Template FSA076 – Pillar 2 Credit SA Wholesale & Template FSA077 - Pillar 2 Credit SA Retail

If asked to, supply data on all your Wholesale and Retail portfolios for which you calculate capital requirements using the Standardised Approach for Credit Risk. Please complete the data templates following the instructions below:

- Please provide the data at the reference date used for your ICAAP report.
- All data should be the regulatory inputs used in the capital calculations.
- Please provide data for both performing and defaulted Banking Book assets.
- We require the data to be split along specific dimensions within each portfolio. The first 2/3 columns of each template define the required segmentation.
- Please provide the Drawn Amount, Limit, EAD, and RWA data in either £Million or $Million. Also, please state the denomination that you are using, and use this denomination consistently throughout the submission.
- Please provide the average LTV data as EAD weighted percentages.
- Please ensure that you do not provide negative values for data items that are greater than or equal to zero e.g. EAD and RWA.
- If you have made any modifications to the required segmentation, please highlight this consistently throughout the submission as well as in your covering note to the PRA.
- If you are not able to provide the data using the prescribed segmentation criteria please contact the PRA for further guidance.

Template FSA082 - Pillar 2 Credit IRB retail

Please supply data on your Retail portfolios for which you calculate capital using an IRB approach (i.e. RIRB, AIRB, FIRB or slotting). In completing the data templates:

- Please provide the data as the most recent date of the firm's annual or semi-annual financial statements, whichever is most recent.
- All data should be the regulatory inputs used in the capital calculations.
- The RWA should reconcile to the Pillar 1 amounts that firms are reporting, including PD/LGD regulatory floors but excluding Basel I floors
- Please provide data for both performing and defaulted Banking Book assets.
- We require the data to be split along specific dimensions within each portfolio. The first 2 columns of the retail template define the required segmentation.
- Please provide the Limit, EAD, EL and RWA data in either £Million or $Million. Also, please state the denomination that you are using, and use this denomination consistently throughout the submission.

- Please provide the average LTV data as EAD weighted percentages.
- Please ensure that you do not provide negative values for data items that are greater than or equal to zero e.g. EAD and RWA.
- If you have made any modifications to the required segmentation, please highlight this consistently throughout the submission as well as in your covering note to the PRA.
- If you are not able to provide the data using the prescribed segmentation criteria then please contact the PRA.