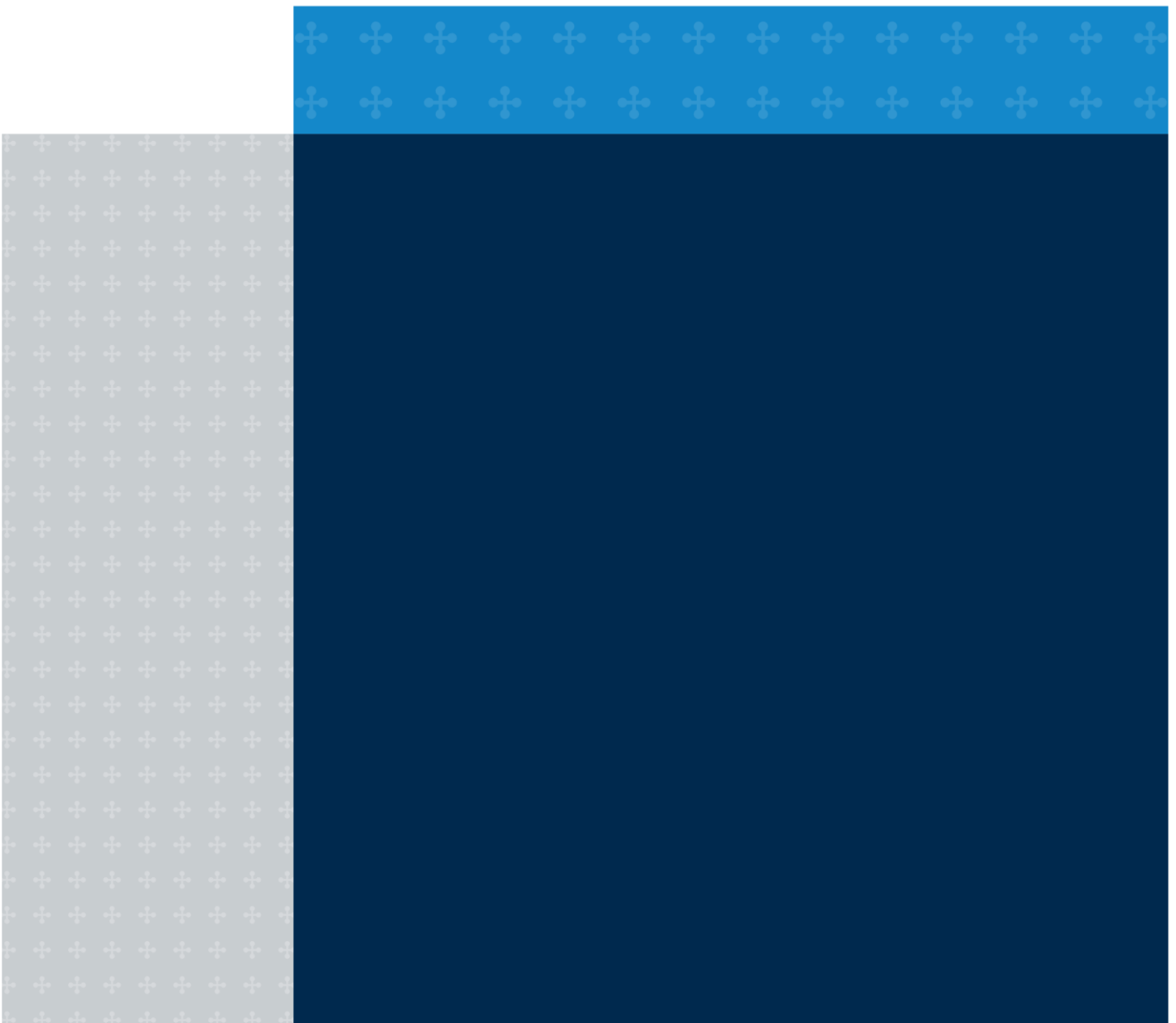




Policy Statement | PS22/21

# Implementation of Basel standards: Final rules

October 2021





BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY

Policy Statement | PS22/21

# Implementation of Basel standards: Final rules

October 2021

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## 1 Overview

1.1 This Prudential Regulation Authority (PRA) Policy Statement (PS) provides the final PRA Rulebook instruments, Statements of Policy (SoPs), Supervisory Statements (SSs), and reporting templates and instructions, which were published as near-final in PS17/21 'Implementation of Basel standards'.<sup>1</sup> These documents are set out in the appendices to this PS.

1.2 It also contains the analysis supporting the PRA's final policy material. More information on this is provided in the appendices.

1.3 This PS is relevant to UK banks, building societies, and PRA-designated investment firms (collectively 'firms'), as well as UK financial holding companies and UK mixed financial holding companies of certain PRA-authorized firms.

### Background

1.4 In PS17/21, the PRA set out its feedback to responses and the resulting near-final policy following CP5/21 'Implementation of Basel standards', published in February 2021.<sup>2</sup>

1.5 HM Treasury revoked the relevant parts of the Capital Requirements Regulation (CRR),<sup>3</sup> as provided for in the Financial Services Act 2021 (FS Act), and therefore the PRA has now replaced these with the PRA rules as set out in this PS (Appendices 1 and 2).

1.6 While the policy has not changed, the PRA has made minor amendments and corrections to the rules published as near-final to:

- remove and delete specific cross-references and rules following HM Treasury's decision to revoke certain onshored CRR articles;
- remove the definition of 'Capital Requirement Regulation (CRR) consolidation entity', as the PRA published the final definition and associated rules in PS20/21 'Financial holding companies: Further implementation' in September 2021;<sup>4</sup> and
- make minor typographical amendments and factual corrections.

1.7 The PRA considers that the above minor changes are not significant, and benefit firms by providing further clarity and improving readability as compared to the original proposals. The PRA also does not consider that the impact of these changes will have a different impact on mutuals than on other firms.

1.8 When making CRR rules, the PRA must consider, and publish an explanation of, the ways in which the PRA has had regard to certain additional matters, and how the additional matters affected the proposed rules.<sup>5</sup> In CP5/21, the PRA set out this explanation in Chapter 17: Statutory obligations and in Appendix 12. In Appendix 12 of PS17/21, the PRA provided an updated explanation of the have regards to take into account consultation responses.

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<sup>1</sup> July 2021: [PS17/21 'Implementation of Basel standards'](#).

<sup>2</sup> February 2021: [CP5/21 'Implementation of Basel standards'](#).

<sup>3</sup> [The Capital Requirements Regulation \(Amendment\) Regulations 2021](#).

<sup>4</sup> September 2021: [PS20/21 'Financial holding companies: Further implementation'](#).

<sup>5</sup> Sections 144C(1)(2) and 144D(1) of FSMA.

1.9 The PRA considers that the updated have regards analysis, as presented in PS17/21, and republished in Appendix 12 of this PS, remains unchanged.

1.10 The PRA has also considered, and consulted HM Treasury about, the likely effect of the rules on relevant equivalence decisions.

1.11 The PRA must also publish a summary of the purpose of the proposed rules.<sup>6</sup> In view of the minor amendments noted above, the PRA does not consider the policy intent of the rules to have changed. Therefore, the purpose of the rules has had only minor changes since PS17/21, to account for the new definition of 'CRR consolidation entity'. The updated purpose of the rules is in Appendix 13.

1.12 The PRA has updated the corresponding and restatement provisions to reflect the changes to the near-final rules. The updated versions of these documents are in Appendices 14 and 15.

### Implementation

1.13 On Monday 8 October 2021, the PRA published PS21/21 'The UK leverage ratio framework'.<sup>7</sup> This PS updated the following items that were published as near-final in PS17/21:

- Annex I: Disclosure of key metric and overview of risk weight exposure amounts; and
- Annex II: Instructions for disclosure of key metric and overview of risk weighted exposure amounts.

1.14 Therefore, the versions of these items that were published alongside PS21/21, rather than those published alongside this PS (PS22/21), are the versions that will come into effect in respect of these policies on Saturday 1 January 2022.

1.15 PS21/21 also introduced amendments to SS34/15 'Guidelines for completing regulatory reports'. These amendments have been incorporated into the version published as final as part of PS22/21.<sup>8</sup>

1.16 All other templates, instructions, SS, and SoPs included in PS22/21 remain unchanged as compared to the near-final versions, and will take effect alongside the rules on Saturday 1 January 2022.

1.17 The PRA will update the online version of the PRA Rulebook later in 2021 to reflect changes made by PS21/21 and PS22/21. The PRA expects a delay of a few weeks after PS22/21 while that update is being carried out.

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<sup>6</sup> Sections 144D(2) of FSMA.

<sup>7</sup> October 2021: [PS21/21 'The UK leverage ratio framework'](#).

<sup>8</sup> The PRA also consulted on amendments to SS34/15 in respect of other policy areas in CP13/21 'Occasional Consultation Paper – June 2021'

## Appendices

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- 1 CRR RULES INSTRUMENT 2021, available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2221app1.pdf>

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  - 2 PRA RULEBOOK: CRR FIRMS: CRR 2 REVOCATIONS AND OTHER AMENDMENTS INSTRUMENT, available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2221app2.pdf>

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  - 3 SS15/13 'Groups', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2013/groups-ss>

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  - 4 SS12/13 'Counterparty credit risk', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2013/counterparty-credit-risk-ss>

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  - 5 Statement of Policy (SoP) 'The PRA's methodologies for setting Pillar 2 capital', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2015/the-pras-methodologies-for-setting-pillar-2-capital>

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  - 6 SS16/13 'Large exposures', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2013/large-exposures-ss>

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  - 7 SoP 'Liquidity and funding permissions', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2021/july/liquidity-and-funding-permissions-sop>

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  - 8 SS24/15 'The PRA's approach to supervising liquidity and funding risks', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2015/the-pras-approach-to-supervising-liquidity-and-funding-risks-ss>

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  - 9 SS34/15 'Guidelines for completing regulatory reports', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2015/guidelines-for-completing-regulatory-reports-ss>

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  - 10 SS2/19 'PRA approach to interpreting reporting and disclosure requirements and regulatory transaction forms after the UK's withdrawal from the EU', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2019/pras-approach-to-interpreting-reporting-and-disclosure-reqs-and-reg-trans-forms-ss>

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  - 11 SoP 'Interpretation of EU Guidelines and Recommendations: Bank of England and PRA approach after the UK's withdrawal from the EU', available at: <https://www.bankofengland.co.uk/paper/2019/interpretation-of-eu-guidelines-and-recommendations-boe-and-pras-approach-sop>

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  - 12 Detailed analysis of objectives and 'have regards', available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/july/ps1721app12.pdf>

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  - 13 Purpose of the rules summary, available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2221app13.pdf>

- 14 Corresponding provisions, available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2221app14.pdf>
- 15 Restatement provisions, available at: <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2221app15.pdf>
- 16 Reporting templates and instructions: see table below for links to each item.
- 17 Disclosure templates and instructions: see table below for links to each item.
- 18 SS16/17 'Compliance with the EBA's Guidelines on disclosure', available at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2017/compliance-with-the-ebas-guidelines-on-disclosure>. This SS is being repealed, effective from Saturday 1 January 2022.

## 16 Reporting templates and instructions

PRA data items	Hyperlink
PRA101 Capital + actuals and forecast	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr101-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr101-template-jan-2022.xlsx</a>
PRA102 Capital + forecast semi-annual	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr102-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr102-template-jan-2022.xlsx</a>
PRA103 Capital + forecast annual	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr103-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr103-template-jan-2022.xlsx</a>
PRA104 Balance sheet – forecast data (Assets)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr104-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr104-template-jan-2022.xlsx</a>
PRA105 Balance sheet – forecast data (Liabilities)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr105-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr105-template-jan-2022.xlsx</a>
PRA106 Balance sheet – forecast data (Equity)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr106-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr106-template-jan-2022.xlsx</a>
PRA107 Statement of profit or loss – forecast data	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-template-jan-2022.xlsx</a>
PRA108 – Memorandum items	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-template-jan-2022.xlsx</a>
RFB data items	Hyperlink
RFB001 Intragroup exposures	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-template-jan-2022.xlsx</a>
RFB003 Intragroup financial reporting (core)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-template-jan-2022.xlsx</a>
RFB004 Intragroup financial reporting (detailed breakdown)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb004-template-jan-2022.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb004-template-jan-2022.xlsx</a>
UK COREP and FINREP data items	Hyperlink
Annex I: Reporting on own funds and own funds requirements	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-own-funds.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-own-funds.xlsx</a>

Annex III: Reporting financial information according to IFRS	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-ifs.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-ifs.xlsx</a>
Annex IV: Reporting financial information according to national accounting frameworks	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-national-accounting-framework.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-national-accounting-framework.xlsx</a>
Annex VI: Reporting on losses stemming from lending collateralised by immovable property	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-losses-immovable-property.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-losses-immovable-property.xlsx</a>
Annex VIII: Reporting on large exposures and concentration risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-le-concentration-risk.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-le-concentration-risk.xlsx</a>
Annex XII: Reporting on net stable funding ratio	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-nsfr.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-nsfr.xlsx</a>
Annex XVI: Reporting on asset encumbrance	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-asset-encumbrance.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-asset-encumbrance.xlsx</a>
Annex XVIII: Reporting on additional liquidity monitoring metrics	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-additional-liquidity-metrics.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-additional-liquidity-metrics.xlsx</a>
Annex XX: Report on counterbalancing capacity	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-counterbalancing-capacity.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-counterbalancing-capacity.xlsx</a>
Annex XXIV: Reporting on liquidity	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-liquidity.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-liquidity.xlsx</a>
Annex XXVI: Supplementary reporting for the purpose of identifying and assigning G-SII buffer rates	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-g-sii-buffer-rate.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-g-sii-buffer-rate.xlsx</a>
<b>UK COREP and FINREP instructions</b>	<b>Hyperlink</b>
Annex II: Instructions for reporting on own funds and own funds requirements	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-own-funds-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-own-funds-instructions.pdf</a>
Annex V: Instructions for reporting financial information	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-instructions.pdf</a>
Annex VII: Instructions for reporting on losses stemming from lending collateralised by immovable property	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-losses-immovable-property-instruction.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-losses-immovable-property-instruction.pdf</a>
Annex IX: Instructions for reporting on large exposures and concentration risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-le-concentration-risk-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-le-concentration-risk-instructions.pdf</a>
Annex XIII: Instructions for reporting on net stable funding ratio	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-nsfr-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-nsfr-instructions.pdf</a>
Annex XIV: Single Data Point Model principles	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/single-data-point-model-principles.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/single-data-point-model-principles.pdf</a>
Annex XV: Validation Rules	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/validation-rules.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/validation-rules.pdf</a>
Annex XVII: Instructions for reporting on asset encumbrance	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-asset-encumbrance-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/finrep-asset-encumbrance-instructions.pdf</a>
Annex XIX: Instructions for reporting on additional liquidity monitoring metrics	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-additional-liquidity-metrics-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-additional-liquidity-metrics-instructions.pdf</a>



	<a href="#">reporting/banking/corep-additional-liquidity-metrics-instructions.pdf</a>
Annex XXI: Instructions for reporting on counterbalancing capacity	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-counterbalancing-capacity-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-counterbalancing-capacity-instructions.pdf</a>
Annex XXV: Instructions for reporting on liquidity	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-liquidity-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-liquidity-instructions.pdf</a>
Annex XXIV: Instructions for supplementary reporting for the purpose of identifying and assigning G-SII buffer rates	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-g-sii-buffer-rates-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/corep-g-sii-buffer-rates-instructions.pdf</a>

## 17 Disclosure templates and instructions

UK Pillar 3 Disclosure data items	Hyperlink
Annex I: Disclosure of key metric and overview of risk weighted exposure amounts	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-weighted-exposure.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-weighted-exposure.xlsx</a>
Annex III: Disclosure of risk management objectives and policies	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-management.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-management.xlsx</a>
Annex V: Disclosure of the scope of application	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-scope-of-application.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-scope-of-application.xlsx</a>
Annex VII: Disclosure of own funds	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-own-funds.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-own-funds.xlsx</a>
Annex IX: Disclosure of countercyclical capital buffers	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-ccyb.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-ccyb.xlsx</a>
Annex XIII: Disclosure of liquidity requirements	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-liquidity.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-liquidity.xlsx</a>
Annex XV: Disclosure of credit risk quality	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-quality.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-quality.xlsx</a>
Annex XVII: Disclosure of the use of credit risk mitigation techniques	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-mitigation.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-mitigation.xlsx</a>
Annex XIX: Disclosure of the use of the standardised approach	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-standardised-approach.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-standardised-approach.xlsx</a>
Annex XXI: Disclosure of the use of the IRB approach to credit risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irb-credit-risk.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irb-credit-risk.xlsx</a>
Annex XIII: Disclosure of specialised lending	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-specialised-lending.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-specialised-lending.xlsx</a>
Annex XXV: Disclosure of exposures to counterparty credit risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-counterparty-credit-risk.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-counterparty-credit-risk.xlsx</a>
Annex XXVII: Disclosure of exposures to securitisation positions	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-securitisation-positions.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-securitisation-positions.xlsx</a>
Annex XXIX: Disclosure of use of standardised approach and internal model for market risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-sa-ima-market-risk.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-sa-ima-market-risk.xlsx</a>
Annex XXXI: Disclosure of operational risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-operational-risk.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-operational-risk.xlsx</a>

Annex XXXIII: Disclosure of remuneration policy	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-remuneration.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-remuneration.xlsx</a>
Annex XXXV: Disclosure of encumbered and unencumbered assets	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-encumbered-unencumbered-assets.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-encumbered-unencumbered-assets.xlsx</a>
Annex XXXVII: Disclosure of interest rate risk in the banking book (IRRBB)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irrbb.xlsx">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irrbb.xlsx</a>
<b>UK Pillar 3 Disclosure instructions</b>	<b>Hyperlink</b>
Annex II: Instructions for disclosure of key metric and overview of risk weighted exposure amounts	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-weighted-exposure-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-weighted-exposure-instructions.pdf</a>
Annex IV: Instructions for disclosure of risk management objectives and policies	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-management-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-risk-management-instructions.pdf</a>
Annex VI: Instructions for disclosure of the scope of application	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-scope-of-application-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-scope-of-application-instructions.pdf</a>
Annex VIII: Instructions for disclosure of own funds	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-own-funds-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-own-funds-instructions.pdf</a>
Annex X: Instructions for disclosure of countercyclical capital buffers	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-ccyb-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-ccyb-instructions.pdf</a>
Annex XIV: Instructions for disclosure of liquidity requirements	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-liquidity-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-liquidity-instructions.pdf</a>
Annex XVI: Instructions for disclosure of credit risk quality	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-quality-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-quality-instructions.pdf</a>
Annex XVIII: Instructions for disclosure of the use of credit risk mitigation techniques	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-mitigation-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-credit-risk-mitigation-instructions.pdf</a>
Annex XX: Instructions for disclosure of the use of the standardised approach	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-standardised-approach-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-standardised-approach-instructions.pdf</a>
Annex XXII: Instructions for disclosure of the use of the IRB approach to credit risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irb-credit-risk-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irb-credit-risk-instructions.pdf</a>
Annex XXIV: Instructions for disclosure of specialised lending	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-specialised-lending-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-specialised-lending-instructions.pdf</a>
Annex XXVI: Instructions for disclosure of exposures to counterparty credit risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-counterparty-credit-risk-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-counterparty-credit-risk-instructions.pdf</a>
Annex XXVIII: Instructions for disclosure of exposures to securitisation positions	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-securitisation-positions-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-securitisation-positions-instructions.pdf</a>
Annex XXX: Instructions for disclosure of use of	<a href="https://www.bankofengland.co.uk/-">https://www.bankofengland.co.uk/-</a>

standardised approach and internal model for market risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-sa-ima-market-risk-instructions.pdf">/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-sa-ima-market-risk-instructions.pdf</a>
Annex XXXII: Instructions for disclosure of operational risk	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-operational-risk-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-operational-risk-instructions.pdf</a>
Annex XXXIV: Instructions for disclosure of remuneration policy	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-remuneration-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-remuneration-instructions.pdf</a>
Annex XXXVI: Instructions for disclosure of encumbered and unencumbered assets	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-encumbered-unencumbered-assets-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-encumbered-unencumbered-assets-instructions.pdf</a>
Annex XXXVIII: Instructions for disclosure of interest rate risk in the banking book (IRRBB)	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irrbb-instructions.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pillar3-irrbb-instructions.pdf</a>