Repealed by Circular CSSF 14/593

In case of discrepancies between the French and the English text, the French text shall prevail

Luxembourg, 13 July 2006

To all Luxembourg credit institutions and branches of non-EU credit institutions

CIRCULAR CSSF 06/251 *

Re: Description of the new prudential reporting scheme regarding capital adequacy applicable as from 2008 and transitional provisions for 2007

Ladies and Gentlemen,

1. The purpose of this circular is to provide a description of the new prudential reporting scheme regarding capital adequacy applicable as from 2008 on an individual and consolidated basis, namely the new tables B 1.4 and B 6.4.

2. This circular completes the provisions of Circular CSSF 05/227 regarding the introduction of a new prudential reporting framework in 2008 and of Circular CSSF 05/228 relating to the impact of the international accounting standards IAS/IFRS on the determination of the capital requirements.

3. Indeed, following the adoption of the new European capital adequacy framework ("*Capital Requirements Directive*" (CRD) commonly referred to as "*Capital Adequacy Directive III*" (CAD III)), which will be transposed into Luxembourg law in the second half of 2006, and the introduction of the European regulation on international accounting standards IAS/IFRS, the CSSF decided to implement a new prudential reporting framework as from 1 January 2008, the date of the compulsory implementation of CAD III.

* Please also read Circular CSSF 07/316 which brings a few amendments to this circular.

4. While the purpose of Circular CSSF 05/227 is to provide general information on the overall new prudential reporting framework, the purpose of this circular is to provide in the annexe a detailed description of the new prudential reporting scheme regarding capital adequacy that will replace the tables B 1.4 and B 6.4. The new tables B 1.4 and B 6.4 are based on the European COREP scheme (*COmmon REPorting*) of CEBS (Committee of European Banking Supervisors) and will replace the current tables B 1.4 and B 6.4 as from 1 January 2008.

5. The annexe to this circular comprises the following elements:

I. The main annexe

The description of the new capital adequacy reporting scheme applicable as from 2008, the transitional provisions for 2007 as well as the details on the transmission format and frequency are in the main annexe to this circular.

II. The technical annexes

The tables relating to the new reporting scheme regarding capital adequacy are included in the technical annexes (1A to 6) in English. A list of references to the relevant CRD provisions is given for every table. In so far as items of own funds refer to accounting items, the relating table also refers to the European FINREP scheme (FInancial REPorting) of CEBS and to said Circular CSSF 05/228. It is appropriate to clarify that at a later stage a French version of the tables will be published in which the explanations attached to the tables will refer to the national CRD implementation measures and to the new financial reporting adapted by the CSSF from the European FINREP scheme and applicable as from 1 January 2008.

III. Summary of the reporting tables to be transmitted to the CSSF

The summary of the reporting tables to be transmitted to the CSSF indicates all the reporting tables concerning capital adequacy that banks must submit to the CSSF as from 2008 and during the transitional period according to the regime they apply.

6. The new reporting scheme regarding capital adequacy applicable as from 2008, the transitional provisions for 2007 as well as the transmission format and frequency of the new prudential reporting framework may be summarised as follows (parts 1 to 3 of the main annexe):

6.1. New prudential reporting regarding capital adequacy applicable as from 2008 (Part 1 of the main annexe)

The tables that all Luxembourg credit institutions and all branches of non-EU credit institutions (branches of credit institutions having their head office outside the European Economic Area) established in Luxembourg must fill in as from 1 January 2008 depend on the credit risk, operational risk and market risk approaches of the new capital adequacy framework taken into account by credit institutions.

6.2. Transitional provisions for 2007 (Part 2 of the main annexe)

From 1 January 2007 until 31 December 2007 (transitional year), credit institutions may continue to calculate their capital requirements according to Circular CSSF 2000/10 or calculate according to the new CSSF circular which will be published in the second half of 2006 in order to transpose the CRD into Luxembourg law. The prudential reporting framework of the credit institution will be set according to the choice it will make to calculate the capital requirements. Thus, the credit institution which chooses to continue to calculate according to Circular CSSF 2000/10 must continue using the currently applicable tables B 1.4 and B 6.4 during 2007, whereas the credit institution which chooses to apply the CRD provisions must provide a reporting based on the new tables B 1.4 and B 6.4 (*Capital Adequacy – Solvency Ratio Overview*).

6.3. Transmission format and frequency of the new prudential reporting regarding capital adequacy (Part 3 of the main annexe)

As from 1 January 2008, the new reporting scheme shall be transmitted to the CSSF in the transmission format XBRL (*eXtensible Business Reporting Language*). Reporting on an individual basis shall be submitted quarterly and reporting on a consolidated basis shall be submitted half-yearly.

During the transitional period, the reporting regarding capital adequacy on an individual and a consolidated basis shall also be transmitted to the CSSF quarterly respectively half-yearly, either in Excel or XBRL format for the new regime or in EDIFACT format for the current regime.

7. Details on the new financial reporting framework (new tables B 1.1, B 2.1, B 6.1 and B 6.2 adapted by the CSSF from the European FINREP scheme) and the consequent amendments of the other prudential tables applicable as from 1 January 2008, will be communicated later.

8. The CSSF circular transposing the CRD for the credit institutions as well as an adapted version of the "*Recueil des Instructions aux Banques*" providing instructions regarding the new tables B 1.4 and B 6.4 will be published during the second half of 2006. **It should be pointed out that the updated version of the "*Recueil des Instructions aux Banques*" will not be distributed in paper form anymore; the "*Recueil*" is available on the CSSF website http://www.cssf.lu/index.php?id=116&L=1 and the updates are indicated.** The technical annexes to this circular are also available on the CSSF website at the following address: http://www.cssf.lu/index.php?id=142&L=1. The new reporting scheme in question will be adapted during the year 2006 in order to take into account possible changes arising from the transposition of the CRD (national options and discretions chosen by the CSSF), possible amendments of COREP published by CEBS and adaptations which might be necessary following the finalisation of the CSSF new financial reporting framework.

9. The new prudential supervision measures for capital adequacy will apply to all Luxembourg credit institutions as well as branches of non-EU credit institutions (branches of credit institutions having their head office outside the European Economic Area) established in Luxembourg. In compliance with the amended directives 2000/12/EC and 93/6/EEC, the scope covers also investment firms the prudential reporting regime of which will be included in a separate CSSF circular.

10. For any additional information in relation to the new prudential reporting scheme regarding capital adequacy, please contact Mrs Joëlle Martiny (tel: 26 25 1-352, e-mail sge.joelle.martiny@cssf.lu) or Mr Pierrot Rasqué (tel: 26 25 1-475, e-mail sge.pierrot.rasque@cssf.lu).

Yours sincerely,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Simone DELCOURT Director	Arthur PHILIPPE Director	Jean-Nicolas SCHAUS Director General

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SUMMARY OF THE REPORTING TABLES ON CAPITAL ADEQUACY TO BE SUBMITTED TO THE CSSF

MAIN ANNEXE

Part 1: New prudential reporting scheme regarding capital adequacy applicable as from 2008

In accordance with the provisions of the new European legislation on capital adequacy, credit institutions must choose between the various risk-measurement approaches:

- regarding credit risk:
  - Standardised Approach (STA),
  - Foundation IRB Approach (FIRB),
  - Advanced IRB Approach (AIRB).

- regarding market risk[†]:
  - Standardised Approach (STA),
  - Approach based on the internal risk-management models of credit institutions (Internal Model Approach (IM))

- regarding operational risk:
  - Basic Indicator Approach (BIA),
  - Standardised Approach (STA),
  - Alternative Standardised Approach (ASA),
  - Advanced Measurement Approach (AMA).

The new prudential reporting scheme regarding capital adequacy which is compulsory as from 1 January 2008 is organised so that **the different tables must be filled in according to the credit institution's choice among the abovementioned risk-measurement approaches**. Thus, regarding the different risks in question, a bank which will only apply the simple approaches will only submit the tables relating to these approaches, namely for credit risk the tables regarding the Standardised Approach, for market risk the tables regarding the Standardised Approach and for operational risk the cells of the table regarding operational risk concerning the Basic Indicator Approach. The bank will not need to provide the other tables or information requested for the other approaches.

The new tables B 1.4 and B 6.4 are based on the European COREP scheme (COmmon REPorting) of CEBS (Committee of European Banking Supervisors). The European COREP scheme distinguishes between the core information and the detailed information necessary for the prudential reporting framework. The reporting data to be submitted to the CSSF are essentially part of the core information category which CEBS expects to be almost the same for all its members.

Following the deletion of the intermediary columns or lines in the CSSF reporting scheme, corresponding to detailed information of the COREP scheme, the numbering of the columns or

[†] The two current approaches remain into force; however, technical adaptations were made by the new European legislation.

lines in the tables which are in the technical annexes of this circular is discontinuous. Consequently, the explanations regarding the content of the columns, indicated in the reference lists are also presented in a discontinuous manner. However, they also include the indications corresponding to detailed information which do not have to be transmitted to the CSSF when these elements are taken into account for the calculation of a column which is part of core information.

The new reporting tables are presented as follows:

Regarding information concerning the denominator of the simplified/integrated capital ratio, the tables are presented according to the different risk categories (credit risk, market risk, operational risk) to which credit institutions are exposed as well as according to the abovementioned risk-measurement approaches.

The constituents of the numerator of the simplified/integrated capital ratio, corresponding to the eligible own funds as well as the summary of the main *constitutive elements of the denominator* are included in a summarising table which also indicates the *capital ratio*.

Chapter 1: Reporting on an individual basis

Section 1: Denominator elements

Sub-section 1: Credit risk

The credit institution may choose between three approaches regarding credit risk: The Standardised Approach, the Foundation IRB Approach (FIRB) and the Advanced IRB Approach (AIRB).

(a) Standardised Approach

The new reporting scheme applicable as from 1 January 2008 to credit institutions using the Standardised Approach for credit risk consists of three tables[‡] which are presented in the technical annexes 1A, 1B and 1C:

Table B 1.4 CR SA (technical annexe 1A)
Each time this table indicates the most relevant components for the calculation of the capital requirements for credit risk. This table must be broken down according to all credit risk exposures as well as according to the exposure classes as defined for the approach in question (article 79(1) of the CRD).

Table B 1.4 CR SEC SA (technical annexe 1B)
The table B 1.4 CR SEC SA applies when the bank performs eligible securitisations in order to reduce credit risk. The table contains a breakdown according to the securitisation type

[‡] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes

(synthetic or traditional) and according to the role that the credit institution (intervening as originator, investor or sponsor) plays in these operations.

Table B 1.4 CR TB SETT (technical annexe 1C)
The table B 1.4 CR TB SETT concerns the new provisions regarding settlement-delivery risk in the trading book.

(b) Foundation IRB Approach

The new reporting scheme applicable as from 1 January 2008 to credit institutions using the Foundation IRB Approach for credit risk, consists of four tables[§] which are presented in the technical annexes 2A, 2B, 2C and 1C:

Table B 1.4 CR IRB (technical annexe 2A)
The table B 1.4 CR IRB aims to report the credit risk exposures. Each time this table indicates the most relevant components for the calculation of the capital requirements for credit risk.
This table must be broken down according to all credit risk exposures as well as according to the exposure classes as defined for the approach in question (for further details please refer to the reference list of the table B 1.4 CR IRB).

Table B 1.4 CR EQU IRB (technical annexe 2B)
The table B 1.4 CR EQU IRB must be filled in if the bank applying the Foundation IRB Approach has risk exposures in equities. The table summarises the different methodologies for the risk exposures in equities (non - trading book).

Table B 1.4 CR SEC IRB (technical annexe 2C)
The table B 1.4 CR SEC IRB must be filled in when the bank performs eligible securitisations in order to reduce the credit risk. The table contains a breakdown according to the securitisation type (synthetic or traditional) and according to the role that the credit institution (intervening as originator, investor or sponsor) plays in these operations.

Table B 1.4 CR TB SETT (technical annexe 1C)
The table B 1.4 CR TB SETT concerns the new provisions regarding settlement-delivery risk in the trading book.

(c) Advanced IRB Approach

The tables presented in the sub-section 1(b) apply mutatis mutandis to this section.
However, regarding the credit institutions which temporarily use Foundation IRB Approach for certain exposure classes within the framework of the Advanced IRB Approach roll-out, the table B 1.4 CR IRB (technical annexe 2A) must be broken down separately for all risk exposures which use the Foundation IRB Approach and for all risk exposures which use the Advanced IRB Approach.

[§] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes

(d) Provisions regarding the partial use of the Standardised Approach in the framework of (Foundation / Advanced) IRB Approach

The credit institutions partially using (either a permanent partial use, or a temporary use in the framework of the IRB Approach roll-out) the Standardised Approach for certain exposure classes in accordance with article 89 of the CRD, must fill in the (abovementioned) table B 1.4 CR IRB only for the exposure classes for which the (Foundation / Advanced) IRB Approach is used. The reporting table B 1.4 CR SA (cf. the sub-section 1 point (a) and the technical annexe 1A) shall be filled in for the exposure classes for which the bank is authorised to partially use the Standardised Approach.

Sub-section 2: Market risk [**]

The reporting of the tables dealing with market risk which will be compulsory as from 1 January 2008 is subdivided in two alternative parts depending on the risk-measurement approach adopted by the credit institution. Thus, regarding market risk, the banks may either use the Standardised Approach, or use an approach based on internal risk management models of credit institutions for the assessment of market risk[††]. A bank may continue to use, until 31 December 2009, an approach based on internal risk management models of credit institutions for the assessment of market risk which was recognised prior to 1 January 2007.

(a) Standardised Approach

Table B 1.4 MKR SA TDI (technical annexe 3A),
Table B 1.4 MKR SA EQU (technical annexe 3B),
Table B 1.4 MKR SA FX (technical annexe 3C),
Table B 1.4 MKR SA COM (technical annexe 3D).

In case a credit institution chooses to apply the Standardised Approach for market risk, the data in relation to market risk must be indicated in the related tables[‡‡] according to the following four categories:

- Traded Debt Instruments, to be indicated in the table B 1.4 MKR SA TDI;
- Equities, to be indicated in the table B 1.4 MKR SA EQU;
- Foreign Exchange Risk, to be indicated in the table B 1.4 MKR SA FX;
- Commodity Risk, to be indicated in the table B 1.4 MKR SA COM.

Following the regime defined by Circular CSSF 2000/10 (part IV, point 10.), the new prudential regime allows the credit institutions whose trading book activity is negligible to calculate a **simplified ratio** in lieu of the integrated ratio with the prior agreement from the

[**] It should be borne in mind that the requirements due to market risk comprise a requirement due to foreign-exchange risk and commodity risk for all the activities and a requirement due to the price change of debt securities and equities in the trading book.
[††] The two current approaches remain into force; however, technical adaptations were made by the new European legislation.
[‡‡] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes

CSSF. The banks which are currently authorised to calculate the simplified ratio may thus continue to apply this regime without being required to file once again for authorisation in this matter. Thus, the institutions authorised to apply the simplified ratio method are exempted from providing data regarding Traded Debt Instruments (table B 1.4 MKR SA TDI, technical annexe 3A) and Equities (table B 1.4 MKR SA EQU, technical annexe 3B).

(b) Approach based on the internal risk management models of credit institutions for the assessment of market risk

Table B 1.4 MKR IM (technical annexe 4)
In case the Approach based on the internal risk management models of credit institutions is used, the table B 1.4 MKR IM[§§] must be filled in. It describes the bank's exposure according to the different risk categories (for further details please refer to the reference lists of the tables in question).

(c) Provisions regarding the partial use of the Standardised Approach in the framework of the Approach based on the internal risk management models of credit institutions for the assessment of market risk

The credit institutions partially using the Standardised Approach in the framework of the Approach based on the internal risk management models for certain categories (Traded Debt Instruments, Equities, Foreign Exchange Risk, Commodity Risk) must fill in the table regarding the Standardised Approach (cf. point (a) above) for these categories. The other categories must be submitted with the table B 1.4 MKR IM (cf. point (b) above).

Sub-section 3: Operational risk

Table B 1.4 OPR (technical annexe 5)
The only table in relation to operational risk to be provided by each credit institution is table B 1.4 OPR[***]. This table indicates the basic information, namely the capital requirements for operational risk for the four approaches to be chosen from in relation to operational risk (Basic Indicator Approach, Standardised Approach, Alternative Standardised Approach, Advanced Measurement Approach). However, the bank needs only to provide the data referring to the approach it chose since the data referring to the non-applied approaches is not requested.

Sub-section 4: Provisions regarding the IAS/IFRS accounting standards

As from 1 January 2008 all the denominator elements contained in the new reporting scheme B 1.4 must be established according to IAS/IFRS accounting standards by all banks.

[§§] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes
[***] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes

Section 2: Numerator elements and capital ratio

Table B 1.4 CA – SRO (technical annexe 6)
This table[†††] provides all the necessary elements for the calculation of the capital ratio. It not only indicates the nominator elements (own funds), but reiterates also certain elements of the denominator. Furthermore, it contains the simplified/integrated capital ratio.

As from 1 January 2008, the new table B 1.4 CA – SRO must be established according to the IAS/IFRS accounting standards. The prudential filters described in chapter II of the Circular CSSF 05/228 regarding the impact of the IAS/IFRS standards on the determination of the capital requirements must be applied for the calculation of the capital requirements.

Chapter 2: Reporting on a consolidated basis

The provisions stated in chapter 1 of "Reporting on an individual basis" apply *mutatis mutandis* to the reporting on a consolidated basis. The table B 6.4 is identical to the table B 1.4, except for the elements specific to the consolidation which are added in the table B 6.4 CA - SRO.

Part 2: Transitional provisions for 2007

During the optional period from 1 January 2007 to 31 December 2007, credit institutions will be able to apply voluntarily and after the prior agreement of the CSSF the new rules regarding capital adequacy. In concrete terms, the banks may choose between:

- the simple approaches (namely, the Standardised Approach for credit risk and the Basic Indicator Approach for operational risk),
- the intermediary approaches (namely, the Foundation IRB Approach for credit risk and the Standardised Approach and the Alternative Standardised Approach for operational risk).

It should be borne in mind that the advanced approaches, namely the Advanced IRB Approach for the credit risk and the Advanced Measurement Approach for the operational risk will only be applicable as from 1 January 2008.

Regarding market risk, the banks may either use the Standardised Approach, or use an approach based on internal risk management models of credit institutions for the assessment of market risk[‡‡‡]. A bank may continue to use until 31 December 2009 an approach based on internal risk management models of credit institutions for the assessment of market risk which was recognised prior to 1 January 2007.

[†††] The list of abbreviations regarding the tables is available in the table of contents of Technical Annexes
[‡‡‡] The two current approaches remain into force; however, technical adaptations were made by the new European legislation.

For the purposes of the reporting, a distinction should be made between the reporting on an individual and on a consolidated basis.

Chapter 1: Reporting on an individual basis

Section 1: Credit institutions using the new regime (simple and intermediate approaches) during 2007

In case a credit institution applies the simple or intermediate approaches for the measurement of credit risk and operational risk as well as, where applicable, an eligible approach for market risk, one single table, namely table B 1.4 CA - SRO, must be transmitted to the CSSF.

Table B 1.4 CA – SRO (technical annexe 6)
This table provides all the necessary elements for the calculation of the capital ratio. It not only indicates the nominator elements (own funds), but reiterates also certain elements of the denominator. Furthermore, it contains the simplified/integrated capital ratio.

In principle, the new table B 1.4 CA – SRO must be established on the basis of the accounting standards used for the financial reporting (LUX GAAP or IAS/IFRS standards, depending on the bank's choice). In case a credit institution uses the IAS/IFRS standards for the prudential financial reporting, the bank concerned may, by way of exception, establish the new table B 1.4 based on LUX GAAP standards until 31 December 2007. In case the IAS/IFRS standards are used, the prudential filters described in chapter II of Circular CSSF 05/228 regarding the impact of the IAS/IFRS standards on the determination of capital requirements must be applied for the calculation of capital requirements.

Following the regime defined by Circular CSSF 2000/10 (part IV, point 10.), the transitional regime allows the credit institutions whose trading book activity is negligible to calculate a **simplified ratio** in lieu of the integrated ratio with the prior agreement from the CSSF. The current provisions concerning the simplified ratio/integrated ratio remain applicable. The banks which are currently authorised to calculate the simplified ratio may thus continue to apply this regime without being required to file once again for authorisation in this matter. Thus, the institutions authorised to apply the simplified ratio method are exempted from providing data regarding Traded Debt Instruments (line 2.3.1.1) and Equities (line 2.3.1.2) in the table B 1.4 CA - SRO.

Section 2: Credit institutions remaining under the current regime

For the credit institutions which continue to apply the capital adequacy provision which is in force (cf. Circular CSSF 2000/10) until 31 December 2007, the current table B 1.4 remains applicable until that date and must be established according to the provisions of Circular CSSF 05/227.

In principle, the current table B 1.4 must be established on the basis of the accounting standards used for the financial reporting (LUX GAAP or IAS/IFRS standards, depending on the bank's choice). In case a credit institution uses the IAS/IFRS standards for accounting, the bank concerned may, by way of exception, establish the current table B 1.4 based on LUX GAAP standards until 31 December 2007. In case the IAS/IFRS standards are used, the prudential filters described in chapter II of Circular CSSF 05/228 regarding the impact of the IAS/IFRS standards on the determination of capital adequacy requirements must be applied for the calculation of capital requirements.

The current provisions concerning the simplified ratio/integrated ratio remain applicable. The banks which are already authorised to calculate the simplified ratio may thus continue to apply this regime without being required to file once again for authorisation in this matter.

Chapter 2: Reporting on a consolidated basis

The provisions stated in chapter 1 of "Reporting on an individual basis" apply *mutatis mutandis* to the reporting on a consolidated basis. The table B 6.4 is identical to the table B 1.4, except for the elements specific to the consolidation which are added in the table B 6.4 CA - SRO.

Part 3: Transmission format and frequency of the new prudential reporting scheme regarding capital adequacy

Chapter 1: Compulsory period as from 2008

As from 1 January 2008 the prudential reporting transmission must be made in XBRL format (eXtensible Business Reporting Language). The XBRL taxonomy corresponding to the new tables B 1.4 and B 6.4 will be published during 2006, as well as the "Schedule of Conditions" including the technical instructions for the transmission of these tables in electronic format.

As from 1 January 2008, the new tables B 1.4 and B 6.4 must be transmitted to the CSSF quarterly if it is a reporting on an individual basis and half-yearly if it is a reporting on a consolidated basis (cf. Circular CSSF 05/227 annexe 2).

Chapter 2: Transitional period in 2007

Section 1: Credit institutions using the new regime (simple and intermediate approaches)

The credit institutions which would like to apply already in 2007 the new capital adequacy rules (in accordance with the principles set out in section 1 of chapter 1 of part 2 of this annexe) may provide the CSSF with the reporting data in XBRL or Excel format. The Excel transmission mode will be specified later.

For the credit institutions which use the new regime (simple and intermediary approaches) during 2007, only the new table B 1.4 CA - SRO must be transmitted to the CSSF on a quarterly basis for the reporting on an individual basis and on a half-yearly basis for the reporting on a consolidated basis.

Section 2: Credit institutions remaining under the current regime

The credit institutions which continue to calculate their capital requirements during 2007 according to the method included in Circular CSSF 2000/10, must continue to transmit the current tables B 1.4 and B 6.4 in EDIFACT format.

By way of derogation from the current provisions (cf. Circular CSSF 05/227, annexe 2), the current tables B 1.4 and B 6.4 must be transmitted to the CSSF on a quarterly respectively half-yearly basis during the transitional period.

Summary of the reporting tables regarding capital adequacy to be submitted to the CSSF

1. Reporting tables applicable in 2007

1.1. Credit institutions remaining under the current prudential regime	
1.1.1. Reporting on an individual basis:	The current table B 1.4 is applicable.
1.1.2. Reporting on a consolidated basis:	The current table B 6.4 is applicable.
1.2. Credit institutions changing for the new prudential regime	
1.2.1. Reporting on an individual basis:	Table B 1.4 CA - SRO
1.2.2. Reporting on a consolidated basis:	Table B 1.4 CA - SRO

2. Reporting tables applicable as from 1 January 2008

2.1. Reporting on an individual basis:

Risk-measurement method used	**Applicable tables**
Credit risk	
Standardised Approach (STA)	Table B 1.4 CR SA Table B 1.4 CR SEC SA Table B 1.4 CR TB SETT
Foundation IRB Approach (FIRB)	Table B 1.4 CR IRB Table B 1.4 CR EQU IRB Table B 1.4 CR SEC IRB Table B 1.4 CR TB SETT
Advanced IRB Approach (AIRB)	Table B 1.4 CR IRB Table B 1.4 CR EQU IRB Table B 1.4 CR SEC IRB Table B 1.4 CR TB SETT

Market risk	
Standardised Approach (STA)	Table B 1.4 MKR SA TDI Table B 1.4 MKR SA EQU Table B 1.4 MKR SA FX Table B 1.4 MKR SA COM
Approach based on the internal risk management models of credit institutions for the assessment of market risk (IM)	Table B 1.4 MKR IM
Operational risk	
Basic Indicator Approach (BIA)	Table B 1.4 OPR
Standardised Approach (STA)	Table B 1.4 OPR
Alternative Standardised Approach (ASA)	Table B 1.4 OPR
Advanced Measurement Approach (AMA)	Table B 1.4 OPR
Calculation of Capital ratio	Table B 1.4 CA - SRO

2.2. Reporting on a consolidated basis:

The tables mentioned in section 2.1 apply *mutatis mutandis* to the banks subject to the reporting on a consolidated basis.