BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

ANNEX II – Instructions for overview disclosure templates

Template UK OV1 – Overview of risk weighted exposure amounts. Fixed format

1. Institutions shall apply the instructions below in order to complete template UK OV1 as presented in Annex I to this Implementing Regulation, in application of point (d) of Article 438 CRR.
2. Institutions shall explain, when relevant, in the narrative accompanying the template the effect on the calculation of own funds and risk weighted exposure amounts that results from applying capital floors and not deducting items from own funds.
3. For the purposes of this Annex, references to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate.

Legal references and instructions	
Column number	**Explanation**
a	Risk weighted exposure amounts (RWEAs) Risk-weighted exposure amount calculated in accordance with Articles 92(3), 95, 96 and 98 CRR.
b	RWEAs (T-1) RWEAs as disclosed in the previous disclosure period.
c	Total own funds requirements Own fund requirements correspoding to the RWEAs for the different risk categories.
Legal references and instructions	
Row number	**Explanation**
1	Credit risk (excluding CCR) RWEAs and own funds requirements calculated in accordance with Chapters 1 to 4 of Title II of Part Three CRR, and with Article 379 CRR. RWEAs for secutiritsation exposures in the non-trading book and for CCR are excluded and disclosed in rows 6 and 16 of this template. Institutions shall include in the amount disclosed in this row RWEAs and own funds requirements for free deliveries risk calculated in accordance with Article 379 CRR.
2	Credit risk (excluding CCR) - Of which the standardised approach RWEAs and own funds requirements calculated in accordance with the CR standardised approach (Chapter 2 of Title II of Part Three CRR and Article 379 CRR).
3	Credit risk (excluding CCR) - Of which the foundation IRB (FIRB) approach RWEAs and own funds requirements calculated in accordance with the CR – foundation Internal Ratings Based Approach (Chapter 3 of Title II of Part Three CRR), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach and in row UK 4a for equities under

	the simple risk weighted approach and including the RWEAs and own funds requirements calculated in accordance with Article 379 CRR
4	Credit risk (excluding CCR) - Of which: slotting approach RWEAs and own funds requirements for specialised lending exposures subject to the slotting approach in accordance with Article 153(5) CRR.
UK 4a	Credit risk (excluding CCR) - Of which: equities under the simple risk weighted approach RWEAs and own funds requirements for equities under the simple risk weighted approach in accordance with Article 155(2) CRR.
5	Credit risk (excluding CCR) - Of which the advanced IRB (AIRB) approach RWEAs and own funds requirements calculated in accordance with the CR – advanced Internal Ratings Based Approach (Chapter 3 of Title II of Part Three CRR), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach and in row UK 4a for equities under the simple risk weighted approach and including the RWEAs and own funds requirements calculated in accordance with Article 379 CRR.
6	Counterparty credit risk – CCR RWEAs and own funds requirements calculated in accordance with Chapter 6 of Title II of Part Three CRR for counterparty credit risk.
7	CCR - Of which the standardised approach RWEAs and own funds requirements and own funds requirements computed in accordance with Section 3 of Chapter 6 of Title II of Part Three CRR.
8	CCR - Of which internal model method (IMM) RWEAs and own funds requirements computed in accordance with Article 283 of Section 6 of Chapter 6 of Title II of Part Three CRR.
UK 8a	CCR – Of which exposures to a CCP RWEAs and own funds requirements computed in accordance with Section 9 of Chapter 6 of Title II of Part Three CRR. Central counterparty clearing, also referred to as a central counterparty, is a financial institution that takes on counterparty credit risk between parties to a transaction and provides clearing and settlement services for trades in foreign exchange, securities, options, and derivative contracts.
UK 8b	CCR – Of which credit valuation adjustment – CVA RWEAs and own funds requirements calculated in accordance with Title VI of Part Three CRR.
9	CCR - Of which other CCR CCR RWEAs and own funds requirements that are not disclosed under rows 7, 8, UK 8a and UK 8b.
10	*Empty set in the UK*

11	*Empty set in the UK*
12	*Empty set in the UK*
13	*Empty set in the UK*
14	*Empty set in the UK*
15	Settlement risk RWEAs and own funds requirements calcualted for settlement/delivery risk iin accordance with Article 378 CRR.
16	Securitisation exposures in the non-trading book (after the cap) RWEAs and own funds requirements calculated accoring to Chapter 5 of Title II of Part Three CRR.
17	Securitisation - Of which SEC-IRBA approach RWEAs and own funds requirements calculated in accordance with the SEC-IRBA regulatory approach, used in accordance with the hierarchy of approaches of Article 254 CRR.
18	Securitisation - Of which SEC-ERBA (including IAA) RWEAs and own funds requirements calculated in accordance with the SEC-ERBA (including IAA) regulatory approach, used in accordance with the hierarchy of approaches of Article 254 CRR.
19	Securitisation - Of which SEC-SA approach RWEAs and own funds requirements calculated in accordance with the SEC-SA regulatory approach, used in accordance with the hierarchy of approaches of Article 254 CRR.
UK 19a	Securitisation - Of which 1250%/ deduction RWEAs and own funds requirements for securitisation exposures on the non-trading book risk-weigh at 1250% or deducted from own funds in accordance with Chapter 5 of Title II of Part Three CRR.
20	Position, foreign exchange and commodities risks (Market risk) RWEAs and own funds requirements calculated in accordance with Title IV of Part Three CRR.
21	Market risk - Of which the standardised approach RWEAs and own funds requirements calculated in accordance with Chapters 2 to 4 of Title IV of Part Three CRR.
22	Market risk - Of which IMA RWEAs and own funds requirements calculated in accordance with Chapter 5 of Title IV of Part Three CRR.

UK 22a	Large exposures RWEAs and own funds requirements calculated in accordance with point (b)(ii) of Article 92(3) CRR.
23	Operational risk RWEAs and own funds requirements calculated in accordance with Title III of Part Three CRR.
UK 23a	Operational risk - Of which basic indicator approach RWEAs and own funds requirements calculated in accordance with Chapter 2 of Title III of Part Three CRR.
UK 23b	Operational risk - Of which standardised approach RWEAs and own funds requirements calculated in accordance with Chapter 3 of Title III of Part Three CRR.
UK 23c	Operational risk - Of which advanced measurement approach RWEAs and own funds requirements calculated in accordance with Chapter 4 of Title III of Part Three CRR.
24	**Amounts below the thresholds for deduction (subject to 250% risk weight) (for information)** The amounts correspond to items subject to a 250% risk weight in accordance with Article 48(4) CRR after application of the 250% risk weight. It includes: - deferred tax assets that are dependent on future profitability and arise from temporary differences, and in aggregate are equal to or less than 10 % of the Common Equity Tier 1 items of the institution calculated in accordance with point (a) of Article 48 (1) CRR. - significant investments in a financial sector entity, the direct, indirect and synthetic holdings of that institution of the Common Equity Tier 1 instruments of those entities that in aggregate are equal to or less than 10 % of the Common Equity Tier 1 items of the institution calculated in accordance with point (b) of Article 48 (1) CRR. This rows is disclosed for information purposes only as the amount incldued here is also incldued in row 1, where institutions are asked to dislcose information on credit risk
25	*Empty set in the UK*
26	*Empty set in the UK*
27	*Empty set in the UK*
28	*Empty set in the UK*

29	Total Total risk-weighted exposure amount calculated in accordance with Articles 92(3), 95, 96 and 98 CRR.

Template UK KM1 – Key metrics template. Fixed format

4. Institutions shall apply the instructions provided below in this Annex in order to complete template UK KM1 as presented in Annex I to this Implementing Regulation, in application of points (a) to (g) of Article 447 CRR and in application of point (b) of Article 438 CRR.

4a. Only *LREQ firms* shall disclose values in rows UK KM1;14a to UK KM1;14e.

Legal references and instructions	
Column number	**Explanation**
a - e	Disclosure periods T, T-1, T-2, T-3 and T-4 are defined as quarterly periods and should be populated depending on the frequency set by Articles 433a, 433b and 433c CRR. Institutions disclosing this template on a quarterly basis should provide data for periods T, T-1, T-2, T-3 and T-4; institutions disclosing this template on a semi-annual basis should provide data for periods T, T-2 and T-4; and institutions disclosing this template on an annual basis should provide data for periods T and T-4. Institutions should disclose the dates corresponding to the disclosure periods. The disclosure of data for previous periods is not required when data are disclosed for the first time.
Legal references and instructions	
Row number	**Explanation**
1	Common Equity Tier 1 (CET1) capital Amount of CET1 capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 29 of template UK CC1 Composition of regulatory own funds)
2	Tier 1 capital Amount of Tier 1 capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 45 of template UK CC1 Composition of regulatory own funds)
3	Total capital Amount of total capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 59 of template UK CC1 Composition of regulatory own funds)
4	Total risk-weighted exposure amounts

	Amount of total risk-weighted exposure amounts (RWEAs) in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 60 of template UK CC1 Composition of regulatory own funds)
5	Common Equity Tier 1 ratio (%) CET1 capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 61 of template UK CC1 Composition of regulatory own funds)
6	Tier 1 ratio (%) Tier 1 capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 62 of template UK CC1 Composition of regulatory own funds)
7	Total capital ratio (%) Total capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 63 of template UK CC1 Composition of regulatory own funds)
UK 7a	Additional CET1 SREP requirements (%) Additional own funds (in particular CET1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU[1](“CRD”).
UK 7b	Additional AT1 SREP requirements (%) Additional own funds (in particular additional Tier 1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.
UK 7c	Additional T2 SREP requirements (%) Additional own funds (Tier 2 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.
UK 7d	Total SREP own funds requirements (TSCR ratio) (%) The sum of (i) and (ii) as follows: (i) the total capital ratio (8%) as specified in point (c) of Article 92(1) CRR; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio based on the supervisory review process as referred to in point (a) of Article 104(1) CRD and determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing*[2] (“EBA SREP GL”).

[1] DIRECTIVE 2013/36/EU OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176/338, 27.6.2013, p.56)

[2] EBA Guidelines on the revised common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing (EBA/GL/2018/03, 19.07.2018)

	This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 EBA SREP GL. If no additional own funds requirements were communicated by the competent authority, then only point (i) should be disclosed.
8	Capital conservation buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128(1) and 129 CRD , compared to total RWEAs.
UK 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) Amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 CRR in addition to the capital conservation buffer, compared to total RWEAs.
9	Institution specific countercyclical capital buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128(2), 130, 135-140 CRD, compared to total RWEAs. The % disclosed shall consider the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
UK 9a	Systemic risk buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128 (5), 133 and 134 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
10	Global Systemically Important Institution buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128 (3) and 131 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
UK 10a	Other Systemically Important Institution buffer Amount of own funds that institutions are required to maintain in accordance with Articles 128 (4) and 131 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
11	Combined buffer requirement (%) In accordance with Article 128 (6) CRD, compared to total RWEAs.
UK 11a	Overall capital requirements (OCR) (%) The sum of (i) and (ii) as follows: (i) the TSCR ratio referred to in row UK 7d;

	(ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128(6) CRD. This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 EBA SREP GL. If no buffer requirement is applicable, only point (i) shall be disclosed.
12	CET1 available after meeting the total SREP own funds requirements (%)
13	Total exposure measure excluding claims on central banks *Total exposure measure* excluding claims on central banks in accordance with the amount disclosed by institutions following Annex XI to this Implementing Regulation (row UK-24b of template UK LR2 - LRCom: Leverage ratio common disclosure)
14	Leverage ratio excluding claims on central banks (%) *Leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row 25 of template UK LR2 - LRCom: Leverage ratio common disclosure)
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) Fully loaded ECL accounting model *leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-25a of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14b	Leverage ratio including claims on central banks (%) *Leverage ratio* including claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-25c of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14c	Average leverage ratio excluding claims on central banks (%) Average *leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-33 of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14d	Average leverage ratio including claims on central banks (%) Average *leverage ratio* including claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing

	Regulation (row UK-34 of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14e	Countercyclical leverage ratio buffer (%) *Countercyclical leverage ratio buffer* calculated in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-27b of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
15	Total high-quality liquid assets (HQLA) (Weighted value - average) Institutions shall disclose as the weighted value the value in accordance with Article 9 of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2 of the liquid assets before applying the adjustment mechanism envisaged in Article 17(2) of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2.
UK 16a	Cash outflows - Total weighted value Institutions shall disclose the sum of the weighted value of their cash outflows, as disclosed in row 16 of Template UK LIQ1 - Quantitative information of LCR.
UK 16b	Cash inflows - Total weighted value Institutions shall disclose the sum of the weighted value of their cash inflows, as disclosed in row 20 of Template UK LIQ1 - Quantitative information of LCR.
16	Total net cash outflows (Adjusted value) Institutions shall disclose as the adjusted value the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90% cap less the reduction for inflows subject to the 75% cap.
17	Liquidity coverage ratio (%) Institutions shall disclose as the adjusted value the percentage of the item 'Liquidity coverage ratio (%)' as defined in Article 4(1) of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2. The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.
18	Total available stable funding Institutions shall disclose here the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six CRR, as disclosed in row 14 of Template UK LIQ2 – Net Stable Funding Ratio.
19	Total required stable funding

	Institutions shall disclose here the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six CRR, as disclosed in row 33 of Template UK LIQ2 – Net Stable Funding Ratio.
20	NSFR ratio (%) NSFR ratio calculated in accordance with Article 428b CRR.

Template UK INS1 – Insurance participations: Fixed format

5. Institutions shall apply the instructions provided below in this Annex in order to complete template UK INS1 as presented in Annex I to this Implementing Regulation, in application of point (f) of Article 438 CRR.

Legal references and instructions	
Column number	**Explanation**
a	Exposure value Exposure value of own fund instruments held in any insurance undertaking, re- insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 CRR when calculating their capital requirements on an individual, sub-consolidated and consolidated basis
b	Risk-weighted exposure amount Risk-weighted exposure amount of own fund instruments held in any insurance undertaking, re-insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 CRR when calculating their capital requirements on an individual, sub-consolidated and consolidated basis

Template UK INS2 – Financial conglomerates - Information on own funds and capital adequacy ratio. Fixed format

6. Institutions shall apply the instructions provided below in this Annex in order to complete template UK INS2 as presented in Annex I of this Implememting Regulation, in application of point (g) of Article 438 CRR.

Legal references and instructions	
Row number	**Explanation**
1	Supplementary own fund requirements of the financial conglomerate (amount) the amount of supplementary own fund requirements of the financial conglomerate calculated in accordance with Article 6 of Directive (EC)

	2002/87[3] and Annex I to Directive (EC) 2002/87 where methods 1 or 2 set out in Annex I are applied.
2	Capital adequacy ratio of the financial conglomerate (%) The capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive (EC) 2002/87 and Annex I to Directive (EC) 2002/87 where methods 1 or 2 set out in Annex I are applied.

Table UK OVC - ICAAP information. Flexible format

7. Institutions shall apply the instructions provided below in this Annex in order to complete table UK OVC as presented in Annex I to this Implementing Regulation, in application of points (a) and (c) of Article 438 CRR.

Legal references and instructions	
Row number	**Explanation**
a	Approach to assessing the adequacy of their internal capital Institutions shall disclose a summary of their approach to assessing the adequacy of their internal capital to support current and future activities.
b	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process This information shall only be disclosed by institutions when required by the relevant competent authority.

[3] DIRECTIVE 2002/87/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate and amending Council Directives 73/239/EEC, 79/267/EEC, 92/49/EEC, 92/96/EEC, 93/6/EEC and 93/22/EEC, and Directives 98/78/EC and 2000/12/EC of the European Parliament and of the Council (OJ L 35/1, 11.2.2003, p. 7)