EXPLANATORY MEMORANDUM TO

THE CAPITAL REQUIREMENTS (AMENDMENT) REGULATIONS 2012

2012 No. 917

1. 1.1 This explanatory memorandum has been prepared by the Treasury and is laid before Parliament by Command of Her Majesty.

2. Purpose of the instrument

2.1 These Regulations implement, in part, Directive 2010/76/EU of the European Parliament and of the Council of 24 November 2010 amending Directives 2006/48/EC and 2006/49/EC as regards capital requirements for the trading book and for re-securitisations, and the supervisory review of remuneration policies ("CRD3"). They also implement, in part, Directive 2010/78/EU of the European Parliament and of the Council of 24 November 2010 ("Omnibus 1"), insofar as implementation requires amendments to the Capital Requirements Regulations 2006 (S.I. 2006/3221) ("the 2006 Regulations"). The Regulations impose new obligations on the Financial Services Authority ("FSA") in relation to the supervision of banks and investment firms.

3. Matters of special interest to the Joint Committee on Statutory Instruments

3.1 None.

4. Legislative Context

4.1 The Capital Requirements Directive ("CRD"), which comprises Directive 2006/48/EC (the recast Banking Consolidation Directive) and 2006/49/EC (the recast Capital Adequacy Directive), provides the framework for the supervision of banks and certain investment firms in the EU. The CRD was implemented in the UK partly by the 2006 Regulations. CRD3 amends several aspects of the CRD, including capital requirements for the trading book and re-securitisations and the supervisory review of remuneration policies. These Regulations implement the changes relating to collection and reporting of information concerning remuneration practices. Other changes relating to remuneration policies were implemented by the FSA by way of changes to its rules, with effect from 1 January 2011, and the FSA has also made further changes to its rules to implement the changes concerning capital requirements.

4.2 These Regulations also implement, in part, Omnibus 1, insofar as implementation requires amendments to the 2006 Regulations. The Explanatory Memorandum to the Financial Services (Omnibus 1 Directive) Regulations 2012 (S.I.2012/916) provides further information about Omnibus 1.

4.3 CRD3 is part of a series of Directives which make changes to the CRD. Other changes were previously made by Directive 2009/111/EC ("CRD2") which was implemented, in part, by S.I. 2628/2010. The European Commission issued in July 2011 a proposal to amend and recast the CRD as a separate Directive and Regulation

(known as "CRD4").

Scrutiny Committee History

4.4 The Treasury submitted explanatory memorandum EM 12093/09 dated 24th July 2009 to Parliament in relation to the proposal for CRD3. The House of Commons European Scrutiny Committee reported on the proposal in its Twenty-Eighth Report (HC 19-xxvi) clearing it on 25th November 2009. The House of Lords European Union Select Committee cleared the document from scrutiny on 10th December 2009 as reported in its Progress of Scrutiny – Third Report (15th December 2009).

5. Territorial Extent and Application

5.1 This instrument applies to all of the United Kingdom.

6. European Convention on Human Rights

6.1 Mark Hoban MP, Financial Secretary to the Treasury, has made the following statement regarding Human Rights:

"In my view the provisions of the Capital Requirements (Amendment) Regulations 2012 are compatible with the Convention rights."

7. Policy background

- ***What is being done and why***

7.1 The CRD sets out the EU framework for the prudential supervision of banks, building societies and certain investment firms by setting minimum rules on capital requirements (in line with internationally agreed standards known as "Basel II"), providing a framework for supervision by national supervisors and establishing an information disclosure regime. CRD3 contains a package of reforms to the CRD dealing in particular with capital requirements for the trading book and for re-securitisations and remuneration practices. This implements, for EU purposes, the Basel II.5 agreement, which forms part of the Basel Committee's response to the financial crisis. The FSA is responsible for implementing most of the provisions of CRD3 and implemented the new principles on remuneration, which came into force on 1st January 2011. These Regulations implement obligations imposed on national supervisors to collect and report information about remuneration. The European Banking Authority consulted on draft Guidelines on the remuneration benchmarking exercise and data collection exercise regarding high earners in Autumn 2011 and is due to issue its final guidance in 2012.

7.2 The Regulations also make consequential amendments to the provisions in the 2006 Regulations on disclosure and update reference to the Capital Requirements Directive where necessary.

7.3 For information about the amendments to the 2006 Regulations which implement Omnibus 1, please refer to the Explanatory Memorandum to the Financial Services (Omnibus 1 Directive) Regulations 2012.

- ***Consolidation***

7.4 There are no current plans to consolidate these amendments to the 2006 Regulations. It is likely that further amendments will be required to the 2006 Regulations when other EU legislation replacing the CRD has been finalised and further consideration will be given at that time to consolidation.

8. Consultation outcome

8.1 The European Commission undertook a public consultation on its proposed changes to the CRD in April 2009, prior to issuing its formal proposal in July 2009. Details of the responses, including those from UK businesses, are available at http://ec.europa.eu/internal_market/bank/regcapital/index_en.htm.

8.2 The Treasury consulted the FSA prior to making these Regulations, which only impose obligations directly on the FSA.

9. Guidance

9.1 The Treasury is not planning to issue any guidance on these Regulations. The European Banking Authority is due to issue guidelines on information collection and benchmarking in 2012.

10. Impact

10.1 The Regulations place no direct obligations on business, charities or voluntary bodies.

10.2 The Regulations impose information collection and reporting obligations on the FSA.

10.3 An Impact Assessment has not been prepared for this instrument.

11. Regulating small business

11.1 The legislation does not impose obligations on small business.

12. Monitoring & review

12.1 The Regulations will be reviewed when the European Commission's proposals to recast the CRD as a Directive and Regulation ("CRD4") are finalised.

13. Contact

13.1 Shaun Barry at the Treasury Tel: 020 7270 5269 or email: shaun.barry@hmtreasury.gsi.gov.uk can answer any queries regarding the instrument.

Transposition Table: Implementing Directive 2006/48/EC (Banking Consolidation Directive – "BCD")

*** Denotes a provision of the BCD which was amended/inserted by Directive 2009/111/EC ("CRD2")**

****Denotes a regulation of the Capital Requirements Regulations 2006 (SI 2006/3221) which was amended/inserted by the Capital Requirements (Amendment) Regulations 2010**

+ Denotes a provision of the BCD which was amended by Directive 2010/76/EU ("CRD3")

++Denotes a provision of the Capital Requirements Regulations which was amended by the Capital Requirements (Amendment) Regulations 2012

 # Denotes a provision of the BCD which was amended by Directive 2010/78/EU ("Omnibus Directive")

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE I	**SUBJECT MATTER, SCOPE AND DEFINITION**		
***Article 4**		-	Glossary -
*(1) – (10)		-	Glossary -
(11)		-	GENPRU 2.2.203 R
(12) – (44)		-	Glossary
+(40a) (40b)		-	Glossary
*(45)		-	Glossary
(46) – *(48)		-	Glossary -
+(49)		-	Glossary

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE II	**REQUIREMENTS FOR ACCESS TO THE TAKING UP AND PURSUIT OF THE BUSINESS OF CREDIT INSTITUITIONS**		
+Article 22(1)		-	SYSC 4.1.1 R SYSC 19A.2.1 R
+#Article 22(3) & (5)		++Regulation 16G of the Capital Requirements Regulations 2006	

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)

TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 1			
Section 1	**Competence of home and host Member State**		
***Article 40**			
(3)		**Regulation 16E(a) of the Capital Requirements Regulations 2006	-
#*Article 42a		**++Regulations 16A-16D of the Capital Requirements Regulations 2006	-
#*Article 42b		**++ Reg16E (b) and (c) of the Capital - Requirements Regulations 2006	-

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 1			
Section 2	**Exchange of information and professional secrecy**		
#*Article 49		**Regulation 9 of the Financial Services and Markets Act 2000 (Disclosure of Confidential Information) Regulations 2001	-
***Article 50**		**Regulation 9 of the Financial Services and Markets Act 2000	-

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 1			
Section 2	**Exchange of information and professional secrecy**		
		(Disclosure of Confidential Information) Regulations 2001	

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
***Article 57**			
*(a)		-	GENPRU 2.2.80 R GENPRU 2.2.83 R GENPRU 2.2.97 R GENPRU 2.2.108A R GENPRU 2.2.108B G GENPRU 2.2.111 R GENPRU 2.2.112 G Glossary
(b)		-	GENPRU Annexes 2R -6R included as profit and loss accounts. See also GENPRU 2.2.85 R GENPRU 2.2.90 R
(c)		-	Not implemented -
*(ca)		-	GENPRU 2.2.6 G GENPRU 2.2.10 G GENPRU 2.2.27 R GENPRU 2.2.28 R GENPRU 2.2.42 R GENPRU 2.2.43 G GENPRU 2.2.61 G GENPRU 2.2.63 R GENPRU 2.2.76 R GENPRU 2.2.82 G GENPRU 2.2.85 R GENPRU 2.2.109 R GENPRU 2.2.110 G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
			GENPRU 2.2.113 R GENPRU 2.2.114 R GENPRU 2.2.115 G GENPRU 2.2.116 R GENPRU 2.2.117 G GENPRU 2.2.118 R GENPRU 2.2.120 R GENPRU 2.2.121 R GENPRU 2.2.124 R GENPRU 2.2.125 R GENPRU 2.2.131A G GENPRU 2 Annex 2 R GENPRU 2 Annex 3 R GENPRU 2 Annex 4 R GENPRU 2 Annex 5 R GENPRU 2 Annex 6 R GENPRU TP8A Glossary
(d)		-	GENPRU 2 Annex 1 R Stage H
(e)		-	N/A -
(f)		-	See implementation of Article 63 -
(g)		-	N/A -
(h)		-	See implementation of Article 64(3) -
(i)		-	GENPRU 2 Annex 1 R Stage E
(j)		-	GENPRU 2 Annex 1 R Stage E
(k)		-	GENPRU 2.2.85 R
(l)		-	GENPRU 2.2.209 R
(m)		-	GENPRU 2.2.209 R
(n)		-	GENPRU 2.2.209 R
(o)		- -	GENPRU 2.2.209(4) R GENPRU 2.2.212 R
(p)		-	GENPRU 2.2.213 R
(q)		-	GENPRU 2.2.236 R
+(r)		-	GENPRU 2.2.237 R
Paragraph		-	GENPRU 2.2.102 R
Paragraph		-	GENPRU 2.2.90 R
*3rd Paragraph		-	GENPRU 2.2.102 R
***Article 61**			

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
*1st Paragraph		-	Do not require –discretion implemented -
2nd paragraph		-	GENPRU 2.2.64 R
Article 62		-	Do not require implementation -
Article 63			
(1)		-	GENPRU 2.2.187 R
(2)(a)		-	GENPRU 2.2.177(5) R
(2)(b)		-	GENPRU 2.2.177(2) R
(2)(c)		-	GENPRU 2.2.159(1) R
(2)(d)		-	GENPRU 2.2.177(3) R GENPRU 2.2.64(4) R GENPRU 2.2.64(5) R
(2)(e)		-	GENPRU 2.2.159(9) R GENPRU 2.2.64(2) R
final paragraph		-	GENPRU 2 Annex 1R Stage G -
*3rd Paragraph		-	GENPRU 2.2.70 R GENPRU 2.2.64(9) R GENPRU 2.2.116A R GENPRU 2.2.117A R GENPRU 2.2.117B R GENPRU 2.2.117C R
(3)		-	GENPRU 2.2.191 R GENPRU 2.2.192 R GENPRU 2.2.193 R
#*Article 63a			
*(1)			implemented by subsequent rules
*(2) paragraph 1			GENPRU 2.2.9 G GENPRU 2.2.25 R GENPRU 2.2.26A R GENPRU 2.2.70 R GENPRU 2.2.70A G GENPRU 2.2.79A R GENPRU 2.2.79B R GENPRU 2.2.79C R GENPRU 2.2.79D R GENPRU 2.2 79E G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
			GENPRU 2.2.79F R GENPRU 2.2 79G G GENPRU 2.2.157 G GENPRU 2.2.179 G
*(2) paragraph 2		Section 45 FSMA	GENPRU 2.2.74 R GENPRU 2.2.74A G
*(2) paragraph 3			GENPRU 2.2.74B R
*(2) paragraph 4			GENPRU 2.2.71 R
*(3) paragraph 1			GENPRU 2.2.64 R
*(3) paragraph 2			GENPRU 2.2.69A R
*(3) paragraph 3 1st sentence			GENPRU 2.2.69D G
*(3) paragraph 3 2nd sentence			GENPRU 2.2.69D G GENPRU 2.2.64 R GENPRU 2.2.69C R
*(3) paragraph 3 3rd sentence			GENPRU 2.2.69D G GENPRU 2.2.64 R GENPRU 2.2.69C R
#*(4)			GENPRU 2.2.64 R GENPRU 2.2.68A G GENPRU 2.2.69B R GENPRU 2.2.117A R GENPRU 2.2.117C R GENPRU 2.2.117D R GENPRU 2.2.117E G GENPRU 2.2.118 R
*(5)			GENPRU 2.2.64(9) R GENPRU 2.2.117A R GENPRU 2.2.117B G
#*(6)			GENPRU 2.2.127 R GENPRU 2.2.128A R GENPRU 2.2.129 R GENPRU 2.2.131 R GENPRU 2.2.138 R GENPRU 2.2.143 G GENPRU 2.2.144 G GENPRU 2.2.147 R
Article 64			
(1)		-	N/A -
(2)		-	GENPRU 2.2.276 R
(3)		-	GENPRU 2.2.159(1) R

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TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
(3)(a)		-	GENPRU 2.2.159(9) R
(3)(b)		-	GENPRU 2.2.195 G
(3)(c)		-	GENPRU 2.2.194 R
(3)(d)		-	GENPRU 2.2.159(2) R
Paragraph		-	GENPRU 2.2.195 G
(4)		-	GENPRU 1.3.36 R
(5)+		-	GENPRU 1.3.14 R GENPRU 1.3.29 R GENPRU 2.2.86 R
***Article 65**			
*(1)(a)			No implementation necessary
***Article 66**			
*(1)(a)		-	GENPRU 2.2.46 R
*(1)(b)		-	GENPRU 2.2.46 R
*(1a)(a)		-	GENPRU 2.2.29 R GENPRU 2.2.29A R GENPRU 2.2.30 R GENPRU 2.2.31 G GENPRU 2.2.115A R GENPRU 2.2.115B G GENPRU 2.2.115C G
*(1a)(b)		-	GENPRU 2.2.29 R GENPRU 2.2.29A R GENPRU 2.2.30 R GENPRU 2.2.31 G GENPRU 2.2.115D R GENPRU 2.2.115E G
*(1a)(c)		-	GENPRU 2.2.29 R GENPRU 2.2.29A R GENPRU 2.2.30 R GENPRU 2.2.31 G GENPRU 2.2.115F R GENPRU 2.2.115G G
*(1a)(d)			No implementation necessary
+*(2) 1st sentence		-	GENPRU 2.2.239 R GENPRU 2.2.240 G
+*(2) 2nd sentence		-	GENPRU 2.2.237 R
(3)		-	GENPRU 2.2.239 R BIPRU 10.5.5 R
*(4)		-	Not implemented -

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TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 1	**Own Funds**		
			specifically

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 2	**Provision against risks**		
Subsection 1	**Level of application**		
Article 68			
(1)		-	SYSC (Article 22) - GENPRU 2.1(Article 75) BIPRU 10.1 (Section 5)
(2)			Implemented to apply to all firms on solo basis. See implementation of Article 120 – 122. GENPRU 1.2.46 R for Article 123.
(3)		-	BIPRU 11.2.1 R
Article 69		-	Member State option not implemented -
Article 70			
(1)		-	BIPRU 2.1.7 R BIPRU 2.1.22 R
(2)		-	BIPRU 2.1.24 R
(3)		Section 354 with section 410 of the Financial Services and Markets Act 2000 (FSMA)	- -
(4)		Section 157 with section 410 FSMA	- -
Article 71			
(1) –(2)		-	BIPRU 8.2 - BIPRU 8.9
Paragraph		-	See implementation of Articles 125 and 126 -
Article 72			
(1)		-	BIPRU 11.2.2 R
(2)		-	BIPRU 11.2.4 R

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TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 2	**Provision against risks**		
Subsection 1	**Level of application**		
(3)		-	BIPRU 11.2.6 G
Article 73			
(1)		-	BIPRU 8.5.9 R BIPRU 8.5.10 R BIPRU 8.5.11 G
(2)		-	BIPRU 8.3 -
(3)		-	SYSC 12.1.13 R

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TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 2			
***Subsection 2**	***Calculation and reporting requirements**		
***Article 74**			
(1)		-	GENPRU 1.3.4 R
#*(2)		-	COREP reporting format change to relevant parts of Handbook (in force by 31.12.12) -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 2			
Subsection 3	**Minimum level of own funds**		
+Article 75			
		-	GENPRU 2.1.40 R GENPRU 2.1.45 R BIPRU 3.1.5 R BIPRU 4.1.16 R BIPRU 14.3

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)

TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Article 76		-	GENPRU 2.1.51 R BIPRU 3.1.5 R BIPRU 4.1.16 R
Article 77		-	Glossary

Provision of BCD	**Description**	**Transposed by HMT**	**Transposed in (FSA Handbook Provision)**
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 1	**Standardised approach**		
Article 78			
(1) part		-	BIPRU 3.2.1 R BIPRU 3.2.2 R
(1) third sentence		-	BIPRU 5.4.27 R BIPRU 13.8.8 R
(2) first sentence		-	BIPRU 13.3.1 R
(2) second sentence		-	BIPRU 13.3.5 in respect of *long settlement transactions* R BIPRU 13.8.2 in respect of *SFTS* R
(3)		-	BIPRU 3.2.3 R
(4)		-	BIPRU 13.3.12 in respect of financial derivatives and long settlement transactions R R R BIPRU 13.8.9 in respect of *SFTs* BIPRU 13.8.7 in respect of *SFT's*
Article 79			
(1)		-	BIPRU 3.2.9 R
(2)		-	BIPRU 3.2.10 R
(2)(c) last sentence		-	BIPRU 3.2.11 R
(2) last sentence		-	BIPRU 3.2.12 R
(3)		-	BIPRU 3.2.13 R
Article 80			
(1)		-	BIPRU 3.2.20 R
(2)		-	BIPRU 3.2.21 R
(3)		-	See implementation of Annex VI. Adopted the -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 1	**Standardised approach**		
			credit qualification approach
(4)		-	BIPRU 3.2.22 R
(5)		-	BIPRU 3.2.23 R
(6)		-	BIPRU 3.2.24 R
(7)		-	BIPRU 3.2.25 R BIPRU 3.2.26 R BIPRU 3.2.27 R
(8)		-	Not implemented – exercise Directive discretion in Article 80(8) not to implements -
***Article 81**			
(1)		-	BIPRU 3.3.1 R
#*(2)		**Regulation 22(1) of the Capital Requirements Regulations 2006 (S.I. 3221/20060)	- -
(3)		Regulation 22(2) of S.I. 3221/2006	- -
(4)		Regulation 24 of S.I. 3221/2006	- -
Article 82			
(1)		Regulation 22(5) of S.I. 3221/2006	- -
(2)		Regulation 22(5) of S.I. 3221/2006	- -
Article 83			
(1)		-	BIPRU 3.6.1 R
(2)		-	BIPRU 3.6.2 R

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TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 2	**Internal Ratings Based Approach**		
Article 84			
(1)		-	BIPRU 4.1.12 G
(2)(a) – (e)		-	BIPRU 4.2.2 R
#(2) last paragraph		-	BIPRU 4.2.3 R
(3)		-	BIPRU 4.2.11 R
(4)		-	BIPRU 4.2.13 R
(5)		-	BIPRU 4.1.25 R
(6)		Regulations 2-9 of S.I 3221/2006 for Article 129 and regulations 10 – 20 for Articles 130 - 132	- -
Article 85			
(1) 1st paragraph		-	BIPRU 4.2.17 R
(1) 2nd paragraph		-	BIPRU 4.2.18 R
(1) 3rd paragraph		-	BIPRU 4.2.19 R
(2)		-	BIPRU 4.2.20 R
(3)		-	BIPRU 4.2.22 R
(4)		-	BIPRU 4.2.23 R
(5)		-	BIPRU 4.2.24 R
Article 86			
(1)		-	BIPRU 4.3.2 R
(2)		-	BIPRU 4.4.2 R BIPRU 4.7.2 R
(3)		-	BIPRU 4.4.3 R
(4)(a) – (d)		-	BIPRU 4.6.2 R
(4) last sentence		-	BIPRU 4.6.3 R
(5)		-	BIPRU 4.7.2 R
(6)		-	BIPRU 4.5.3 R
(7)		-	BIPRU 4.4.4 R
(8)		-	BIPRU 4.9.5 R
(9)		-	BIPRU 4.3.3 R
***Article 87**			
(1)		-	BIPRU 4.3.4 R
(2) 1st sentence		-	BIPRU 4.8.21 R
(2) 2nd sentence		-	BIPRU 4.9.8 R
(3)		-	BIPRU 4.3.5 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 2	**Internal Ratings Based Approach**		
(4)		-	BIPRU 4.7.3 R BIPRU 4.7.4 R
(5)		-	BIPRU 4.5.7 R
(6)		-	BIPRU 4.4.63 for (a) to (c) classes R BIPRU 4.6.49 R
(7)		-	BIPRU 4.6.53 R BIPRU 4.6.56 R
(8)		-	BIPRU 4.4.33 R
(9)		-	BIPRU 4.4.41 R
(10)		-	BIPRU 4.9.2 (1) R
*(11)		-	BIPRU 4.9.11 R BIPRU 4.9.29 R
*(12)		-	BIPRU 4.9.12 R
Article 88			
(1)		-	BIPRU 4.3.6 R
(2)		-	BIPRU 4.3.7 R
(3)		-	BIPRU 4.9.2 (2) R
(4)		-	BIPRU 4.9.10 R
(5)		-	BIPRU 4.8.30 R
(6)		-	BIPRU 4.9.15 R
***Article 89**			
*(1)		-	BIPRU 4.2.26 R
(2)		-	BIPRU 4.2.29 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 3	**Credit mitigation**		
Article 90		-	Glossary -
Article 91		-	BIPRU 4.10.3 as it applies to the IRB approach R BIPRU 5.2.1 R
Article 92			
(1)		-	BIPRU 5.2.2 R
(2)		-	BIPRU 5.2.4 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 3	**Credit mitigation**		
(3)		-	BIPRU 5.2.5 R
(4)		-	BIPRU 5.2.5 R
(5)		-	BIPRU 5.2.7 R
(6)		-	BIPRU 5.2.8 R
Article 93			BIPRU 4.10.4 as it applies to the IRB approach
(1)		-	BIPRU 5.2.11 R
(2)		-	BIPRU 5.2.12 R
(3)		-	BIPRU 5.2.13 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 4	**Securitisation**		
Article 94		-	BIPRU 9.2.1 R
Article 95		-	BIPRU 9.3.1 R
Article 96			
(1)		-	BIPRU 9.9.1 R BIPRU9.9.2 R
(2)		-	BIPRU 9.9.3 R
(3)		-	BIPRU 9.9.7 R
(4)		-	BIPRU9.9.9 R
***#Article 97**			
(1)		-	BIPRU 9.7.1 R
#*(2)		**Regulation 23(1) of S.I. 3221/2006	- -
(3)		Regulation 23(3) of S.I. 3221/2006.	- -
(4)		Regulation 24 of S.I. 3221/2006	- -
(5)		-	BIPRU 9.7.2 R
Article 98			
(1)		Regulation 23(4) of S.I.	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 3	**Minimum own funds requirements for credit risk**		
Subsection 4	**Securitisation**		
		3221/2006	
(2)		Regulation 23(8) of S.I. 3221/2006	- -
Article 99		-	BIPRU 9.8.1 R
Article 100			
(1)		-	BIPRU 9.13.1 R
(2)		-	Glossary -
Article 101			
+(1)		-	BIPRU 9.6.1 R BIPRU 9.6.1A R
(2)		-	BIPRU 9.6.2 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 4	**Minimum own funds requirements for operational risk**		
Article 102			
(1)		-	BIPRU 6.2.1 R
(2)		-	BIPRU 6.2.5 R BIPRU 6.2.6 R
(3)		-	BIPRU 6.2.7 R BIPRU 6.2.8 R
(4)		-	BIPRU 6.2.9 R
Article 103		-	BIPRU 6.3.1 R
Article 104			
(1)		-	BIPRU 6.4.3 R
(2)		-	BIPRU 6.4.5 R
(3)		-	BIPRU 6.4.17 R
(4)		-	Not implemented – contradicts Annex X Part 2 point 1 -
(5)		-	BIPRU 6.4 sets out A Annex X Part 2 -
(6)		-	BIPRU 6.4.1 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 4	**Minimum own funds requirements for operational risk**		
#Article 105			
#(1)		-	BIPRU 6.2.4 G
(2)		-	BIPRU 1.3.7 R BIPRU 6.5.5 R
(3)		Regulations 2-9 of S.I. 3221/2006 for Article 129 and Regulations 10 – 20 for Articles 130 to 132	- -
(4)		-	BIPRU 6.5.31 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 5	**Large Exposures**		
***#Article 106**			
(1) 1st paragraph		-	BIPRU 10.2.1 R
(1) 2nd paragraph		-	BIPRU 10.2.7 R
(1) 3rd paragraph		-	BIPRU 10.2.2(1) R
#*(2)(a)		-	BIPRU 10.2.2(2) R
#*(2)(b)		-	BIPRU 10.2.2(3) R
#*(2)(c)		-	BIPRU 10.2.2 (4) R
#*(2)(d)		-	BIPRU 10.2.2(5) R
*(3)			BIPRU 10.3.15 R
***Article 107**			Glossary
Article 108		-	BIPRU 10.5.1 R
#*Article 110		-	SUP 16.12 SUP 16 Annex 24 R FSA 008
#*Article 111			
#*(1)		-	BIPRU 10.1.1 R BIPRU 10.2.9 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 5	**Large Exposures**		
			BIPRU 10.5.6 R BIPRU 10.6.32 R
*(2)		-	deleted -
*(3)		-	deleted -
*(4) 1st paragraph		-	BIPRU 15.3.11(1)(f) R
*(4) 2nd paragraph		-	BIPRU 10.6.33 G
***Article 112**			
(1)		-	BIPRU 10.3.3(7) R BIPRU 10.6.2 R
*(2)		-	BIPRU 10.2.9 R BIPRU 10.2.12 R
(3)		-	BIPRU 10.2.21 R
*(4)			BIPRU 10.2.23 R
***Article 113**			
*(1)		-	deleted -
*(2)		-	deleted -
(3)(a)		-	BIPRU 10.6.3(1) R
(3)(b)		-	BIPRU 10.6.3(2) R
(3)(c)		-	BIPRU 10.6.3(3) R
(3)(d)		-	BIPRU 10.6.3(4) R
*(3)(e)		-	BIPRU 10.6.3(7)&(8) R
*(3)(f)		-	BIPRU 10.8A R BIPRU 3.2.25R to R BIPRU 3.2.35 R BIPRU 10.5.5(3) R
(3)(g)		-	BIPRU 10.6.3(14) R
(3)(h)		-	BIPRU 10.6.3(15) R
*(3)(i)		-	BIPRU 10.6.3(16) R
*(3)(j)		-	deleted -
*(3)(k)		-	deleted -
(3)(l)		-	deleted -
(3)(m)		-	deleted -
(3)(n)		-	deleted -
(3)(o)		-	deleted -
(3)(p)		-	deleted -
(3)(q)(i) –(ii)		-	deleted -
(3)(q) last paragraph		-	deleted -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 5	**Large Exposures**		
(3)(r)		-	deleted -
(3)(s)		-	deleted -
(3)(t) 1st paragraph		-	deleted -
(3)(t) 2nd paragraph		-	deleted -
(3)(t) 3rd paragraph		-	deleted -
(3)(t) 4th paragraph		-	deleted -
(3)(t) 5th paragraph		-	deleted -
*(4)(a)-(b), (d)-(f)		-	Not implemented
*(4)(c)			BIPRU 10.9A
*(4)(g) – (h)			BIPRU 10.6.34 R BIPRU 10.6.35 R BIPRU 10.6.36 R BIPRU 10.6.37 G
*(4)(i)-(j)			Not implemented
***Article 114**			
*(1)		-	BIPRU 10.2.14 R
*(2) 1st paragraph		-	BIPRU 10.2.19 R
(2) 2nd paragraph		-	BIPRU 10.2.19 R
(2) 3rd paragraph		-	BIPRU 10.2.20 R
*(2) 4th paragraph		-	BIPRU 10.2.20 R
*(3) 1st paragraph		-	BIPRU 10.2.22(1) R
(3) 2nd paragraph		-	BIPRU 10.2.22(2) R
(3) 3rd paragraph		-	BIPRU 10.2.22(3) R
*(3) 4th paragraph		-	BIPRU 10.2.22(4) R
*(3) 5th paragraph		-	BIPRU 10.2.22(5)(b) R
(4)		-	deleted -
***Article 115**			

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 5	**Large Exposures**		
(1)		-	BIPRU 10.6.3(11) R BIPRU 10.6.4 R
(2)		-	BIPRU 10.6.3(12) R BIPRU 10.6.28 R
***Article 117**			
*(1)		-	BIPRU 10.3.3(1) R BIPRU 10.3.4(5) G BIPRU 10.2.16 R
*Introductory paragraph			BIPRU 10.3.3(1) R
(2)(a)		-	BIPRU 10.3.4(3) G
(2)(b)		-	BIPRU 10.3.4(4) G
(2)(c)		-	BIPRU 10.3.4(6) G
Article 118		-	BIPRU 2.1.23 R
***Article 119**		-	deleted -
Provision of BCD	**Description**	Transposed by HMT	Transposed in FSA Handbook Provision
TITLE V			
CHAPTER 2			
Section 7	**Exposures to transferred credit risk**		
#*Article 122a			
***(1)**			BIPRU 9.15.1 R BIPRU 9.15.3 R BIPRU 9.15.4 R BIPRU 9.15.5 R BIPRU 9.15.6 R Glossary
***(2)**			BIPRU 9.15.7 R BIPRU 9.15.8 R
***(3)**			BIPRU 9.15.3 R BIPRU 9.15.9 R BIPRU 9.15.10 R
***(4)**			BIPRU 9.15.11 R BIPRU 9.15.12 R BIPRU 9.15.13 R
***(5)**			BIPRU 9.3.21 G BIPRU 9.3.22 G BIPRU9.15.14 R BIPRU 9.15.15 R BIPRU 9.15.16 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 2			
Section 5	**Large Exposures**		
			BIPRU 9.15.17 G BIPRU 9.15.18 G BIPRU 7.2.47B G BIPRU 7.2.47C G
***(6)**			BIPRU 9.3.15 R BIPRU 9.3.16 R BIPRU 9.3.17 R
***(7)**			BIPRU 9.3.18 R BIPRU 9.3.19 R BIPRU 9.3.20 R
***(8)**			BIPRU 9.3.1A R BIPRU 9.15.1 R
***(9)**			No implementation necessary
#(10)			No implementation necessary

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 3			
Article 123		-	GENPRU 1.2.30 R BIPRU 2.2

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 4			
Section 1	**Supervision**		
Article 124			
(1)		Section 138 and paragraph 6 of Schedule 1 to FSMA with section 410 FSMA	- -
(2)		As above	- -
(3)		As above	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 4			
Section 1	**Supervision**		
(4)		As above	- -
(5)		-	BIPRU 2.3.7 R
#(6)			N/A
Article 125		-	BIPRU 8 Annex 1R - and 4G
Article 126			
(1)		-	BIPRU 8 Annex 1R - and 4G
(2)		-	BIPRU 8 Annex 1R - and 4G
(3)		-	BIPRU 8 Annex 1R - and 4G
(4)		Section 410 FSMA	- -
Article 127			
(1)		-	BIPRU 8.1.1 -
(2)		Section 165 FSMA	- -
(3)		As above	- -
***#Article 129**			- -
#*(1)		**++Regulation 11 of S.I. 3221/2006	-
# (2)		++Regulations 2 – 9 of S.I. 3221/2006	-
#*(3)		**++Regulations 10A & 10B of S.I. 3221/2006	
#*(4)-(10)		**++Regulations 10A & 10B of S.I. 3221/2006	
***Article 130**			-
#*(1)		**++Regulations 14 & 16F of S.I. 3221/2006	-
(2)		Regulation 17(1) of S.I. 3221/2006	-
Article 131			-

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 4			
Section 1	**Supervision**		
(1)		Regulation 15 of S.I. 3221/2006	-
(2)		No action necessary	-
#(3)		Member State option not implemented	-
#*Article 131a		**++ Regulation 12A of SI 3221/2006	
***Article 132**			-
#(1) 1st and 2nd paragraph		Section 354 with section 410 FSMA	-
(1) 3rd paragraph		Regulation 12 of S.I. 3221/2006	-
*(1) 4th paragraph		Regulation 11(2) of S.I. 3221/2006	-
(2)		Regulation 11(2) of S.I. 3221/2006	-
#*(3)		Regulation 17(2) of S.I. 3221/2006	-
Article 133			
(1) 1st paragraph		-	BIPRU 8.5.4 R
(1) 2nd paragraph		-	Member State option not implemented -
(1) 3rd paragraph		-	BIPRU 8.5.5 R
(2)		-	BIPRU 8.5.5 R
(3)		-	BIPRU 8.5.5 R
+Article 136		++Regulation 26 of S.I. 3221/2006	GENPRU 1.2.30 R BIPRU 2.2

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		

CHAPTER 4			
Section 2	**Disclosure by competent authorities**		
#Article144		Section 155 FSMA	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE V	**PRINCIPLES AND TECHNICAL INSTRUMENTS FOR PRUDENTIAL SUPERVISION AND DISCLOSURE**		
CHAPTER 5	**Disclosure by credit institutions**		
Article 145			
(1)		-	BIPRU 11.3.1 R
(2)		-	BIPRU 11.3.2 R
+(3)		-	BIPRU 11.3.3 R BIPRU 11.3.4 R
(4)		-	BIPRU 11.3.4 R
Article 146			
(1)		-	BIPRU 11.3.5 R
(2)		-	BIPRU 11.3.6 R
(3)		-	BIPRU 11.3.7 R
Article 147			
(1)		-	BIPRU 11.3.8 R
(2)		-	BIPRU 11.3.9 R
Article 148		-	BIPRU 11.3.10 R
Article 149		Sections 138 and 165 FSMA	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
TITLE VII	**TRANSITIONAL AND FINAL PROVISIONS**		
CHAPTER 1	**Transitional provisions**		
+Article 152		-	BIPRU Transitional -
***Article 153**		-	Not implemented -
***+Article154**		-	[extension of BIPRU transitional for 129(3)] -
Article155		-	BIPRU Transitional -

ANNEXURES

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex II	**CLASSIFICATION OF OFF-BALANCE-SHEET ITEMS**		
Annex II		-	BIPRU 3.7.2 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
*PART 1			
	Definitions		
	General terms		
Point 1		-	Glossary -
Point 2		-	Glossary -
	Transaction types		
Point 3		-	BIPRU 13.3.4 R
Point 4		-	Glossary -
	Netting sets, hedging sets, and related terms		
*Point 5		-	Glossary -
Point 6		-	Glossary -
Point 7		-	Glossary -
Point 8		-	Glossary -
Point 9		-	Glossary -
Point 10		-	Glossary -
Point 11		-	Glossary -
Point 12		-	Glossary -
Point 13		-	Glossary -
	Distribution		
Point 14		-	Glossary -
Point 15		-	Glossary -
Point 16		-	Glossary -
Point 17		-	Glossary -
	Exposure measures and adjustments		
Point 18		-	Glossary -
Point 19		-	Glossary -
Point 20		-	Glossary -
Point 21		-	Glossary -
Point 22		-	Glossary -
Point 23		-	Glossary -
Point 24		-	Glossary -
Point 25		-	Glossary -
	CCR related risks		
Point 26		-	Glossary -
Point 27		-	Glossary -
Point 28		-	Glossary -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
*PART 2			
	Choice of the method		
Point 1 1st sentence		-	BIPRU 13.3.10 R
Point 1		-	BIPRU 13.3.2 R
Point 1 2nd paragraph 1st sentence		-	BIPRU 8.7.8 R
Point 2		-	BIPRU 13.6.6 R
*Point 3		-	BIPRU 13.3.14 R BIPRU 13.3.15 R
Point 4		-	BIPRU 13.3.16 R
Point 5		-	BIPRU 13.3.8 R
Point 6		-	BIPRU 13.3.13 *in respect of financial derivatives* and *long settlement transactions* R BIPRU 13.8.8 *in respect of SFTs* R
Point 7		-	BIPRU 13.3.6 R
Point 8		-	BIPRU 13.4.15 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 3			
	Mark-to-Mark Method		
Step (a)		-	BIPRU 13.4.2 R
Step (b) part		-	BIPRU 13.4.3 R
Step (b) part		-	BIPRU 13.4.4 R
Table 1		-	BIPRU 13.4.5 R
Table 1 footnote 25		-	BIPRU13.4.6 R
Table 1 footnote 26		-	BIPRU 13.4.7 R
Table 1 footnote 27 part		-	BIPRU 13.4.8 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 3			
Table 1 footnote 27 part		-	BIPRU 13.4.9 R
Table 2		-	BIPRU 13.4.11 R
Step (c)		-	BIPRU 13.4.12 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 4			
	Original Exposure Method		
Table 3		-	Not implemented -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 5			
	Standardised Method		
Point 1 first sentence		-	BIPRU 13.5.1 R
Point 1 second sentence		-	BIPRU 13.5.24 R
Point 1 part		-	BIPRU 13.5.25 R
Point 1 part		-	BIPRU 13.5.26 R
Point 1 part		-	BIPRU 13.5.27 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 5			
Point 2		-	BIPRU 13.5.2 R
Point 3		-	BIPRU 13.5.3 R
Point 4		-	BIPRU 13.5.4 R
Points 5 - 9		-	BIPRU 13.5.6 R
Point 10		-	BIPRU 13.5.8 R
Point 11		-	BIPRU 13.5.7 R
Point 12		-	BIPRU 13.5.11 R
Point 13		-	BIPRU 13.5.12 R
Table 4		-	BIPRU 13.5.13 R
Point 14		-	BIPRU 13.5.14 R
*Point 15		-	BIPRU 13.5.6 R BIPRU 13.5.22 R
Point 16		-	BIPRU 13.5.18 R
Point 17 part		-	BIPRU 13.5.16 R
Point 17 part		-	BIPRU 13.5.17 R
Point 18		-	BIPRU 13.5.21 R
Table 5		-	BIPRU 13.5.22 R
Point 19 part		-	BIPRU 13.5.9 R
Point 19 part		-	BIPRU 13.5.10 R
Point 20		-	BIPRU 13.5.20 R
Point 21		-	BIPRU 13.5.19 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 6			
	Internal Model Method		
Point 1 part		-	BIPRU 13.6.7 R
Point 1 part		-	BIPRU 13.6.8 R
Point 1 third sentence		-	BIPRU 13.6.12 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 6			
Point 2		-	BIPRU 13.6.13 R
Point 2 first sentence		-	Glossary BIPRU 13.5.2 R
Point 2 second sentence		-	BIPRU 13.6.9 G
Point 3 first sentence		-	BIPRU 13.6.10 R
Point 3 second sentence		-	BIPRU 13.6.11 R
Point 3 2nd sentence			BIPRU 8.7.9 G As far as it relates to Groups
Point 4 part		-	BIPRU 13.6.17 R
Point 4 part		-	BIPRU 13.6.18 G
Point 4 part		-	BIPRU 13.6.19 G
Point 4 part		-	BIPRU 13.6.20 R
Point 4 part		-	BIPRU 13.6.21 G
	Exposure value		
Point 5		-	BIPRU 13.6.22 R
Point 6		-	BIPRU 13.6.23 R
Point 7 first part		-	BIPRU 13.6.24 R
Point 7 second part		-	BIPRU 13.6.31 R
Point 7 third part		-	BIPRU 13.6.25 R
Point 8		-	BIPRU 13.6.26 R
Point 9 first part		-	BIPRU 13.6.27 R
Point 9 second part		-	BIPRU 13.6.28 R
Point 10		-	BIPRU 13.6.29 R
Point 11		-	BIPRU 13.6.9 G
Point 12 part		-	BIPRU 13.6.33 R
Point 12 part		-	BIPRU 13.6.34 R
Point 13		-	BIPRU 13.6.35 R
Point 14		-	BIPRU 13.6.30 R
Point 15		-	BIPRU 13.6.38 R
Point 16		-	BIPRU 13.6.40 R
	CCR Control		
Point 17		-	BIPRU 13.6.41 R
Point 18		-	BIPRU 13.6.42 R
Point 19		-	BIPRU 13.6.43 R
Point 20		-	BIPRU 13.6.44 R
Point 21		-	BIPRU 13.6.45 R
Point 22		-	BIPRU 13.6.46 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		
PART 6			
Point 23		-	BIPRU 13.6.47 R
Point 24		-	BIPRU 13.6.48 R
Point 25		-	BIPRU 13.6.49 R
Point 26		-	BIPRU 13.6.50 R
	Use test		
Point 27		-	BIPRU 13.6.51 R
Point 28		-	BIPRU 13.6.52 R
Point 29		-	BIPRU 13.6.53 R
Point 30		-	BIPRU 13.6.54 R
Point 31		-	BIPRU 13.6.55 R
	Stress testing		
Point 32		-	BIPRU 13.6.56 R
Point 33		-	BIPRU 13.6.57 R
	Wrong-Way Risk		
Point 34		-	BIPRU 13.6.58 R
Point 35		-	BIPRU 13.6.59 R
	Integrity of the modelling process		
Point 36		-	BIPRU 13.6.60 R
Point 37		-	BIPRU 13.6.61 R
Point 38		-	BIPRU 13.6.63 R
Point 39		-	BIPRU 13.6.64 R
Point 40		-	BIPRU 13.6.65 R
Point 41		-	BIPRU 13.6.66 R
	Validation requirements for EPE models		
Point 42 part		-	BIPRU 13.6.67 R
Point 42 part		-	BIPRU 13.6.68 G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**THE TREATMENT OF COUNTERPARTY CREDIT OF DERIVATIVE INSTRUMENTS, REPURCHASE TRANSACTIONS, SECURITIES OR COMMODITIES LENDING OR BORROWING TRANSACTIONS, LONG SETTLEMENT TRANSACTIONS AND MARGIN LENDING TRANSACTIONS**		

PART 7			
	Contractual netting (contracts for novation and other netting agreement		
(a)	Types of netting that competent authorities may recognise		
Point (a) part		-	BIPRU 13.7.2 R
Point (a) part		-	BIPRU 13.7.3 R
Point (a) part		-	BIPRU 13.7.4 R
Point (a) part		-	BIPRU 13.7.5 R
(b)	Conditions for recognition		
Point (b) part		-	BIPRU 13.7.6 R
Point (b) part		-	BIPRU 13.7.7 R
Point (b) part		-	BIPRU 13.7.8 R
Point (b) part		-	BIPRU 13.7.9 R
Point (b) part		-	BIPRU 13.7.10 R
Point (b) part		-	BIPRU 13.7.11 R
(c)	Effects of recognition		
(i)		-	BIPRU 13.4.16 R
(ii) part		-	BIPRU 13.4.17 R
(ii) part		-	BIPRU 13.4.18 R
(ii) part		-	BIPRU 13.4.19 R
Table 6		-	Not implemented – goes with Part 4

Provision of BCD	**Description**	**Transposed by HMT**	**Transposed in (FSA Handbook Provision)**
*+Annex V	**TECHNICAL CRITERIA CONCERNING THE ORGANISATION AND TREATMENT OF RISK**		
1	GOVERNANCE		
Point 1		-	SYSC 3.2.28 R SYSC 5.1.7 R SYSC 10.1.15 G
2	TREATMENT OF RISKS		
Point 2		-	SYSC 3.2.29 R SYSC 7.1.4 R
3	CREDIT AND COUNTERPARTY RISK		
Point 3		-	SYSC 3.2.30 R SYSC 7.1.9 R
Point 4		-	SYSC 3.2.31 R SYSC 7.1.10 R
Point 5		-	SYSC 3.2.32 R SYSC 7.1.11 R
4	RESIDUAL RISK		
Point 6		-	SYSC 3.2.33 R SYSC 7.1.13 R
5	CONCENTRATION RISK		
Point 7		-	BIPRU 10.12.2
6	SECURITISATION RISK		
*Point 8		-	BIPRU 9.1.6 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
*+Annex V	**TECHNICAL CRITERIA CONCERNING THE ORGANISATION AND TREATMENT OF RISK**		
			BIPRU 9.1.9 G
Point 9		-	BIPRU 9.13.21 R
7	MARKET RISK		
Point 10		-	SYSC 3.2.34 R SYSC 7.1.14 R BIPRU 1.2.21 R
8	INTEREST RATE RISK ARISING FROM NON-TRADING ACTIVITIES		
Point 11		-	SYSC 3.2.25 R SYSC 7.1.15 R
9	OPERATIONAL RISK		
Point 12		-	SYSC 3.2.35 R SYSC 4.1.7 R SYSC 7.1.15 R
Point 13		-	SYSC 3.2.26 R
10	LIQUIDITY RISK		
*Point 14		-	BIPRU 12.3.4 R
*Point 14a		-	BIPRU 12.3.5 R BIPRU 12.3.8 R
*Point 15		-	BIPRU 12.3.27 R
*Point 16			BIPRU 12.3.22A R
*Point 17			BIPRU 12.3.22B R
*Point 18			BIPRU 12.4.-2 R
*Point 19			BIPRU 12.4.-1 R
*Point 20			BIPRU 12.4.5A R
*Point 21			BIPRU 12.4.10 R
*Point 22			BIPRU 12.4.11 R
+Point 23	Remuneration policies	-	Glossary SYSC 19A.1.1 R SYSC 19A.3.3 R SYSC 19A.3.4 R SYSC 19A.3.6 G See also general guidance on proportionality and SYSC TP3.5G
+(a)			SYSC 19A.1.6 G SYSC 19A.2.1 R SYSC 19A.2.2 G SYSC 19A.2.3 G SYSC 19A.3.7 R (Principle 1)
+(b)			SYSC 19A.3.8 R (Principle 2)

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
*+Annex V	**TECHNICAL CRITERIA CONCERNING THE ORGANISATION AND TREATMENT OF RISK**		
			SYSC 19A.3.9 R (Principle 3)
+(c)			SYSC 19A.3.10 R (principle 4)
+(d)			SYSC 19A.3.11 R (Principle 4)
+(e)			SYSC 19A.3.14 R SYSC 19A.3.14 E SYSC 19A.3.17 G (Principle 5)
+(f)			SYSC 19A.3.16 R (Principle 5)
+(g)			SYSC 19A.3.38 R (Principle 12)
+(h)			SYSC 19A.3.38 R SYSC 19A.3.39 G (Principle 12)
+(i)			SYSC 19A.3.18 R SYSC 19A.3.19 G (Principle 6)
+(j)			SYSC 19A.40 R SYSC 19A.41 E SYSC 19A.42 G (Principle 12) (SYSC 19a.3.43G)
+(k)			SYSC 19A.3.20 R SYSC 19A.3.21 R (Principle 7)
+(l)			SYSC 19A.44 R (Principle 12)
+(m)			SYSC 19A.3.45 R SYSC 19A.3.46 G (Principle 12)
+(n)			SYSC 19A.3.22 R SYSC 19A.3.23 G (Principle 8)
+(o)			SYSC 19A.3.47 R SYSC 19A.3.48 G (Principle 12)
+(p)			SYSC 19A.3.49 R SYSC 19A.3.50 G (Principle 12)
+(q)			SYSC 19A.3.27 R SYSC 19A.3.28 G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
*+Annex V	**TECHNICAL CRITERIA CONCERNING THE ORGANISATION AND TREATMENT OF RISK**		
			(Principle 8) SYSC 19A.3.51 R SYSC 19A.3.52 E (Principle 12)
+(r)			SYSC 19A.3.29 R (Principle 9)
+(s)			SYSC 19A.3.30 R SYSC 19A.3.310 G (Principle 10)
+(t)			SYSC 19A.3.32 R (Principle 11)
+Point 23 final paragraph			SYSC 19A.3.1 R SYS 12.1.12(2)(da) R (note guidance that in line with article 73(3) BCD at SYSC 19A.3.2G
+Point 24		-	SYSC 19A.3.12 R (Principle 4) SYSC 19A.3.13 G (Principle 4)

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 1	**RISK WEIGHTS**		
1	EXPOSURES TO CENTRAL GOVERNMENTS OR CENTRAL BANKS		
1.1	**Treatments**		
Point 1		-	BIPRU 3.4.1 R
Point 2		-	BIPRU 3.4.2 R
Table 1		-	BIPRU 3.4.3 R
Point 3		-	BIPRU 3.4.4 R
1.2	**Exposures in the national currency of the borrower**		
Point 4		-	BIPRU 3.4.5 R
Point 5		-	BIPRU 3.4.6 R
1.3	**Use of credit assessments by Export Credit Agencies**		
Point 6		-	BIPRU 3.4.7 R
Point 7		-	BIPRU 3.4.8 R
Table 2		-	BIPRU 3.4.9 R
2	EXPOSURES TO REGIONAL GOVERNMENTS OR LOCAL AUTHORITIES		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 1	**RISK WEIGHTS**		
+Point 8		-	BIPRU 3.4.10 R
Point 9		-	BIPRU 3.4.15 R BIPRU 3.4.16 G BIPRU 3.4.17 R
Point 10		-	BIPRU 3.4.18 R
Point 11		-	BIPRU 3.4.19 R
+Point 11a			BIPRU 3.4.19A R
3	EXPOSURES TO ADMINISTRATIVE BODIES AND NON-COMMERCIAL UNDERTAKINGS		
3.1	**Treatment**		
Point 12		-	BIPRU 3.4.21 R
3.2	**Public Sector Entries**		
Point 13		-	BIPRU 3.4.22 R
Point 14		-	BIPRU 3.4.23 R
Point 15		-	BIPRU 3.4.24 R
Point 16		-	BIPRU 3.4.25 R
Point 17		-	BIPRU 3.4.26 R
4	EXPOSURES TO MULTILATERAL DEVELOPMENT BAMKS		
4.1	**Scope**		
Point 18		-	Glossary -
4.2	**Treatment**		
Point 19		-	BIPRU 3.4.27 R
Point 20		-	BIPRU 3.4.28 R
Point 20 (a) – (l)			Glossary
Point 21		-	BIPRU 3.4.29 R
5	EXPOSURES TO INTERNATIONAL ORGANISATIONS		
Point 22		-	BIPRU 3.4.30 R
6	EXPOSURES TO INSTITUTIONS		
6.1	**Treatment**		
Point 23		-	Not specifically implemented. Incorporated in implementation of points 29 – 32. -
Point 24		-	BIPRU 3.4.32 R
6.2	**Risk-weight floor on exposures to unrated institutions**		
Point 25		-	BIPRU 3.4.11 (2) R BIPRU 3.4.33 R
6.3	**Central government risk weight based method**		
Point 26		-	BIPRU 3.4.11 (1) R
Table 3		-	BIPRU 3.4.12 R
Point 27		-	BIPRU 3.4.13 R
Point 28		-	BIPRU 3.4.14 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 1	**RISK WEIGHTS**		
6.4	**Credit assessment based method**		
Point 29		-	BIPRU 3.4.34 R
Table 4		-	BIPRU 3.4.35 R
Point 30		-	BIPRU 3.4.36 R
Point 31		-	BIPRU 3.4.37 R
Table 5		-	BIPRU 3.4.38 R
Point 32		-	BIPRU 3.4.39 R
6.5	**Interaction with short-term credit assessment**		
Point 33		-	Not specifically implemented. Incorporated in implementation of points 34 - 36
Point 34		-	BIPRU 3.4.40 R
Point 35		-	BIPRU 3.4.41 R
Point 36		-	BIPRU 3.4.42 R
6.6	**Short-term exposures in the national currency of the borrower**		
Point 37		-	BIPRU 3.4.44 R BIPRU 3.4.45 R
Point 38		-	BIPRU 3.4.46 R
6.7	**Investments in regulatory capital instruments**		
Point 39		-	BIPRU 3.4.47 R
6.8	**Minimum reserves required by the ECB**		
Point 40		-	BIPRU 3.4.48 R
7	EXPOSURES TO CORPORATES		
7.1	**Treatment**		
Point 41		-	BIPRU 3.4.50 R
Table 6		-	BIPRU 3.4.51 R
Point 42		-	BIPRU 3.4.52 R
8	RETAIL EXPOSURES		
Point 43		-	BIPRU 3.4.53 R
9	EXPOSURES SECURED BY REAL ESTATE PROPERTY		
Point 44		-	BIPRU 3.4.55 R
9.1	**Exposures secured by mortgages on residential property**		
Point 45		-	BIPRU 3.4.56 R
Point 46		-	BIPRU 3.5.57 R
Point 47		-	BIPRU 3.4.58 R
Point 48		-	BIPRU 3.4.60 R
Point 49		-	BIPRU 3.4.61 R
Point 50		-	BIPRU 3.4.63 R
9.2	**Exposures secured by mortgages on commercial real estate**		
Point 51		-	BIPRU 3.4.89 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 1	**RISK WEIGHTS**		
			BIPRU 3.4.91 R
Point 52		-	BIPRU 3.4.90 R
Point 53		-	BIPRU 3.4.92 R
Point 54		-	BIPRU 3.4.93 R
Point 55		-	BIPRU 3.4.93 R
Point 56		-	BIPRU 3.4.93 R
Point 57		-	BIPRU 3.4.91 R BIPRU 3.4.92 R
Point 58		-	BIPRU 3.4.94 R
Point 59		-	BIPRU 3.4.94 R
Point 60		-	BIPRU 3.4.94 R
10	PAST DUE ITEMS		
Point 61		-	BIPRU 3.4.96 R
Point 62		-	BIPRU 3.4.97 R
Point 63		-	Discretion not to implement
Point 64		-	BIPRU 3.4.99 R
Point 65		-	BIPRU 3.4.101 R
11	ITEMS BELONGING TO REGULATORY HIGH-RISK CATEGORIES		
Point 66		-	BIPRU 3.4.104 R
Point 67		-	BIPRU 3.4.102 R
12	EXPOSURES IN THE FORM OF COVERED BONDS		
+Point 68		-	BIPRU 3.4.107 R
Point 69		-	BIPRU 3.4.108 R
Point 70		-	BIPRU 3.4.109 R
Point 71		-	BIPRU 3.4.110 R
13	ITEMS REPRESENTING SECURITISATION POSITIONS		
Point 72		-	BIPRU 3.4.111 R
*14	EXPOSURES TO INSTITUTIONS AND CORPORATES WITH A SHORT-TERM CREDIT ASSESSMENT		
Point 73		-	BIPRU 3.4.112 R
Table 7		-	BIPRU 3.4.113 R
15	EXPOSURES IN THE FORM OF COLLECTIVE INVESTMENT UNDERTAKINGS (CIUS)		
Point 74		-	BIPRU 3.4.115 R
Point 75		-	BIPRU 3.4.116 R
Table 8		-	BIPRU 3.4.117 R
Point 76		-	BIPRU 3.4.118 R
Point 77		-	BIPRU 3.4.121 R
Point 78		-	BIPRU 3.4.122 R
Point 79		-	BIPRU 3.4.123 R
Point 80		-	BIPRU 3.4.124 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 1	**RISK WEIGHTS**		
Point 81		-	BIPRU 3.4.125 R
16	OTHER ITEMS		
16.1	**Treatment**		
Point 82		-	BIPRU 3.4.127 R
Point 83		-	BIPRU 3.4.128 R
Point 84		-	BIPRU 3.4.129 R
Point 85			Chose not to implement
Point 86		-	BIPRU 3.4.130 R
Point 87		-	BIPRU 3.4.131 R
Point 88		-	BIPRU 3.4.132 R
Point 89		-	BIPRU 3.4.133 R
*Point 90			BIPRU 3.4.134A R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 2	**Recognition of ECAIs and mapping of their credit assessments**		
1	METHODOLOGY		- -
1.1	**Objectivity**		
Point 1		Schedule 1, Part 1 of S.I. 3221/2006	- -
1.2	**Independence**		
Point 2		As above	- -
Point 3 (a) – (d)		As above	- -
1.3	**Overview**		
Point 4		As above	- -
Point 5 (a) – (c)		As above	- -
Point 6		As above	- -
1.4	**Transparency and disclosure**		
Point 7		As above	- -
2	INDIVIDUAL CREDIT ASSESSMENTS		
2.1	**Credibility and market acceptance**		
Point 8		Schedule 1, Part 2 of S.I. 3221/2006	- -
Point 9 (a) – (d)		As above	- -
2.2	**Transparency and Disclosure**		
Point 10		As above	- -
Point 11		As above	- -
3	'MAPPING'		
Point 12		Schedule 2 to S.I. 3221/2006	- -
Point 13		As above	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 2	**Recognition of ECAIs and mapping of their credit assessments**		
Point 14		As above	- -
Point 15		As above	- -
Point 16		As above	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VI	**STANDARDISED APPROACH**		
Part 3	**Use of ECAI's credit assessments for determination of risk weights**		
1	TREATMENT		
Point 1		-	BIPRU 3.6.4 R
Point 2		-	BIPRU 3.6.5 R
Point 3		-	BIPRU 3.6.6 R
Point 4		-	BIPRU 3.6.7 R
Point 5		-	BIPRU 3.6.8 R
Point 6		-	BIPRU 3.6.9 R
Point 7		-	BIPRU 3.6.10 R
2	ISSUER AND ISSUE CREDIT ASSESSMENT		
Point 8		-	BIPRU 3.6.12 R
Point 9		-	BIPRU 3.6.13 R
Point 10		-	BIPRU 3.6.14 R
Point 11		-	BIPRU 3.6.15 R
3	LONG-TERM AND SHORT-TERM CREDIT ASSESSMENT		
Point 12		-	BIPRU 3.6.16 R
Point 13		-	BIPRU 3.6.17 R
Point 14		-	BIPRU 3.6.18 R
Point 15		-	BIPRU 3.6.19 R
4	DOMESTIC AND FOREIGN CURRENCY ITEMS		
Point 16		-	BIPRU 3.6.20 R
Point 17		-	BIPRU 3.6.21 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 1	**Risk weighted exposure amounts and expected loss amounts**		
1	CALCULATION OF RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK		
Point 1		-	Not specifically implemented. Implementation is in implementation of Part 2 -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 1	**Risk weighted exposure amounts and expected loss amounts**		
			and 3
Point 2		-	Not specifically implemented. Implementation is in implementation of Points 3 - 28 -
1.1	**Risk weighted exposure amounts for exposure to corporates, institutions and central governments and central banks**		
Point 3		-	BIPRU 4.4.57 R
Point 3 calculation		-	BIPRU 4.4.58 R
Point 4		-	BIPRU 4.4.79 R
Point 5 1st paragraph and calculation		-	BIPRU 4.4.59 R
Point 5 2nd paragraph		-	BIPRU 4.4.60 R
Point 6		-	BIPRU 4.5.6 R BIPRU 4.5.8 R BIPRU 4.5.9 R BIPRU 4.5.10 R
Table 1		-	BIPRU 4.5.8 R BIPRU 4.5.9 R BIPRU 4.5.10 R
Point 7		-	BIPRU 4.8.16 R
+Point 8		-	BIPRU 4.8.17 R
Point 9		-	BIPRU 4.9.3 R
1.2	**Risk weighted exposure amounts for retail exposures**		
Point 10 1st sentence		-	BIPRU 4.6.41 R
Point 10 calculation		-	BIPRU 4.6.42 R
Point 11		-	BIPRU 4.6.57 R
Point 12		-	BIPRU 4.6.43 R
Point 13		-	BIPRU 4.6.44 R
Point 14		-	BIPRU 4.8.18 R
Point 15		-	BIPRU 4.8.19 R
Point 16		-	BIPRU 4.8.20 R
1.3	**Risk weighted exposure amounts for equity exposures**		
Point 17		-	BIPRU 4.7.5 R
Point 18		-	BIPRU 4.7.6 R
1.3.1	Simple risk weight approach		
Point 19		-	BIPRU 4.7.9 R
Point 20		-	BIPRU 4.7.10 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 1	**Risk weighted exposure amounts and expected loss amounts**		
Point 21		-	BIPRU 4.7.11 R
1.3.2	PD/LGD approach		
Point 22		-	BIPRU 4.7.14 R
Point 23		-	BIPRU 4.7.15 R
Point 24		-	BIPRU 4.7.16 R
1.3.3	Internal models approach		
Point 25		-	BIPRU 4.7.24 R
Point 26		-	BIPRU 4.7.25 R
1.4	**Risk weighted exposure amounts for other non credit-obligation assets**		
Point 27		-	BIPRU 4.9.6 R
2	CALCULATION OF RISK WEIGHTED EXPOSURE AMOUNTS FOR DILUTION RISK OF PURCHASED RECEIVABLES		
Point 28		-	BIPRU 4.8.21 R
3	CALCULATION OF EXPECTED LOSS AMOUNTS		
Point 29			Not specifically implemented. Incorporated in implementing Part 2 and 3 R
Point 30 1st paragraph		-	BIPRU 4.4.61 BIPRU 4.6.47 R
Point 30 Calculation		-	BIPRU 4.4.62 BIPRU 4.6.48 R
Point 31 1st paragraph		-	BIPRU 4.5.12 BIPRU 4.5.13 R
Point 31 2nd paragraph		-	BIPRU 4.5.14 R
Table 2		-	BIPRU 4.5.13 R
Point 32		-	BIPRU 4.7.12 R
Point 33		-	BIPRU 4.7.17 R
Point 34		-	BIPRU 4.7.26 R
Point 35		-	BIPRU 4.8.30 R
4	TREATMENT OF EXPECTED LOSS AMOUNTS		
Point 36		-	BIPRU 4.3.8 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 2	**PD, LGD and Maturity**		
Point 1		-	BIPRU 4.4.63 for PD only R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 2	**PD, LGD and Maturity**		
1	EXPOSURES TO CORPORATES, INSTITUTIONS AND CENTRAL GOVERNMENTS AND CENTRAL BANKS		
1.1	**PD**		
Point 2		-	BIPRU 4.4.64 R
Point 3		-	BIPRU 4.8.22 R
Point 4		-	BIPRU 4.4.65 R
Point 5		-	BIPRU 4.4.66 R
Point 6		-	BIPRU 4.4.42 R
Point 7		-	BIPRU 4.8.23 R
1.2	**LGD**		
Point 8 part		-	BIPRU 4.4.34 R
Point 8 (e) – (g)			BIPRU 4.8.25 R
Point 8 last paragraph		-	BIPRU 4.4.35 R BIPRU 4.8.25 R
Point 9		-	BIPRU 4.8.26 R
Point 10		-	BIPRU 4.4.43 R
Point 11		-	BIPRU 4.4.80 R
1.3	**Maturity**		
Point 12		-	Not implemented. Exercise of discretion in point 12 to apply to point 13 -
Point 13		-	BIPRU 4.4.67 R BIPRU 4.4.81 R
Point 14 first part		-	BIPRU 4.4.68 R
Point 14 last paragraph		-	BIPRU 4.4.69 G
Point 15		-	
Point 16		-	BIPRU 4.4.70 R
Point 16(g)		-	BIPRU 4.4.81 R
2.	RETAIL EXPOSURES		
2.1	**PD**		
Point 17		-	BIPRU 4.6.50 R
Point 18		-	BIPRU 4.6.51 R
Point 19		-	BIPRU 4.8.24 R
Point 20		-	BIPRU 4.6.52 R
2.2	**LGD**		
Point 21		-	BIPRU 4.8.27 R
Point 22		-	BIPRU 4.6.54 R
Point 23		-	BIPRU 4.6.58 R
3.	EQUITY EXPOSURES SUBJECT TO PD/LGD METHOD		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 2	**PD, LGD and Maturity**		
3.1	**PD**		
Point 24		-	BIPRU 4.7.18 R
3.2	**LGD**		
Point 25		-	BIPRU 4.7.20 R
Point 26		-	BIPRU 4.7.21 R
3.3	**Maturity**		
Point 27		-	BIPRU 4.7.22 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 3	**Exposure value**		
1	EXPOSURES TO CORPORATES, INSTITUTIONS, CENTRAL GOVERNMENTS AND CENTRAL BANKS AND RETAIL EXPOSURES		
Point 1		-	BIPRU 4.4.71 R
Point 2		-	BIPRU 4.4.73 R
Point 3		-	BIPRU 4.4.74 R
Point 4		-	BIPRU 4.4.75 R
Point 5		-	BIPRU 4.4.78 R
Point 6		-	BIPRU 4.8.28 R
Point 7		-	BIPRU 4.4.76 R
Point 8		-	BIPRU 4.4.77 R
Point 9 (a) first paragraph, (b), (c) first paragraph and (d)		-	BIPRU 4.4.37 R
Point 9 (a) last paragraph		-	BIPRU 4.6.44 R
Point 9 (c) last paragraph		-	BIPRU 4.8.29 R
Point 9 (e)		-	BIPRU 4.4.45 R
Point 10		-	BIPRU 4.4.38 R
Point 11		-	BIPRU 4.4.39 R
2	EQUITY EXPOSURE		
Point 12 (a) – (c)		-	BIPRU 4.7.7 R
3	OTHER NON CREDIT-OBLIGATION ASSETS		
Point 13		-	BIPRU 4.9.9 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
1	RATING SYSTEM		
Point 1		-	BIPRU 4.3.25 R
Point 2		-	BIPRU 4.3.26 R
Point 3		-	BIPRU 4.3.27 R
1.1	**Structure of rating system**		
Point 4		-	BIPRU 4.3.28 R
1.1.1	Exposures to corporates, institutions and central governments and central banks		
Point 5		-	BIPRU 4.4.6 R
Point 6		-	BIPRU 4.4.7 R
Point 7		-	BIPRU 4.4.8 R
Point 8		-	BIPRU 4.4.9 R
Point 9		-	BIPRU 4.4.48 R
Point 10		-	BIPRU 4.4.49 R
Point 11		-	BIPRU 4.4.50 R
Point 12		-	BIPRU 4.5.5 R
1.1.2	Retail exposures		
Point 13		-	BIPRU 4.6.6 R
Point 14		-	BIPRU 4.6.7 R
Point 15 1st sentence		-	BIPRU 4.6.9 R
Point 15 2nd sentence		-	BIPRU 4.8.2 R
Point 16		-	BIPRU 4.6.11 R
1.2	**Assignment to grades or pools**		
Point 17 1st sentence		-	BIPRU 4.3.43 R
Point 17(a)		-	BIPRU 4.3.44 R
Point 17(b)		-	BIPRU 4.3.46 R
Point 17(c)		-	BIPRU 4.3.47 R
Point 18		-	BIPRU 4.3.48 R
1.3	**Assignment of exposure**		
1.3.1	Exposures to corporates, institutions and central governments and central banks		
Point 19		-	BIPRU 4.4.11 R
Point 20		-	BIPRU 4.4.51 1st sentence R
Point 21		-	BIPRU 4.5.5 R
Point 22		-	BIPRU 4.4.12 R
Point 23		-	BIPRU 4.4.13 R
1.3.2	Retail exposures		
Point 24		-	BIPRU 4.6.12 R
1.3.3	Overrides		
Point 25		-	BIPRU 4.3.50 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
1.4	**Integrity of assignment process**		
1.4.1	Exposures to corporates, institutions and central government and central banks		
Point 26		-	BIPRU 4.4.15 R
Point 27		-	BIPRU 4.4.16 R
Point 28		-	BIPRU 4.4.18 R
1.4.2	Retail exposures		
Point 29		-	BIPRU 4.6.14 R
1.5	**Use of models**		
Point 30			BIPRU 4.3.51 R
1.6	**Documentation of rating systems**		
Point 31		-	BIPRU 4.3.19 R
Point 32		-	BIPRU 4.3.21 R
Point 33		-	BIPRU 4.3.22 R
Point 34		-	BIPRU 4.3.24 R
Point 35		-	BIPRU 4.3.51 R
1.7	**Data maintenance**		
Point 36		-	BIPRU 4.3.54 R
1.7.1	Exposures to corporates, institutions and central governments and central banks		
Point 37		-	BIPRU 4.4.21 R
Point 38		-	BIPRU 4.4.53 R
1.7.2	Retail exposure		
Point 39		-	BIPRU 4.6.18 R
1.8	**Stress tests used in assessment of capital adequacy**		
Point 40		-	BIPRU 4.3.39 R
Point 41		-	BIPRU 4.3.40 R
Point 42		-	BIPRU 4.3.40 R
2	RISK QUANTIFICATION		
Point 43		-	BIPRU 4.3.73 R
2.1	**Definition of default**		
Point 44		-	BIPRU 4.3.56 R BIPRU 4.3.57 R BIPRU 4.6.21 R BIPRU 4.6.20 R BIPRU 4.4.22 R
Point 45		-	BIPRU 4.3.63 R
Point 46		-	BIPRU 4.3.70 R
Point 47		-	BIPRU 4.3.71 R
Point 48		-	BIPRU 4.4.22 R BIPRU 4.6.20 R
2.2	**Overall requirements for estimation**		
Point 49		-	BIPRU 4.3.74 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
Point 50		-	BIPRU 4.3.83 R
Point 51		-	BIPRU 4.3.84 R
Point 52 1st paragraph		-	BIPRU 4.3.85 R
Point 52 2nd paragraph		-	BIPRU 4.3.83 R
Point 53		-	BIPRU 4.8.5 R
Point 54		-	BIPRU 4.3.88 R
Point 55		-	BIPRU 4.3.90 R
Point 56		-	BIPRU 4.3.91
Point 57		-	BIPRU 4.3.92 R
Point 58		-	BIPRU 4.3.94 R
2.2.1	Requirements specific to PD estimation		
	Exposures to corporates, institutions and central governments and central banks		
Point 59		-	BIPRU 4.4.24 R
Point 60		-	BIPRU 4.8.7 R
Point 61		-	BIPRU 4.8.8 R
Point 62		-	BIPRU 4.4.25 R
Point 63		-	BIPRU 4.4.27 R
Point 64		-	BIPRU 4.4.28 R
Point 65		-	BIPRU 4.4.30 R
Point 66		-	BIPRU 4.4.31 R BIPRU 4.7.19 R
	Retail exposures		
Point 67		-	BIPRU 4.6.24 R
Point 68		-	BIPRU 4.6.25 R
Point 69 1st sentence and(a)-(b)		-	BIPRU 4.6.26 R
Point 69 last sentence		-	BIPRU 4.8.6 R
Point 70		-	BIPRU 4.6.27 R
Point 71 sentences 1 and 2		-	BIPRU 4.6.28 R
Point 71 3rd sentence		-	BIPRU 4.6.29 R
Point 72		-	BIPRU 4.6.30 R
2.2.2	Requirements specific to own-LGD estimates		
Point 73		-	BIPRU 4.3.99 R
Point 74		-	BIPRU 4.3.103 R
Point 75		-	BIPRU 4.3.116 R
Point 76		-	BIPRU 4.3.117 R
Point 77		-	BIPRU 4.3.118 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
Point 78		-	BIPRU 4.3.120 R
Point 79		-	BIPRU 4.3.121 R
Point 80		-	BIPRU 4.3.122 R
Point 81		-	BIPRU 4.3.123 R
	Exposures to corporates, institutions and central governments and central banks		
Point 82		-	BIPRU 4.4.54 R
	Retail exposures		
Point 83		-	BIPRU 4.6.31 R
Point 84		-	BIPRU 4.6.32 R
Point 85		-	BIPRU 4.8.9 R
Point 86 1st sentence		-	BIPRU 4.6.33 R
Point 86 2nd sentence		-	BIPRU 4.6.34 R
2.2.3	Requirements specific to own-conversion factor estimates		
Point 87		-	BIPRU 4.3.125 R
Point 88		-	BIPRU 4.3.127 R
Point 89		-	BIPRU 4.3.128 R
Point 90		-	BIPRU 4.3.129 R
Point 91		-	BIPRU 4.3.130 R
Point 92		-	BIPRU 4.3.131 R
	Exposures to corporates, institutions and central governments and central banks		
Point 93		-	BIPRU 4.4.55 R
	Retail exposure		
Point 94		-	BIPRU 4.6.37 R
Point 95 1st sentence		-	BIPRU 4.6.38 R
Point 95 2nd sentence		-	BIPRU 4.6.39 R
2.2.4	Minimum requirements for assessing the effect of guarantees and credit		
Point 96		-	BIPRU 4.10.41 R
Point 97		-	BIPRU 4.10.40 R
	Eligible guarantors and guarantees		
Point 98		-	BIPRU 4.10.42 R
Point 99		-	BIPRU 4.10.43 R
Point 100		-	BIPRU 4.10.44 R
	Adjustment criteria		
Point 101		-	BIPRU 4.10.45 R
Point 102		-	BIPRU 4.10.46 R
	Credit derivatives		
Point 103		-	BIPRU 4.10.47 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
Point 104		-	BIPRU 4.10.48 R
2.2.5	Minimum requirements for purchased receivables		
	Legal certainty		
Point 105		-	BIPRU 4.8.11 R
Point 106		-	BIPRU 4.8.12 R
	Effectiveness of monitoring systems		
Point 107		-	BIPRU 4.8.13 R
	Effectiveness of systems for controlling collateral, credit availability, and cash		
Point 108		-	BIPRU 4.8.14 R
	Compliance with the credit institution's internal policies and procedures		
Point 109		-	BIPRU 4.8.15 R
3	VALIDATION OF INTERNAL ESTIMATES		
Point 110		-	BIPRU 4.3.29 R
Point 111		-	BIPRU 4.3.33 R
Point 112		-	BIPRU 4.3.35 R
Point 113		-	BIPRU 4.3.36 R
Point 114		-	BIPRU 4.3.37 R
4	CALCULATION OF RISK WEIGHTED EXPOSURE AMOUNTS FOR EQUITY EXPOSURES UNDER THE INTERNAL MODEL APPROACH		
4.1	**Capital requirement and risk quantification**		
Point 115		-	BIPRU 4.7.27 R
4.2	**Risk management process and controls**		
Point 116		-	BIPRU 4.7.28 R
4.3	**Validation and documentation**		
Point 117		-	BIPRU 4.7.29 R
Point 118		-	BIPRU 4.7.30 R
Point 119		-	BIPRU 4.7.31 R
Point 120		-	BIPRU 4.7.32 R
Point 121		-	BIPRU 4.7.33 R
Point 122		-	BIPRU 4.7.34 R
Point 123		-	BIPRU 4.7.35 R
5	CORPORATE GOVERNANCE AND OVERSIGHT		
5.1	**Corporate Governance**		
Point 124		-	BIPRU 4.3.9 R
Point 125		-	BIPRU 4.3.11 R
Point 126		-	BIPRU 4.3.13 R
Point 127		-	BIPRU 4.3.14 R
5.2	**Credit risk control**		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**INTERNAL RATINGS BASED APPROACH**		
Part 4	**Minimum requirements for IRB Approach**		
Point 128		-	BIPRU 4.3.15 R
Point 129		-	BIPRU 4.3.16 R
Point 130(a)- (e)		-	BIPRU 4.3.17 R
Point 130 last paragraph		-	BIPRU 4.3.18 R
5.3	**Internal Audit**		
Point 131		-	BIPRU 4.3.38 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 1	**Eligibility**		
Point 1		-	Not specifically implemented. Incorporated in implementation of Part 1 Annex VIII -
Point 2			Glossary
1	FUNDED CREDIT PROTECTION		
1.1	**On-balance sheet netting**		
Point 3		-	BIPRU 5.3.1 R
Point 4		-	BIPRU 5.3.2 R
1.2	**Master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market-driven transactions**		
Point 5		-	BIPRU 5.6.1 R
1.3	**Collateral**		
Point 6		-	BIPRU 5.4.1 R
1.3.1	Eligibility under all approaches and methods	-	
Point 7 Part		-	BIPRU 5.4.2 R
Point 7 Part		-	BIPRU 5.4.3 R
Point 7 Part		-	BIPRU 5.4.4 R
Point 8		-	BIPRU 5.4.5 R
Point 9		-	BIPRU 5.4.6 R
Point 10		-	BIPRU 5.4.7 R
1.3.2	Additional eligibility under the Financial Collateral comprehensive Method	-	
Point 11		-	BIPRU 5.4.8 R
1.3.3	Additional eligibility for calculations under	-	

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 1	**Eligibility**		
	Article 84 to 89		
Point 12		-	BIPRU 4.10.5 R
(a)	Real estate collateral	-	
Point 13		-	BIPRU 4.10.6 R
Point 14		-	BIPRU 4.10.11 R
Point 15		-	BIPRU 4.10.12 R
Point 16		-	BIPRU 4.10.7 R BIPRU 4.10.9 R
Point 17		-	FSA discretion not to implement for property in the UK -
Point 18		-	N/A as point 17 not implemented for UK property -
Point 19		-	BIPRU 4.10.10 R
(b)	Receivables	-	
Point 20		-	BIPRU 4.10.14 R
(c)	Other physical collateral	-	
Point 21		-	BIPRU 4.10.16 R
(d)	Leasing	-	
Point 22		-	BIPRU 4.10.19 R
1.4	**Other funded credit protection**		
1.4.1	Cash on deposit with, or cash assimilated instruments held by a third party institution		
Point 23		-	BIPRU 5.5.1 R
1.4.2	Life insurance policies pledged to the lending credit institution		
Point 24		-	BIPRU 5.5.4 R
1.4.3	Institution instruments repurchased on request		
Point 25		-	BIPRU 5.5.8 R
2	UNFUNDED CREDIT PROTECTION		
2.1	Eligibility of protection providers under all approaches		
Point 26 (a) – (g)(i)		-	BIPRU 5.7.1 R
Point 26 (g)(ii)		-	BIPRU 4.10.38 R
Point 27		-	BIPRU 4.10.39 R
Point 28		-	Chosen not to implement -
2.2	Eligibility of protection providers under the IRB Approach which qualify for the treatment set out in Annex VII, Part 1, point 4		
Point 29		-	BIPRU 4.4.83 R
3	TYPES OF CREDIT DERIVATIVES		
Point 30		-	BIPRU 5.7.2 R
Point 31		-	BIPRU 5.7.3 R
3.1	**Internal hedges**		
Point 32		-	BIPRU 5.7.4 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 2	**Minimum Requirements**		
Point 1		-	BIPRU 5.2.9 R
Point 2		-	BIPRU 5.2.10 R
1	FUNDED CREDIT PROTECTION		
1.1	**On-balance sheet netting agreements (other than master netting agreements covering repurchase transactions, securities or commodities lending or borrowing transactions and/or other capital market driven transaction**		
Point 3		-	BIPRU 5.3.3 R
1.2	**Master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market driven transactions**		
Point 4		-	BIPRU 5.6.2 R
Point 5		-	BIPRU 5.6.3 R
1.3	**Financial collateral**		
1.3.1	Minimum requirements for the recognition of financial collateral under all Approaches and Methods		
Point 6		-	BIPRU 5.4.9 R
Point 6(a)		-	BIPRU 5.4.10 R
Point 6(b)		-	BIPRU 5.4.11 R
Point 6(c)		-	BIPRU 5.4.12 R
1.3.2	Additional minimum requirements for the recognition of financial collateral under the Financial Collateral Simple Method		
Point 7		-	BIPRU 5.4.13 R
1.4	**Minimum requirements for the recognition of real estate collateral**		
Point 8 (a)		-	BIPRU 3.4.64 R Implemented in BIPRU 4.10 by way of cross-reference from BIPRU 4.10.13
Point 8 (b)		-	BIPRU 3.4.66 R BIPRU 4.10.13 R
Point 8 (c)		-	BIPRU 3.4.72 R BIPRU 4.10.13 R
Point 8 (d)		-	BIPRU 3.4.73 R BIPRU 4.10.13 R
1.5	**Minimum requirements for the recognition of receivables as collateral**		
Point 9		-	BIPRU 4.10.15 R
1.6	**Minimum requirements for the recognition of other physical collateral**		
Point 10		-	BIPRU 4.10.18 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 2	**Minimum Requirements**		
1.7	**Minimum requirements for treating lease exposures as collateralised**		
Point 11		-	BIPRU 4.10.19 R
1.8	**Minimum requirements for the recognition of other funded credit protection**		
1.8.1	Cash on deposit with, or cash assimilated instruments held by, a third party institution		
Point 12		-	BIPRU 5.5.2 R
1.8.2	Life insurance policies pledged to the lending credit institution		
Point 13 Part		-	BIPRU 5.5.5 R
Point 13 Part		-	BIPRU 5.5.6 R
2	UNFUNDED CREDIT PROTECTION AND CREDIT LINKED NOTES		
2.1	**Requirements common to guarantees and credit derivatives**		
Point 14		-	BIPRU 5.7.6 R
2.1.1	Operational requirements		
Point 15		-	BIPRU 5.7.8 R
2.2	**Sovereign and other public sector counter-guarantees**		
Point 16		-	BIPRU 5.7.9 R
Point 17		-	BIPRU 5.7.10 R
2.3	**Additional requirements for guarantees**		
Point 18		-	BIPRU 5.7.11 R
Point 19		-	BIPRU 5.7.12 R
2.4	**Additional requirements for credit derivatives**		
Point 20		-	BIPRU 5.7.13 R
Point 21		-	BIPRU 5.7.14 R
2.5	**Requirements to qualify for the treatment set out in Annex VII, Part 1, point 4**		
Point 22 (a) – (k)		-	BIPRU 4.4.85 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
Point 1		-	BIPRU 5.2.14 as it applies to the IRB approach R
Point 2		-	BIPRU 5.2.15 R
1	FUNDED CREDIT PROTECTION		
1.1	**Credit linked notes**		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
Point 3		-	BIPRU 5.5.11 R
1.2	**On-balance sheet netting**		
Point 4		-	BIPRU 5.3.4 R
1.3	**Master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market-driven transactions**		
1.3.1	Calculation of the fully-adjusted exposure value		
(a)	Using the 'Supervisory' volatility adjustment or the 'Own Estimates' volatility adjustments approaches		
Point 5		-	BIPRU 5.6.5 R
Point 6		-	BIPRU 5.6.6 R
Point 7		-	BIPRU 5.6.7 R
Point 8		-	BIPRU 5.6.8 R
Point 9		-	BIPRU 5.6.9 R
Point 10		-	BIPRU 5.6.10 R
Point 11		-	BIPRU 5.6.11 R BIPRU 4.10.32 as it applies to the IRB approach R
(b)	Using the Internal Mode approach		
Point 12 Part		-	BIPRU 5.6.16 R
Point 12 Part		-	BIPRU 5.6.17 R
Point 13		-	BIPRU 5.6.18 R
Point 14		-	BIPRU 5.6.15 G
Point 15		-	BIPRU 5.6.12 R
Point 16		-	BIPRU 5.6.19 R
Point 17		-	BIPRU 5.6.20 R
Point 18		-	BIPRU 5.6.21 R
Point 19		-	BIPRU 5.6.22 R
Point 20		-	BIPRU 5.6.24 R BIPRU 4.10.33 as it applies to the IRB approach R
Point 21		-	BIPRU 5.6.25 R
1.3.2	Calculating risk-weighted exposure amounts and expected loss amounts for repurchase transactions and / or securities or commodities lending or borrowing transactions and / or other capital market-driven transactions covered by master netting agreements		
Point 22		-	BIPRU 5.6.29 R
Point 23		-	BIPRU 4.10.34 as it applies to the IRB approach R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
1.4	**Financial collateral**		
1.4.1	Financial Collateral Simple Method		
Point 24 Part		-	BIPRU 5.4.15 R BIPRU 4.10.31 R
Point 24 Part		-	BIPRU 5.4.16 R
Point 25		-	BIPRU 5.4.17 R
Point 26		-	BIPRU 5.4.18 R
Point 27		-	BIPRU 5.4.19 R
Point 28 1st part		-	BIPRU 5.4.20 R
Point 28 2nd part		-	BIPRU 5.4.22 R
Point 29		-	BIPRU 5.4.21 R
1.4.2	Financial Collateral Comprehensive Method		
Point 30		-	BIPRU 5.4.24 R
Point 31		-	BIPRU 5.4.25 R
Point 32		-	BIPRU 5.4.26 R
(a)	Calculated adjusted values		
Point 33		-	BIPRU 5.4.28 R
(b)	Calculation of volatility adjustments to be applied		
Point 34		-	BIPRU 5.4.30 R
Point 35 Part		-	BIPRU 5.4.31 R
Point 35 Part		-	BIPRU5.4.32 R
(i)	Supervisory volatility adjustments		
Point 36		-	BIPRU 5.4.34 G
Table 1		-	BIPRU 5.4.35 R
Table 2		-	BIPRU 5.4.36 R
Table 3		-	BIPRU 5.4.37 R
Table 4		-	BIPRU 5.4.38 R
Point 37		-	BIPRU 5.4.39 R
Point 38		-	BIPRU 5.4.40 R
Point 39		-	BIPRU 5.4.41 R
Point 40		-	BIPRU 5.4.42 R
Point 41		-	BIPRU 5.4.43 R
(ii)	Own estimates of volatility adjustments		
Point 42		-	BIPRU 5.4.45 R
Point 43		-	BIPRU 5.4.46 R
Point 44		-	BIPRU 5.4.47 R
Point 45		-	BIPRU 5.4.48 R
Point 46		-	BIPRU 5.4.49 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
Point 47		-	BIPRU 5.4.50 R
Point 48		-	BIPRU 5.4.51 R
Point 49		-	BIPRU 5.4.52 R
Point 50		-	BIPRU 5.4.53 R
Point 51		-	BIPRU 5.4.54 R
Point 52		-	BIPRU 5.4.56 R
Point 53		-	BIPRU 5.4.57 R
Point 54		-	BIPRU 5.4.58 R
Point 55		-	BIPRU 5.4.59 R
Point 56		-	BIPRU 5.4.60 R
(iii)	Scaling up of volatility adjustments	-	
Point 57		-	BIPRU 5.4.61 R
(iv)	Conditions for applying a 0% volatility adjustment	-	
Point 58		-	BIPRU 5.4.62 R BIPRU 5.4.63 R BIPRU 5.4.64 R BIPRU 4.10.37 as it applies to the IRB approach R
Point 59		-	BIPRU 5.4.65 R
(c)	Calculating risk-weighted exposure amounts and expected loss amounts	-	
Point 60		-	BIPRU 5.4.66 R
Point 61		-	BIPRU 4.10.36 R
1.5	**Other eligible collateral for Article 84 to 89**		
1.5.1	Valuation		
(a)	Real estate collateral		
Point 62		-	BIPRU 3.4.77 R
Point 63		-	BIPRU 3.4.78 R
Point 64		-	BIPRU 3.4.79 R
Point 65		-	BIPRU 3.4.80 R
(b)	Receivables		
Point 66		-	BIPRU 4.10.21 R
(c)	Other physical collateral		
Point 67		-	BIPRU 4.10.22 R
1.5.2	Calculation risk-weighted exposure amounts and expected loss amounts		
(a)	General treatment		
Point 68		-	BIPRU 4.10.24 R
Point 69		-	BIPRU 4.10.25 R
Point 70		-	BIPRU 4.10.26 R
Point 71		-	BIPRU 4.10.27 R
Point 72		-	BIPRU 4.10.28 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
Table 5		-	BIPRU 4.10.28 R
Table 5 explanation		-	Transitional provision -
(b)	Alternative treatment for real estate collateral		
Point 73			Option not implemented for the UK R
Point 74		-	N/A
Point 75		-	BIPRU 4.10.29 R
1.6	**Calculating risk-weighted exposure amounts and expected loss amounts in the case of mixed pools of collateral**		
Point 76		-	BIPRU 4.10.30 (1) R
Point 77		-	BIPRU 4.10.30 (2) R
Point 78		-	BIPRU 4.10.30 (3) R
1.7	**Other funded credit protection**		
1.7.1	Deposits with third party institutions		
Point 79		-	BIPRU 5.5.3 R
1.7.2	Life insurance policies pledged to the lending institution		
Point 80		-	BIPRU 5.5.7 R
1.7.3	Institution instruments repurchased on request		
*Point 80a			BIPRU 5.5.7 R
Point 81		-	BIPRU 5.5.9 R
Point 82		-	BIPRU 5.5.10 R
2	UNFUNDED CREDIT PROTECTION		
2.1	**Valuation**		
Point 83		-	BIPRU 5.7.16 R
Point 84 Part		-	BIPRU 5.7.17 R
Point 84 Part		-	BIPRU 5.7.18 R
Point 85		-	BIPRU 5.7.19 R
2.2	**Calculating risk-weighted exposure amounts and expected loss amounts**		
2.2.1	Partial protection - tranching		
Point 86		-	BIPRU 5.7.21 R
2.2.2	Standardised Approach		
(a)	Full protection		
Point 87		-	BIPRU 5.7.23 R
(b)	Partial protection – equal seniority		
Point 88		-	BIPRU 5.7.24 R
(c)	Sovereign guarantees		
Point 89		-	BIPRU 5.7.25 R
2.2.3	IRB Approach		
Point 90		-	BIPRU 4.10.49 (4) R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 3	**Calculating the effects of credit risk mitigation**		
Point 91		-	BIPRU 4.10.49 (5) R
Point 92		-	BIPRU 4.10.49 (6) R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 4	**Maturity Mismatches**		
Point 1		-	BIPRU 5.8.1 R
Point 2 (b)		-	BIPRU 4.10.50 R
Point 2 Part 1		-	BIPRU 5.8.2 R
	DEFINITION OF MATURITY		
Point 3		-	BIPRU 5.8.3 R
Point 4		-	BIPRU 5.8.4 R
Point 5		-	BIPRU 5.8.5 R
2	**VALUATION OF PROTECTION**		
2.1	**Transactions subject to funded credit protection – Financial Collateral Simple Method**		
Point 6		-	BIPRU 5.8.7 R
2.2	**Transactions subject to funded credit protection – Financial Collateral Comprehensive Method**		
Point 7		-	BIPRU 5.8.9 R
2.3	**Transactions subject to unfunded credit protection**		
Point 8		-	BIPRU 5.8.11 R BIPRU 4.10.51 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 5	**Combinations f credit risk mitigation in the Standardised Approach**		
Point 1		-	BIPRU 5.9.1 R
Point 2		-	BIPRU 5.9.2 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VIII	**CREDIT RISK MITIGATION**		
Part 6	**Basket CRM techniques**		
Point 1		-	BIPRU 5.7.27 R
Point 2		-	BIPRU 5.7.28 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)

Annex IX	**SECURITISATION**		
PART 1	**Definitions for the purposes of Annex IX**		
Point 1			Glossary

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 2	**Minimum requirements for recognition of significant credit risk transfer and calculation of risk-weighted exposure amounts and expected loss amounts for securitised exposures**		
Point 1		-	BIPRU 9.4.1 R BIPRU 9.4.2 R BIPRU 9.4.3 R BIPRU 9.4.5 R BIPRU 9.4.6 R BIPRU 9.4.7 R BIPRU 9.4.8 R BIPRU 9.4.9 R BIPRU 9.4.10 R
*Point 1a			BIPRU 9.4.1 R BIPRU 9.3.7 R BIPRU 9.4.11 R
*Point 1b			Glossary
*Point 1c			BIPRU 9.3.8 R BIPRU 9.3.9 G BIPRU 9.3.10 G BIPRU 9.3.11 D BIPRU 9.3.12 G BIPRU 9.4.12 R BIPRU 9.4.13 G BIPRU 9.4.14 G BIPRU 9.4.15 D BIPRU 9.4.16 G BIPRU 9.4.17 G BIPRU 9.4.18 G
*Point 1d			BIPRU 9.4.1 R
2	MINIMUM REQUIREMENTS FOR RECOGNITION OF SIGNIFICANT CREDIT RISK TRANSFER IN A SYNTHETIC SECURITISATION		
Point 2		-	BIPRU 9.5.1 R
*Point 2a			BIPRU 9.3.7 R BIPRU 9.5.1(6)-(7) R BIPRU 9.5.1A G BIPRU 9.5.1D G BIPRU 9.5.1E G BIPRU 9.5.1F G
*Point 2b			Glossary

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 2	**Minimum requirements for recognition of significant credit risk transfer and calculation of risk-weighted exposure amounts and expected loss amounts for securitised exposures**		
*Point 2c			BIPRU 9.3.8 R BIPRU 9.3.9 G BIPRU 9.3.10 G BIPRU 9.3.11 D BIPRU 9.3.12 G BIPRU 9.5.1B D
*Point 2d			BIPRU 9.5.1C G
3	ORIGINATOR CREDIT INSTITUTIONS CALCULATION OF RISK-WEIGHTED EXPOSURE AMOUNTS FOR EXPOSURES SECURITISED IN A SYNTHETIC SECURITISATION		
Point 3		-	BIPRU 9.5.3 R
Point 4		-	BIPRU 9.5.3 R BIPRU 9.5.4 R
3.1	**Treatment of maturity mismatches in synthetic securitisations**		
Point 5		-	BIPRU 9.5.6 R
Point 6		-	BIPRU 9.5.7 R
Point 7		-	BIPRU 9.5.8 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
*PART 3	**External credit assessment**		
1	REQUIREMENTS TO BE MET BY THE CREDIT ASSESSMENTS OF ECAIS		
+Point 1		-	BIPRU 9.7.2 R BIPRU 9.7.2A G
2	USE OF CREDIT ASSESSMENTS		
Point 2		-	BIPRU9.8.2 R
Point 3		-	BIPRU 9.8.3 R
Point 4		-	BIPRU 9.8.4 R
Point 5		-	BIPRU 9.8.5 R
Point 6		-	BIPRU 9.8.6 R
Point 7		-	BIPRU 9.8.7 R
*Point 7a		**Schedule 1 of Regulations 3221/2006	
3	MAPPING		
Point 8		Regulation 23(6) of S.I.	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
*PART 3	**External credit assessment**		
		3221/2006	
Point 9		Regulation 23(7) of S.I. 3221/2006	- -

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 4	**Calculation**		
1	CALCULATION OF RISK-WEIGHTED EXPOSURE AMOUNTS		
Point 1		-	BIPRU 9.9.1 R
Point 2		-	BIPRU 9.9.4 R
Point 3		-	BIPRU 9.9.5 R
Point 4		-	BIPRU 9.9.6 R
+Point 5		-	BIPRU 9.9.8 R BIPRU 9.9.10 G
2	CALCULATION OF RISK-WEIGHTED EXPOSURE AMOUNTS UNDER THE STANDARDISED APPROACH		
+Point 6		-	BIPRU 9.11.1 R
+Table 1		-	BIPRU 9.11.2 R
+Table 2 (deleted)		-	
Point 7		-	BIPRU 9.11.4 R
2.1	**Originator and sponsor credit institutions**		
Point 8		-	BIPRU 9.11.5 R
2.2	**Treatment of unrated positions**		
Point 9		-	BIPRU 9.11.6 R
Point 10		-	BIPRU 9.11.6 R
2.3	**Treatment of securitisation positions in a second loss tranche or better in an ABCP programme**		
Point 11		-	BIPRU 9.11.8 R
Point 12		-	BIPRU 9.11.9 R
2.4	**Treatment of unrated liquidity facilities**		
2.4.1	Eligible liquidity facilities		
Point 13		-	BIPRU 9.11.10 R
*2.4.2	deleted		deleted
*Point 14	deleted	-	deleted
2.4.3	Cash advance facilities		
Point 15		-	BIPRU9.11.12 R
2.5	**Additional capital requirements for securitisations of revolving exposures with early amortisation provisions**		
Point 16		-	BIPRU 9.13.1 R
Point 17		-	BIPRU 9.13.2 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 4	**Calculation**		
Point 18		-	BIPRU 9.13.3 R
Point 19		-	BIPRU 9.13.4 R
Point 20		-	BIPRU 9.13.5 R
2.5.1	Exemptions from early amortisation treatment		
Point 21		-	BIPRU 9.13.8 R
2.5.2	Maximum capital requirements		
Point 22		-	BIPRU 9.13.9 R
Point 23		-	BIPRU 9.13.10 R
2.5.3	Calculation of risk-weighted exposure amounts		
Point 24		-	BIPRU 9.13.11 R
Point 25		-	BIPRU 9.13.12 R
Point 26		-	BIPRU 9.13.13 R
Point 27		-	BIPRU 9.13.14 R
Point 28		-	BIPRU 9.13.15 R
Table 3		-	BIPRU 9.13.16 R
Point 29		-	BIPRU 9.13.17 R
Point 30		-	BIPRU 9.13.18 G
Point 31		Section 354 with section 410	- -
Point 32		-	BIPRU 9.13.19 R
Point 33		-	BIPRU 9.13.20 R
2.6	Recognition of credit risk mitigation on securitisation positions		
Point 34		-	BIPRU 9.11.13 R
2.7	**Reduction in risk-weighted exposure amounts**		
Point 35		-	BIPRU 9.10.2 R
Point 36		-	BIPRU 9.10.3 R
3	CALCULATION OF RISK-WEIGHTED EXPOSURE AMOUNTS UNDER THE INTERNAL RATINGS BASED APPROACH		
3.1	**Hierarchy of methods**		
Point 37		-	BIPRU 9.12.1 R BIPRU 9.14.1 R
Point 38		-	BIPRU 9.12.2 R
Point 39		-	BIPRU 9.12.3 R
Point 40		-	BIPRU 9.12.5 R
Point 41		-	BIPRU 9.12.6 R
3.1.1	Use of internal ratings		
Point 42		-	BIPRU 9.12.7 R
3.1.2	The 'internal assessment approach' for positions in ABCP programmes		
Point 43		-	BIPRU 9.12.20 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 4	**Calculation**		
Point 44		-	BIPRU 9.12.20 R
3.2	**Maximum risk-weighted exposure amounts**		
Point 45		-	BIPRU 9.12.8 R
3.3	**Rating based method**		
+Point 46		-	BIPRU 9.12.10 R
+Table 4		-	BIPRU 9.12.11 R
+Table 5 (deleted)		-	
+Point 47		-	BIPRU 9.12.13 R BIPRU 9.12.14 R
+*Point 48 (deleted)		-	deleted
+Point 49 (part deleted)		-	BIPRU 9.12.17 R BIPRU 9.12.18 (deleted) R
+Point 50 (deleted)		-	BIPRU 9.12.19 (deleted) R
Point 51		-	BIPRU 9.14.2 R
3.4	**Supervisory Formula Method**		
+Point 52		-	BIPRU 9.12.21 R
+Point 53		-	BIPRU 9.12.22 R BIPRU 9.12.23 R
Point 54		-	BIPRU 9.14.3 R
3.5	**Liquidity Facilities**		
Point 55		-	BIPRU 9.12.25 R
3.5.1	Liquidity Facilities Only Available in the Event of General Market Disruption		
*Point 56	deleted	-	deleted
3.5.2	Cash advance facilities		
Point 57		-	BIPRU 9.12.27 R
3.5.3	Exceptional treatment where K_{irb} cannot be calculated		
Point 58		-	BIPRU 9.12.28 G
Point 59		-	BIPRU 9.12.28 G
3.6	**Recognition of credit risk mitigation in respect of securitisation positions**		
3.6.1	Funded credit protection		
Point 60		-	BIPRU 9.14.4 R
3.6.2	Unfunded credit protection		
Point 61		-	BIPRU 9.14.5 R
3.6.3	Calculation of capital requirements for securitisation positions with credit risk mitigation		
	Rating based method		
Point 62		-	BIPRU 9.14.6 R
	Supervisory Formula Method – full credit protection		
Point 63		-	BIPRU 9.14.7 R BIPRU 9.14.8 R
Point 64		-	BIPRU 9.14.9 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex IX	**SECURITISATION**		
PART 4	**Calculation**		
Point 65		-	BIPRU 9.14.10 R
	Supervisory Formula Method – partial protection		
Point 66		-	BIPRU 9.14.12 R
Point 67		-	BIPRU 9.14.13 R
3.7	**Additional capital requirements for securitisations of revolving exposures with early amortisation provisions**		
Point 68		-	BIPRU 9.13.1 R
Point 69		-	BIPRU 9.13.6 R
Point 70		-	BIPRU 9.13.6 R
Point 71		-	BIPRU 9.13.7
3.8	**Reduction in risk-weighted exposure amounts**		R
Point 72		-	BIPRU 9.10.4 R BIPRU 9.10.5 R
Point 73		-	BIPRU 9.10.6 R
Point 74		-	BIPRU 9.10.2 R
Point 75 (a)		-	BIPRU 9.10.7 R
Point 75 (b)		-	BIPRU 9.10.2 R
Point 75 (c)		-	BIPRU 9.10.7 R
Point 76			BIPRU 9.10.3 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 1	**Basic Indicator Approach**		
1	CAPITAL REQUIREMENT		
Point 1		-	BIPRU 6.3.1 R
2	RELEVANT INDICATOR		
Point 2		-	BIPRU 6.3.2 R
Point 3		-	BIPRU 6.3.2 R
Point 4		-	BIPRU 6.3.2 R
2.1	**Credit institutions subject to Directive 86/635/EEC**		
Point 5		-	BIPRU 6.3.5 R
Point 6		-	BIPRU 6.3.15 R
Table 1			BIPRU 6.3.6 R
2.1.1	Qualifications		
Point 7		-	BIPRU 6.3.11 R
Point 8		-	BIPRU 6.3.12 R BIPRU6.3.13 R BIPRU6.3.14 R
2.2	**Credit institutions subject to a different accounting framework**		
Point 9		-	BIPRU6.3.15 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 2	**Standardised Approach**		
1	CAPITAL REQUIREMENT		
Point 1		-	BIPRU 6.4.6 R BIPRU 6.4.7 R
Point 2		-	BIPRU 6.4.9 R
Table 2		-	BIPRU 6.4.15 R
Point 3		-	BIPRU 6.4.16 R
2	**PRINNCIPLES FOR BUSINESS LINE MAPPING**		
Point 4		-	BIPRU 6.4.10 R BIPRU 6.10.11 R BIPRU 6.4.14 R
3	ALTERNATIVE INDICATORS FOR CERTAIN BUSINESS LINES		
3.1	**Modalities**		
Point 5		-	BIPRU 6.4.17 R
Point 6		-	BIPRU 6.4.19 R
Point 7		-	BIPRU 6.4.20 R BIPRU 6.4.21 R
3.2	**Conditions**		
Point 8		-	BIPRU 6.4.17 R
3.2.1	General conditions		
Point 9		-	BIPRU 6.4.17 R
3.2.2	Conditions specific to retail banking and commercial banking		
Point 10		-	BIPRU 6.4.17 R
Point 11		-	BIPRU 6.4.17 R
4	QUALIFYING CRITERIA		
Point 12		-	BIPRU 6.4.1 R BIPRU 6.4.2 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 3	**Advanced Measurement Approaches**		
1	QUALIFYING CRITERIA		
Point 1		-	BIPRU 6.5.5 R
1.1	**Qualitative standards**		
Point 2		-	BIPRU 6.5.6 R
Point 3		-	BIPRU 6.5.6 R
Point 4		-	BIPRU 6.5.6 R
Point 5		-	BIPRU 6.5.6 R
Point 7		-	BIPRU 6.5.6 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 3	**Advanced Measurement Approaches**		
1.2	**Quantitative standards**		
1.2.1	Process		
Point 8		-	BIPRU 6.5.12 R
Point 9		-	BIPRU 6.5.12 R
Point 10		-	BIPRU 6.5.12 R
Point 11		-	BIPRU 6.5.12 R BIPRU 6.5.13 R
Point 12		-	BIPRU 6.5.12 R
1.2.2	Internal data		
Point 13		-	BIPRU 6.5.21 R
Point 14		-	BIPRU 6.5.21 R
Point 15		-	BIPRU 6.5.21 R
Point 10		-	BIPRU 6.5.21 R
Point 16		-	BIPRU 6.5.21 R
Point 17		-	BIPRU 6.5.21 R
Point 18		-	BIPRU 6.5.21 R
1.2.3	External data		
Point 19		-	BIPRU 6.5.22 R
1.2.4	Scenario analysis		
Point 20		-	BIPRU 6.5.23 R
1.2.5	Business environment and internal control factors		
Point 21		-	BIPRU 6.5.24 R
Point 22		-	BIPRU 6.5.24 R
Point 23		-	BIPRU 6.5.24 R
Point 24		-	BIPRU 6.5.24 R
2	IMPACT OF INSURANCE AND OTHER RISK TRANSFER MECHANISMS		
Point 25		-	BIPRU 6.5.26 R
Point 26		-	BIPRU 6.5.26 R
Point 27		-	BIPRU 6.5.27 R
Point 28		-	BIPRU 6.5.27 R
Point 29		-	BIPRU 6.5.27 R
3	APPLICATION TO USE AND ADVANCED MEASUREMENT APPROACH ON A GROUP-WIDE BASIS		
Point 30			BIPRU 1.3.8 D
Point 31			BIPRU 1.3.9 D

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 4	**Combined use of different methodologies**		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 4	**Combined use of different methodologies**		
1	USE OF AN ADVANCED MEASUREMENTAPPROACHINCOMBINATION WITHOTHER APPROACHES		
Point1			
(a)			BIPRU 6.2.9 R
(b)			BIPRU 6.2.9 R
Point 2		-	BIPRU 6.2.10 G
2	COMBINED USE OF THE BASIC INDICATOR APPROACH AND OF THE STANDARDISED APPROACH		
Point 3		-	BIPRU 6.2.13 G
Point 4		-	BIPRU 6.2.13 G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex X	**OPERATIONAL RISK**		
PART 5	**Loss event type classification**		
Table 3		-	BIPRU6.5.25 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
***Annex XI**	**TECHNICAL CRITERIAON REVIEW AND EVALUATION BY THE COMPETENNT AUTHORITIES**		
Point 1 (a)		-	BIPRU 1.2.33
(b)		-	BIPRU 1.2.33
(c)		-	BIPRU 1.2.30(2)
(d)		-	BIPRU 1.2.31
*(e)		-	BIPRU 1.2.30-37 G
(f)		-	BIPRU 1.2.37
(g)		-	BIPRU 1.2.33
*Point 1a		Section 410 FSMA - No further implementation required	-
Point 2			Not implemented
Point 3		-	BIPRU 1.2.33

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex XII	TECHNICAL CRITERIA ON DISCLOSURE		
PART 1	**General criteria**		
Point 1		-	BIPRU 11.4.1 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex XII	TECHNICAL CRITERIA ON DISCLOSURE		
PART 1	**General criteria**		
Point 2		-	BIPRU 11.4.2 R
Point 3		-	BIPRU 11.4.3 R
Point 4		-	BIPRU 11.4.4 R
Point 5		-	BIPRU 11.4.5 R

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex XII+	TECHNICAL CRITERIA ON DISCLOSURE		
*PART 2	**General criteria**		
Point 1		-	BIPRU 11.5.1 R
Point 2		-	BIPRU 11.5.2 R
*Point 3		-	BIPRU 11.5.3 R
Point 4		-	BIPRU 11.5.4 R BIPRU 11.5.5 R BIPRU 11.5.6 R
Point 5		-	BIPRU 11.5.7 R
Point 6		-	BIPRU 11.5.8 R BIPRU 11.5.9 R
Point 7		-	BIPRU 11.5.10 R
Point 8		-	BIPRU 11.5.11 R
+Point 9		-	BIPRU 11.5.12 R
+Point 10		-	BIPRU 11.5.13 R
Point 11		-	BIPRU 11.5.14 R
Point 12		-	BIPRU 11.5.15 R
Point 13		-	BIPRU 11.5.16 R
+Point 14		-	BIPRU 11.5.17 R
+Point 15		-	BIPRU 11.5.18 R BIPRU 11.5.19 G BIPRU 11.5.20 R BIPRU 11.5.21 G Standalone general guidance on proportionality (published with PS10/20, and on website). G

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex XII	TECHNICAL CRITERIA ON DISCLOSURE		
PART 3	**Qualifying requirements for the use of particular instruments or methodologies**		

Provision of BCD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex XII	TECHNICAL CRITERIA ON DISCLOSURE		
PART 3	**Qualifying requirements for the use of particular instruments or methodologies**		
Point 1		-	BIPRU 11.6.1 R BIPRU 11.6.2 R BIPRU 11.6.3 R BIPRU 11.6.4 R
Point 2		-	BIPRU 11.6.5 R
Point 3		-	BIPRU 11.6.6 R

Transposition Table: Implementing Directive 2006/49/ EC (Capital Adequacy Directive – "CAD")

*** Denotes a provision of the CAD which was amended by Directive 2009/111/EC ("CRD2")**

+Denotes a provision of the CAD which was amended by Directive 2010/76/EU ("CRD3")

 # Denotes a provision of the CAD which was amended by Directive 2010/78/EU ("Omnibus Directive")

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER 1	***Subject matter, scope and definitions***		
Section 1	**Subject matter and scope**		
Article 2			
(1)		-	See implementation of Article 18, 20, 22 to 32, 34 and 39 and Articles 68 – 73 of the BCD. -
Paragraph		-	Implemented in such a way that all the members in the group are subject to the consolidation requirement. -
Paragraph		-	Implemented in such a way that all the members in the group are subject to the consolidation requirement. -
Paragraph		-	See BIPRU 8 Annex 5R -
(2)(a)		-	See relevant Articles of BCD -
(2)(b)		-	See relevant Articles of BCD -
(2)(c)		-	Not for Member State implementation -
(2)(d)		Section 354 with section 410 of the Financial Services and Markets Act 2000	- -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER 1	***Subject matter, scope and definitions***		
Section 2	**Definitions**		
+Article 3			
(1)(a)		-	Glossary -
(1)(b)		-	BIPRU 1.1.14 R
(1)(b)(i)		-	Glossary -
(1)(b)(ii)		-	Glossary -
(1)(b)(iii)		-	BIPRU 1.1.16 R
(1)(c)		-	Glossary -
(1)(d)		-	Glossary -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER 1	***Subject matter, scope and definitions***		
Section 2	**Definitions**		
(1)(e)		-	BIPRU 1.2.7 R
(1)(f)		-	Glossary -
(1)(g)		-	Glossary -
(1)(h)		-	BIPRU 14.2.3 R
(1)(i)		-	Glossary -
(1)(j)		-	Glossary -
(1)(k)		-	Glossary -
(1)(l)		-	Glossary -
(1)(m)		-	Glossary
(1)(n)		-	Glossary
(1)(o)		-	See definition of "Local"
(1)(p)		-	Glossary
(1)(q)		-	Not specifically implemented
(1)(r)		-	GENPRU 2.2
(1)(s)		-	GENPRU 2.2
+ (1)(t)		-	Glossary
Paragraph		-	Definition of investment firm includes 3rd country investment firms.
Paragraph		-	BIPRU 1.2.8 R
(2)			Glossary
(3)		-	Glossary

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER III	***Trading book***		
Article 11			
(1)		-	BIPRU 1.2.3 R
(2) 1st sentence		-	BIPRU 1.2.10 R
(2) 2nd sentence		-	BIPRU 1.2.4 R
(3)		-	BIPRU 1.2.11 R
(4)		-	BIPRU 1.2.22 R
(5)		-	BIPRU 1.2.13 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER IV	***Own funds***		
Article 13			
(1)		-	GENPRU 2.2.1 R
(2) 1st paragraph		-	GENPRU 2.2.47 R
(2) 2nd paragraph		-	GENPRU 2 Annex 4R or 5R -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER IV	***Own funds***		
(2)(a)		-	GENPRU 2 Annex 4R or 5R -
(2)(b)		-	GENPRU 2 Annex 4R or 5R -
(2)(c)		-	GENPRU 2 Annex 4R or 5R -
(2)(d)		-	GENPRU 2 Annex 4R or 5R -
(3) part of 1st sentence		-	GENPRU 2.2.242 R
(3) second sentence		-	GENPRU 2.2.245 R
(3) third sentence		-	GENPRU 2.2.242 R
Paragraph		-	GENPRU 2.2.243 R
(4)		-	Article 14(1) implemented instead -
(5)		-	GENPRU 2.2.47 R
+Article 17		-	
+(1) 1st paragraph		-	BIPRU 14.2.18 R
(1) last paragraph		-	GENPRU 2.2.194 R
(2)		-	Transitional -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 1	***Provision against risks***		
+#Article 18			
+(1)		-	See implementation of BCD Article 75 BIPRU 14 -
(2)		-	BIPRU 1.2.17 R
(3)		-	BIPRU 1.2.18 R
(4)		-	BIPRU 1.2.19 R
#(5)		n/a	n/a
Article 19		-	Member State option not implemented -
Article 20			
(1)		-	See implementation of BCD Article 75 -
(2)		-	BIPRU 1.1.12 R
(2)(a)		-	GENPRU 2.1.45 R
(2)(b)		-	GENPRU 2.1.45 R
(3)		-	Reference to Article 9 BIPRU 1.1.11 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 1	***Provision against risks***		
			Reference to Article 75 GENPRU 2.1.45 R
(3)(a)		-	BIPRU 1.1.11 R
(3)(b)		-	BIPRU 1.1.11 R
(4)		-	See implementation of BCD Annex V -
(5)		-	GENPRU 2.1.45 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 2	***Application of requirements on a consolidated basis***		
#Article 22			
(1)(a)-(c)		-	BIPRU 8.4.10 G
(1)(d)		-	Article 22(2) implemented instead -
(1) last paragraph		-	BIPRU 8.4.16 R
(2)		-	BIPRU 8.4.12 R
Article 23			
1st paragraph 1st sentence		-	BIPRU 8.4.18(2) R
1st paragraph 2nd sentence		-	Part IV FSMA -
2nd paragraph		-	BIPRU 8.4.18(4) R
3rd paragraph		-	GENPRU 1.2.47 R In respect of Article 22 BIPRU 11.2.1 R In respect of Chapter 5 of Title V of BCD
Article 24		-	BIPRU 8 Annex 5 R
Article 25		-	BIPRU 8 Annex 5 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 4	***Monitoring and control of large exposures***		
Article 29			
(1)(a)		-	BIPRU 10.2.1(3)(a) R
(1)(b)		-	BIPRU 10.2.1(3)(b) R
(1)(c) 1st sentence		-	BIPRU 10.2.1(3)(c) R BIPRU 10.2.6 R
(1) 2nd paragraph		-	BIPRU 7.8.34 R
(1) 3rd paragraph		-	BIPRU 7.8.38 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 4	***Monitoring and control of large exposures***		
(1) 4th paragraph		-	BIPRU 10.2.6 R
(2)		-	BIPRU 10.3.10 R
***Article 30**			
(1) 1st paragraph		-	BIPRU 10.3.9 R BIPRU 10.3.10 R BIPRU 10.3.11 R
(1) 2nd paragraph		-	BIPRU 10.2.2 R In SUP 16.7 (will be in SUP 16.12 from 2008; this will go before the Board in Dec 2006).
(2) 1st paragraph		-	In existing SUP: SUP 16.7.8 R SUP 16.7.17 R SUP 16.7.25 R SUP 16.7.27 R SUP 16.7.35 R SUP 16.7.68 R SUP 16.7.77 R (will be in SUP 16.12 for 2008 onwards; to go before the Board in Dec 2006)
(2) 2nd paragraph		-	BIPRU 10.12.4 R
(3)		-	See implementation of BCD Articles 111 to 117 -
*(4)		-	Not implemented
Article 31			
1st paragraph *(a) – (d)	***Trading book limits (large exposures)***		BIPRU 10.10A (partial implementation)
*(e)			SUP 16.12 / FSA008
2nd paragraph			SUP 16.12 / FSA008
Article 32			
#*(1)	***Artificial transactions***		BIPRU 10.12.5 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 5	***Valuation of positions for reporting purposes***		
Article 33		-	GENPRU 1.3 -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 6	***Risk management and capital assessment***		
Article 34		-	See implementation of BCD Articles 22 and 123 -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER V			
Section 7	***Reporting requirements***		
***Article 35**			
(1) 2nd sentence		-	SYSC 3.2.25 R
(1) final sentence		-	SYSC 4.1.3 R
(2)			SUP 16.7 during 2007 SUP 16.12 for 2008 onwards – not going before the Board until Dec 2006. -
(3)			SUP 16.7 during 2007 SUP 16.12 for 2008 onwards – not going before the Board until Dec 2006. -
(4)			SUP 16.7 during 2007 SUP 16.12 for 2008 onwards – not going before Board until Dec 2006. -
*(6)	***Uniform reporting***		Not for implementation until 31 December 2012

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VI			
Section 2	***Supervision***		
Article 37			
(1)		-	See implementation of BCD Articles 6, 22, 123 and 44 to 52 -
(2)		Regulations 2 – 9 of S.I. 3221/2006	- -
#Article 38			
*(3)			No specific

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VI			
Section 2	***Supervision***		
			implementation necessary

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VII	***DISCLOSURE***		
Article 39		-	BIPRU 11.3.1 R BIPRU 11.3.2 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VIII			
Section 1			
Article 40		-	BIPRU 14.2.20 R
			BIPRU 3.2.38 R
			BIPRU 4.4.3 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VIII			
Section 2	***Powers of execution***		
+Article 41		-	Do not need to implement -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VIII			
Section 3	***Transitional position***		
Article 43		-	Transitional -
Article 44		-	Transitional -
***Article 45(1)**	***Extension of national discretion, duration of transitional for commodity firms' large exposures***		BIPRU TP 16.4
***Article 48(1)**	***Commodity firm transitional***		BIPRU TP 15.4

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
CHAPTER VIII			
Section 4	***Final provisions***		
Article 50		-	Transitional -

ANNEXURES

Provision of CAD	Description	Transposed by HMT	Transposed in FSA Handbook Provision)

Annex I	**CALCULATING CAPITAL REQUIREMENTS FOR POSITION RISK**		
	GENERAL PROVISIONS		
	Netting		
Point 1 1st sentence		-	BIPRU 7.2.36 R BIPRU 7.3.22 R
Point 1 2nd sentence		-	BIPRU 7.2.3(2) R BIPRU 7.3.2(2) R
Point 1 3rd sentence		-	Member State option not implemented -
Point 2		-	BIPRU 7.3.3 R BIPRU 7.3.13 R
Point 3		-	BIPRU 7.2.1(3) R BIPRU 7.3.1(2) R BIPRU 7.7.1(3) R BIPRU 7.6.17 R
	Particular instruments		
Point 4 Paragraph 1 1st sentence		-	BIPRU 7.2.4 R
Point 4 Paragraph 1 2nd and 3rd sentence		-	BIPRU 7.2.18 R BIPRU 7.2.19 R
Point 4 Paragraph 1 4th sentence		-	BIPRU 7.2.43(2) R
Point 4 Paragraph 1 5th sentence		-	BIPRU 7.2.13 R
Point 4 Paragraph 1 last sentence		-	BIPRU 7.2.43(2) R
Point 4 Paragraph 2		-	Member State option not implemented -
Point 4 Paragraph 3		-	BIPRU 7.2.4
Point 5 Paragraph 1		-	(a) BIPRU 7.2.32 R BIPRU 7.2.34 R BIPRU 7.3.21 R BIPRU 7.6 Deal with option PRR (b). Delta calculated by institution BIPRU 7.9 (c). Exchange and clearing house margin. Member State option not implemented
Point 5 Paragraph 2		-	BIPRU 7.7.6 R

Provision of CAD	Description	Transposed by HMT	Transposed in FSA Handbook Provision)
Annex I	**CALCULATING CAPITAL REQUIREMENTS FOR POSITION RISK**		
Point 5 Paragraph 3		-	BIPRU 7.7.6 R
Point 6		-	BIPRU 7.2.4 R BIPRU 7.3.3 R BIPRU 7.6.5 R
Point 7		-	BIPRU 7.2.21 R
A	TREATMENT OF THE PROTECTION SELLER		
+Point 8		-	BIPRU 7.11.3 R Definition in Glossary -
Point 8 (i)		-	BIPRU 7.11.4 R
Point 8 (ii)		-	BIPRU 7.11.5 R
Point 8 (iii)		-	BIPRU 7.11.6 R
Point 8 (iv)		-	BIPRU 7.11.7 R BIPRU 7.11.8 R
+Point 8 (v)		-	BIPRU 7.11.9 R BIPRU 7.11.10 R BIPRU 7.11.11 R
B	TREATMENT OF THE PROTECTION BUYER		
Paragraph 1		-	BIPRU 7.11.12 R BIPRU 7.11.12A R BIPRU 7.11.12B R Definition in Glossary
Point 9		-	BIPRU 7.9 -
Point 10		-	BIPRU 7.2.40 R
Point 11		-	BIPRU 7.2.3(3) R BIPRU 7.3.2(3) R
	Specific and general risks		
Point 12		-	Glossary -
	TRADED DEBT INSTRUMENTS		
Point 13			BIPRU 7.2.1(4) R
	Specific risk		
+Point 14 1st paragraph		-	BIPRU 7.2.43 R BIPRU 7.2.44 R
Table 1		-	BIPRU 7.2.44 R
Point 14 1st paragraph		-	BIPRU 7.2.45 R
Point 14 2nd paragraph		-	BIPRU 7.2.46 R
Point 14 3rd paragraph		-	BIPRU 7.2.47 R
+Point 14a		-	Glossary BIPRU 7.2.48L R

Provision of CAD	Description	Transposed by HMT	Transposed in FSA Handbook Provision)
Annex I	**CALCULATING CAPITAL REQUIREMENTS FOR POSITION RISK**		
+Point 14b		-	BIPRU 7.2.42A R BIPRU 7.2.42C R BIPRU 7.2.42D R
+Point 14c		-	BIPRU 7.2.42A R BIPRU 7.2.42B R
Point 15		-	BIPRU 7.2.49 R BIPRU 7.2.50 R BIPRU 7.2.51 G
Point 16		-	BIPRU 7.2.50 R
	General risk		
(a)	*Maturity-based*		
+Point 16a		-	BIPRU 7.2.48A R BIPRU 7.2.48B R BIPRU 7.2.48C R BIPRU 7.2.48D R BIPRU 7.2.48E R BIPRU 7.2.48F R BIPRU 7.2.48G R BIPRU 7.2.48H R BIPRU 7.2.48I R BIPRU 7.2.48J R BIPRU 7.2.48K R
Point 17		-	BIPRU 7.2.59 R
Point 18		-	BIPRU 7.2.56 R as applied by BIPRU 7.2.59 R
Point 19		-	BIPRU 7.2.59 R
Point 20		-	BIPRU 7.2.59 R
Table 2		-	BIPRU 7.2.57 R as applied by BIPRU 7.2.59 R
Point 21		-	BIPRU 7.2.59 R
Point 22		-	BIPRU 7.2.59 R
Point 23		-	BIPRU 7.2.59 R
Point 24		-	BIPRU 7.2.59 R
Point 25		-	BIPRU 7.2.59 R
(b)	*Duration-based*		
Point 26		-	BIPRU 7.2.63 R BIPRU 7.2.64 R BIPRU 7.2.65 R BIPRU 7.2.66 R
Point 27		-	BIPRU 7.2.63(3) R
Point 28		-	BIPRU 7.2.63 R
Point 29		-	BIPRU 7.2.64 R
Table 3		-	BIPRU 7.2.65 R

Provision of CAD	Description	Transposed by HMT	Transposed in FSA Handbook Provision)
Annex I	**CALCULATING CAPITAL REQUIREMENTS FOR POSITION RISK**		
Point 30		-	BIPRU 7.2.64 R
Point 31		-	BIPRU 7.2.64 R
Point 32		-	BIPRU 7.2.64 R
	EQUITIES		
Point 33		-	BIPRU 7.3.2(2) R BIPRU 7.3.22 R
	Specific risk		
+Point 34		-	BIPRU 7.3.30 R BIPRU 7.3.34 R
+Point 35 (deleted)		-	
	General risk		
Point 36		-	BIPRU 7.3.30 R BIPRU 7.3.41 R
	Stock-index futures		
Point 37		-	BIPRU 7.3.15 R
Point 38		-	BIPRU 7.3.48 R
Point 39		-	BIPRU 7.3.48 R
Point 40		-	BIPRU 7.3.38 R BIPRU 7.3.15 R
	UNDERWRITING		
Point 41 1st paragraph 1st sentence		-	BIPRU 7.8.3 R
Point 41 1st paragraph 2nd sentence		-	BIPRU 7.8.18 R BIPRU 7.8.19 R
Table 4		-	BIPRU 7.8.28 R
Point 41 2nd paragraph		-	BIPRU 7.8.23 R
Point 41 3rd paragraph		-	BIPRU 7.8.27 R
Point 41 4th paragraph		-	BIPRU 7.8.28 R GENPRU 1.2 -
	SPECIFIC RISK CAPITAL CHARGES FOR TRADING BOOK POSITIONS HEDGED BY CREDIT DERIVATIVES		
Point 42		-	BIPRU 7.11.13(2) R
Point 43		-	BIPRU 7.11.14 R
Point 44		-	BIPRU 7.11.15 R
Point 45		-	BIPRU 7.11.16 R
Point 46		-	BIPRU 7.11.17 R
	Capital charges for CIU's in the trading book		
Point 47		-	BIPRU 7.7.2 R

Provision of CAD	Description	Transposed by HMT	Transposed in FSA Handbook Provision)
Annex I	**CALCULATING CAPITAL REQUIREMENTS FOR POSITION RISK**		
Point 48		-	BIPRU 7.7.5 R
Point 49		-	BIPRU 7.7.6 R
Point 50		-	BIPRU 7.7.3 R
	GENERAL CRITERIA		
Point 51		-	BIPRU 7.7.7 R
Point 52		-	BIPRU 7.7.8 R
	SPECIFIC METHODS		
Point 53		-	BIPRU 7.7.9 R
Point 54		-	BIPRU 7.7.10 R
Point 55		-	BIPRU 7.7.11 R
Point 56		-	BIPRU 7.7.4 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex II	**CALCULATING CAPITALREQUIREMENTS FOR SETTLEMENT AND COUNTERPARTY CREDIT RISK**		
	SETTLEMENT/DELIVERY RISK		
Point 1 Part		-	BIPRU 14.3.3 R
Point 1 Part		-	BIPRU 14.3.4 R
Table1		-	BIPRU 14.3.5 R
Point 2		-	BIPRU 14.4.2 R
Table 2		-	BIPRU 14.4.3 R
Point 3 Part		-	BIPRU 14.4.4 R
Point 3 Part		-	BIPRU 14.4.5 R
Point 4		-	BIPRU 14.3.5 G BIPRU 14.4.7 G
	COUNTERPARTY CREDIT RISK (CCR)	-	
Point 5		-	BIPRU 14.2.2 R
Point 6		-	BIPRU 14.2.11 R
Point 7 First sentence		-	BIPRU 14.2.3 R
+Point 7 Part		-	BIPRU 14.2.5 R
Point 8		-	BIPRU 14.2.14 R
		-	
Point 9 Part		-	BIPRU 14.2.15 R
Point 9		-	BIPRU 14.2.16 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex II	**CALCULATING CAPITALREQUIREMENTS FOR SETTLEMENT AND COUNTERPARTY CREDIT RISK**		
Part			
Point 9		-	BIPRU 14.2.17 R
Point 10		-	
Point 11		-	BIPRU 14.2.10 R
Point 12		-	BIPRU 14.2.13 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex III	**CALCULATING CAPITAL REQUIREMENTS FOR FOREIGN-EXCHANGE RISK**		
Point 1		-	BIPRU 7.5.1 R in accordance with Article 1(2), 2% requirement not implemented
Point 2 Point 2.1 (a) – (c) and (e)		-	BIPRU 7.5.3 R
Point 2.1 (d)		-	BIPRU 7.5.4(1)(d) R
Point 2.1 (f)		-	BIPRU 7.5.3 R BIPRU 7.6.8 R
Point 2.1 1st unnumbered paragraph 1st sentence		-	BIPRU 7.5.4(1)(c) R
Point 2.1 1st unnumbered paragraph 2nd sentence		-	BIPRU 7.5.4(2) R
Point 2.1 1st unnumbered paragraph 3rd sentence		-	BIPRU 7.5.4(1) (a)–(b) R
Point 2.1 2nd unnumbered paragraph		-	BIPRU 7.5.18 R
Point 2.1 3rd unnumbered paragraph		-	Member State option not implemented -
Point 2.2		-	BIPRU 7.5.18 R BIPRU 7.5.19 R
Point 3.1		-	Member State option not implemented -
Point 3.2		-	Member State option not implemented -
Point 4		-	Member State option not implemented -

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex V	**USE OF INTERNAL MODELS TO CALCULATE CAPITAL REQUIREMENTS**		
+Point 1		-	BIPRU 7.10.1 R BIPRU 7.10.18 R BIPRU 7.10.19 G
Point 2 1st paragraph		-	BIPRU 7.10.58 R
Point 2 (a)		-	BIPRU 7.10.60 R
Point 2 (b)		-	BIPRU 7.10.62 R
Point 2 (c)		-	BIPRU 7.10.63 R
Point 2 (d)		-	BIPRU 7.10.65 R
Point 2 (e)		-	BIPRU 7.10.66 R
Point 2 (f)		-	BIPRU 7.10.69 R
Point 2 (g)		-	BIPRU 7.10.72 R
Point 2 (h)		-	BIPRU 7.10.75 R
Point 2 2nd and 3rd paragraph		-	BIPRU 7.10.75 R
Point 3		-	BIPRU 7.10.78 R
+Point 4		-	Glossary BIPRU 7.10.94 R BIPRU 7.10.94A R BIPRU 7.10.96 R BIPRU 7.10.111 R
+Point 5		-	BIPRU 7.2.48L R BIPRU 7.10.46 R BIPRU 7.10.48(2) R BIPRU 7.10.49 R
+Points 5a – 5l		-	Glossary BIPRU 7.10.46(7) R BIPRU 7.10.55A – 7.10.55ZA R BIPRU 7.10.55ZB G BIPRU 7.10.55ZC G
+Point 6		-	BIPRU 7.10.2 G BIPRU 7.10.3 G BIPRU 7.10.4 G BIPRU 7.10.5 G BIPRU 7.10.6 G
+Point 7		-	BIPRU 7.10.119 R
+Point 8 1st paragraph		-	BIPRU 7.10.94 R BIPRU 7.10.95 G BIPRU 7.10.96 R BIPRU 7.10.124 R
Table 1		-	BIPRU 7.10.125 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex V	**USE OF INTERNAL MODELS TO CALCULATE CAPITAL REQUIREMENTS**		
Point 8 2nd paragraph		-	BIPRU 7.10.106 G
Point 8 3rd paragraph		-	Section 148 Part 10 - BIPRU 7.10.110 G
Point 8 4th paragraph		-	BIPRU 7.10.104 R
+ Point 9 (deleted)			
Point 10 (a)		-	BIPRU 7.10.26 R
Point 10 (b)		-	BIPRU 7.10.26 R
+Point 10 (c)		-	BIPRU 7.10.28 R BIPRU 7.10.29 G
Point 10 (d)		-	BIPRU 7.10.30 R
+Point 10 (e)		-	BIPRU 7.10.34 R BIPRU 7.10.35 G
+Point 10a – 10c		-	Glossary BIPRU 7.10.26 R BIPRU 7.10.27A R BIPRU 7.10.30A R BIPRU 7.10.90A R BIPRU 7.10.113 R BIPRU 7.10.117 G
Point 11		-	BIPRU 7.10.53 R
+Point 12		-	BIPRU 7.10.39 R BIPRU 7.10.39A R BIPRU 7.10.39B R
	Interest rate risk		
Point 12 2nd paragraph		-	BIPRU 7.10.40 R
	Foreign-exchange risk		
Point 12 3rd paragraph		-	BIPRU 7.10.42 R
Point 12 4th paragraph		-	BIPRU 7.10.44 R
	Equity risk		
Point 12 5th paragraph		-	BIPRU 7.10.41 R
	Commodity risk		
Point 12 6th paragraph		-	BIPRU 7.10.43 R
Point 13		-	BIPRU 7.10.36 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**TRADING**		

PART A	**Trading Intent**		
		-	BIPRU 1.2.12 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**TRADING**		
PART B	**Systems and Controls**		
Point 1		-	BIPRU 1.1.13 R
+Point 2		-	GENPRU 1.3.13(3) R BIPRU 1.2.24 R BIPRU 1.2.25 R
	Prudent Valuation Methods		
+Point 3		-	GENPRU 1.3.14 R
Point 4		-	GENPRU 1.3.16 R
+Point 5		-	GENPRU 1.3.17 R
+Point 6 (a)		-	GENPRU 1.3.19 R
Point 6 (b)		-	GENPRU 1.3.20 R
Point 6 (c)		-	GENPRU 1.3.21 R
Point 6 (d)		-	GENPRU 1.3.18 R
Point 6 (e)		-	GENPRU 1.3.22 R
Point 6 (f)		-	GENPRU 1.3.23 R
Point 6 (g)		-	GENPRU 1.3.24 R GENPRU 1.3.25 R
Point 6 last sentence		-	GENPRU 1.3.18 R
Point 7		-	GENPRU 1.3.26 R GENPRU 1.3.27 R GENPRU 1.3.28 R
	Valuation adjustments or reserves		
+Point 8		-	GENPRU 1.3.30 R
	General standards		
+Point 9		-	GENPRU 1.3.33 R
	Standards for less liquid positions		
Point 10		-	GENPRU 1.3.32 R
+Point 11		-	GENPRU 1.3.33 R
+Point 12		-	GENPRU 1.3.31 R GENPRU 1.3.32 R
+Point 13		-	GENPRU 1.3.33(4) R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**TRADING**		
PART C	**Internal Hedges**		
Point 1		-	BIPRU 1.2.14 R
Point 2		-	BIPRU 1.2.15 R
Point 3		-	BIPRU 1.2.16 R

Provision of CAD	Description	Transposed by HMT	Transposed in (FSA Handbook Provision)
Annex VII	**TRADING**		
PART D	**Inclusion In The Trading Book**		
Point 1		-	BIPRU 1.2.26 R
Point 2		-	BIPRU 1.2.27 R
Point 3		-	Member State option not implemented
Point 4		-	BIPRU 1.2.6 R