

Risk weights by category of on-balance-sheet asset

0%	(a) Cash ¹
	(b) Claims on central governments and central banks denominated in national currency and funded in that currency
	(c) Other claims on OECD ² central governments ³ and central banks
	(d) Claims collateralised by cash of OECD central-government securities ³ or guaranteed by OECD central governments ⁴
0, 10, 20 or 50% (at national discretion)	(a) Claims on domestic public-sector entities, excluding central government, and loans guaranteed ⁴ by such entities
20%	(a) Claims on multilateral development banks (IBRD, IADB, AsDB, AfDB, EIB) ⁵ and claims guaranteed by, or collateralised by securities issued by such banks ⁴
	(b) Claims on banks incorporated in the OECD and loans guaranteed ⁴ by OECD incorporated banks

¹ Includes (at national discretion) gold bullion held in own vaults or on an allocated basis to the extent backed by bullion liabilities.

² For the purpose of this exercise, the OECD group comprises countries which are full members of the OECD or which have concluded special lending arrangements with the IMF associated with the Fund's General Arrangements to Borrow.

³ Some member countries intend to apply weights to securities issued by OECD central governments to take account of investment risk. These weights would, for example, be 10% for all securities or 10% for those maturing in up to one year and 20% for those maturing in over one year.

⁴ Commercial loans partially guaranteed by these bodies will attract equivalent low weights on that part of the loan which is fully covered. Similarly, loans partially collateralised by cash or securities issued by OECD central governments and multilateral development banks will attract low weights on that part of the loan which is fully covered.

⁵ Claims on other multilateral development banks in which G-10 countries are shareholding members may, at national discretion, also attract a 20% weight.

- (c) Claims on banks incorporated in countries outside the OECD with a residual maturity of up to one year and loans with a residual maturity of up to one year guaranteed by banks incorporated in countries outside the OECD
 - (d) Claims on non-domestic OECD public-sector entities, excluding central government, and loans guaranteed⁴ by such entities
 - (e) Cash items in process of collection
- 50%**
- (a) Loans fully secured by mortgage on residential property that is or will be occupied by the borrower or that is rented
- 100%**
- (a) Claims on the private sector
 - (b) Claims on banks incorporated outside the OECD with a residual maturity of over one year
 - (c) Claims on central governments outside the OECD (unless denominated in national currency - and funded in that currency - see above)
 - (d) Claims on commercial companies owned by the public sector
 - (e) Premises, plant and equipment and other fixed assets
 - (f) Real estate and other investments (including non-consolidated investment participations in other companies)
 - (g) Capital instruments issued by other banks (unless deducted from capital)
 - (h) all other assets