Rates, Inflation, FX, Equities or Commodities. Such choices should be internally consistent with the granular scenario enrichment and shocks provided in the Market Risk template but should be aggregated more coarsely to align with that sub-level. For example, they will be typically aggregated up to the currency level (e.g. Rates-GBP or FX-USDJPY).

In this context, "marginal impact" is defined to mean the shifting of only a single risk-driver and so the marginal contribution of that driver. Firms are required to complete the worksheet only for the most material marginal market risk-drivers. These are identified by revaluing the unhedged CVA and FVA solely on the basis of shifting that risk-driver alone and providing the required information for at least the 10 largest absolute changes to CVA or FVA (i.e. regardless of profit or loss). The Bank expects firms to choose the number and granularity of risk drivers to explain a substantial proportion of their CVA and FVA risk.

Firms are further required to assess the "gross impact" of changing the risk-driver which would include the primary cross-gamma impact of changing credit-spreads/funding-spreads at the same time as the driver; mathematical definitions are given within the STDF dictionary. The performance of the non-credit/non-funding hedges should also be shown. Note that the provision of this information does not affect the top 10 ranking..

Worksheet: Memo_items

This worksheet collects the corresponding amounts that are recorded in the PVA template to be added to the net FVA and CVA impacts to arrive at the total impact on capital resources after Year 1 due to accounting FVA / CVA and funding / unearned credit spread PVA.

Specific reporting instructions: The Bank expects these memo items to reconcile to values on the “Totals” worksheet of the PVA template.

Worksheet: Net_drivers

This worksheet collects a granular break-down of the XVA capital impact by market risk-driver. This worksheet can be considered a more granular breakdown of the non-credit/funding components driving “Approach 2” in the XVA worksheet that focusses particularly on scenario variables.

Specific reporting instructions: The definition of market risk-driver is as for the worksheet Marginal Drivers but firms are now required to rank the market risk-driver impact on the net capital impact (including the impact of hedges but after removing the impact of credit-spreads/funding-spreads) as opposed to ranking on the gross unhedged XVA. Those drivers contributing greater than 5% of the total XVA capital stress-impact in absolute terms (i.e. regardless of profit or loss) should be provided.

Firms are also required to break-down the market-risk capital impact of each of these risk-drivers by expressing them as the component parts of CVA “gross-impact”, FVA “gross-impact” (as defined for the worksheet Marginal Drivers) and hedges; mathematical definitions are given within the STDF dictionary.

Worksheet: XVA

This worksheet collects the breakdown of aggregate XVA and XVA hedge gains and losses in Year 1 caused by the scenario and attribution through two approaches. Further breakdowns by the type of underlying XVA are required where this attribution is possible.

Specific reporting instructions: An “explain” of the Year 1 change is required by risk factor, obtained by revaluing solely on the basis of bumping that risk factor and proceeding across all given risk factors. A balancing “Other” entry is given that should ensure that the total of the “explains” across the columns sums to the total reported Year 1 change.

Note that we are requesting the completion of two Approach methods for calculating the “explain”, in order to provide greater understanding of the cross effects. Approach 1 separates out firms’ own credit and firms’ counterparties’ credit spreads as independent factors to be bumped. Approach 2 has a smaller number of columns such that when bumping the named risk factor it is understood that the omitted columns (own credit and counterparties’ credit) are being simultaneously bumped with that risk factor. This will capture more cross effects in each column. In both cases the “Other” column should be used as a balancing item to explain the full Year 1 change.

007 Stressed_PVA_projections

The purpose of this template is to collect the capital impact arising from stressed prudent valuation adjustments. This template now covers all PVA components and includes the bid/offer adjustment, formerly in the Market Risk template, and other fair value adjustments.

Since 2018, Bank of England stress test firms have been required to consider all elements of the PVA and populate the template accordingly.

The EBA RTS¹ on prudent valuation requires all fair valued positions to be assessed. In projecting the PVAs in baseline and stressed scenarios, firms should follow their “business as usual” calculation framework, with exposures and uncertainty spreads

¹ http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_2016_021_R_0005

calibrated to the scenarios appropriately. To be consistent with the EBA terminology, we use Additional Valuation Adjustment (AVA) from this point onwards and in the template.

AVAs are often related to existing accounting fair value adjustments taken through income and so may use these adjustments as a starting point or input; therefore the template also collects projections for these related fair value adjustments to assess whether the overall prudence level (fair value adjustments plus AVA) meets the regulatory requirements. In certain cases this may lead to the same fair value adjustments captured in both the 058 XVA and 007 PVA templates. For the avoidance of doubt, the principal purpose of the 007 PVA template is to record and explain the AVA changes that lead to a changed capital deduction, and the principal purpose of the 058 XVA template is to record and explain the fair value adjustment changes affecting income.

There are 6 worksheets to be completed, with 1 worksheet for collecting aggregated AVAs across all categories and 5 further worksheets for collecting more detailed breakdowns for specific categories.

Please observe the following sign conventions when completing this template:

- AVA amounts should be reported as positive numbers
- Diversification and offset benefits should be reported as negative numbers
- Fair value adjustments that represent a liability should be reported as negative numbers whilst those that represent an asset on the balance sheet should be reported as positive numbers.
- Please use zeros instead of blanks for all non-mandatory fields.

Worksheet: Totals

The Totals worksheet summarises the more granular information on the other worksheets regarding AVAs and related Fair Value Adjustments as well as capturing the Future Administration, Early Termination and Operational Risk AVAs and Upside Uncertainty.

Specific reporting instructions: This worksheet is set up in a very similar way to the existing PRA prudent valuation regulatory returns so that firms can use existing reporting infrastructure. Total AVA and all categories of AVAs at portfolio level should be reported in this tab. Additional information such as related fair value adjustments and notional amounts are also required. For Unearned Credit Spreads and Investing and Funding Cost AVAs, the sum of the components should be reported instead of attributed to the lower level. Reconciliation: The totals from the subsequent detailed information

worksheets should reconcile to the corresponding columns in the “Totals” tab. The aggregate AVA from “Totals” worksheet should reconcile to the firm’s regulatory returns.

Worksheet: Closeout_cost_uncertainty

The Closeout Cost Uncertainty worksheet captures information related to the deduction from capital resources arising from the Closeout Cost Uncertainty AVA in each of the five years, split between Trading book and Banking book classification and further split by product portfolio.

Specific reporting instructions: There are separate worksheets for Investing and Funding AVA and Unearned Credit Spreads AVA, so amounts related to those AVAs should be stripped out and reported separately on the relevant worksheets. For each risk exposure by asset class and underlying, e.g. FTSE Equity Vega risk, firms should report how the risk is measured and what the risk amount is. For fair value and notional reporting, we request the amounts to be attributed to the most significant risk, not to be duplicated across all risk exposures. Please note that information on firms’ bid/ask reserves is now only collected in this template (under “Related fair value adjustment – Bid/offer”). It is no longer requested in the Market Risk template.

Worksheet: Concentrated_position

The Concentrated Position worksheet captures information related to the deduction from capital resources arising from the Concentrated Positions AVA in each of the five years, split between Trading book and Banking book classification and further split by product portfolio. Related Fair Value Adjustment amounts should also be reported on this tab.

Specific reporting instructions: Firms should report the assessment of estimated exit horizon based on projected daily trading volume in the scenario.

Worksheet: Investing_and_funding

The Investing and Funding worksheet captures information related to the deduction from capital resources arising from the Investing and Funding AVA in each of the five years, split between Trading book and Banking book classification, and further split by currency,

counterparty sectors and the type of CSA (if any) in place. It also captures the risk sensitivities and funding spreads used in the AVA calculation. Related Fair Value Adjustment amounts should also be reported on this tab.

Specific reporting instructions: The Investing and Funding AVA should be split into amounts related to market price uncertainty, close-out cost uncertainty and model risk and reported only on this tab.

Worksheet: Market_price_uncertainty

The Market Price Uncertainty worksheet captures information related to the deduction from capital resources arising from the Market Price Uncertainty AVA in each of the five years, split between Trading book and Banking book classification and further split by product portfolio. Related Fair Value Adjustment amounts should also be reported on this tab.

Specific reporting instructions: There are separate worksheets for Investing and Funding AVA and Unearned Credit Spreads AVA, so amounts related to those AVAs should be stripped out and reported separately on the relevant worksheets.

For each risk exposure by asset class and underlying, e.g. FTSE Equity Vega risk, firms should report how the risk is measured and what the risk amount is. For fair value and notional reporting, we request the amounts to be attributed to the most significant risk, not to be duplicated across all risk exposures.

Worksheet: Model_risk

The Model Risk worksheet captures information related to the deduction from capital resources arising from the Model Risk AVA in each of the five years, split between Trading book and Banking book classification and further split by product portfolio. Related Fair Value Adjustment amounts should also be reported on this tab.

Specific reporting instructions: There are separate worksheets for Investing and Funding AVA and Unearned Credit Spreads AVA, so amounts related to those AVAs should be stripped out and reported separately on the relevant worksheets.

A separate row should be used for each model-product combination where the firm is assessed to have Model Risk AVA. The main model limitation, e.g. missing risk factor, should be briefly described.

Worksheet: Unearned_credit_spreads

The Unearned Credit Spreads worksheet captures information related to the deduction from capital resources arising from the Unearned Credit Spreads AVA in each of the five years, split between Trading book and Banking book classification and further split by counterparty sectors and credit ratings. It also captures the risk sensitivities and credit spreads used in the AVA calculation. Related Fair Value Adjustment amounts should also be reported on this tab.

Specific reporting instructions: The Unearned Credit Spreads AVA should be split into amounts related to market price uncertainty, close-out cost uncertainty and model risk and reported only on this tab.

Firms should split the portfolio between CVA calculations using exactly matched single name CDS and that using a modelled or approximated approach. Firms are also requested to report counterparty information such as sector and credit ratings, as well as corresponding risk sensitivities and credit spreads.

008 Market_risk_and_CVA_RWA_projections

The 'Market Risk and CVA RWA' template captures the starting and projected capital requirements for Market Risk and CVA risk. The purpose of the template is to enable the PRA to gain insight into how market risk and CVA risk Pillar 1 capital requirements are sensitive to the scenario in order to conduct a quality assurance exercise on the results. The results will be considered in the context of the methodologies provided as part of the accompanying unstructured data request.

Please note that counterparty credit risk RWAs are captured on a separate traded risk template, but other traded risk related components of RWA (e.g. settlement risk and large exposures) are not captured in the traded risk templates. These other RWAs should still be projected and included on the 001 Capital Projections template.

Worksheet: Traded_risk_capital_requirement

This worksheet captures the starting and projected capital requirements for Market Risk and CVA risk.

Specific reporting instructions: Market risk and CVA risk capital requirements should be considered in the context of the stress and baseline scenarios and adjusted in a way that is consistent with those scenarios. The information provided is expected to exclude all types of management actions unless otherwise noted in the Traded Risk Annex to the Guidance document and projections should be based on plausible execution of firms' business plans under the baseline and stress scenarios. It is also expected that the information provides complete capture of positions in scope of regulatory capital requirements.

Given FRTB and related transition for modelled capital, projected RWAs should be calculated using the rules and supervisory expectations that would be in effect at the time of the projection period, per the final rules and supervisory expectations published in PS1/26. This includes calculating RWAs using the approaches that would be available in that projection period (e.g. using a combination of the current IMA and B3.1 ASA for market risk in 2027) and using any transitional provisions that the firm intends to apply (e.g. for CVA risk). Unless otherwise instructed by the PRA, projected RWAs should be calculated assuming that the firm will receive new permissions only for those permissions that the firm has already received a "minded to grant" decision from the PRA.

Under pre-FRTB approach, the market risk submission requests projections broken down by regulatory component. The sum of market risk capital requirements at projection year 0 (i.e. the starting value) is expected to reconcile to reported regulatory returns. We are aware that COREP does not explicitly capture risks-not-in-VaR and do not expect all reported components in the Bank of England stress test submissions to reconcile to COREP components.

The submission asks for the 10-day VaR and SVaR numbers used to determine regulatory capital and should include the regulatory multiplier that the firm uses. In addition, for all components the request is for the reported value, e.g. the maximum of the latest value and the 60 day average. The submission asks for the reported comprehensive risk measure, which is the maximum of the modelled value and the standardised approach.

The CVA risk submission asks for the components of CVA own funds requirements. The sum of CVA risk components at projection year 0 (i.e. the starting value) is expected to reconcile to reported regulatory returns.

The column “stardardisedRWA” is to capture the Market Risk and CVA risk contribution to aggregate RWA output floor calculation. Projected standardised risk exposure amounts should be calculated consistent with the reporting instructions for the reported RWAs, but only using approaches that are allowed for the total standardised risk exposure amounts calculation.

009 Counterparty_credit_risk_RWA_projections

The ‘Counterparty Credit Risk RWA’ template captures the starting and projected capital requirements for counterparty credit risk. The purpose of the template is to enable the PRA to gain insight into how counterparty credit risk Pillar 1 capital requirements are sensitive to the scenario in order to conduct a quality assurance exercise on the results. The results will be considered in the context of the methodologies provided as part of the accompanying unstructured data request.

Please note that market risk and CVA risk RWAs are captured on a separate traded risk template, but other traded risk related components of RWA (e.g. settlement risk and large exposures) are not captured in the traded risk templates. These other RWAs should still be projected and included on the 001 Capital Projections template.

Worksheet: CCR_RWAs

This worksheet captures the starting and projected capital requirements for counterparty credit risk.

Specific reporting instructions: Counterparty credit risk capital requirements should be considered in the context of the stress scenarios and adjusted in a way that is consistent with those scenarios. The information provided is expected to exclude all types of management actions unless otherwise noted in the Traded Risk Annex to the Guidance document and projections should be based on plausible execution of firms’ business plans under the baseline and stress scenarios. It is also expected that the information provides complete capture of positions in scope of regulatory capital requirements. The submission asks for CCR data broken down by [business unit], country, product type, counterparty type, EAD calculation methodology and risk weight methodology. The sum of counterparty credit capital requirements at projection year 0 (i.e. the starting value) is expected to reconcile to reported regulatory returns. The data is requested in order for the Bank to carry out quality assurance on the projections.

The column “stardardisedRWA” is to capture the CCR risk contribution to aggregate RWA output floor calculation. Projected standardised risk exposure amounts should be

calculated consistent with the reporting instructions for the reported RWAs, but only using approaches that are allowed for the total standardised risk exposure amounts calculation.

010 Other_fair_valued_items_projections

The purpose of this template is to capture valuation gains and losses and certain risk sensitivities from other fair valued assets that sit outside the regulatory trading book and are not already captured in another traded risk template. This will include financial assets measured at Fair Value through Other Comprehensive Income (FVOCI), financial assets measured at Fair Value through Profit and Loss (FVTPL) and Non-Trading Financial Assets Mandatorily at Fair Value through Profit and Loss (NTMFVTPL) and ensures that the Traded Risk templates cover all fair value assets on the balance sheet.

Please note that hedges to the assets reported on this template should also be included, irrespective of whether they are in designated hedge accounting relationships or are economic hedges. In this document and the template, we refer to all these associated hedging derivatives as hedging instruments. If hedging instruments are included in this template, they should not be included in the Market Risk Stressed P&L template to avoid double counting.

The FVTPL category should include any recognised underwriting commitments (debt, equity or syndicated loans) and their hedges. We ask that all such underwriting be reported here and not in the 004 Market Risk Stressed P&L Projections template.

The valuation losses from the category “Chapter 5 Securitised Positions and Covered Bonds” (capitalised as per Chapter 5 of the CRR) are also collected in a separate template outside of Traded Risk. The inclusion of this category in our templates is to ensure completeness of the fair valued asset portfolio for ease of reconciliations. It is optional to complete the valuation gain or loss gross of hedging instruments column (as this is captured in a separate template); however, it is mandatory to complete the valuation loss net of hedging instruments column. It is also mandatory to complete the notional amount and fair value columns for these positions but sensitivities and breakdowns of valuation gains or losses by risk factor are optional. Positive numbers should be used for gains, negative numbers for losses and amounts should be in reporting currency. Year 0 data for this template covering worksheets OFVI_projections and Underwriting_pipeline should be submitted at the same time as Q4 Actuals data.

Worksheet: Issuer_default_loss

Provides information on securities that have been defaulted in the scenario.

Specific reporting instructions: Losses on this worksheet should have been included in the OFVI_projections worksheet already, this worksheet just provides further breakdown by security issuer.

Worksheet: OFVI_projections

This worksheet captures the following information about positions: accounting classification, asset type, geographical information, notionals, fair values, sensitivities and gains or losses. Projections should be on an annual basis; firms are no longer required to provide a more granular breakdown of losses during the first year.

Specific reporting instructions: For firms wishing to implement permitted BAU management actions (as defined in the Traded Risk Annex to the Stress Test Guidance document), the “Business as usual management action” field should be used to report two separate sets of results: one set with this field equal to “pre” showing results absent of BAU management actions and a second set with this field equal to “post” showing results incorporating the effect of permitted BAU management actions. Firms not implementing BAU management actions should enter “pre” in all rows rather than leaving this field blank.

In order to review the calculation of valuation losses, we require data including notional amounts and fair values as at the effective date, as well as the main risk sensitivities such as interest rate, credit risk and inflation risk sensitivities that can be used to approximate the first order valuation losses. The sensitivities should be reported in reporting currency, representing changes in value due to 1 basis point increase in the underlying risk/spread.

The remaining fields form a detailed breakdown of the valuation losses (both excluding and including hedging instruments) by accounting categorisation, product types and by geographical regions/countries. The valuation losses should be attributed to the main risk factors (interest rate, inflation, credit spread and FX) accordingly. When calculating the valuation losses due to FX, firms should take into account the funding (local currency liabilities including deposits) for the FVOCI positions. Note that this worksheet should be exhaustive and cover fair valued underwriting commitments. If a firm holds a fair valued

asset for which some columns are not relevant or applicable but the asset is otherwise within the scope of this template, then it should include that asset but with those columns left blank.

Year 0 data for this template should be submitted at the same time as Q4 Actuals data. In this submission, firms should report all metrics when Scenario equals BCST and projection period equals Year 0. It is optional if firms also wish to report Baseline Year 0 data at this point. Data for all scenarios and projection periods are required when projections are submitted. Firms should not include the effect of any BAU management actions so should leave the “Business as usual management action” column blank, nor should they report any of the columns starting “Valuation gain or loss” as part of the early submissions of year 0 data. Data should be generated following the approach that will be followed for the Projections submission later in the year.

Worksheet: Underwriting_pipeline

This worksheet collects additional information on live security and syndicated loan underwriting commitments as at the effective date and at the six previous month end dates. Any hedges to these should also be provided in the worksheet for both the current pipeline as at the effective date (in full), and for a sample of the top 15 commitments and aggregated other commitments in past pipelines at six monthly reference points preceding the effective date. Please use 'all other' selection under the deal name field for aggregated other.

Specific reporting instructions: Additional information on live security and syndicated loan underwriting commitments as at the effective date and any hedges to these should be provided in this tab, for both the current pipeline as at the effective date and for past pipelines at six monthly reference points preceding the effective date. For the Top 15 deals, provide information including counterparty name, country of risk, term (for debt and loans), notional amount, sector and credit rating, as well as credit risk sensitivities for a 100 basis point widening of credit spreads; as the syndicated loans pipeline forms part of the ICAAP and Pillar 2a assessment, the template also requires information on the difference in stress loss by deal between the Concurrent Stress Test (CST) and ICAAP. For the aggregated other commitments, only aggregated information is required. Be aware that the losses from current underwriting positions should already have been listed in the “OFVI _projections” tab; this pipeline worksheet merely provides more information.

Live underwriting commitments will be as defined in the Traded Risk Annex to the Stress Test Guidance document but are distinct from past, failed underwritings where the firm has taken a stick position on balance sheet. We ask that all underwriting pipeline losses are reported in this tab, not in other templates (such as the Market Risk Stressed P&L Projections template).

Firms should report data within the Underwriting_pipeline worksheet at the same time as actuals data. Early reporting of Year 0 actuals data is only required for “Historical period month” equal to “December”. Firms are not required to populate the following columns: “Scenario loss/gain excluding hedging”, “Scenario loss/gain including hedging”, “Loss/gain excluding hedging reported in ICAAP”, “Loss/gain including hedging reported in ICAAP” and “Comments on different between CST and ICAAP results”.

046 UK_capital_impact_projections

As set out in The Bank of England’s approach to stress testing the UK banking system, stress-test results are one input to the FPC’s decision on the level of the UK countercyclical capital buffer (CCyB) rate. As the UK CCyB rate is applied to UK credit exposures only, it will be important to isolate the “UK impact” of the stress scenario. This template collects profit or loss data on a UK basis to estimate the UK CCyB rate implied by the BCST.

The template sets out a number of exclusions from firms’ profit or loss. Our analytical approach focuses on UK costs/income on activities which are relevant to the aims of the CCyB, and representative of other firms to which FPC’s CCyB rate is applied. The changes to the scope of the template aim to align the data captured more fully with our analytical approach.

We highlight the following points on the scope of the template (please see the definitions, enumeration descriptions and reconciliations in the STDF dictionary for further guidance):

- Participating banks should exclude all costs/income associated with their trading books, investment banking business and insurance business.
- Costs/income relating to sovereign or financial institution counterparties (including derivatives) should only be included where these relate to real economy activity (e.g. funding from financial institutions which backs real economy lending, or government bonds in banks’ liquid asset buffers to manage liquidity risk on household/corporate deposits).
- Dividends received should not include dividends paid up from overseas subsidiaries.

As previously, banks may make reasonable assumptions to provide projections on this basis; the Basis of Preparation requests further details on banks' assumptions. Where relevant, banks may use their UK ring-fenced sub-group UKCI submission as a starting point for their Group-level UKCI submission, with adjustments where appropriate to incorporate relevant UK exposures in other parts of the Group.

Worksheet: UKCI_profit_or_loss

This worksheet collects the firm's Profit or loss items (as per FINREP).

Specific reporting instructions: Projections should be populated on a UK ultimate risk basis, this is consistent with the UK country of exposure definition within the STDF dictionary. For the following Profit or loss items 1. (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss), 2. (Provisions or (-) reversal of provisions), 3. Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net and 4. Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net, these should exclude movements (eg. Fair value gains/losses, impairments) from asset classes Financial institutions, Housing Associations, Other Wholesale, Sovereign and Quasi Sovereign. FINREP definitions should be applied only where a direct FINREP equivalent exists. For line items without a direct FINREP equivalent, consistency with FINREP is not expected.

060 Credit_risk_projections

This template captures all projections on Retail loans and Wholesale loans and advances and debt securities exposures that are held under accounting designation Financial assets at amortised cost and Financial assets at fair value through other comprehensive income, excluding reverse repos. All covered bonds and securitisation positions are excluded. Some worksheets have only a subset of this coverage, please see individual worksheet guidance for details.

Individual countries should be identified in this template if they constitute 2% or more of a firm's Wholesale or Retail exposures as defined by Exposure for RWA. Wholesale and Retail exposures should be considered separately when determining this threshold. Countries which are below this 2% threshold can either be reported as individual countries or wrapped up to one of the following economic regions: Euro Area, Other Europe, Africa, Asia, Middle East, Americas, and Australasia and Oceania. Asia should exclude all Middle East countries and Other Europe should exclude all Euro Area

countries. Please see the individual enumeration descriptions for which countries are included in these regions. International organisations should be reported separately at all times. Data should be reported such that the sum of all countries of exposure equals the firm’s total exposures, i.e. there should be no overlapping or double counting of any exposures against individual countries or economic regions.

Where firms' credit exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 060 template. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where a credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa).

UK government guaranteed wholesale loans (CLBILS, CBILS or BBLS) should no longer be reported within templates.

All exposures should be reported on obligor basis. However, where the firm applies any eligible credit risk mitigation techniques (e.g. guarantees) these should be reflected in underlying risk parameters to make RWA (with its components) and ECL (with its components) compatible with regulatory and financial reporting.

Worksheet: Risk_measures_by_portfolio
This is a projection of a number of credit risk measures for a firm’s Retail loans and Wholesale loans and advances and debt securities exposures, split by Basel approach, and default level of granularity.
Specific reporting instructions: Data are required at the level (or levels) of UK consolidation specified in the Bank’s Stress Test Guidance for participants. Reporting of data in fields Organisational units 1 – 3 is optional and hence these can be left blank. In this worksheet, the Impairment charge measure for Retail/Wholesale credit risk refers to the forecast of P&L impairment charge. The ‘Expected loss’ column is for forecasted Basel regulatory Expected loss as estimated for exposure where capital requirements are calculated under the IRB approach. For Standardised exposures, Expected loss should not be reported. PD regulatory is required for IRB exposures excluding slotting.

Worksheet: Risk_measures_by_portfolioIFRS9

This worksheet is a shortened IFRS9 version of the previous worksheet Risk_measures_by_portfolio. The purpose of the worksheet is to provide insight into the provisions at each projection period. Please provide the total portfolio such that the drawn balance reconciles to the core template.

Worksheet: UK_mortgage_projections

This template captures projected UK mortgage portfolio balances, account volumes and provisions across portfolio segments over the scenario horizon. The template is intended to support analysis of asset quality and default progression by indexed LTV band.

Specific reporting instructions: Data should be reported by retail mortgage asset class, indexed LTV band (indexed at the projection period), scenario and projection period, and should classify exposures using the Account status field (e.g. up-to-date, in arrears, in default, possession, written off, closed – good). For closed – good and written off drawn balance the values should be the total in the projection period and drawn balance should be the value at the time of closure. For other account statuses this reflect the position at the end of the projection period. Firms should additionally report segmentation by time in default for those in default and up-to-date and arrears populations should be segmented by whether they have cured from default in the previous 12 months. Loss at write-off should only be populated where the account status is written-off.

Worksheet: SA_mortgage_RWA_by_LTV

This worksheet collects residential mortgage exposures and associated risk weighted assets (RWAs) calculated under the Basel 3.1 Standardised Approach (SA), in order to support supervisory review of firms' output floor calculations for mortgages.

Specific reporting instructions: The worksheet is designed to capture the key drivers of Basel 3.1 mortgage risk weights, specifically: Material dependency on property cash flows (MDCFP); and Loan-to-value (LTV) of the underlying property. This breakdown enables validation of SA mortgage RWAs, benchmarking against IRB outcomes, and

assessment of the potential impact of the output floor over the stress horizon. Firms should report exposures classified as Basel 3.1 'regulatory residential real estate only', rather than the full broader mortgage population used for other credit STDF templates. Data should be reported on a Standardised Approach basis, regardless of the firm's underlying capital framework for total exposures (aggregate 'country of exposure'). LTV must be calculated using the Basel 3.1 property valuation framework, where: Property value is based on origination value; but must be updated under specific conditions, including: Loan renewal; Events indicating a material decline in value; A fall in property value exceeding 10%; or Passage of time (e.g. five years, or three years for high-value properties).

Worksheet: SA_credit_RWA_by_assetclass

This worksheet captures credit exposures and RWAs calculated under the Basel 3.1 Standardised Approach, broken down by credit risk asset class, in order to support interpretation of output floor movements outside mortgages and provide a more granular view than the broad mortgage / retail non-mortgage / wholesale split collected elsewhere.

Specific reporting instructions: The Credit risk asset class dimension for this worksheet is aligned to the standard STDF credit asset classes. Data should be reported on a Standardised Approach basis, regardless of the firm's underlying capital framework for total exposures (aggregate 'country of exposure').

062 Liquidity_projections

Worksheet: Liquidity_ratios

This worksheet captures firms' projections related to liquidity coverage ratio and some of its constituents.

Specific reporting instructions: Populate baseline data for years 0 to 5 as well as for the date within the scenario horizon that is the LCR low-point by selecting baseline from the scenario drop-down menu. Populate stress data for years 1 to 5, and for one day, two weeks and one month post traded risk shock within the stress scenario and also for the date within the stress scenario that is the LCR low-point, by selecting BCST scenario and selecting pre (in the column that asks for pre-/ post management actions). For this

row of data, management action number and management action description should not be populated.

Data items “change in collateral flows” to “change in HQLA due to any other factors” (columns T-AA) should only be populated for the shorter term traded risk shock i.e. Day 1, 2 Weeks, low point and 1 month points. “Change in collateral flows” equals “change in collateral flows due to variation margin” (data item number 21) + “change in collateral flows due to initial margin” (data item number 22) + “change in collateral due to payments and settlements” (data item number 23) + “change in collateral due to any other factors” (data item number 24).

Where strategic management actions (SMAs) have been identified in 001 Capital projections template, irrespective of whether these are for capital or liquidity purposes, select BCST scenario and select post (in the column that asks for pre-/ post management actions). Populate the management action number and management action description that corresponds to these data items in the stress_case_management_actions worksheet in the 001 STDF Capital projections template and populate the liquidity position related data as a result of that management action in this template.

Management actions should be listed in order and there could be more than one SMA in a projection year. Provide the incremental liquidity impact for each management action (compared to the pre-SMA liquidity position) for all LCR ratio components (liquid assets, inflows, outflows), central bank facility data items (amounts and cost) and, if applicable, all traded risk shock related components. For example, incremental impact on the cash or liquid assets and incremental impact on any inflows or outflows. Also provide the LCR ratio individually for each management action by time period (for each time period, the ratio should be calculated based on the pre-management action components adjusted for the individual impact of the management action summed across the current and any prior time periods).

Most Liquidity data items are as defined in the COREP regulatory returns DA LCR (COR 11) - see specific definitions in the STDF dictionary.

For this template the LIQUIDITY COVERAGE RATIO (%) (where pre has been selected in the column that asks for pre-/ post management actions) should equal:

The sum of:

L1 excl. EHQCB liquidity buffer (value according to Article 9): unadjusted +

L1 EHQCB value according to Article 9: unadjusted +

L2A according to Article 9: unadjusted +

L2B according to Article 9: unadjusted

Divided by:

Total outflows -

Inflows Subject to 75% Cap.

Also the LIQUIDITY COVERAGE RATIO (%) (where post has been selected in the column that asks for pre-/ post management actions) should equal:

The sum of:

L1 excl. EHQCB liquidity buffer (value according to Article 9): unadjusted +

L1 EHQCB value according to Article 9: unadjusted +

L2A according to Article 9: unadjusted +

L2B according to Article 9: unadjusted pre-management action +

changes to above HQLA items as a result of the selected management action (to be added cumulatively across the current and any prior time periods)

Divided by:

Total outflows (pre-management action) –

Inflows Subject to 75% Cap (pre management action) +

Changes to inflows and outflows as a result of the selected management action (to be added cumulatively across the current and any prior time periods)].

See below for a worked example:

BCST Liquidity Template: Worked example for management actions

Scenario:

1. Sample Bank projects the following LCR components and ratio under the BCST scenario, on a pre-management actions basis (only selected year end data points shown for simplicity)

Projection Period	LCR Ratio	HQLA	Outflows	Inflows (after applying 75% cap)
Year 1	127.27%	140	130	20
Year 2	129.41%	110	100	15
Year 3	135.71%	95	80	10

2. Under the BCST scenario, sample bank plans the following Strategic Management Actions

Management Action Number	Management Action Description	Projection Period	Incremental impact of management action (not cumulative across years):		
			HQLA	Outflows	Inflows (after applying 75% cap)
1	Description A	Year 1	1	1	
1	Description A	Year 2	2		
1	Description A	Year 3	0		
2	Description B	Year 1	0		
2	Description B	Year 2	4	-2	
2	Description B	Year 3	7	-3	
3	Description C	Year 1	1		-3
3	Description C	Year 2	4		-4
3	Description C	Year 3	-2		

Sample Bank should complete the template as follows (selected columns only are shown):

Template	Tabname	FirmName	Scenario	Projectionperiod	LIQUIDITYCOVERAGERATIO	L1exclHQCliquiditybuff	TotalOutflows	InflowsSubject 75%Cap	Preorpostmanagement	Managementaction number	Managementaction description
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 1	127.27%	140	130	20	Pre		
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 2	129.41%	110	100	15	Pre		
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 3	135.71%	95	80	10	Pre		
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 1	127.03%	1	1	0	Post		1 Description A
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 2	131.40%	3	1	0	Post		1 Description A
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 3	138.03%	3	1	0	Post		1 Description A
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 1	127.27%	0	0	0	Post		2 Description B
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 2	127.32%	4	-2	0	Post		2 Description B
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 3	163.08%	11	-5	0	Post		2 Description B
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 1	124.78%	1	0	-3	Post		3 Description C
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 2	125.00%	5	0	-7	Post		3 Description C
Liquidity	Liquidity_ratios	Sample Bank	Annual cyclical scenario	Year 3	127.27%	3	0	-7	Post		3 Description C

082 Fees_and_costs_projections

This template captures projections data on firms' fee and commission income and expenses, and other expenses that feed into the profit or loss. Data should entirely reconcile with the firm's profit or loss worksheet in the 001 Capital projections template. In addition, data is captured on projected full time equivalent employees.

Individual countries should be identified in this template if they constitute 2% or more of a firm's overall wholesale income or expenditure reported in the other income and other expense worksheets. Countries which are below this 2% threshold can either be reported as individual countries or wrapped up to one of the following economic regions: Euro Area, Other Europe, Africa, Asia, Middle East, Americas, and Australasia and Oceania. Asia should exclude all Middle East countries and Other Europe should exclude all Euro Area countries. Please see the individual enumeration descriptions for which countries are included in these regions. International organisations should be reported separately at all times. Data should be reported such that the sum of all countries of exposure equals the firm's total exposures, i.e. there should be no overlapping or double counting of any exposures against individual countries or economic regions.

In recent stress testing exercises, foreign exchange (FX) rates have not been a material driver of stress outcomes. As such, the constant currency requirement should be considered a conditional requirement and should only be completed where FX risk is explicitly identified as a focus of the stress scenario in the exercise instructions. Completion would be expected in scenarios where key exchange rates (for example, GBP-USD or GBP-EUR) are subject to material movements or are identified as a channel of stress transmission. Where FX is not a material focus of the scenario, firms would not be expected to provide a constant currency view.

Worksheet: Full_time_employees

This worksheet captures the number of full time equivalent employees within the global group.

Worksheet: Other_expense_details

This worksheet captures granular data on firms' fees and commissions and other expenses by country on both a constant and dynamic currency basis.

Specific reporting instructions: Data are required at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants. Reporting of data in fields Organisational units 1 – 3 is optional and hence these can be left blank. Country of exposure should only be reported for dynamic currency values. For constant currency, country of exposure should be left blank, data should reflect global totals. Firms should report deferred cash and share awards relating to future years using the two dedicated enumerations introduced in this worksheet. These enumerations have been migrated from the now-deleted Performance based compensation worksheet in the Capital projections template. As some firms previously reported these items under 'current year deferred cash and share awards', this change is not expected to result in an impact on reported Fees and Costs totals.

Worksheet: Other_income_details

This worksheet captures granular data on firms' fees and commissions products by country on both a constant and dynamic currency basis.

Specific reporting instructions: Data are required at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants. Reporting of data in fields Organisational units 1 – 3 is optional and hence these can be left blank. Country of exposure should only be reported for dynamic currency values. For constant currency, country of exposure should be left blank, data should reflect global totals.

085 Leveraged_loans_projections

This template captures firms' projections data on leveraged loans exposures across the trading and banking book. Please see specific worksheets for coverage. Individual countries should be identified in this template if they constitute 2% or more of a firm's overall corporate exposures as defined by Exposure for RWA. Countries which are below this 2% threshold can either be reported as individual countries or wrapped up to one of the following economic regions: Euro Area, Other Europe, Africa, Asia, Middle East, Americas, and Australasia and Oceania. Please see the individual enumeration descriptions for which countries are included in these regions. International organisations should be reported separately at all times. Data should be reported such that the sum of all countries of exposure equals the firm's total exposures, i.e. there should be no overlapping or double counting of any exposures against individual countries or economic regions.

Worksheet: Leveraged_loans_projections_UW

This worksheet collects projections on the leveraged lending underwriting pipeline. It covers all leveraged loans in accounting categories Financial assets held for trading, Non-trading financial assets mandatorily at fair value through profit or loss, Financial assets designated at fair value through profit or loss. It collates all exposures under leveraged lending class 1 ('Financial sponsor ownership'), and firms' leveraged lending class 2 ('Leveraged lending without financial sponsor ownership'). Projections data in this template will overlap with those reported in the 087 Structured finance projections, in the 010 Other fair value items projections and the 004 and 008 Market risk projections templates.

Worksheet: Leveraged_loans_projections_hd

This worksheet collects projections data on the leveraged lending hold book. It covers all leveraged loans in accounting categories Financial assets at fair value through other

comprehensive income and Financial assets at amortised cost. Projections data in this template will overlap with those reported in the 060 Credit risk projections

Where firms' wholesale exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 085 template. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where a wholesale credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa).

Government guaranteed loans (CLBILS, CBILS or BBLS) should no longer be reported within templates.

All exposures should be reported on obligor basis. However, where the firm applies any eligible credit risk mitigation techniques (e.g. guarantees) these should be reflected in underlying risk parameters to make RWA (with its components) and ECL (with its components) compatible with regulatory and financial reporting.

086 Pensions_projections

This template captures the firm's projected results for material defined benefit pension schemes, including the impact on the firm's CET1 capital resources. The information is used to model firms' pension schemes in the scenario and to assess firms' submitted projections.

Worksheet: Accounting_balance_sheet

This worksheet captures the accounting position of each material pension scheme over the projection period.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Please include the position at the balance sheet date (this is "Year 0") as well as the position at each subsequent projection point (Years 1 – 5).

- The numbers should reflect the accounting position (e.g. IAS19) in the balance sheet at the appropriate reporting date.
- The “Surplus not recognised due to asset ceiling” is typically a positive or zero figure.

Worksheet: Accounting_parameters

This worksheet captures the key accounting assumptions underpinning the accounting position for each material scheme over the projection period. The purpose is for the Bank to analyse how the accounting parameters are responding in relation to the indices provided in the scenario.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- The “Inflation rate” should represent the RPI inflation assumption and “Pension increases” should represent the liability-weighted average of pension increase assumptions.

Worksheet: Assets

This worksheet captures each material pension scheme’s asset allocations at each point in the projection period. The purpose of the sheet is to allow the Bank to analyse how the assets move given the representative asset returns in each scenario.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Please include the asset split at the balance sheet date (this is “Year 0”) as well as the splits at each subsequent projection point (Years 1 – 5).
- The asset categories are exhaustive and exclusive so that they sum to the amount given in the “Accounting_balance_sheet” worksheet for each point in time.

- If a firm has assets which do not appear to fit into the categorisation, then the firm should choose what they consider to be the best option and explain this in the unstructured data request.

Worksheet: Assets_recon

This worksheet captures the reconciliation between projection points of the market value of assets for each material pension scheme. The purpose of the sheet is to allow the Bank to analyse the movements in scheme assets over the projection period.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Together with the “Liabilities_recon” worksheet, this worksheet can be used to recreate the accounting statements (i.e. figures for the Profit or Loss Account) for each projection year. For this reason, each item should be interpreted as it would be under the relevant accounting standard (e.g. IAS19).
- Only choose those items that are applicable in that projection year.
- Any special items (e.g. business combinations/disposals) should be explained in the relevant unstructured data submission, including any differences in their treatment between scenarios.
- Please explain in your unstructured data submission any difference in employee and employer contributions between the two scenarios.
- Please confirm in your unstructured data submission that the employer contributions into the scheme in each scenario are consistent with the outgoing contributions reported elsewhere (i.e. those expected by your other Stress Testing work streams in projecting the non-pension items of the balance sheet).
- Use the convention that an increase in assets is positive and a decrease is negative. This means that for each scheme / year / scenario, the balance at the start of the year plus the sum of all the other items will equal the balance at the end of the year.

Worksheet: Liabilities_recon

This worksheet captures the reconciliation between projection points of the accounting liabilities for each material pension scheme. The purpose of the sheet is to allow the Bank to analyse the movements in scheme liabilities over the projection period.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Together with the “Assets_recon” worksheet, this worksheet can be used to recreate the accounting statements (i.e. figures for the Profit or Loss Account) for each projection year. For this reason, each item should be interpreted as it would be under the relevant accounting standard (e.g. IAS19).
- Only choose those items that are applicable in that projection year.
- Any special items (e.g. settlements, curtailments, past service costs) should be explained in the relevant unstructured data submission, including any differences in their treatment between scenarios.
- Treat liabilities as a positive figure and use the convention that an increase in liabilities is positive and a decrease is negative. This means that for each scheme / year / scenario, the balance at the start of the year plus the sum of all the other items will equal the balance at the end of the year.

Worksheet: CET1_drivers

This worksheet captures the CET1 impact on the firm arising from its material defined benefit pension schemes during the projection period. The data in this worksheet should reconcile to both the other relevant worksheets in this template, as well as data reported in the following 001 Capital projections worksheets: “Capital_resources”, “P&L_and_AOCI_reconciliation” and “Profit_or_loss”.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- The general principle is that a reduction in capital resources is treated as negative.

- The entry for “Actuarial gains/(losses)” should reconcile with the component parts from the “Assets_recon” and “Liabilities_recon” worksheets and, where applicable, the “Asset_ceiling_recon” worksheet.
- The entry for “Change in deduction for defined benefit asset” deals with the recognition of accounting surpluses when moving from the accounting balance sheet to the regulatory balance sheet. The entry equals the change in the de-recognition of any accounting surplus between the relevant projection points. For example, if a firm has one defined benefit pension scheme and it moves from a surplus of 100 at the start of the period to a surplus of 200 at the end of the period, the corresponding deductions for the defined benefit asset are -100 at the start of the period and -200 at the end of the period. Therefore, in this example the **Change in deduction for defined benefit asset** for the period in question is = $-200 - -100 = -100$.
- The entry for “Foreign currency flows not captured in actuarial gains and losses” will be zero if movements in foreign currency are already included in actuarial gains/losses. We encourage firms to recognise foreign currency flows within actuarial gains/losses.
- The entry for “Pension costs (P&L) in respect of defined benefit pension schemes” should be negative for losses and positive for profits and should reconcile with the component parts from the “Assets_recon” and “Liabilities_recon” worksheets and, where applicable, the “Asset_ceiling_recon” worksheet.

Worksheet: Asset_ceiling_recon

This worksheet captures the movement in the asset ceiling for affected firms. Most firms do not have to complete this worksheet.

Specific reporting instructions:

- This worksheet only needs to be completed in respect of pension schemes affected by an asset ceiling under the firm’s accounting standard. Most firms will therefore not need to complete this worksheet. For affected firms, schemes that are unaffected by the asset ceiling can be excluded from this worksheet.
- The names of pension schemes provided in this worksheet should correspond with your FSA081 form.
- The entries for “Opening surplus not recognised due to asset ceiling” and “Closing surplus not recognised due to asset ceiling” should be positive.

- For each scheme / year / scenario, the balance at the start of the year plus the sum of all the other items will equal the balance at the end of the year.

087 Structured_finance_projections

This template captures the projections of firms' CET1 impacts on RWA, impairments and market value movements on securitisation positions and covered bonds.

Worksheet: Structured_finance

This worksheet captures the output of stress-testing of securitisation positions and covered bonds. 'Impairment Provision' is mandatory if 'Accounting Designation' is selected as 'Financial assets at amortised cost' or 'Financial assets at fair value through other comprehensive income'. For exposures held at other accounting classifications IFRS9 stage should be reported as No stage classification.

Specific reporting instructions: Figures entered in annual projections should be on a periodic basis rather than cumulative. All positions should include RWA projections. All positions where the 'Accounting designation' is selected as 'Financial assets designated at fair value through profit or loss' or 'Non-trading financial assets mandatorily at fair value through profit or loss' should include 'Market value movements'. 'Impairment charge' is mandatory if 'Accounting Designation' is selected as 'Financial assets at amortised cost' or 'Financial assets at fair value through other comprehensive income'. For exposures held at other accounting classifications, IFRS9 stage should be reported as No stage classification. The Unique ID field is intended to map the projections to the line items in the historical data submission for securitisation positions and covered bonds in 019 Structured finance actuals template. If any prepayment, divestment, or reinvestment is applied to firms' projections then details of the vectors assumed should be provided in either the comments worksheet or in the unstructured data provided.

079 Basis_of_preparation_index

This template covers all of the Basis of preparation questions for firms as well an index of links to relevant information which answer the qualitative questions on both actuals and projections that form part of the concurrent stress test. It covers all numbered questions within this document and captures information such as file name, zip folder name for each submission and the relevant page number for every Basis of preparation question that the submission is designed to answer in some way. As this now includes

all questions, this template also now replaces the previously separately circulated Basis of Preparation Word document. Please see Section 3 in this document for further details on e.g. file naming conventions. Please see Section 5 of this Manual for further information.

Worksheet: Actuals_index

This worksheet collects information from firms on the Basis of preparation from an actuals perspective. This is mainly an index of relevant information pertaining to the full answers to the qualitative questions in the basis of preparation on actuals.

Specific reporting instructions: This worksheet should be completed when both actuals and projections data are submitted to the Bank. Please see Section 3 in this document for further details on e.g. file naming conventions. Firms are requested to answer all questions in this excel template and would be adding references in this template to their 'answer' documents which they will submit separately. It is mandatory to complete columns F, G and H with relevant information on the zip folder name for the submission, the specific file name and the relevant page number in the answer file(s) related to each qualitative question.

Worksheet: Projections_index

This worksheet collects information from firms on the Basis of preparation from a projections perspective. This is mainly an index of relevant information pertaining to the full answers to the qualitative questions in the basis of preparation on projections data and scenario specific questions.

Specific reporting instructions: This worksheet should be reported when projections data are submitted to the Bank. When projections data are submitted it is therefore mandatory to include information relevant to all projections basis of preparation questions. It should be left blank when actuals data are submitted. Please see Section 3 in this document for further details on e.g. file naming conventions. Firms are requested to answer all questions in this excel template and would be adding references in this template to their 'answer' documents which they will submit separately. It is mandatory to complete columns F, G and H with relevant information on the zip folder name for the submission, the specific file name and the relevant page number in the answer file(s) related to each qualitative question.

093 Scenario_specific_projections

This template covers all scenario specific structured data requests. This template explores

- Sensitivities to interest rates and inflation to credit risk impairment charge
- Sensitivity of net interest income to interest rates and inflation and the extent to which net interest income offsets some of that potential credit loss.

Please see individual worksheets for coverage. Please assume all other variable paths remain the same as prescribed in the scenario. For the interest rate sensitivity, please assume all interest rates for each year prescribed in the scenario variable paths are 2% higher and 2% lower (i.e. a 200bps parallel shift up and down). Please floor interest rates at 0% if necessary.

Worksheet: Credit_risk_sensitivity

This worksheet collects data on credit risk sensitivity to impairment charge across various asset classes where the country of exposure equals United Kingdom of Great Britain and Northern Ireland only.

Specific reporting instructions: This worksheet should be reported when projections data are submitted to the Bank. Please provide a sensitivity for credit risk impairment charge assuming that interest rates for each year described in the scenario variable paths are [2%] higher and [2%] lower (i.e. a [200bps] parallel shift up and down). For this sensitivity assume that other stress scenario variables, which are not directly linked to interest rate movements, remain the same as provided in the BCST scenario. For the data with no sensitivity applied (i.e. As reported in STDF templates), we would expect these values to reconcile back to respective impairment charge totals reported in the STDF Credit risk projections template, tab Risk Measures by portfolio as listed in the 026 Reconciliations template

Worksheet: Net_interest_income_sensitivity

This worksheet collects data on sensitivity of net interest income and a breakdown of impacts from structural hedging, deposit pass-through, loan pricing and other.

Specific reporting instructions: This worksheet should be reported when projections data are submitted to the Bank. Please provide additional estimates of NII changes, for GBP

only by projection period (for ACS scenario only), assuming all interest rates for each year described in the scenario variable paths are immediately 2% higher and 2% lower (i.e. a 200bps parallel shift up and down). Please provide a short narrative explaining these changes. This should highlight any material changes to key assumptions (for example deposit pass-throughs) and the impact of these changes. It should also set out any simplifying assumptions made in calculating these figures.

2c: Structured data requests – actuals

Retail credit risk actuals high level guidance

The two retail credit templates (013 and 014) capture all retail exposures that are held under accounting designation Financial assets at amortised cost and Financial assets at fair value through other comprehensive income. All covered bonds and securitisation positions are excluded.

These templates help the Bank understand the risk profile of Retail borrowers and banks' portfolios and supports the Bank's own modelling of firms' projections to compare these against firms' submitted projections. Data are also used to assess asset quality and setting of the CCyB. Data are required at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants.

Where firms' retail exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 013 (RMCRA) or 014 (REMCRA) templates. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where an credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa).

Data in the 014 template is separated by asset classes Credit Cards, Personal Loans, Car Finance, Overdrafts and Other Retail. Other Retail should include any non-Mortgage lending that is not in the above categories and any non-standard retail lending. In particular lending activities secured against financial securities (also known as Lombard lending) and lending via Private Banks should be included in Other Retail. Joint Ventures should be excluded from reporting in the credit risk templates, however these should continue to report these within the capital templates.

Provisions should include all accounting impairment provisions associated with the reported exposures, including any Post Model Adjustments (PMAs), management

overlays or equivalent adjustments included within the firm's reported provision balance. Where any default information is collected, this should refer to the regulatory capital definition of default.

For all templates data should be reported at the end of the reporting period unless otherwise stated below.

Where tabs contain fields Organisational units 1 – 3 reporting of this data is optional and hence these can be left blank. However, where possible we would encourage firms to use these fields to identify acquired portfolios.

Individual countries should be identified in this template if they constitute 2% or more of a firm's overall Retail exposures as defined by Exposure for RWA. Countries which are below this 2% threshold can either be reported as individual countries or wrapped up to one of the following economic regions: Euro Area, Other Europe, Africa, Asia, Middle East, Americas, and Australasia and Oceania. Asia should exclude all Middle East countries and Other Europe should exclude all Euro Area countries. Please see the individual enumeration descriptions for which countries are included in these regions. International organisations should be reported separately at all times. Data should be reported such that the sum of all countries of exposure equals the firm's total exposures, i.e. there should be no overlapping or double counting of any exposures against individual countries or economic regions.

This guidance only applies to worksheets with a country of exposure field, listed in the scope table below.

Template	Tab Name	Country of exposure field	Scope
13	Balance_by_arrears_iLTV_region	No	UK only
13	Balances_by_affordability	No	UK only
13	Balances_by_BTL_portfolio	No	UK only
13	Balances_by_rental_cover	No	UK only
13	LTV_repayment	No	UK only
13	Mortgage_default_outcomes	No	UK only
13	Sales	No	UK only
13	Secured_PD_migrations	No	UK only
13	Secured_stage_migrations	No	UK only
13	Trended_arrears	Yes	All countries
13	Vintage_analysis_secured	Yes	All countries
13	RWA	Yes	All countries
13	Mortgage_insurance	Yes	All countries
13	Change_in_provisions	Yes	All countries
13	LTV_by_vintage	No	UK only
14	Amortisation_profile	No	UK only

14	Balances_by_region	No	UK only
14	Vintage_analysis_unsecured	Yes	All countries
14	Change_in_provisions	Yes	All countries
14	Car_finance_asset_quality	No	UK only
14	New_business	No	UK only
14	Loan_pricing	No	UK only
14	RWA	Yes	All countries
14	Trended_arrears	Yes	All countries
14	Unsecured_PD_migrations	No	UK only
14	Unsecured_stage_migrations	No	UK only
14	EAD_LGD_metrics	No	UK only
14	CC_asset_quality	No	UK only
14	PL_asset_quality	No	UK only

013 Retail_mortgage_credit_risk_actuals

This template helps the Bank understand the risk profile of Retail borrowers and banks' portfolios and supports the Bank's own modelling of firms' projections to compare these against firms' submitted projections. Data are also used to assess asset quality and setting of the CCyB. Exposures should be reported at the level of the reporting entity.

Worksheet: Balance_by_arrears_iLTV_region

This worksheet collects the drawn balance, number of accounts, Provisions, , Expected loss and RWA for both retail mortgage asset classes, split by arrears band, original LTV band, indexed LTV band and UK region.

Specific reporting instructions: UK region should reflect the geographical location of the underlying property rather than the borrower's residential address.

Worksheet: Balances_by_affordability

This worksheet captures the number of accounts and balances, split by affordability band for the owner occupied asset class only. This worksheet combines the information previously collected in the Affordability and 093 Scenario specific – Credit_risk_owner_occupied worksheets.

Worksheet: Balances_by_BTL_portfolio

This worksheet captures the number of accounts, drawn balance, provisions, regulatory expected loss and risk-weighted assets (RWA) for the buy-to-let retail mortgage asset class, split by lender, number of properties in the customer's buy-to-let portfolio, indexed LTV band, arrears status, forbearance status, repayment type and borrower incorporation type. This worksheet is partially combined with measures previously collected in the previous 093 Scenario specific – Credit_risk_buy_to_let worksheets. This worksheet seeks to capture BTL balances on two basis', by the number of BTL properties the customer has with the reporting lender (Reporting Firm) and by the number of BTL properties the customer has with all lenders (All Firms). This allows us to assess a reporting firm's customers' total indebtedness with the reporting firm (when taking into account the BTL properties their customers have with other lenders).

Specific reporting instructions:

Balances should be completed for both 'Reporting Firms' and 'All lenders' and reconcile between 'Reporting Firms' and 'All lenders' at a total banding level and UK Buy to let balances reported across the template.

Worksheet: Balances_by_rental_cover

This worksheet captures the number of accounts, drawn balance, provisions, net rental income, regulatory expected loss and risk-weighted assets (RWA) for the buy-to-let retail mortgage asset class, rental cover band, tax status, arrears status, forbearance status, top slicing status and HMO status. This worksheet is partially combined with measures previously collected in the 093 Scenario specific – Credit_risk_buy_to_let worksheets.

Specific reporting instructions: Reporting should include both rental cover at origination and indexed rental cover, as applicable. Balances should reconcile between total "At origination" and "Indexed" splits with the total BTL balances in other relevant tabs.

Worksheet: LTV_by_vintage

This worksheet collects the drawn balance for metrics for Retail mortgage asset classes buy to let and owner occupied, split by indexed LTV band and by vintage. Vintage is defined as 'the year in which a loan was first originated.' Data should be reported as at the end of the reporting period.

Worksheet: Change_in_provisions

This worksheet captures the reasons behind the change in the provisions balance from the opening balance at the beginning of the reporting period to the closing balance at the end of the reporting period. The flows in the reporting period are the net impairment charge (gross impairment less releases), write offs, and any other movements in provisions balance, such as price or exchange rate effects. The opening provisions balance should be equal to the closing provisions balance in the previous reporting period.

Worksheet: LTV_repayment

This worksheet captures Retail buy-to-let and owner-occupied mortgage exposures by indexed LTV band and payment type, together with key contractual and risk characteristics. These include time to contract maturity, time to promotional rate end, original loan term, arrears status and forbearance. The worksheet includes associated balances, capital and impairment measures, including drawn balance, number of accounts, balance-weighted average interest rate, provisions and risk-weighted assets (RWA).

Worksheet: Mortgage_default_outcomes

This worksheet captures the evolution of defaulted Retail mortgage exposures over time, covering both the stock of accounts in default at a given reporting date and cohorts of accounts entering default in a given period. It supports analysis of default persistence,

cure rates and transitions to possession by tracking outcomes over time since entry into default, segmented by indexed loan-to-value (LTV) at the historical reference point.

Specific reporting instructions: For the initial submission, firms are required to provide historical data as far back as available (up to 2006). For subsequent submissions, firms are expected to report a rolling five-year history of data. Firms should report both: Stock in default, representing the population of accounts in default at a given historical reference date; and Flow into default, representing cohorts of accounts that entered default during the specified historical period.

Firms should report on both a balance and number of accounts basis, using the “balance or number indicator” field to differentiate.

The all accounts outcome should be populated with the total number/balance of accounts in default/entering default for any particular cohort. For each subsequent time measure (12 months, 24 months, up to 60 months), the sum of the 4 outcome measures should be equal to the original all accounts values, thereby ensuring all defaults are tracked and allocated to an outcome for all periods.

For subsequent submissions firms should only report data corresponding to that quarter and avoid resubmitting previously completed data. For example, for Q1-27 firms should only submit:

- Total accounts/balances for default stock and default flow at Q1-27
- 12 month outcome for Q1-2026 cohorts,
- 24 month outcome for Q1-2025 cohorts,
- 36 month outcome for Q1-2024 cohorts,
- 48 month outcome for Q1-2023 cohorts,
- 60 month outcome for Q1-2022 cohorts.

Worksheet: Mortgage_insurance

This worksheet collects information on Retail mortgage exposures covered by mortgage insurance, reported by asset class, country, indexed LTV band and time to expiration of insurance coverage.

Specific reporting instructions: For the purposes of this template, mortgage insurance refers to insurance where the lender is the insured party and the policy provides compensation to reduce losses in the event of borrower default or loan write-off. A typical

example is the Hong Kong Mortgage Insurance Programme. Firms that do not utilise such insurance are not required to complete this worksheet.

Worksheet: RWA

This worksheet captures owner-occupied and buy-to-let retail mortgage exposures and associated capital, impairment and risk metrics. The worksheet is designed to support analysis of regulatory capital requirements, expected losses and asset quality across retail mortgage portfolios.

Specific reporting instructions: For A-IRB, F-IRB and Retail IRB, EL, PD and LGD are mandatory, and for IRB Slotting, only EL is mandatory. For F-IRB, the LGD measure should be populated with the prescribed regulatory LGD. For the 'Standardised' Basel approach, EL, PD and LGD measures are not applicable. If available, internal PD and LGD measures should also be populated when the Basel Standardised approach is used. Credit grades used in IRB models (for example hybrid models) should be populated where applicable. The percentage exposure should be calculated based on Exposure for RWA. If the Exposure for RWA split is not possible, then Drawn Balance can be used.

Worksheet: Sales

This worksheet captures realised sales of repossessed properties relating to Retail buy-to-let and owner-occupied mortgage exposures. Data are reported at the property level for each repossessed asset that has been sold, enabling analysis of loss outcomes, valuation dynamics and time to sale. The worksheet includes key information on the repossession event, property characteristics, valuation at repossession, sale timing, realised sale price and associated costs.

Specific reporting instructions: Firms should report one record per property sale. For the initial submission firms are required to provide sales data from 1st July 2023. For subsequent submissions, firms are expected to report all sales in the reporting period quarter.

Worksheet: Secured_PD_migrations

This worksheet aims to measure PD band migrations between the reporting date and the previous year by asset class.

Specific reporting instructions: For exposures that have entered or exited the portfolio during the 12-month period, firms should report the relevant "Open" or "Closed" category in both the previous and current IFRS 9 12-month PD band fields. This ensures a consistent population for migration analysis while maintaining visibility of exposures entering or leaving the portfolio during the reporting period.

Worksheet: Secured_stage_migrations

This worksheet captures IFRS 9 stage migrations for Retail mortgage exposures between (T-12m) and the reporting date, together with the associated movements in exposures and provisions. The data enable analysis of stage transitions and the underlying risk drivers, including changes in credit risk (e.g. PD), residual maturity, and Stage 2 classification reasons.

Worksheet: Trended_arrears

This worksheet collects transitions in arrears status and default outcomes for Retail mortgage exposures (Buy-to-let and Owner-occupied) from the previous quarters and previous years reporting dates to the current reporting date. It captures both movements between arrears bands (roll rates) and changes in default status, including entries into default.

Specific reporting instructions: Drawn Balance should be populated as at the current reporting date (i.e. Current arrears band by MIA). Every combination of previous and current arrears bands should be provided for all non-zero drawn balances. This includes drawn balances for which an arrears band is or was unknown. The total balance for the most recent quarter across all arrears bands except 'Closed' and 'Written off', should sum to the same value as the point in time position found in some of the other worksheets (when filtered for one historical period) i.e. the portfolio outstanding balance should be the same across different worksheets for the same points in time.

The value 'Not open' is only applicable for 'Previous arrears band by MIA'. This arrears band is used to indicate new lending that was written during the period between the reference period and the reporting date (and therefore did not exist at the reference period). Arrears Bands 'Closed' and 'Written off' are only applicable for 'Current arrears band by MIA'. For 'Closed' and 'Written off', the 'Drawn balance' measure should be populated with the balance that got 'Closed' or 'Written off' in the period between the reference period and the reporting date. Where 'Current arrears band by MIA' is reported as 'Closed' or 'Written off', the corresponding 'Previous Default Status' should be reported as 'N/A (Not applicable)'.

The historical period data should be provided for both the previous quarter and previous year for each reporting date. For example at December 2026 reporting, the current period should December 2026 and Historical Periods should be reported for September 2026 and December 2025.

Worksheet: Vintage_analysis_secured

This worksheet collects quarterly vintage-based performance data for Retail mortgage exposures (Buy-to-let and Owner-occupied). It captures the evolution of exposures over time by current arrears position and LTV. In addition, it also captures whether exposures have ever experienced material arrears (>3MIA and >12MIA). For acquired portfolios, report these balances in the vintage that they were originated not the vintage they were acquired.

Specific reporting instructions: For this worksheet number of accounts opened, Number of opened accounts ever ≥ 3 MIA and Number of opened accounts ever ≥ 12 MIA including charged off and written off should reflect the total number of accounts opened (including if they have closed by the reporting date).

Number of accounts, Drawn Balance, Provisions, RWA and Expected Loss Regulatory should reflect the value at reporting date.

014 Retail_excluding_mortgage_credit_risk_actuals

Worksheet: Amortisation_profile

This worksheet captures the current drawn balance by amortisation profile and by annualised interest yield band of all accounts. Data should be provided for Retail excluding mortgage asset class Credit cards only.

Specific reporting instructions: Please only include accounts that are not in arrears at the start of the reporting period or did not enter arrears during the reporting period, except for those accounts on an agreed forbearance plan. Assuming no further drawdown of credit, calculate the amortisation period of the outstanding balance for each cycle in the quarter and provide the balance-weighted average of these three results in the appropriate range.

Worksheet: Balances_by_region

This worksheet captures a suite of asset quality metrics by forbearance type and UK region across Retail excluding mortgage asset classes: Credit card, Personal or term loan and Car finance.

Specific reporting instructions: UK region in this context means where the customer is based rather than where any business is booked.

Worksheet: Vintage_analysis_unsecured

This worksheet captures a suite of asset quality metrics by quarterly vintage, by Current arrears band across Retail excluding mortgage asset classes: Credit card, Personal or term loan and Car finance.

Specific reporting instructions: For this worksheet number of accounts opened, Number of opened accounts ever ≥ 3 MIA and Number of opened accounts ever ≥ 12 MIA including charged off and written off should reflect the total number of accounts opened (including if they have closed by the reporting date).

Number of accounts, Drawn Balance, Provisions, RWA and Expected Loss Regulatory should reflect the value at reporting date. For acquired portfolios, report these balances in the vintage that they were originated not the vintage they were acquired.

Worksheet: CC_asset_quality

This template captures borrower, account and behavioural characteristics associated with the performance of UK retail credit card portfolios. The template is intended to support analysis of portfolio quality, payment behaviour and utilisation.

Specific reporting instructions: This template replaces and consolidates the adhoc Consumer Credit Risk actuals template (collected under BEEDs code 'CCREA'), the 093 Scenario Specific 'Credit_risk_credit_cards' worksheet, 014 CC_promotional offer and partial measures 014 Remaining_term worksheet.

Firms should use the Reporting Date field in this working to report both: The current reporting quarter and the previous reporting quarter. For fields requiring observation of outcomes over the subsequent three months (i.e. Balances that move to $\geq 3\text{MIA}$ in next 3 months, Number of accounts that move to $\geq 3\text{MIA}$ in next 3 months, Drawn balance - where utilisation is $< 80\%$ in next 3 months, Drawn balance - where utilisation is $\geq 80\%$ in next 3 months): values should be populated for the previous reporting quarter, where the outcome window has elapsed. Values should be reported as Unknown (or left blank where specified in validation rules) for the current reporting quarter.

Worksheet: PL_asset_quality

This template captures borrower, account and loan characteristics associated with the performance of UK retail personal loan portfolios. The template is intended to support analysis of portfolio quality, borrower characteristics and arrears emergence.

Specific reporting instructions: This template replaces and consolidates the adhoc Consumer Credit Risk actuals template (collected under BEEDs code 'CCREA'), the 093 Scenario Specific 'Credit_risk_personal_loans' worksheet, and partial measures from the 014 Loan pricing and 014 Remaining_term worksheet.

Firms should use the Reporting Date field in this working to report both: The current reporting quarter and the previous reporting quarter. For fields requiring observation of outcomes over the subsequent three months (i.e. Balances that move to ≥ 3 MIA in next 3 months, Number of accounts that move to ≥ 3 MIA in next 3 months): values should be populated for the previous reporting quarter, where the outcome window has elapsed. Values should be reported as Unknown (or left blank where specified in validation rules) for the current reporting quarter.

Worksheet: Change_in_provisions

This worksheet captures the reasons behind the change in the provisions balance from the opening balance at the beginning of the reporting period to the closing balance at the end of the reporting period. The flows in the reporting period are the net impairment charge (gross impairment less releases), write offs, and any other movements in provisions balance, such as price or exchange rate effects. The opening provisions balance should be equal to the closing provisions balance in the previous reporting period.

Worksheet: Car_finance_asset_quality

This template captures account and performance characteristics associated with the quality of UK retail Car finance portfolios. The template is intended to support analysis of portfolio quality, arrears emergence, voluntary terminations/PCP returns, repossessions and realised losses. This template is only required where firms have greater than £1bn drawn balance of Car finance exposures.

Specific reporting instructions: This worksheet replaces partial Car finances measures from the previous 014 Portfolio_asset_quality, Loan_pricing and Remaining_term worksheets.

Firms should use the Reporting Date field in this working to report both: The current reporting quarter and the previous reporting quarter. For fields requiring observation of outcomes over the subsequent three months (i.e. Balances that move to ≥ 3 MIA in next 3 months, Number of accounts that move to ≥ 3 MIA in next 3 months): values should be populated for the previous reporting quarter, where the outcome window has elapsed.

Values should be reported as Unknown (or left blank where specified in validation rules) for the current reporting quarter.

Worksheet: New_business

This worksheet captures new business originated during the reporting period across the Retail excluding mortgage asset classes: Credit card, Personal or term loan and Car finance. The worksheet collects origination volumes, customer characteristics, underwriting metrics and selected product features.

Worksheet: Loan_pricing

This worksheet captures the drawn balance by APR band, portfolio remaining term and arrears bands of asset classes: Credit card, Personal or term loans and Car finance. Data should be reported as at the end of the reporting period.

Worksheet: RWA

This worksheet provides a comprehensive view of firms' RWA and other risk metrics that provide an overall view on firms' asset quality across the credit risk framework for Retail excluding mortgage exposures. Data should be provided for all Retail excluding mortgage asset classes.

Specific reporting instructions: The measures are to be populated for each Credit rating defined within the context of a Basel approach. Firms should use internal credit ratings as long as it has been mapped to a PD range. For A-IRB, F-IRB and Retail IRB, EL, PD and LGD are mandatory, and for IRB Slotting, only EL is mandatory. For F-IRB, the LGD measure should be populated with the prescribed regulatory LGD. For the 'Standardised' Basel approach, EL, PD and LGD measures are not applicable.

Worksheet: Trended_arrears

This worksheet collects quarterly transitions in arrears status and default outcomes for Retail excluding mortgage asset classes. It captures both movements between arrears bands (roll rates) and changes in default status, including entries into default.

Specific reporting instructions: Drawn Balance should be populated as at the current reporting date (i.e. Current arrears band by MIA). Every combination of previous and current arrears bands should be provided for all non-zero drawn balances. This includes drawn balances for which an arrears band is or was unknown. The total balance for the most recent quarter across all arrears bands except 'Closed' and 'Written off', should sum to the same value as the point in time position found in some of the other worksheets (when filtered for one historical period) i.e. the portfolio outstanding balance should be the same across different worksheets for the same points in time.

The value 'Not open' is only applicable for 'Previous arrears band by MIA'. This arrears band is used to indicate new lending that was written during the period between the reference period and the reporting date (and therefore did not exist at the reference period). Arrears Bands 'Closed' and 'Written off' are only applicable for 'Current arrears band by MIA'. For 'Closed' and 'Written off', the 'Drawn balance' measure should be populated with the balance that got 'Closed' or 'Written off' in the period between the reference period and the reporting date. Where 'Current arrears band by MIA' is reported as 'Closed' or 'Written off', the corresponding 'Previous Default Status' should be reported as 'N/A (Not applicable)'.

The historical period data should be provided for both the previous quarter and previous year for each reporting date. For example at December 2026 reporting, the current period should December 2026 and Historical Periods should be reported for September 2026 and December 2025.

Worksheet: Unsecured_PD_migrations

This worksheet captures movements in IFRS 9 12-month PD bands over a 12-month horizon for Retail excluding mortgage exposures, enabling analysis of deterioration and cure dynamics alongside realised default outcomes. Data should be provided for all Retail excluding mortgage asset classes excluding the Other Retail category.

Specific reporting instructions: For exposures that have entered or exited the portfolio during the 12-month period, firms should report the relevant "Open" or "Closed" category in both the previous and current IFRS 9 12-month PD band fields. This ensures a consistent population for migration analysis while maintaining visibility of exposures entering or leaving the portfolio during the reporting period.

Worksheet: Unsecured_stage_migrations

This worksheet captures IFRS 9 stage migrations over a 12-month horizon for Retail excluding mortgage exposures. Data should be provided for all Retail excluding mortgage asset classes.

Worksheet: EAD_LGD_metrics

This worksheet is designed to capture observed deterioration into arrears and realised loss outcomes to support assessment of EAD and LGD dynamics.

Specific reporting instructions: Data is required for Credit Card, Personal Loan and Car Finance portfolios only. For all fields in this template default should be based on the regulatory capital definition of default. LGD should be calculated as the balance at default – recoveries post default divided by the balance at default.

The fields balances that move to default, number that move to default and committed limit of accounts that move to default should be populated based on accounts which have moved in to default in the reporting period.

The fields Drawn balances - of which reach 24 months post default in the period, Number of accounts- of which reach 24 months post default in the period, Observed LGD - of which reach 24 months post default in the period should be populated based on accounts which default 24 months prior to the reporting period and have since reached a 24 month outcome window for the observed LGD to be based on.

For motor, defaults should reflect credit defaults only (not voluntary terminations). The observed LGD should take account of any recoveries due to repossessions.

Fields related to voluntary termination are only applicable for the Car Finance asset class and only required where firms have greater than £1bn drawn balance of Car Finance exposures.
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018 Corporate_sovereign_and_financial_institution_credit_risk_actu

This template captures all wholesale loans and advances and debt securities exposures that are held under accounting designation Financial assets at amortised cost and Financial assets at fair value through other comprehensive income, excluding reverse repos. All covered bonds and securitisation positions are excluded. This template helps the Bank understand the risk profile of corporate borrowers and banks' portfolios and supports the Bank's own modelling of projections which are used to compare against firms' submitted projections. Data are also used to assess asset quality and setting of the CCyB. Exposures should be reported at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants; some worksheets can be reported at an organisational unit level, purely on an optional basis.

Individual countries should be identified in this template if they constitute 2% or more of a firms' overall wholesale exposures, as measured by Exposure for RWA. Countries which are below this 2% threshold can either be reported as individual countries or wrapped up to one of the economic regions. Please see the individual enumeration descriptions for which countries are included in these regions. International organisations should be reported separately at all times. Data should be reported such that the sum of all countries of exposure equals the firm's total exposures, i.e. there should be no overlapping or double counting of any exposures against individual countries or economic regions.

Where firms' wholesale exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 018 template. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where a wholesale credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa).

The only exception to the above guidance is applicable for the newly introduced committed limit pre securitisation. Within this metric please include total committed limit

regardless if the exposure has been securitised or not. Inclusion of this item should not affect any numerical values (e.g. RWA, LGDs, PDs) of existing reporting that is post securitisations.

Reporting of internal credit ratings: under Basel Approach, for 'A-IRB', 'F-IRB' and 'Retail IRB', please report names of your internal models under 'Credit Rating Scale Name'. For 'IRB slotting' under Basel Approach, where firms have internal names for such Slotting models, please provide these names under 'Credit Rating Scale Name'; else, pick 'Firm slotting scale' if internal names are unavailable. For 'Standardised' we would ask firms report any available internal rating used for credit risk management purposes (i.e. other than credit risk RWA calculation), accompanied by the relevant internal grading scale name. In the absence of such internal credit rating, we would ask firms to report a CQS rating, accompanied by the rating scale name 'CQS'. Lastly, only in the absence of internal credit rating or CQS, we would ask firms to report 'Standardised no internal rating'. We would also ask firms to provide mappings of reported credit ratings to PDs and external credit ratings.

Government guaranteed loans (CLBILS, CBILS or BBLS) should no longer be reported within templates.

Guaranteed exposures are not considered secured, unless they are collateralised. If no information is available regarding portfolio collateralisation, the firm should enter the entire exposure in the Subordinated unsecured exposure column. Sum of secured, senior unsecured and subordinated exposures should add up to total Exposures for RWA measure.

All exposures should be reported on obligor basis. However, where the firm applies any eligible credit risk mitigation techniques (e.g. guarantees) these should be reflected in underlying risk parameters to make RWA (with its components) and ECL (with its components) compatible with regulatory and financial reporting.

Please report industrial classification as 3-character industrial classification codes for both UK and non-UK exposures.

Worksheet: Risk_measures

The worksheet provides a comprehensive view of firms' RWA and other risk metrics that provide an overall view on firms' asset quality across the credit risk framework for Corporate, Sovereign and Financial Institution exposures.

LTV Band is only applicable for Wholesale asset classes 'CRE investment' and 'CRE development'. It could be Indexed LTV or current LTV based on mark-to-market

(valuation within last 3 years). Firms should aim to provide LTV valuations as accurately as possible.

Worksheet: Exposures_by_maturity

This worksheet captures a breakdown of exposures (Drawn Balance, Exposure for RWA and RWAs) by maturity band for country of exposure and asset class.

Worksheet: Large_exposures

This worksheet captures details of global wholesale exposures over £10 million as defined by Exposure for RWA. . Exposures to the same counterparties held in the trading book or at fair value through profit or loss should be excluded.

Specific reporting instructions: All exposures should be at counterparty level. Country of exposure and Industrial classification should indicate where the majority of the exposure is. Large Exposures measures are on a Guarantor basis and the counterparty name is on an Obligor basis, in line with previous submissions. 'True' or 'false' for 'watchlist' should indicate if the counterparty is on the firm's watch list (based on internal criteria).

Worksheet: UK_CRE

This worksheet captures details of United Kingdom of Great Britain and Northern Ireland and also Guernsey, Isle of Man and Jersey CRE exposures at facility level.

Specific reporting instructions: Please include all exposures to an individual counterparty that in total are greater than or equal to £1 million (defined by Exposure for RWA). Firms may voluntarily report facility-level data below the £1m threshold. Where firms choose not to do so, they should report aggregated data clearly labelling them as "pooled exposures below the £1m threshold" within loan ID column. For these pooled exposures, as a minimum, firms must break them down by the following metrics: wholesale asset class, country of exposure, LTV at latest valuation or indexed LTV, drawn balance,

exposure for RWA, interest coverage ratio, default status, internal credit rating, and credit rating scale name.

Exposures included within this tab should capture where the country of exposure is reported as United Kingdom of Great Britain and Northern Ireland and also Guernsey, Isle of Man and Jersey CRE exposures within the Risk_measures tab for CRE development or CRE investment asset classes. Data within UK CRE exposures should be fully reconcilable against risk measures tab where the reported metrics are identical.

Whilst it is expected that the majority of these exposures imply that the property is located in the UK, it is anticipated that there may be some properties located outside of the UK. Where properties outside of the UK are reported, please report these as Non-UK within location of property

019 Structured_finance_actuals

This template captures firms' actuals data on securitisation positions, covered bonds and securitisations that achieve Significant Risk Transfer. It collects metadata on each unique ID that is reported in the projections template and is used to project firms' CET1 impacts on RWA, impairments and market value movements and which are then used to assess firms' projected results.

Worksheet: Covered_bonds

This worksheet captures exposures to third-party covered bonds held in the non-trading and trading books that are risk weighted as per CRR Articles 120, 121 or 129, but excludes any own originated covered bonds, covered bonds capitalised under VaR, and derivatives related to eligible assets that are not capitalised under CRR Articles 120, 121 or 129.

Specific reporting instructions: Data are required at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants. Reporting of data in fields Organisational units 1 – 3 is optional and hence these can be left blank. 'Impairment Provision' is mandatory if 'Accounting Designation' is selected as 'Financial assets at amortised cost' or 'Financial assets at fair value through other comprehensive income'. For exposures held at other accounting classifications, IFRS9 stage should be reported as No stage classification. All unique IDs reported in Q4 reporting of this template should be reported in Year 0 data in the Structured_finance projections template.

Worksheet: Securitisation_positions

This worksheet captures exposures to third-party cash or synthetic securitisations held in the non-trading and trading books, including liquidity lines for securitisation transactions and exposures to own-originated securitisations which have achieved Significant Risk Transfer, as specified in Chapter 5 of the CRR. This worksheet excludes: securitisations issued or guaranteed by international organisations, multilateral development banks, governments, or government agencies; exposures capitalised under Value-at-Risk (VaR); self-issued and retained securitisations created purely for liquidity where regulatory capital is held against the underlying assets; unstructured loans; correlation trading portfolios; securitisation submitted by repo counterparties as collateral for short-term borrowing where the primary exposure of the firm is to the borrower/counterparty; and derivatives related to eligible assets that are not capitalised under Chapter 5 of the CRR.

Specific reporting instructions: Data are required at the level (or levels) of UK consolidation specified in the Bank's Stress Test Guidance for participants. Reporting of data in fields Organisational units 1 – 3 is optional and hence these can be left blank. Details should be provided on Asset-Backed Commercial Paper, but not on Commercial Paper held which is issued by corporates or financials. Details are to be provided on derivatives and liquidity facilities which assume credit risk exposure to securitisations, but not on derivatives which provide market risk hedges to securitisations (i.e. details should be provided on Total Return Swaps of ABS bonds, but not on fixed/floating balance-guaranteed swaps linked to a Residential Mortgage Backed Securities transaction). Wrapped protection, where applicable, should also be provided. If the wrap/protection/insurance/guarantee can be disaggregated from the bond, then it should be entered as a separate line item with a note in comments clearly clarifying the relationship between bond and wrap/protection/insurance/guarantee. If the wrap/protection/insurance/guarantee cannot be disaggregated from the bond, then the composite information should be entered as one line item with a note in comments providing as much detail as possible in terms of the data fields captured (e.g. RWA are reduced by £x due to the guarantee by y on z% of losses attributed to this bond). Where a firm has sold all of a given SRT tranche, firms should continue to report the tranche and enter zero in the following fields: Current notional, Regulatory carry value, Clean market value, RWA, as applicable. The SRT CET1 ratio uplift is a transaction-level measure. Where a single SRT transaction is reported across multiple rows (e.g. due to multiple tranches), firms should report the CET1 ratio uplift on one row only and leave

the corresponding field blank on the remaining rows. The SRT CET1 ratio uplift should be reported as a decimal value.

020 Operational_risk_actuals

Worksheet: Operational_loss_details

This worksheet captures all operational risk loss events in the operational risk loss data system since its inception. It is used within the process of assessing firms' projections.

Specific reporting instructions: This worksheet must also include loss events that have already been submitted in previous STDF submissions. The Unique ID is used to make sure that any updates to a particular loss event (e.g. gross operational loss) in the future can be traced back to the original event and the corresponding details amended. This worksheet only collects the residual losses not collected in FSA073, which we still expect firms to submit as per the regulatory request.

054 Pensions_actuals

This template complements the FSA081 form used for Pillar 2A reporting. Together, they provide an overview of each firm's defined benefit pensions provision. The information is used to model firms' pension schemes in the scenario and to assess firms' submitted projections.

Worksheet: Cash_flow

This worksheet captures the cash-flow payments in and out of each pension scheme for the year ending at the balance sheet date. Additionally, a 5-year projection is required for deficit recovery payments.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- It requires values for the contributions into the scheme (split between member and employer and the latter split again between funding future accrual and historic deficits), benefits paid out of the scheme and the pensionable payroll.

- Entries for “Employer contributions special or deficit year...” are required if there is a current deficit recovery plan. This should be used to complete the expected payments under the recovery plan in each of the next five years.
- Firms are not required to provide similar forward-looking estimates for the other cash-flow entries (i.e. member contributions, ordinary employer contributions, benefits paid or pensionable payroll).
- The convention for the sign is that both contributions and benefits paid should be reported as positive values.

Worksheet: Funding_position

This worksheet captures the Technical Provisions funding position of each pension scheme at the balance sheet date.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Given the mismatch between schemes’ valuation cycles and the annual nature of the stress test, the values entered on this worksheet are likely to be estimated values. We would expect this to be based on the current statement of funding principles, updated to reflect market conditions at the balance sheet date. We acknowledge that this approach does not necessarily reflect what the trustees and sponsor would agree if a triennial valuation had been held at that point.
- For overseas schemes with no comparable 'funding' regime, please re-enter the accounting basis. This helps in the reconciliation to the FSA081 form.

Worksheet: Parameters

This worksheet captures the main financial assumptions determining the Technical Provisions numbers on the “Funding_position” worksheet. It also captures the cost of accrual on both the IAS19 and trustees' funding bases.

Specific reporting instructions:

- Pension schemes reported on should correspond with your FSA081 form (including the names used for each scheme).
- Please express assumptions as single equivalent rates (e.g. convert dual discount rates into a single equivalent discount rate).
- Please enter the cost of accrual as percentages of pensionable payroll, entering percentages as decimals (e.g. 50% should be entered as 0.5).

057 Corporate_exposures_actuals

This template captures all lending exposures to UK, US and Euro area corporates at facility level. All assets to Large corporates, Mid corporates, Other wholesale and, for the UK, to SMEs (but no longer Retail SMEs) should be reported, where they are held under accounting designation Financial assets at amortised cost and Financial assets at fair value through other comprehensive income, excluding reverse repos. All covered bonds and securitisation positions are excluded. Where exposures to an individual counterparty in total are below £250k, firms may continue voluntarily report at facility-level. Where firms choose not to do so, they should report aggregated data clearly labelling them as “pooled exposures below the £250K threshold”. Within the facility ID metric. These pooled exposures should be aggregated using as many tab metrics as possible by each firm. This template helps the Bank understand the risk profile of corporate borrowers and banks' portfolios, and supports the Bank's own modelling of projections which are used to compare against firms' submitted projections. Data are also used to assess asset quality and setting of the CCyB. Exposures should be reported at the level of the reporting entity. Asset classes within this template are consistent with those in the Corporate, sovereign and financial institution credit risk template and should fully reconcile.

Where firms' wholesale exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 057 template. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where a wholesale credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa).

The only exception to this guidance is applicable for the newly introduced committed limit pre securitisation. Within this metric please include total committed limit regardless if the exposure has been securitised or not. In cases of 100% securitised loans, please provide

0 value to all other numerical metrics attributed to that loan (e.g. RWA, LGDs, PDs). We anticipate that a large number of lines within loan level wholesale templates will have committed limit pre securitisation as the only numeric input. All other non-numerical metrics should still be reported (e.g. country of exposure, asset class, credit rating, industrial classification).

Reporting of internal credit ratings: under Basel Approach, for 'A-IRB', 'F-IRB' and 'Retail IRB', please report names of your internal models under 'Credit Rating Scale Name'. For 'IRB slotting' under Basel Approach, where firms have internal names for such Slotting models, please provide these names under 'Credit Rating Scale Name'; else, pick 'Firm slotting scale' if internal names are unavailable. For 'Standardised' we would ask firms report any available internal rating used for credit risk management purposes (i.e. other than credit risk RWA calculation), accompanied by the relevant internal grading scale name. In the absence of such internal credit rating, we would ask firms to report a CQS rating, accompanied by the rating scale name 'CQS'. Lastly, only in the absence of internal credit rating or CQS, we would ask firms to report 'Standardised no internal rating'. We would also ask firms to provide mappings of reported credit ratings to PDs and external credit ratings.

Government guaranteed loans (CLBILS, CBILS or BBLS) should no longer be reported within templates.

Guaranteed exposures are not considered secured, unless they are collateralised. If no information is available regarding portfolio collateralisation, the firm should enter the entire exposure in the Subordinated unsecured exposure column. Sum of secured, senior unsecured and subordinated exposures should add up to total Exposures for RWA measure.

All exposures should be reported on obligor basis. However, where the firm applies any eligible credit risk mitigation techniques (e.g. guarantees) these should be reflected in underlying risk parameters to make RWA (with its components) and ECL (with its components) compatible with regulatory and financial reporting.

Please report industrial classification as five digit industrial classification codes for both UK and non-UK exposures.

Worksheet: UK_collateral_by_facility

This worksheet captures the types of collateral available against individual facilities provided to UK corporates.

Specific reporting instructions: This worksheet is separated from the main UK_Corporate_Exposures worksheet due to the possibility of having multiple types of collateral per facility. Only include information on collateral for those individual facilities that are reported in the main UK_Corporate_Exposures worksheet. Do not include

collateral information on those facilities that are aggregated in the main UK_Corporate_Exposures worksheet where the individual counterparty exposures in total are below £250k. Include all types of collateral available against loans, including those that are not CRR-eligible.

Worksheet: UK_corporate_exposures

This worksheet captures historic actuals of the firm's UK corporate exposures at facility level..

Specific reporting instructions: Exposures to be included should capture those within the Risk_measures worksheet in the Corporate, Sovereign and Financial Institution Credit Risk template where the country of exposure is reported as United Kingdom of Great Britain and Northern Ireland and the wholesale asset class is reported as one of the following: Large corporate, Mid corporate, SME and Other wholesale. .

Worksheet: US_and_EA_corporate_exposures

This worksheet captures historic actuals of the firm's US and EA (Euro area) corporate exposures at facility level.

Specific reporting instructions: Exposures to be included should capture those within the Risk_measures worksheet in the 018 Corporate, Sovereign and Financial Institution Credit Risk template where the country of exposure is reported as United States of America or any of the Euro area countries, and the wholesale asset class is reported as one of the following: Large corporate, Mid corporate and Other wholesale (please note SMEs are excluded). Exposures to individual Euro area countries should be identified in this template separately, if they constitute 2% or more of a firm's overall wholesale exposures, as reported in worksheet Risk_measures in the Corporate sovereign and financial institution credit risk actuals template. Exposures to countries below this 2% threshold can either be reported as individual countries or wrapped up to be reported as Euro Area. The Euro area countries should be reported entirely consistently with those in worksheet Risk_measures in the 018 Corporate sovereign and financial institution credit risk actuals template.

059 Granular_securities_funding_and_financial_exposures_ actuals

This template collects granular actuals data across financial sector exposures, tradeable securities and firms' funding. It feeds into Bank of England models that assess Market risk and the possible contagion of firms' distress over the stress period, both of which are used to assess firms' projections. Please see individual worksheets for details on coverage.

Worksheet: Financial_demand_exposures

This worksheet covers historic actuals data of the firm's demand exposures to other financial entities.

Specific reporting instructions: Assets in scope are all loans and advances and debt securities exposures to Credit risk asset class Financial institutions that are on demand and held across the trading and banking book. Exposures on demand should be interpreted as everything that does not explicitly have a maturity or market value. All covered bonds, securitisation positions and reverse repos are excluded. Examples of these exposures are non-tradable interbank money-market deposits, deposits with non-bank financial institutions, nostro balances, on-demand debt instruments, drawn balances on revolving credit facilities and unsecured lending without a term on the loan.

Worksheet: Funding

This template is a copy of the BIS survey "Technical Documentation for reporting institution-to-institution data on funding dependencies", template DSD_Template_A_Funding. It covers firms' funding from other financial counterparties and non-financial corporations with residual maturity less than one year, including: short-term paper (CPs and CDs); non-maturity deposits; secured borrowing and repo; and other unsecured funding.

Specific reporting instructions: Where funding from an individual counterparty is below £1m, this should be aggregated to the respective counterparty sector as defined in the STDF dictionary – as per the enumerations under the field "Counterparty sector" – with funding instrument type, funding currency and residual maturity balance-weighted in

these instances. The 'Non-financial corporations' counterparty sector should include retail SMEs.

Worksheet: Secured_lending

This worksheet captures secured lending to counterparties and the elements of the collateral received that secure that lending with residual maturity less than one year.

Specific reporting instructions: It covers all secured lending to all counterparties across accounting designations Financial assets held for trading, Non-trading financial assets mandatorily at fair value through profit or loss, Financial assets designated at fair value through profit or loss, Financial assets at fair value through other comprehensive income and Financial assets at amortised cost. The 'Non-financial corporations' counterparty sector should include retail SMEs.

Worksheet: Financial_term_exposures

This worksheet covers historic actuals data of the firm's term exposures to other financial entities. Assets in scope are all loans and advances and debt securities exposures to Credit risk asset class Financial institutions that have a term and interbank money market deposits and other non-tradeable loans and deposits that have a fixed term and are held across the trading and banking book.

Specific reporting instructions: Assets out of scope include covered bonds, securitisation positions and reverse repos, equity instruments, issuer risk on securities held as collateral, undrawn loans or credit facilities, letters of credit, financial guarantees, indirect issuer risk (such as via credit default swaps and credit linked notes), and counterparty credit risk that is collateralised with variation margin (such as derivative exposures and repo). No securities that are in scope and reported in the Tradeable securities worksheet should be reported in this worksheet. Notional value and Market value of exposure should be the value of the debt instruments, not an internal issuer risk calculation assuming any sensitivities or stresses. Short positions should be reported as negative notional values and negative market values. If the counterparty LEI is unknown, please report it as Not available.

Worksheet: Tradeable_securities

This worksheet should include all tradeable debt and equity securities held under the following FinRep categorisations:

- Financial assets held for trading [050]:
 - Equity instruments [070]
 - Debt securities [080]
- Financial assets designated at fair value through profit or loss [100]:
 - Debt securities [120]
- Non-trading financial assets mandatorily at fair value through profit or loss [096]:
 - Equity instruments [097]
 - Debt securities [098]
- Financial assets at fair value through other comprehensive income [141]:
 - Equity instruments [142]
 - Debt securities [143]
- Financial assets at amortised cost [181]:
 - Debt securities [182]

Derivatives and loans and advances held under FinRep categories 050, 100, 096, 141, and 181 should be excluded. The worksheet should include and identify separately: all securities held outright; all securities held as collateral and unencumbered; and all securities posted as collateral where the firm is the beneficial owner. Securities that have been received as collateral and re-hypothecated should be excluded. No securities that are in scope and reported in this worksheet should be reported in the Financial_term_exposures worksheet.

Specific reporting instructions: Values reported for securities held outright should be net positions. For securities other than UK government debt securities, you can limit reporting to those securities where the net market value of outright positions is greater than £50 million if you wish. If you apply a reporting threshold, please give details in your basis of preparation submission, along with the approximate number and value of securities excluded. It is of course also acceptable to report all securities under this threshold. If you do choose to exclude securities that fall below this threshold, please note this in the template comments and basis of preparation submission, along with the approximate number and value of securities excluded. For UK government debt securities, all holdings and collateral amounts should be reported. Amounts should all be reported in base units. Please report both the notional value of the exposure and the market value. All values should be reported in the currency of the security and not the reporting currency. Amounts should be reported on a trade date basis.

088 Leveraged_loans_actuals

This template captures firms’ actuals data on leveraged loans exposures across the trading and banking book. It is used to support the Bank’s own modelling of projections, to compare against firms’ submitted projections. Please see specific worksheets for coverage. Where individual borrower information is requested, please ensure that no personally identifiable information is included in any data response (to comply with the General Data Protection Regulation (GDPR)). In particular, the fields for borrower and sponsor corporate entities should not include personally identifiable information. The GDPR applies to ‘personal data’, meaning any information through which an individual can be directly or indirectly identified.

Worksheet: LL_portfolio_actualsloan
This worksheet collects data on the leveraged lending hold book at loan level. It covers all leveraged loans in accounting categories Financial assets at fair value through other comprehensive income and Financial assets at amortised cost. It collates all exposures under leveraged lending class 1 ('Financial sponsor ownership'), and firms' leveraged lending class 2 ('Leveraged lending without financial sponsor ownership').
Specific reporting instructions: Please report in separate rows each leveraged lending loan associated with any counterparties. Exposures to one counterparty with multiple leveraged lending facilities may be assigned more than one LGD. Where there are multiple facilities with different LGDs, please report the requested data in separate rows for each LGD value. Industrial classification should be reported using the 5 digit industrial sector codes. Where firms' wholesale exposures form part of an own-originated securitisation portfolio, firms should not report those exposures in the 088 template. Where only part of a loan is securitised, firms should report only the proportion of the exposure that is not covered by the own-originated securitisation. This approach should be applied consistently across all metrics and across metrics relevant to both the risk and accounting frameworks, regardless of whether the exposure have been derecognised for accounting purposes. For clarity where a wholesale credit exposure is recognised in template 019 as an own-originated securitisation, it should not be recognised in the credit templates (and vice-versa). The only exception to the above guidance is applicable for the newly introduced committed limit pre securitisation. Within this metric please include total committed limit regardless if the exposure has been securitised or not. In cases of 100% securitised

loans, please provide 0 value to all other numerical metrics attributed to that loan (e.g. RWA, LGDs, PDs). We anticipate that a large number of lines within loan level wholesale templates will have committed limit pre securitisation as the only numeric input. All other non-numerical metrics should still be reported (e.g. country of exposure, asset class, credit rating, industrial classification).

Reporting of internal credit ratings: under Basel Approach, for 'A-IRB', 'F-IRB' and 'Retail IRB', please report names of your internal models under 'Credit Rating Scale Name'. For 'IRB slotting' under Basel Approach, where firms have internal names for such Slotting models, please provide these names under 'Credit Rating Scale Name'; else, pick 'Firm slotting scale' if internal names are unavailable. For 'Standardised' we would ask firms report any available internal rating used for credit risk management purposes (i.e. other than credit risk RWA calculation), accompanied by the relevant internal grading scale name. In the absence of such internal credit rating, we would ask firms to report a CQS rating, accompanied by the rating scale name 'CQS'. Lastly, only in the absence of internal credit rating or CQS, we would ask firms to report 'Standardised no internal rating'. We would also ask firms to provide mappings of reported credit ratings to PDs and external credit ratings.

Government guaranteed loans (CLBILS, CBILS or BBLS) should no longer be reported within templates.

Guaranteed exposures are not considered secured, unless they are collateralised. If no information is available regarding portfolio collateralisation, the firm should enter the entire exposure in the Subordinated unsecured exposure column. Sum of secured, senior unsecured and subordinated exposures should add up to total Exposures for RWA measure.

All exposures should be reported on obligor basis. However, where the firm applies any eligible credit risk mitigation techniques (e.g. guarantees) these should be reflected in underlying risk parameters to make RWA (with its components) and ECL (with its components) compatible with regulatory and financial reporting.

Reported exposures in this tab should fully reconcile with 018 and 057 templates that have a newly introduced flag for Class 1 and Class 2 exposures.

Worksheet: Leveraged_lending_portfolio_UW

This worksheet concerns the leveraged lending underwriting pipeline at loan level. It covers all leveraged loans in accounting categories Financial assets held for trading, Non-trading financial assets mandatorily at fair value through profit or loss, Financial assets designated at fair value through profit or loss. It collates all exposures under

leveraged lending class 1 ('Financial sponsor ownership'), and firms' leveraged lending class 2 ('Leveraged lending without financial sponsor ownership').

Specific reporting instructions: Please indicate the reporting currency under which the data is provided, and express all monetary values converted to a single currency throughout the data return. A separate field is provided to indicate the currency under which the loan was issued ('currency of issue'). Please report in separate rows each leveraged lending facility associated with any counterparties.

Worksheet: Facilities_to_relatedfunds

Specific reporting instructions: Please include all facilities provided to investors who primarily invest in highly levered corporates; these include funds managed by traditional and alternative asset managers, including private equity and private debt funds.

079 Basis_of_preparation_index

This template captures all of the Basis of preparation questions for firms as well an index of links to relevant information which answer the qualitative questions on both actuals and projections that form part of the concurrent stress test. It covers all numbered questions within this document and captures information such as file name, zip folder name for each submission and the relevant page number for every Basis of preparation question that the submission is designed to answer in some way. As this now includes all questions, this template also now replaces the previously separately circulated Basis of Preparation Word document. Please see Section 3 in this document for further details on e.g. file naming conventions. Please see Section 5 of this Manual for further information.

Worksheet: Actuals_index

This worksheet collects information from firms on the Basis of preparation from an actuals perspective. This is mainly an index of relevant information pertaining to the full answers to the qualitative questions in the basis of preparation on actuals.

Specific reporting instructions: This worksheet should be reported when both actuals and projections data are submitted to the Bank (i.e. all tabs in the template should be reported on every occasion it is submitted, even if blank). Please see Section 3 in this document for further details on e.g. file naming conventions. Firms are requested to answer all questions in this excel template and would be adding references in this template to their 'answer' documents which they will submit separately. It is mandatory to complete columns F, G and H with relevant information on the zip folder name for the submission, the specific file name and the relevant page number in the answer file(s) related to each qualitative question. Please ensure the filenames in this template as consistent with the names of the unstructured files actually reported.

022 Asset Liability Management

This template captures actual information on firms' exposure to IRRBB also known as non-traded market risk (NTMR) on a quarterly basis across the banking book component of the consolidated group balance sheet.

Worksheet: Non_traded_market_risk

This worksheet captures actual information on the firm's duration, basis and currency risks in a behavioural re-pricing profile for all on- and off-balance sheet banking book exposures.

Specific reporting instructions: On-balance sheet assets and liabilities should be recorded as per accounting balance definition and shown in the appropriate time bucket according to their "behavioural" re-pricing date. The re-pricing period is the time to the next re-pricing point. For example a 5 year fixed rate product which is 3 years old as at the reporting date should be reported re-pricing at 2 years, or less allowing for amortisation and / or prepayment optionality. The re-pricing profile for non-maturity items such as Total Equity (term replaced in template) or non-interest bearing current accounts should be shown according to the board approved behavioural convention for these products. The worksheet should also capture derivatives used to hedge banking book positions. Derivatives are recorded in the off balance sheet section at their notional value and shown in the time bucket according to their contractual maturity. Separate rows have been provided to enable reporting of the fixed and floating legs of the derivatives. Derivatives can be reported at an aggregate level providing this accurately represents the re-pricing profile. Firms should ensure the information in this worksheet meets PRA reconciliation requirements including reconciliation to relevant group accounts (annual, interim or quarterly reporting) and is consistent with other PRA reporting. Data should be reported for all material currency balances and shown in reporting currency equivalent.

Firms are required to form their own view on currency materiality and agree this with the PRA prior to submission. Non material currency balances may be aggregated into the other (OTH) category.

2d: Comments worksheet

The comments worksheet in all STDF structured templates allows firms to provide either general comments or validation rule comments. Any validation rule breaks should be explained by providing the rule ID and the worksheet they relate to, along with an explanation of why the validation rule has broken. General comments can also be provided in the comments worksheet, we expect these to either relate to anything the Bank should be aware of in regards to the basis of preparation of the data, as well as providing detail on the changes made since the previous submission. Specifically the reason for resubmission, data quality issues addressed (e.g. in response to Stress Test Q&A log queries);

2e: Mapping of other templates to Capital

The STDF templates capture the level of core equity tier 1 (CET1) a firm holds (capital resources) and the effect on capital requirements, during the period of stress. Please also see worksheet 'Capital Mapping' in the STDF dictionary to view this table in Excel format.

Table 5 - Mapping of other templates to Capital

Capital resources	Reinvested earnings	Profit or loss	Risk area template		Risk area worksheet	
			Interest income	Banking bank interest Other group interest income	Nil projection	Nil projection
			(Interest expense)	Banking bank interest Other group interest expense	Nil projection	Nil projection
			Fee and commission income		Fee_and_commission_projection	Other_income_details
			(Fee and commission expenses)		Fee_and_commission_projection	Other_expense_details
			Net traded income (excluding traded risk losses)		Net_trading_income_excluding_loss_projection	NTL_excluding_loss
			Traded risk losses	Trading bank excluding Structured Counterparty credit risk losses Banking bank holding gain and losses Securitisation positions Covered bonds Hedge accounting XVA Other holding gain and losses	Market_risk_structured_profit_or_loss_projection Counterparty_credit_risk_loss_projection Other_fair_value_items_projection Structured_finance_projection Structured_finance_projection Structured_finance_projection Stranded_XVA_projection	Total Aggregate data OFVL projection Structured_finance Structured_finance Structured_finance Impact_on_income
			Other operating income		Fee_and_commission_projection	Other_income_details
			Operational expenses	Other administrative expenses Other staff expenses Current year upfront cash awards Current year upfront share awards Previous year deferred cash awards Previous year deferred share awards Pension contributions to defined Pension contributions to defined contribution schemes Depreciation Goodwill Other operating expenses	Fee_and_commission_projection Fee_and_commission_projection Fee_and_commission_projection Fee_and_commission_projection Fee_and_commission_projection Pension_projection Fee_and_commission_projection Fee_and_commission_projection Fee_and_commission_projection Fee_and_commission_projection	Other_expense_details Other_expense_details Other_expense_details Other_expense_details Other_expense_details CETL_driver Other_expense_details Other_expense_details Other_expense_details
			Exceptional items	Operational risk losses Miscellaneous risk losses Other exceptional items	Material_miscellaneous_commission_projection	Miscellaneous_projection
			Impairments	Corporate, Sovereign and Financial institution credit risk Retail mortgage credit risk Retail excluding mortgage credit risk Structured finance Other impairments not included	Credit_risk_projection Credit_risk_projection Credit_risk_projection Structured_finance_projection	Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio Structured_finance
			Other profit or loss items not captured above			
			Tax	Tax expense Bank corporation tax surcharge		
	Other capital resources	Other comprehensive income	Actuarial gains or (-) losses on defined benefit pension plans		Pension_projection	CETL_driver
			Non-current assets and disposal groups held for sale			
			Share of other recognised income and expense of investments in subsidiaries, joint ventures and			
			Fair value changes of equity instruments measured at fair value through other comprehensive income		Other_fair_value_items_projection	OFVL_projection
			Gains or (-) losses from hedge accounting of equity instruments at fair value through other			
			Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in			
			Income tax relating to items that will not be reclassified			
			Hedge of net investments in foreign operations (effective portions)			
			Foreign currency translation			
			Cash flow hedges (effective portions)			
			Hedging instruments (not designated)			
			XVA Impact on other comprehensive		Stranded_XVA_projection	Impact_on_income
			Financial assets at fair value through other comprehensive income	Securitisation positions Covered bonds Equity securities Other debt securities Loans and advances	Structured_finance_projection Structured_finance_projection Other_fair_value_items_projection Other_fair_value_items_projection Other_fair_value_items_projection	Structured_finance Structured_finance OFVL_projection OFVL_projection OFVL_projection
			Income tax relating to items that will not be reclassified			

Capital requirements	ELP	Corporate, sovereign and financial institution credit risk	Defaulted EL Defaulted P Non defaulted EL Non defaulted P	Credit_risk_projections Credit_risk_projections Credit_risk_projections Credit_risk_projections	Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio
		Retail mortgage credit risk	Defaulted EL Defaulted P Non defaulted EL Non defaulted P	Credit_risk_projections Credit_risk_projections Credit_risk_projections Credit_risk_projections	Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio
		Retail excl mortgage credit risk	Defaulted EL Defaulted P Non defaulted EL Non defaulted P	Credit_risk_projections Credit_risk_projections Credit_risk_projections Credit_risk_projections	Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio Risk_measures_by_portfolio
	Market risk			Market_risk_and_OVA_RWA_projections	Traded_risk_capital_requirement
	Counterparty CVA			Counterparty_credit_risk_RWA_projections	CCR_RWA
	Counterparty Default			Counterparty_credit_risk_RWA_projections	CCR_RWA
	Corporate, sovereign and financial institution credit risk			Credit_risk_projections	Risk_measures_by_portfolio
	Retail mortgage credit risk			Credit_risk_projections	Risk_measures_by_portfolio
	Retail excl mortgage credit risk			Credit_risk_projections	Risk_measures_by_portfolio
	Covered bonds			Structured_finance_projections	Structured_finance
	Securitisation positions			Structured_finance_projections	Structured_finance
	Operational risk				
DTA below the 10% threshold to be risk weighted					
Significant investments below the 10% threshold					
(-) Amount exceeding the 17.5% threshold					
Non-significant investments below the 10% threshold					
Non-trading financial assets mandatorily at fair value thr					
Financial assets designated at fair value through profit o					
Other capital requirements					

Profit or loss tab detailed mapping to traded risk templates

001 "profit or loss" line item (level 1)	001 "profit or loss" line item (level 2)	Traded Risk template
Net trading income excluding losses	n/a	006 – tab "NTI excluding losses", Col G
Traded risk losses	Trading book excluding Structured finance	004 – tab "total", Col E
Traded risk losses	Counterparty credit risk losses	005 – tab "default loss", Col F
Traded risk losses	Fair value banking book holding gains and losses	010 – tab "OFVI projection", with Col "Other fair valued items accounting designation" = through P&L, Col AL

Traded risk losses	Securitisation positions	087 – tab “Structured_finance”, Col R, with “Structured finance asset class” = Securitisation positions
Traded risk losses	Covered bonds	087 – tab “Structured_finance”, Col R, with “Structured finance asset class” = Covered bonds
Traded risk losses	Hedge accounting	No other templates collecting more detailed data
Traded risk losses	XVA	058 – tab “Impact_on_income”, col B, with “Impact level 1” = impact on income
Traded risk losses	Other holding gains and losses	Changes in valuation adjustments, including bid-offer changes, should be included here. This should also include any other P&L items related to traded risk losses that has not been explicitly listed.

2f: Mapping of on balance sheet and off balance sheet categories to STDF templates

The following tables 6A and 6B, show how assets and liabilities map to STDF templates. Please also see worksheet ‘Balance sheet mapping’ in the STDF dictionary to view this table in Excel format.

Table 6A - Mapping of on balance sheet and off balance sheet categories to STDF templates - assets

Book	Accounting category	Aggregate credit risk and NII coverage	Further granular credit risk coverage	Aggregate market risk coverage	Further granular market risk coverage
Assets	Trading book	Financial assets held for trading	NII (split by sector/product)		
		Derivatives		Traded risk, Counterparty credit risk, PVA, XVA	Tradeable securities (over £50m)
		Equity instruments		Structured finance (Drawn balance, Exposure for RWA, Debt securities and Loans and advances only)	Tradeable securities (over £50m) Financial sector exposures
		Debt securities			Financial sector exposures (excl rev repo) Secured lending (incl rev repo)
		Loans and advances			
	Banking book held at fair value	Non-trading financial assets mandatorily at fair value through profit or loss	NII (split by sector/product)		
		Equity instruments		Other fair value items	Tradeable securities (over £50m)
		Debt securities		Other fair value items Structured finance	Tradeable securities (over £50m) Financial sector exposures
		Loans and advances		Other fair value items Structured finance	Financial sector exposures (excl rev repo) Secured lending (incl rev repo)
		Financial assets designated at fair value through profit or loss	NII (split by sector/product)		
		Debt securities		Other fair value items Structured finance	Tradeable securities (over £50m) Financial sector exposures
		Loans and advances		Other fair value items Structured finance	Financial sector exposures (excl rev repo) Secured lending (incl rev repo)
		Financial assets at fair value through other comprehensive income	NII (split by sector/product)		
		Equity instruments		Other fair value items	Tradeable securities (over £50m)
		Debt securities	Wholesale, Structured finance	Other fair value items	Tradeable securities (over £50m) Financial sector exposures
		Loans and advances	Wholesale, Retail, Structured finance	Other fair value items	Financial sector exposures (excl rev repo) Secured lending (incl rev repo)
	Banking book held at amortised cost	Financial assets at amortised cost	NII (split by sector/product)		
		Debt securities	Wholesale, Structured finance		Tradeable securities (over £50m) Financial sector exposures
		Loans and advances	Wholesale, Retail, Structured finance		Financial sector exposures (excl rev repo) Secured lending (incl rev repo)

Table 6B - Mapping of on balance sheet and off balance sheet categories to STDF templates - liabilities

Book		Accounting category	Aggregate credit risk and NII coverage	Further granular credit risk coverage	Aggregate market risk coverage	Further granular market risk coverage
Liabilities	Trading book	Financial liabilities held for trading	NII (split by sector/product)			
		Derivatives				
		Short positions				
		Deposits				Funding (Repo's less than 1 year from other financial corporations and non-financial corporations, Non maturity deposits, other unsecured funding)
		Debt securities issued				Funding (CDs, Commercial paper and all other short term debt securities with less than 1 year original maturity)
		Other financial liabilities				Other unsecured funding
	Banking book held at fair value	Financial liabilities designated at fair value through profit or loss	NII (split by sector/product)			
		Deposits				Funding (Repo's less than 1 year from other financial corporations and non-financial corporations, Non maturity deposits, other unsecured funding)
		Debt securities issued				Funding (CDs, Commercial paper and all other short term debt securities with less than 1 year original maturity)
		Other financial liabilities				Other unsecured funding
	Banking book held at amortised cost	Financial liabilities measured at amortised cost	NII (split by sector/product)			
		Deposits				Funding (Repo's less than 1 year from other financial corporations and non-financial corporations)
		Debt securities issued				Funding (CDs, Commercial paper and all other short term debt securities with less than 1 year original maturity)
		Other financial liabilities				Other unsecured funding
	Equity	Equity				
		Capital				

Notes: Whilst this mapping presents exposures against the balance sheet, all relevant off balance sheet exposures should be reported in these templates.

Section 3: Data submission process

Detailed guidance to consider when filling templates.

3a: Submission procedure, standard and conventions

Firms are expected to submit all BCST stress testing files via the BEEDS portal. More detailed information – including the required set-up processes and example error handling – is also available via the BEEDS User Guide published on the Bank of England website. If firms have any specific technical issues preventing submission, they should contact the Bank as soon as possible to discuss suitable alternatives (see section 3b).

There may be occasions where BEEDS is unavailable due to maintenance, in which case a firm attempting to submit data at weekends may be unable to access the portal until the following Monday. Scheduled maintenance is not expected to take place around key stress test submission dates and firms will also receive relevant communications as to when such maintenance will occur.

3b: Summary of Stress Testing key support structures

With regards to the BEEDS portal, there are two key support mechanisms for Stress Testing data submissions.

Firstly, for technical questions specifically regarding the BEEDS portal, please contact BEEDSQueries@bankofengland.co.uk or 020 3461 5360. Standard support hours for these questions are 9am-5pm, Mon-Fri with further details in the BEEDS User Guide.

As part of the creation of Stress Testing firm profiles within the BEEDS portal, firms were asked to supply details of named individuals to be either the 'principal user' or an 'additional user'. The creation of these users forms part of the BEEDS security profile with the differences between these roles related mainly to different available functionality. Once a submission is made by any of these users via BEEDS, all users will then receive relevant progress notifications.

Secondly, as in previous Stress tests, all other communication between the Bank and the firms involved in the Stress Test is via the Question & Answer (Q&A) process (also known as the FirmCommunicationsPortal). Firms should aim to:

- Ensure that all relevant firm users are set-up in the FirmCommunicationsPortal as required ahead of the stress test (to ensure they receive all relevant communications

sent by the Bank to relevant parties in the firm). Further information on this is available in the FirmCommunicationsPortal manual circulated to all firms.

- Ensure actions for the firm and queries from the Bank are responded to within good time and to a high quality standard.

Please also contact PRA-SRS-CRACL-DEA@bankofengland.co.uk with very urgent queries. For example, if any part of a firm's submission is likely to be delayed, the firm should contact the Bank as soon as possible to discuss alternative arrangements. In such a case, the firm may be asked to submit a partially completed template and then resubmit the template including the missing data as relevant (NB: the Submission ID should then be increased).

3c: File conventions and identifiers

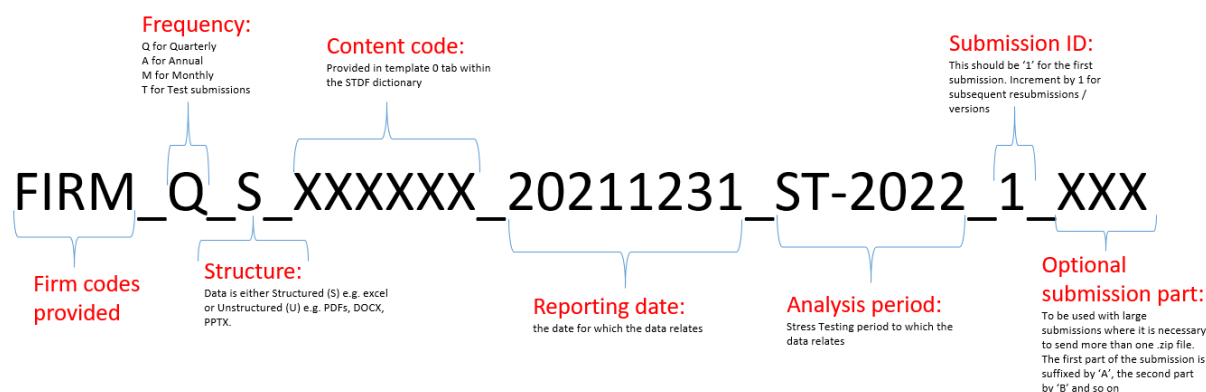
All Stress Test data should be provided in base units and all percentages should be expressed in decimals.

For the .zip files submitted, a filename consists of a number of identifiers de-limited by an underscore '_' and should not contain any of the following invalid characters: # % & * : < > ? / { \ " |. If this guidance is not followed, the firm could be asked to correct and re-submit its files.

The following outlines how each .zip file name should be structured (in order of appearance in the filename):

- Firm Codes: at present, the majority of codes for all data submissions are unchanged from past banking stress tests.
- Submission Frequency:
- Structure: Data is either Structured (S) or Unstructured (U).
- Content Code: the Submission Index within the STDF dictionary contains all content codes for the main submissions. This includes any codes relevant for any new templates. The Basis of Preparation document lists additional content codes specifically relevant to unstructured questions. Key Content Codes end in A (Actuals), P (Projections) or S (Scenario-specific).
- Reporting Date: the date for which the data are applicable. For unstructured files, this is the reporting date of the associated structured data.
- Analysis Period: if required in the filename, the Analysis Period denotes the Stress Test period to which the data relates.
- Submission ID: this should be '1' for the first submission of a file. For e.g. a first re-submission, this should be increased to '2' and so on.

- Submission Part (optional): this is for use with large unstructured data submissions where it is necessary to send more than one email each containing one .zip file. The first part of the submission is suffixed by 'A', the second part by 'B' and so on. Firms are reminded that this part of the filename should not be used to identify different versions of submissions.



First line of data and Header Offset values

In previous versions of the Dictionary, the First line of data and Header Offset were values used to determine the row number from which each firm's data should start. Data in all STDF templates should always start in the row below the column headers.

3d: Submission frequency

All templates (as listed in the Submission Index) are to be submitted annually, except Credit risk actuals templates which will be reported on a quarterly basis. Firms will receive details on reporting timelines ahead of each BCST.

Submission details will also be scheduled within the BEEDS system. Firms are expected to submit templates at the level of consolidation determined by the Bank of England.

In addition, the Bank may occasionally make ad-hoc requests for updated information; in exceptional circumstances, firms may also prefer to send updated data. If this is required, appropriate detail and timing should be agreed with the Bank in advance of a submission.

3e: Number of files in a submission

Firms should send their STDF data within .zip files. Firms are reminded that:

- For unstructured data, BEEDS will currently accept zipped submissions up to a maximum zipped size of 30MB per upload option and BEEDS offers up to 10 of these upload options/buttons per unstructured submission.
- For structured data, the file size acceptable to BEEDS has now increased. But if firms wish to upload particularly large files, they are encouraged to consider any timing-out risks and / or possible system performance risks within their own IT environments before attempting submissions. Firms are also encouraged to contact the Bank for further guidance (see section 3b for contact details) ahead of attempting submissions above 60MB in size.
- Structured and unstructured data must be submitted in separate .zip files.
- All structured or unstructured data within each individual .zip must relate to one specific content/category code and must be the same one as noted within the .zip file name.
- All .zip file names must include a content/category code equating to the one scheduled to each firm via BEEDS.
- No folder structures should be embedded **within** .zip files – file submissions should be at the root of the zip file.
- Firms are reminded not to put zipped files within other .zip files.

3f: Structured data

Structured data relating to a single STDF template must not be split across multiple files except to resolve any total file size related issues. Each template should be submitted as a separate file within its own zip file – i.e. firms should submit one file per zip file for structured data. The structured file **within** a zip file must follow the same naming convention as the zip file and should enable the file to be distinguished from any other submission or re-submission.

3g: Unstructured data

Unstructured data refers to either the information that firms are requested to provide in response to the questions in the Basis of Preparation document or any other unstructured documents that firms proactively choose to submit to aid the understanding of their structured submissions.

For responses to Basis of Preparation (BoP) questions, firms will receive BEEDs schedules for the relevant content codes denoted in the BoP template.

Some unstructured data files will be related to a specific risk type and content code asking firms to provide supporting documents relevant to one or more structured templates. Other files will be more generic, for example outlining a firm's approach to the stress test. Acceptable formats specifically for unstructured data files are .XLSX,

.DOCX, .PDF, .PPTX, .CSV and .TXT. If a firm needs to report in other formats, they should first contact the Bank to discuss next steps.

All unstructured data files relating to a specified template/content code should be sent in one or more .zipped submissions (NB: up to 10 unstructured files can be submitted within each unstructured data submission). Firms are also requested to report all unstructured data filenames in the latest version of structured template 079 'Basis_of_Preparation_INDEX'.

The files within the .zip should all relate to the same content code and, whilst they do not need to follow specific naming conventions they should have an understandable, distinguishable and descriptive name. The names of the .zip files themselves must follow the naming conventions outlined in section 3c.

It is currently possible that, if a firm wishes to submit more than one unstructured submission with different category codes but with the same effective date, they may receive an error message stating there is already a return with the same effective date. If this occurs, please contact the Bank for further guidance (see section 3b for contact details)

3h: Data encryption

The BEEDS portal is a secure interface through which firms will submit Stress Testing templates. Firms should refer to the information available via the BEEDS User Guide (and associated links) for further guidance on this connection and associated processes (for example, usage of security questions).

3i: Resubmissions

Firms must log on to BEEDS to request a resubmission of any Stress Test information via the relevant functionality. As per the Submission ID noted above, the revision number in BEEDS should increase for every resubmission completed. Please see the BEEDS User Guide for further details on resubmissions.

When sending these resubmissions via BEEDS, the following guidance for firms remains:

- Ensure that all templates still reconcile as expected after any changes made;
- Submit only one final version of the template incorporating all changes; and
- Ensure re-submitted STDF templates are accompanied by a version of the STDF Reconciliations template updated as appropriate.

The deadline for final resubmissions will be confirmed to firms during each stress test. Also, the Bank will only process changes to data that it has requested – firms should

therefore limit changes to those that have been requested by the Bank and clearly highlight them.

Firms are also reminded that, if they wish to submit more than one unstructured submission with the same category code and the same effective date, then there are ten upload options within each unstructured submission. Additionally, if they then wish to submit additional files at a later point for the same code and same effective date as before, they should do this by requesting a resubmission in BEEDS.

3j: Submission header and related guidance

Submission header

All firms must include both the legal Firm name and relevant Legal Entity Identifier (LEI) in the appropriate cells in all Submission Headers show in Stress testing templates. The Firm name should be identical to the entry in the Firm Profile on BEEDS for the corresponding LEI. To aid correct completion of the Submission Header in each structured template, we have also introduced drop-down options for firms to choose from. Please raise a question through the Q&A process in the FirmCommsPortal on these if required.

It is vital that firms fill in this name and LEI information correctly for every submission. Also, if firms amend their LEIs for any reason, they should inform their PRA Supervision contacts as relevant.

Please report the Reporting date in each template in line with the BEEDS return schedules. Reporting dates for stress testing artefacts should be the last calendar day of the relevant quarter/year.

Please report the PRA analysis period as ST-yyyy and so on in all templates.

Please ensure that the Risk Type in the submission header remains as per the template when it was published. Firms should not change this information.

Firms should also not amend the Submission content type, Submission period type, Version or any of the worksheet headers from what is provided in the templates when they were published.

For the Submission ID, for the first submission please report 1, each subsequent resubmission should increase the Submission ID by 1 so that the Submission ID for the second submission would be 2 and so on.

In relation to Worksheet names, Column names and Enumerations, please do not replace or delete any of the Worksheet names from what was published. For example,

please do not replace underscores “_” in worksheet names with dashes “-” and do not amend the case of any letters in the Worksheet names (e.g. Submission_header not Submission_Header). Also, please do not change the spelling or order of any column names from the templates provided and do not add any columns or change the order of columns in the templates provided. Please also use the enumerations as provided in STDF templates.

Section 4: Data quality

Overview of submitting process and Q&A process.

4a: Data quality

The STDF uses validations, reconciliations and plausibility checks to ensure the quality of stress testing data. These three types of checks are key tools at various stages within the overall Stress Testing workflow but, together, form the key data quality assurance process. We apply judgements on materiality before raising any issue to ensure we are as proportionate as possible in our queries. Firms will receive regular data quality assurance requests from Bank staff throughout the stress test and should confirm responses (and ask relevant quality assurance questions of their own) through the Q&A process run via the FirmCommsPortal.

4b: Validations overview and categories

In an STDF context, validation rules are checks on a submission’s data structure and consistency that evaluate to a result that can be interpreted as either pass or fail. In addition, the BEEDS data ingestion system used for stress testing data submissions performs additional metadata focussed checks. Further details are available via the BEEDS User Guide.

Failing a data validation (or reconciliation) rule does not necessarily imply the rejection of a submission at this point – this will be confirmed to firms on a case-by-case basis. Firms should also be aware that the Bank also conducts plausibility analysis of firm submissions and, as such, the passing of rules does not automatically imply the complete acceptance of a submission.

For data submissions, the table below summarises the main features of each of the rule categories used within the STDF. All validation breaks should be accompanied by an explanation in the Comments worksheet in each template.

Table 7 Categories of data validation rules

Category	Description
Enumeration rule	Enumeration checks compare (individual or patterns/combinations of) data entries to STDF Dictionary pre-defined lists. The check will fail if a data item differs from those in the list in any way (even e.g. case sensitivity). This is not a check to ensure that all combinations from

	the reference list are present only that the submitted value is a valid one. With the exception of a small number of enumerations that are (at least partially) firm-defined, checks do indicate if entries within them are mandatory or non-mandatory. However, other dimensions / enumerations outside of the pattern but within the same worksheet and template can still also be mandatory. All mandatory dimensions are described in the STDF Dictionary – patterns may only show the relevant subset of this wider ‘mandatory’ picture.
Pattern rule	Patterns show a contingent relationship between different columns in the same tab in the same template. Firms should only report relationships between columns that are in the available options outlined in the Pattern rule provided.
Range rule	For some numeric fields, an acceptable submission range has been pre-defined. A justification must be provided for values outside this range. On a case-by-case basis, these checks either include or exclude data exactly on the boundaries of the range as appropriate. In many cases, submission values outside the boundaries will result in the rejection of a submission. However, for some checks, unlikely but possible values have been explicitly excluded from the boundaries to elicit a firm justification. The Bank will discuss these with firms and apply, if necessary, pragmatic solutions.
Type rule	Type checks ensure that data are in the correct format, e.g. no text items in fields defined as requiring a numeric value (or vice versa). These are fundamental constraints of the data request and failures result in the rejection of a submission.
Unique rule	Duplicate data are identified by the dimension fields in a sheet. If all the relevant dimensions are duplicated across more than one row when that is not permitted, an error will be flagged and cause a rejection.
Mandatory rule	Mandatory rules flag if a data item that is expected to be filled in is left blank. They do not perform any mathematical checks – these are done by other checks. With a very small number of exceptions - e.g. ‘Internal credit rating’ and ‘Credit rating scale name’, where cells are mandatory to be filled in but are at least in part firm-defined - possible enumeration options are defined within the STDF Dictionary. For non-enumeration based mandatory fields, please use ‘NA’ (text-based) or 0 (numerical) as required. Non-mandatory cells can be left blank if relevant unless noted otherwise in the template section of this manual.

4c: Validation requirements

Validation rules are published in the STDF Dictionary with each rule summarised on a separate row as follows:

- Template: The name of the template to which the rule applies.
- Version: Version of the template
- Tab name: The worksheet for the relevant Published Rule ID.
- Field name: A one-line map of the required key fields for evaluation.
- Rule type: The rule category.
- Published Rule Id: A unique rule ID.
- Description: An articulation of rule-specific guidance.

4d: Reconciliations overview and categories

In an STDF context, reconciliation rules compare two sets of data with the ability for firms to explain any material difference, via the structure:

Source $\pm$ Reconciling Items – Target = Unreconciled difference.

Where reconciliation rules indicate a difference, firms must provide a list of the key reconciling items with meaningful and justifiable descriptions such that the remaining unreconciled difference can be considered immaterial.

The origin of the source and target components determines the rule type.

Rule type:	Source:	Target:
Internal	An STDF template	An STDF template
Description		
These rules are designed to check the consistency of data within and across STDF submissions. Internal rules are either Intra tab, Intra template or Cross template reconciliations in the 026 Reconciliations template.		

Rule type:	Source:	Target:
External	An STDF template	An external target

Description:

These rules are designed to support the accuracy and completeness of data within submission templates by reference against 'External target'. 'External targets' refer to any non-STDF submissions such as statutory reports, regulatory returns or firms' internal risk reports. These are referred to as Reconciliations with External data in the Reconciliations template.

4e: Reconciliation requirements

All firms must perform the pre-defined set of reconciliation rules and present the results via the STDF Reconciliations template (026). All predefined items such as 'Unique ID', 'Qualified Name' etc. must not be altered by firms. A completed Reconciliation template includes reconciliations for all templates and must accompany each set of submissions for which rules are defined. It is therefore expected that a reconciliations template is to be reported with the actuals and the projections data and any subsequent resubmissions.

Within the Reconciliations template, each Qualified Name is prefixed by either an 'I' (internal data) or an 'E' (external data). Also, all reconciliation rule IDs must not be changed as they feed into the Bank's data quality checks.

Within the Reconciliations template (026), each rule is summarised as follows:

- Unique ID: A unique ID, assigned to each reconciliation rule.
- Control type:
 - Source: A data item from the STDF data item reference.
 - Reconciling item: Reasons for difference between Source(s) and Target(s). Firms must explain all reconciling differences with meaningful and justifiable descriptions.
 - Target: An STDF or External target data item reference.
 - Unreconciled Difference: The residual difference between Sources and Targets that is not explained by the Reconciling Item(s).
- Qualified name: The unique name, assigned to an STDF data item or External data item.
- Sign: The sign (positive or negative) that will be applied to the reported amount to determine the unreconciled difference.
- Reported amount: The amount reported via the qualified name in the STDF Data Item Reference or External Report Data Item Reference sheets.
- Description: A meaningful and justifiable description of the control type where relevant.

As well as the information listed above, the reconciliations template also includes additional metadata for every qualified name. These metadata are also available in the STDF dictionary, but they are also included in the template for ease of use after feedback from firms. These metadata cover the Template, Worksheet, Dimensions, Dimension values, Field name and High-level reconciliation categories and the reconciliation assessment category.

The High-level reconciliation categories groups reconciliation IDs together logically so both the Bank and firms can see similar reconciliation IDs covering the same reconciliation, mainly across different scenarios and projection periods.

The reconciliation assessment category splits the high-level reconciliation categories which explain the Bank's approach to assessing these rules. The categories and their descriptions are below:

Completeness – These rules check Year 0 data (31 December) against annual accounts, regulatory returns and Pillar 3 disclosures – all errors are reviewed and all non-negligible differences are raised with firms. These rules strictly apply to all firms whose published accounts are dated 31 December, which is the same as Year 0 data. For all other firms the Bank will accept this is completed on a best endeavours basis.

All non-negligible differences should be accompanied with a reconciling item with a description so the Bank can assess whether a resubmission request will be required.

Other – This is a generic category of all other reconciliations other than those assessed within the completeness section. In the vast majority of these reconciliations, we expect them to hold. However, to be proportionate on firm burden we will provide firms a threshold above which reconciliation breaks should be accompanied with a reconciling item and a description. This threshold will be either 5bps of CET1, to be defined at year 0 and remain as a static value across the Stress test for ease of reporting. This threshold holds for all metrics that in any way effect CET1 or Leverage. For other metrics such as accounting balance there is a greater tolerance of the larger of either 1% difference or 5bps CET1. Reconciliation breaks within this category below this threshold can be provided without a description but reconciling items and unreconciled differences should still be reported. The Bank may still query reconciliation breaks below this threshold if the make a meaningful impact on our analysis.

We do accept that pulling all templates together to a deadline may result in a small number of differences in reconciliations which are due to the different times that data sets are signed off. We accept all immaterial differences that are due to these timing differences.

4f: Plausibility checks

Once the data have been successfully validated and reconciled to within materiality thresholds, subject matter experts at the Bank will also plausi the data. Plausibility checks may be in many forms and are intended to identify potential data errors using expert judgement.

4g: Validation and reconciliation data exceptions

All validation and reconciliation rule breaks will be evaluated for materiality on a case-by-case basis. If the Bank deems that these rule breaks are legitimate, we will inform firms – most likely via the FirmCommunicationsPortal - and confirm these are data exceptions and further rule breaks are allowed. Otherwise, for any validation or reconciliation rule breaks that do not result in resubmission but are not accepted, we will ask firms to correct these in future submissions.

Section 5: Basis of preparation

Overview of submitting process and Q&A process.

5a: Guidance on completing the Basis of preparation

The template “079 Basis of Preparation Index” contains details of the information requested from firms in addition to the structured data templates for the banking stress test. All questions can be found in the ‘Actuals’ and ‘Projections’ tabs.

Following the introduction of data templates for UK ring-fenced banks (RFBs) in the 2022 BCST, we are requesting that relevant firms submit two versions of the Basis of Preparation where relevant – one at the level of the overall Group (as in previous years’ BCSTs), and one for the UK RFB specifically. In submission terms, these would be differentiated by usage of the relevant firm code for the RFB or for the Group. These will be sent to firms in a separate communication.

For firms’ Basis of Preparation responses for the UK RFB, firms should answer all questions except where these relate to exposures or business lines which are not relevant for the UK RFB. In preparing their submissions for the UK RFB, firms are welcome to cross-refer where the response for the UK RFB has been addressed in sufficient detail in their response to the same question (or another question) in the Group-

level response. Where appropriate, please interpret references to the 'Group' as referring to the UK RFB.

Guidance on the completion of the template

The "079 Basis of Preparation Index" template sets out what information we expect to be provided to explain how firms have completed their submitted data templates. This covers methodologies, assumptions, data, weaknesses and limitations of firms' approaches, any deviations from the Bank's guidance as well as any sensitivities performed.

As part of the Basis of Preparation, firms are requested to submit the documentation that sets out in detail the methodologies that are employed and the key decisions that are made when completing the data templates. The level of detail should be sufficient that a knowledgeable third party with access to the same resources would be able to populate the same templates to the same degree of accuracy. The documentation should cover the completion of all data templates, be logically structured and clearly identify where the information for each template is covered. The templates covered by this Basis of Preparation are within the STDF dictionary, both sent to firms as updated and also published online at <https://www.bankofengland.co.uk/stress-testing>.

In the remainder of questions, firms are also asked to provide further analysis or granular data in addition to that requested through the core and supplementary data templates. These requests may require written responses, sets of figures or charts.

- The Actuals tab is to be submitted with actuals submissions.
- The Projections tab is to be submitted with projections submissions. Also, Scenario Specific questions will be added as a subset of projections questions. Please also submit these with projections.

Whilst the Submission_header and Comments tabs work along the same lines as the other structured STDF templates, within both of the Actuals and Projections tabs, the template is structured as follows:

- Col A (request name), Col B (content code) and Col C (Basis of Preparation section): these work together to give users an indication of the subject of the question. As in previous stress tests, each question has a content code but, aside from the actuals and projections differentiation, questions are now more clearly grouped specifically under these codes. Also, the request name (col A) will also include the three digit template number for reference (NB this is not though included when questions are broader than

any specific template). If your firm is exempt from the template listed you also do not need to complete the associated Basis of Preparation questions.

- Col D (Question Number) and Col E (Basis of Preparation question): these are the equivalent of the key information within the Basis of Preparation Word document in previous stress tests.
- Col F (zip folder name), Col G (File name) and Col H (Page number): as in previous instances of the template “079 Basis of Preparation Index”, these columns should give clear references to the relevant information pertaining to the information submitted by firms. Reporters should also be cognisant of the general guidance to minimise the number of documents submitted and referred to (thus multiple references / links to different parts of relatively large documents are relatively likely).
- Col I (Firm comment): firms can add any further useful information in here as needed.

Firms are required to supply one or more links / references to each request. Each response should clearly indicate which request it corresponds to. There is no set length to responses; it will vary depending on the request and how relevant it is to the firm. If this is the case, please clearly specify document filenames and page numbers in structured template ‘079 Basis of Preparation Index’ that are relevant to each individual question being answered.

In some cases, a response may provide information relevant to more than one request. Where this is the case, please cross-reference, rather than duplicate, your response.

Some requests ask for data in a non-prescriptive manner, in the sense that the Bank does not specify an exact layout of the data. Other requests may contain guidance as to the data format (rows and columns) that is expected. If there is any deviation from this guidance, please provide a brief description as to why that has occurred alongside your response.

The requests intend to focus on methodologies and assumptions that are most “material” for the projections. The threshold for materiality is, of course, a matter of judgement. In some cases, such as for credit risk, the document specifies the portfolios or business units that are of primary interest to Bank staff. This information will be sent to firms via the Stress Test Q&A process via the FirmCommunicationsPortal. These areas of interest are not an exhaustive list of areas for review; if there are particular aspects of actuals or projections which require further justification or commentary this should be included in your response.

All requests for information relate primarily to year 0 and the stress projections, unless otherwise specified. Data responding to the “Basis of Preparation” requests should reconcile with the relevant data in the STDF submissions.

If you have questions on these requests, please raise them via the Stress Test Q&A process via the FirmCommunicationsPortal. Please ensure to indicate the request number in all correspondence in order to ensure it is quickly passed to the relevant team.

5b: Process for submitting responses

Responses to this data request should come in the following format:

Please submit answers to all of your questions in a single submission document when possible. This should be ordered to align with the questions within ‘Basis_of_Preparation_and_Unstructured_Data_INDEX’. The optimal choice would be either in Word or Powerpoint but the Bank does also recognise that one single document may not be possible (for e.g. size reasons) in all cases. If this occurs, firms are asked to combine separate submissions for separate information requests together into one document as much as possible (and thus make smaller numbers of larger-sized submissions within the noted constraints of the BEEDS system).

This document should include citations to other supporting material and cross references to other responses where appropriate. Any other documentation or spreadsheets submitted to support the responses in the main document should be labelled and documented in ‘Basis_of_Preparation_and_Unstructured_Data_INDEX’. Where capacity constraints do not allow this, please submit the document in clearly labelled sections.

All submissions must follow the standard submission procedures for unstructured data, explained above. This involves placing submissions in zip files of up to 30MB each under each submission button (so a maximum of ten zip files per submission).

The submission timeframe to this request will be detailed in the STDF Dictionary.

“Frequently asked questions” on submissions

Q: How should supporting material be cited?

A: A citation in the main document to supporting material must contain the content code, filename, and relevant page number(s).

Q: If the same supporting material is used to answer multiple requests with different content codes, which content code should be used?

A: In general, there is no strict rule, as long as the citation clearly identifies the document. As a reminder, all citations must include a content code, document file number, and page number(s). As a guide, you may choose to use the content code from the numerically lowest request. Please though ensure that template 079 Basis_of_Preparation_and_Unstructured_Data_INDEX is completed appropriately to record each instance of where the same piece of support material is used to answer multiple requests.

Q: How should the files within the zip file be named?

A: The zip files must follow the naming convention set out. Within that, the main response document should be called "FIRM_CON_mainunstructuredresponse". Other supporting material should be named in a way that makes them recognisable and consistent with the citations in the main response document.

Q: Should we prepare a submission contents guide for the Basis of Preparation requests?

A: As noted above, please report the filenames of all unstructured data in the structured template 079 'Basis_of_Preparation_and_Unstructured_Data_INDEX'.