FSA0 Balan	01 ce sheet	A	В
1	Is this report on behalf of a UK consolidation group?	Yes/No]
2	If yes, please list the firm reference numbers of the other firms in the consolidation of	group. Index number 1 n	FRN
3	If no (to data element 1), is this a solo-consolidated report?	Yes/No]
5	Assets Cash and balances at central banks (excludes client money)	A Trading book	B Non-trading book
6	Credit items in the course of collection from banks		
7	Securities eligible for use in central bank operations		
8	Deposits with, and loans to, credit institutions		
9	Loans and advances to customers		
10	Debt securities		
11	Equity shares		
12	Investment in group undertakings		
13	Reverse repurchase agreements and cash collateral on securities borrowed		
14	Derivatives		
15 16	Goodwill Other intangible assets		
17	Tangible fixed assets		
18	Prepayments and accrued income		
19	Other assets		
20	Total assets		
	Liabilities	(both trading and non-trading)	
21	Own bank notes issued	Α	1

21	Own bank notes issued	
22	Items in the course of collection due to other banks	
23	Deposits from banks and building societies, including overdrafts and loans from them	
24 25 26 27 28 29	Customer accounts of which Retail E-money Corporate Intra-group Other	
30	Trading liabilities	
31 32	Debt securities in issue, excluding covered bonds Covered bonds	
33	Derivatives	
34	Liabilities in respect of sale and repurchase agreements, and cash collateral received for securities lent	
35	Retirement benefit liabilities	
36	Taxation liabilities	
37	Provisions	
38	Subordinated liabilities	
39	Accruals and deferred income	

- 40 Other liabilities
- 41 Subtotal
- 42 Called up share capital, including partnership, LLP and sole trader capital
- 43 Reserves
- 44 Minority interests
- 45 Total liabilities and equity
 - Memorandum items

	Derivatives	Notional contract amount	Reportin	g date value
			Assets	Liabilities
46	Foreign exchange	A	В	С
47	Interest rate			
48	Credit derivatives			
49	Equity and stock index			
50	Commodity			
51	Other			
52	Total			
53	Total after accounting netting			
54	Other items Direct credit substitutes			
55	Transaction related contingents			
56	Trade-related contingents			
57	Asset sales with recourse			
58	Forward asset purchases			
59	Forward forward deposits placed			
60	Uncalled partly-paid shares and securities			
61	NIFs and RUFs			
~~				

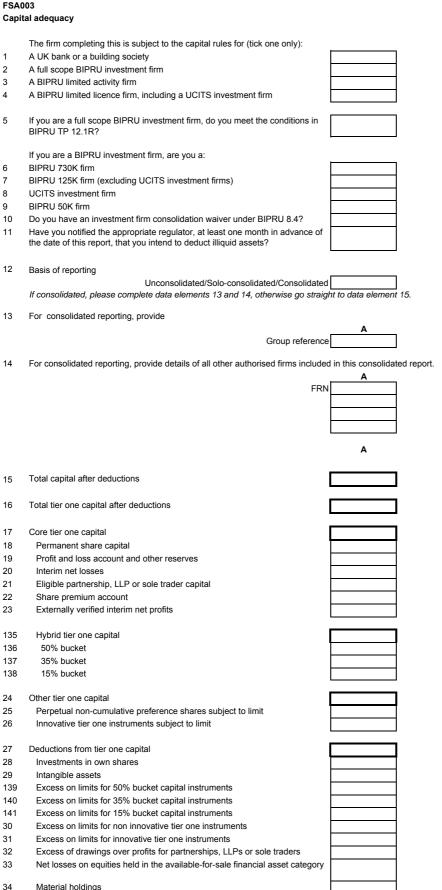
- 62 Endorsement of bills
- 63 Other commitments
- 64 Client Money
- 65 Number of customers

FSA002 Income statement

Incomo		۸	в
income	statement	A Of which Trading book	Total
1	Financial & operating income - total	Trauling book	Total
•			
2	Interest income]	
3	of which on retail secured loans		
4	on retail unsecured loans (including bank deposits)		
5	on card accounts		
6	other	l	
7	Fee and commission income	Γ	
8	of which Gross commission and brokerage	-	
9	Performance fees		
10	Investment management fees		
11	Investment advisory fees	-	
12	Corporate finance		
13 14	UCITS management fees Other fee and commission income		
14	Other lee and commission income	L	
15	Trading income (losses)		
16	of which on trading investments	-	
17	charges on UCITS sales / redemptions		
18	on foreign exchange		
19	other trading income	L	
20	Gains (losses) arising from non-trading instruments]	
		L	
21	Realised gains (losses) on financial assets & liabilities (other than HFT and FVTPL)		
		-	
22	Dividend income	l	
23	Other operating income	٦	
25		L	
24	Gains (losses) on disposals of HFS non-current assets & discontinued operations]	
25	Financial & operating charges		
26	Interest paid	1	
27	of which on bank and building society deposits	•	
28	on retail deposits	•	
29	on corporate deposits		
30	on intra-group deposits		
31	on other items		
32	Foo and commission exponse	Г	
52	Fee and commission expense	L	
33	Other operating expenses]	
34	Other costs		
35	Staff expenses	Г	1
36	of which staff costs (ie non-discretionary)	•	
37	charges for discretionary staff costs	•	
		L	
38	General administrative expenses		
		г	
39	Depreciation & amortisation	l	
40	Impairment/Provisions	1]
-		L	
41	Other charges	[
40	Chara of profit (loopoo) of popooiston	г	1
42	Share of profit (losses) of associates	l	
43	Exceptional items	1	
		L	

FSA002 continued

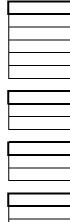
FSAUUZ	continued		
44	Profit (loss) before tax		
45	Tax expense (income)		
46	Net profit (loss)	l	
Memora	andum items		
47	Dividends paid during year		
48	Give details here of exceptional items	Т	
40			

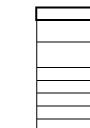


		Α
36	I oper tier two capital	
36 37	Upper tier two capital Excess on limits for tier one capital transferred to upper tier two capital	└──── ┤
38	Upper tier two capital instruments	
39	Revaluation reserve	
40	General/collective provisions	
41	Surplus provisions	
42	Lower tier two capital	
43	Lower tier two capital instruments	
44	Excess on limits for lower tier two capital	
45	Deductions from tier two capital	
46	Excess on limits for tier two capital	
47	Other deductions from tier two capital	
48	Deductions from total of tiers one and two capital	
49	Material holdings	
50	Expected loss amounts and other negative amounts	
51	Securitisation positions	
52	Qualifying holdings	
53	Contingent liabilities	
54	Reciprocal cross-holdings	
55	Investments that are not material holdings or qualifying holdings	
56	Connected lending of a capital nature	
57	Total tier one capital plus tier two capital after deductions	
58	Total tier three capital	
59	Excess on limits for total tier two capital transferred to tier three capital	
60	Short term subordinated debt	
61	Net interim trading book profit and loss	
62	Excess on limit for tier three capital	
63	Unused but eligible tier three capital (memo)	
64	Total capital before deductions	
65	Deductions from total capital	
66	Excess trading book position	
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	
70	Total variable capital requirement	
71	Variable capital requirement for UK banks and building societies	
72	Variable capital requirement for full scope BIPRU investment firms	
73	Variable capital requirement for BIPRU limited activity firms	
74	Variable capital requirement for BIPRU limited licence firms	
75	Variable capital requirement for UCITS investment firms	
70		·
76	Variable capital requirements to be met from tier one and tier two capital	
77	Tatel gradit rick conital comparent	
77 79	Total credit risk capital component	μ
78	Credit risk for UK consolidation group reporting calculated under non-EEA rules	
79	rules Credit risk capital requirements under the standardised approach	
80	Credit risk capital requirements under the IRB approach	
81		
82	Under foundation IRB approach Retail IRB	
83		
84	Under advanced IRB approach Other IRB exposures classes	
04	Onici indexposuies Classes	
85	Total operational risk capital requirement	·
65 86	Operational risk for UK consolidation group reporting calculated under non-	┡ ─────┩
00	EEA rules	
87	Operational risk basic indicator approach	
88	Operational risk standardised/alternative standardised approaches	
89	Operational risk advanced measurement approaches	

Page 2

FSA003





Α

Individual Capital Guidance - general purpose capital Capital Planning Buffer 143 Draw Down of Capital Planning Buffer 110 Surplus/(deficit) total capital over ICG Surplus/(deficit) general purposes capital over ICG

Capital resources requirement arising from capital floors

Individual Capital Guidance - total capital resources

Surplus/(deficit) total capital over ICG and Capital Planning Buffer 144 Surplus/(deficit) general purposes capital over ICG and Capital Planning 145 Buffer

MEMORANDUM ITEMS

- 112 Value of portfolio under management - UCITS investment firms
 - Prudential filters

91

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109 142

111

Counterparty risk capital component

Total market risk capital requirement

calculated under non-EEA rules

approaches (TSA)

Equity PRR

CIU PRR

Other PRR

Solvency ratio (%)

Interest rate PRR

Commodity PRR

Foreign currency PRR

Concentration risk capital component

Surplus (+) / Deficit (-) of own funds

Fixed overhead requirement

Capital requirements for which tier three capital may be used

Market risk capital requirement for UK consolidation group reporting

Position, foreign exchange and commodity risks under standardised

Position, foreign exchange and commodity risks under internal models (IM)

- 113 Unrealised gains on available-for-sale assets
- Unrealised gains (losses) on investment properties 114
- 115 Unrealised gains (losses) on land and buildings Unrealised gains (losses) on debt instruments held in the available for sale 116
- category 117 Unrealised gains (losses) on cash flow hedges of financial instruments
- 118 Unrealised gains (losses) on fair value financial liabilities
- Defined benefit asset (liability) 119
- 120 Deficit reduction amount if used
- 121 Deferred acquisition costs (deferred income) (DACs/DIRs)

Minority interests

- 122 Minority interests included within capital resources
- 123 of which: innovative tier one instruments

Profits

- 124 Profits not externally verified at the reporting date but subsequently verified
- Total capital after deductions after profits have been externally verified 125

Allocation of deductions between tier one and two capital

- 126 Material insurance holdings excluded from allocation
- Allocated to tier one capital 127
- 128 Allocated to tier two capital

Firms on the IRB/AMA approaches

- 129 Total capital requirement under pre-CRD rules
- Total credit risk capital component under pre-CRD 130
- Expected loss amounts wholesale, retail and purchased receivables 131
- 132 Expected loss amounts - equity
- Total value adjustments and provisions eligible for the "EL less provisions" 133 calculation under IRB
- Total deductions from tier 1 and tier 2 capital according to pre-CRD rules 134













Credit risk

Breakdown under the Standardised Approach by exposure classes Adjustment) 1 Total Image: Contral governments or central banks Image: Contral governments or local authoritites Image: Contral gov		A Capital requirement	B Exposure value	C Expected loss	D Individual Impairment	E Collective Impairment	F Other (Credit valuation
2 Central governments or central banks	Breakdown under the Standardised Approach by exposure classes						Adjustment)
3 Regional governments or local authoritites	1 Total						
4 Administrative bodies and non-commercial undertakings	2 Central governments or central banks						
5 Multilateral development banks	3 Regional governments or local authoritites						
6 International organisations	4 Administrative bodies and non-commercial undertakings						
7 Institutions	5 Multilateral development banks						
8 Corporates	6 International organisations						
9 Retail Image: Construction of the second seco	7 Institutions						
37 Secured by mortgages on residential property	8 Corporates						
38 Secured by mortgages on commercial real estate	9 Retail						
11 Past due items	37 Secured by mortgages on residential property						
12 Items belonging to regulatory high risk categories	38 Secured by mortgages on commercial real estate						
13 Covered bonds	11 Past due items						
14 Securitisation positions	12 Items belonging to regulatory high risk categories						
15 Short term claims on institutions and corporates	13 Covered bonds						
16 Collective investment undertakings	14 Securitisation positions						
	15 Short term claims on institutions and corporates						
17 Other items	16 Collective investment undertakings						
	17 Other items						

Breakdown under the Foundation IRB

18 Total

- 19 Central governments and central banks
- 20 Institutions
- 21 Corporates
- 22 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60
- 39 Of which: to specialised lending BIPRU 4.5

Breakdown of Retail IRB

- 23 Total
- 24 Retail mortgages
- 25 Qualifying Revolving Retail Exposures
- 26 Retail SME
- 27 Other retail

Breakdown under Advanced IRB

28 Total

29 Central governments and central banks

30 Institutions

- 31 Corporates
- 32 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60
- 40 Of which: to specialised lending BIPRU 4.5

Breakdown of other IRB exposure classes

33 Total

- 34 Equity claims
- 35 Securitisation positions
- 36 Non-credit obligation assets

	•						
				L	L		
		1		r I	r		
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		_		_	_		
	•						
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	i				ľ		
			<u> </u>	L			
					l		

Market risk

Note: In this table numerical references correspond with those shown on the online submission form and are not presented here in strict numerical order.

		А	В	С	D	E	F	G
	Interest rate risk General interest rate risk	USD	GBP	EUR	CHF	YEN	Other	Total
1	Valuations of longs	030	GDP	LUK	СПГ	TEN	Other	TULAI
2	Valuation of shorts							
3	PRR (as per handbook)							
	Specific interest rate risk							
	Amount by risk bucket							Total
4	0.00%							
5	0.25%							
6	1.00%							
7	1.60%							
8	8.00%							
9	12.00%							
10	PRR							
66	Net long securitisation (excl. re-securitisation) expos							
67	Net short securitisation (excl. re-securitisation) expo		dity facilities PRI	~				
68	Net long re-securitisation exposures/unrated liquidity							
69	Net short re-securitisation exposures/unrated liquidi							
12	Ordinary CDS (outside correlation trading portfolio)							
13	Securitisation CDS (outside correlation trading portfo							
14	Basic interest rate PRR calculation for equity instrur	nents						
15	Option PRR for interest rate positions							

- 16 CAD1 PRR for interest rate positions
- 17 Other PRR
- Correlation trading portfolio Net long positions PRR Correlation trading portfolio Net short positions PRR 70
- 71

10	Total interact rate DDD				
10	l otal interest rate PRR				

	Equity risk General equity risk (or simplified)	USD	GBP	EUR	CHF	YEN	Other	Total
19	Valuations of longs							
20	Valuation of shorts							
21	PRR							

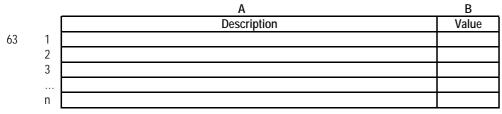
FSA005 co	ntinued Specific equity risk by risk bucket	A USD	B GBP	C EUR	D CHF	E YEN	F Other	G Total
23	Qualifying equity indices							
82 65 25	All equities, and other equities indices or equity Convertible adjustment PRR	baskets						
26 27 28	Option PRR for equity positions CAD 1 PRR for equity positions Other PRR							
29	Total Equity PRR							
30 31 32 33 34 35 36 37 38 39	Commodity Risk Valuation of longs Valuation of shorts Outright PRR Spread PRR Carry PRR Simplified PRR Total PRR Option PRR for commodity positions CAD 1 PRR for commodity positions Other PRR	Precious metals	Base metals	softs	energy	other		Total
40	Total Commodity PRR]	
41 42 43	Foreign currency risk General foreign currency risk Total net long positions Total net short positions Net gold position	USD	GBP	EUR	CHF	YEN	Other	Total

44	PRR				

FSA005 co	ontinued	A USD	B GBP	C EUR	D CHF	E YEN	F Other	G Total
45 46 47	Option PRR for foreign currency CAD 1 PRR for foreign currency Other							
48	Total foreign currency PRR							
49 50 51	Collective investment undertaking risk General CIU risk Total net long positions Total net short positions PRR	USD	GBP	EUR	CHF	YEN	Other	Total
52 53 54	Option PRR for CIU CAD 1 PRR for CIU Other PRR							
55	Total CIU PRR							
56	Other PRR Any other PRR							
57 58 59 72 73 74 75 76 77 78	Internal models-based charges Multiplier Previous day's VaR PRR Average of previous 60 days VaR SVaR Multiplier Latest SVaR Average of previous 60 days SVaR Latest Incremental Risk Charge Average of previous 12 weeks Incremental Risk Cha Latest All Price Risk Measure Average of previous 12 weeks All Price Risk Measure							

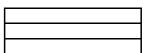
- 79
- Standard Rules charge for net long correlation trading portfolio products in APR model Standard Rules charge for net short correlation trading portfolio products in APR model All Price Risk Floor Charge 80
- 81

Add-ons



Total Add-ons 64

- Internal models-based PRR 61
- GRAND TOTAL PRR 62



FSA006 Market risk - supplementary data

Daily outturn data

	Closing P&L date	VaR confidence level	Holding period (days)	Business unit code	Currency	Value at risk	BIPRU 7.10 cleaned P&L	Starting P&L date	which VaR			BIPRU 7.10 hypothetical P&L
1	A	В	С	D	Е	F	G	Н	J	К	L	М
	1											
	2											
r	1											

Operational risk

Opera	ational risk				The Standardised Approach (and Alternative Standardised Approach)	Advanced Measurement Approach	
					А	В	
1	Approach adopte	ed (Yes/No)					Ī
	Fill in the columns	for each approach	that is adopted		·		-
		indicator - 3 year	average				
2	 corporate finance 						
3	 trading and sale 	S					
4	 retail brokerage 						
5	 commercial ban 	king					
6	 retail banking 						
7	 payment and se 						
8	- agency services						
9	- asset managem	ent					
10 11 12 13 14 15	Nominal amount - retail banking - commercial ban Capital requirement Expected loss cap	nts before risk tran tured in business p ation due to risk tra	ances - 3 year ave sfer mechanisms a practice excluded fi	and expected loss ded			
Opera	ational risk losses	- AMA firms only					
16	Gross loss amou	int for the whole p	period				
17	Total number of	loss events					
	Date event added to loss	Date of loss event	Gross Loss Amount	Certainty of loss	Business line	Event type	Commentary
18	database	_		_	_	_	0
1	A	В	С	D	<u> </u>	F	G
2							
2							

Large exposures

	Α	в
1 Is this report by a UK consolidation group under BIPRU 8 Ann 1R?		
For consolidated reporters only 2 List the Firm Reference Numbers of the members of the UK consolidation group	Index no 1 n	FRN
For unconsolidated/solo-consolidated reporters only 3 Is the firm a member of a UK integrated group		

Part 1: Large exposures at the reporting date (other than to members of integrated groups under BIPRU 10.8 or BIPRU 10.9) A

4 Capital	resources	under	BIPRU	10.5

5.3R	

	в
Capital resources (BIPRU	
10.5.4R)	

E	xposure no	Counterparty name (or group	Gross exposure				Exposure				Of w	nich			Trading book	concentratio	n risk	CNCOM	PD %	LGD %		Credit risk
		name)		resources under BIPRU 10.5.3R		credit protection	after credit risk mitigation	Exempt e	exposures			Non-exempt ex	posures		excesses							capital requireme nt
				_				Amount	% of capital resources	book	% of capital resources	Trading book	% of capital resources		resources		for more					
5	A	В	C	D	W	X	E	F	G	н	J	к	L	м	N	Р	Q	R	S	Т	U	v
1																						
					I				<u> </u>							I			<u> </u>			
n																						
Т	otal																					

6 I confirm that the firm has notified the appropriate regulator under SUP 15.3.11R of all exposures that have exceeded, or will exceed, the limits set out in BIPRU 10.5.6R (tick to confirm)

Part 2: Details of connected counterparties at the reporting date

	Exposure no						Exposure				Of wh	nich		
		individually above 2.5% capital resources)		resources under BIPRU	protection		after credit risk	Exempt e	xposures			Non-exempt ex	posures	
				10.5.3R			mitigation	Amount		Non- trading book	%	Trading book	%	Aggregate %
7	А	в	с	D	N	o	Е	F	G	н	J	к	L	м
	1	Individually <2.5% of capital resources												
	2													
	n													

FSA008 continued

Unconsolidated or solo-consolidated reporters only Part 4: Significant transactions with the mixed activity holding company and its subsidiarie

Transaction	Counterparty name	Transaction or	
no		exposure value	e resources
A	в	С	D
1			
n			

FSA009 Key data

[deleted]

FSA010 Mismatch liquidity

FSA011 **Building society liquidity**

9	SDL at reporting date	Amount	
	Amounts of 8 day liquidity at any time during the r	nonth (end of day bala A	ance)
		Amount	D
12	Building society holdings - at reporting date		

Specialist data

- 13 Business assets not FSRP as % of business assets
- 14 Deposits and loans as % of SDL
- 15 Amount of offshore deposits
- 16 Large shareholdings as % of SDL

1	1

С Date

FSA012 Non-deposit-taking EEA bank liquidity

FSA013 Stock liquidity [Deleted]

FSA014 Forecast data from firms

А

Profita 1	bility (for the financial year) Net interest income	
2	Other income	
3	Expenditure	
4	Impairment / provisions	
5	Total profit before tax and minority interests	
6	Net profit (loss)	
Balanc 7	ce sheet Cash and balances at central banks	
8	Loans and advances to customers	
9	Investments	
10	Customer accounts	
11	Deposits by banks, including overdrafts	
12	Total assets/liabilities	
Capita	l adequacy	
13	Total capital after deductions	
14	Variable capital requirement at the end of period	

32

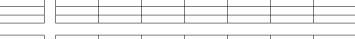
FSA015 Sectoral information, including arrears and impairment

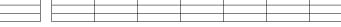
	А	в	с	D	E	F	G	н		J	к	L	м	N	Р	Q
	All balances (customer)		Balances	of accountsin	arrears/defau	ilt by band		All balances (accounting)		of recoveries	New individual impairment (charged to IS)	impairment	Other adjust's (acquisition/dis posal/fx adj)	Individual Impairment balance	Collective Impairment balance	Balances of loans with individual impairment
	at period end	1.5 < 2.5 %	2.5 < 5 %	5.0 < 7.5 %	7.5 < 10 %	>=10%	TOTAL	at period end		in period	in period	in period	in period	at end of period	at end of period	at end of period
Retail sector																
UK:																
 1 st charge mortgages to individuals (per MLAR) 																
2 Other fully secured loans to individuals																
3 Partially secured exposures to individuals																
4 Card accounts (credit cards/storecards)									ĺ							
5 Unsecured exposures to individuals									ĺ							
6 Retail SME																
Non-UK:									ĺ							
7 Fully secured exposures to individuals									ĺ							
8 Partially secured exposures to individuals																
9 Unsecured exposures to individuals									ĺ							
10 Retail SME (secured and unsecured)																
11 Sub-tota																

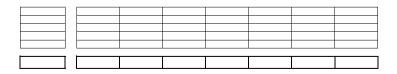
Impaired Ioans: o/w bals unsecured

			Past due	past due: o/w impaired	Other impaired	ln Ic b
	Corporate sector (inc SME)					u
	UK:					Т
12	UK commercial real estate (secured and un	secured)				Т
13	Other fully secured lending					T
14	Other partially secured lending					T
15	Unsecured lending					T
	Non UK:					Т
16	Non-UK commercial real estate (secured &	unsecured)				T
17	Other fully secured lending					Т
18	Other partially secured lending					T
19	Unsecured lending					T
20	-	Sub-total				Т
	Financial sector					
21	Exposures to UK financial institutions					Т
	Exposures to on-UK financial institutions					+
23		Sub-total				+
				1		
	Non-financial institutions (incl governme	nt)	-			_
	UK					_
	Non-UK					
26		Sub-total				_
			In default	Other	MTM value o	of
				impaired	Impaired balances	
					Dalances	
	Debt instruments (banking book)					_
	UK collateralised debt obligations					
	Other UK asset backed securities					
29	Other UK securities					
30	Other non-UK securities					
31		Sub-total	1	1		1

Total







FSA016 Solo consolidation data

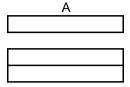
5

Aggregate use of solo-consolidation at the reporting date

- 1 Number of subsidiaries included in the solo-consolidation
- 2 Book value of investments included in solo-consolidation EEA incorporated
- 3 Book value of investments included in solo-consolidation non-EEA incorporated
- 4 Surplus capital in parent firm balance sheet

Top 5 solo-consolidated subsidiaries ranked by book value of investment at the reporting date

						Capital
						requirements
					Book value of	arising from
		Country of	Brief business	Main underlying	investment in	assets within the
	Name of subsidiary	incorporation	descriptor	assets	subsidiary	subsidiary
	A	В	С	D	E	F
1						
2						
3						
4						
5						



FSA016 continued

Top 5 solo-consolidated subsidiaries ranked by aggregate exposure of parent to subsidiary at the reporting date

						Exposure of	
						parent to	Capital
						subsidiary with a	requirements
					Aggregate	residual maturity	arising from
		Country of	Brief business	Main underlying	exposure of parent	of less than one	assets within the
	Name of subsidiary	incorporation	descriptor	assets	to subsidiary	year	subsidiary
6	A	В	С	D	E	F	G
1							
2							
3							
4							
5							

Top 5 solo-consolidated subsidiaries ranked by net flow of funds from parent to subsidiary during the reporting period

7	Name of subsidiary A	Country of incorporation B	Brief business descriptor C	Main underlying assets D	Net flow of funds from parent to subsidiary E
1					
2					
3					
4					
5					

FSA017 Interest rate gap report

		А	В	С	D	E	F	G	н	J	к	L	м	N	Р	Q
1	Gap sensitivity to parallel shift of:	2%														
1.00	ata .	Totals		3-6 months	6-12 months	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	6-7 years	7-8 years	8-9 years	9-10 years	Over 10	No specific
Ass			3 months			1				1				1	years	re-pricing
2	Monetary balance sheet assets (non-optional) as per contractual re-pricing date															
3	 Adjustments for actual expected re-pricing date 															
4	> Pipeline products															
5	Monetary balance sheet assets with option features and with re-pricing maturity determined as per note 1 below	1														
6	 Adjustments for actual expected re-pricing date 															
7	> Pipeline products															
8	Net Trading Book asset															
9	Non-monetary and other assets															
10	Asset sub-total															
11	> Linear derivative contracts															
12	> Non-linear derivative contracts															
13	Asset totals															
	<u>pilities</u>					-										
14	Monetary balance sheet liabilities (non-optional) as per contractual re-pricing date															
15	 Adjustments for actual expected re-pricing date 															
16	> Pipeline products															
17	Monetary balance sheet liabilities with option features and with re-pricing maturity determined as per note 1 below															
18	> Adjustments for actual expected re-pricing date															
19	> Pipeline products															
20	Net Trading Book Liability															
21	Non monetary and other liabilities															
22	Capital and Reserves															
23	> Adjustments for capital investment term assumptions															
24	Liabilities sub-total															
			· · · ·													
25	> Linear derivative contracts															
26	 Non-linear derivative contracts 															
27	Liability totals															
	o sensitivity		. <u> </u>													
28	Net Gap	=0														
29	Gap limits (optional)															l
30	Cumulative gap															[
31	Reverse cumulative gap															L
32	Cumulative gap limits (optional)															[
33	Reverse cumulative gap limits (optional)															L
34	Period to reprice (mid-point, in years)		0.125	0.375	0.75	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	-
43	Discount rate/rates (or forward yield curve)															ļ
44 45	Discount factors for central rate															
45 46	Discount factors for + shift Discount factors for - shift															
47	PV of net gap at central rate				+	• 				•			• 	• 		ı İ
47	PV of net gap at central rate PV of net gap with + shift															ŀ
49	PV of net gap with - shift												1			l
38	NPV Sensitivity to + shift (as derived from above data)	<u> </u>														- I
39	NPV Sensitivity to - shift (as derived from above data)															ľ
40	Alternative estimate of NPV sensitivity to + shift															ľ
41	Alternative estimate of NPV sensitivity to - shift															
42	NPV Sensitivity limits (optional)															Ī

Note An option that is IN the moneyor would be in the event of the parallel shift calculated in 45 or 46 or more should be assigned a maturity (i.e re-pricing) date equal to the expiry date of the contract. This affects data elements 12 and 26 (options). An option that is OUT of the money and would remain so in the event of the parallel shift calculated in 45 or 46 or more should be assigned to the 'overright to 3 month' maturity band. This affects data elements 12 and 26 (options). An option within these two bounds should have its re-pricing date determined by simple straight line interpolation - e.g. an option exactly at the money, would be assigned a notional maturity date halfway between overnight and the contract expiry date

UK integrated groups - large exposures

Exposures at the reporting date to the diverse blocks and residual block

1 [deleted]

- 2 List the Firm Reference Numbers of the members of the integrated group, and the allocation of CNCOM
- 3 Group capital resources under BIPRU 10.8.13R

Α	

		Wider integrated group	Gross	% of	Exposure				Of which				CNCOM
	no	diverse blocks, and residual	exposure	capital	after		exposures		Non-e	exempt exp	osures		
		block		resources	credit risk	Amount	% of	Non-	% of	Trading	% of	Aggregate	
				under	mitigation		capital	trading	capital	book	capital	%	
				BIPRU			resources	book	resources		resources		
				10.8.13R									
4	Α	В	С	D	E	F	G	н	J	K	L	М	Ν
	1												
	n												
	Total												

Α

Α

Index no

n

в

FRN

Total

С

CNCOM

FSA019 Pillar 2 information

Note: In this table numerical references correspond with those shown on the online submission form and are not presented here in strict numerical order

			В		
			yes/no		
1	Does either GENPRU 1.2 or IFPRU 2 apply to your firm?	[
			000s		
-	so, please answer <u>all</u> the following questions:				
2	How much capital do you consider adequate for the nature, scale an				
	your firm's activities in line with its Internal Capital Adequacy Assess	ment Process			
	(ICAAP)?				
		Г			
3	What is the actual amount of capital resource your firm holds at the a reference date?	accounting			
		L			
		r	yes/no		
4	Have you documented your ICAAP?	L			
_		г	dd/mm/yy		
5	When did you last review the ICAAP?	L			
0			s/no/not applicable		
6	Have your external auditors audited your firm's financial statement in	the 12 months?			
		L			
7	If an income and the printer you reactived in the last year been availify	od in onv			
7	If so, has any audit opinion you received in the last year been qualified in any respect?				
		L	%		
0	What is the ratio of dealing arrays is relation to the total number of th		70		
8	What is the ratio of dealing errors in relation to the total number of tra- firm has undertaken in the past 12 months?	ansactions your			
		L			
0	Lieve you considered your firm's rick annotite when developing its (yes/no		
9	Have you considered your firm's risk appetite when developing its IC				
	In your ICAAP, have you considered the impact of an economic dow	nturn on:			
10	your firm's financial position?	ſ			
11	· your business plans?	ľ			
		L			
	Is the firm exposed to the risks listed below? And if so, what				
	amount of capital resource have you allocated to each of them?	yes/no	000s		
		Â	В		
12	· market risk				
13	· credit risk				
14	· operational risk				
15	· liquidity risk				
16	· securitisation risk				
17	· insurance risk				
18	· pension obligation risk				
19	· concentration risk				
20	· residual risk				
21	· business risk				
22	· interest rate risk				
23	· other (please specify)				
FSA019 co	ontinued				

40 Have you calculated the cost of an oderly wind down of the firm's business?



41	What length of time have you calculated it will take you to orderly wind down?	
42	What is the gross cost to your firm of a wind down?	
43	What is the net cost to your firm of a wind down?	
24	Does your firm have any professional indemnity insurance cover? If so.	000s
25	What is the limit of the indemnity in the aggregate?	0000
26	What is the largest single claim that can be made on the insurance cover?	
44	What is the policy excess amount for any single claim?	rating
27	What is the credit rating of the lead underwriter?	rating
		yes/no
28	In your firm's ICAAP, do you take account of the results of stress tests?	
29	Does your firm deduct illiquid assets as set out in GENPRU 2.2.17R to 2.2.19R?	
30	Does your firm have sufficient liquidity to meet your liabilities as they fall due in the circumstances of an orderly wind-down?	
		000s
31	Report the amount of <i>illiquid assets</i> .	
32	Do you use credit risk mitigation techniques?	yes/no
33	If so, have you considered in your ICAAP the fact that those techniques may not fully work as anticipated?	
34	Have you securitised assets in the last 12 months?	
35	Do you use an internal model as described in BIPRU 7.10 to calculate regulatory market risk?	
36	If so, have you taken the results of the market risk stress tests in your ICAAP into account ?	
37	Report the result of a 200 basis point shock to interest rates on your firm's economic value.	000s
38	Does the result of the above stress test exceed 20% of your capital resources?	yes/no
39	Would the valuation adjustments required under GENPRU 1.3.35G enable you to sell or hedge out your firm's positions within a short period without incurring material losses under normal market conditions?	

FSA020 ELMIs balance sheet

FSA021 Income statement ELMIs

FSA022 ELMIs Capital requirements

FSA023 Foreign Exchange Risk (electronic money institutions)

FSA024 Large exposures (electronic money institutions)

[Deleted]



FSA025 Liquidity (electronic money institutions)

[Deleted]



FSA026 ELMI Questions

[Deleted]

FSA028 Non-EEA sub-grou

Non-E	EA sub-group	
27	Do you have a non-EEA sub-group which you are reporting on behalf of?	Yes/No
	If the answer to 27 above is 'No', then you do not have to complete any more but it still needs to be submitted.	of this data item,
1	Is your non-EEA sub-group reporting requirement satisfied by a UK consolidation group FSA003?	
	If the answer to 1 is 'Yes', you do not have to complete the rest of this data item.	
2	Is your non-EEA sub-group reporting requirement satisfied by a UK consolidation group FSA003?	
If the a	answer to 2A was 'Yes' and you have completed 3A, you do not need to comp	lete the rest of this data item.
4	What is the currency of this report?	
Capita 5 6 7 8 9 10 11	al adequacy Total tier one capital after deductions Total tier two capital after deductions Deductions from the totals of tier one and two Total tier one capital plus tier two capital after deductions Total tier three capital Deductions from total capital Total capital after deductions	A
12 13 14 15 16 17 18 19 20 21 22	Credit risk requirement under existing rules Market risk requirement under existing rules Other capital requirements under existing rules Total credit risk capital component Total operational risk capital requirement Reduction in operational risk capital requirement under BIPRU TP 12.8R Counterparty risk capital component Total market risk capital requirement Concentration risk capital component Fixed overheads requirement Capital requirement	
23 24	Capital resouces requirement arising from the operation of capital floors Surplus/Deficit of own funds	
Large 25	exposures A Capital resources	

Counterparty name (or group name) CNCOM Exposure no Exposures after risk mitigation techniques Exempt exposures Non-exempt exposures of which nonof which trading non exempt trading book, non-exempt book, non-exempt % of capital resources 26 в С F G D Е Α

Fixed Assets

- Intangible assets 1
- Tangible assets 2
- 3 Investments
- 4 Total fixed assets

Current assets

- 5 Stocks and Investments
- Trade debtors Due within 90 days 6
- 7 Due after 90 days
- 8 Non-trade debtors
- 9 Sundry debtors
- 10 Loans & other assets
- Cash at bank and in hand 11 Segregated
- 12 Non segregated 13
 - Total current assets

Current liabilities

- 14 Creditors
- 15 Sundry creditors
- 16 Accruals
- 17 Bank loans and overdrafts segregated due within 1 year
- 18 Bank loans and overdrafts non segregated due within 1 year
- Short term subordinated loan due within 1 year 19
- 20 Long term subordinated loan due within 1 year
- Total current liabilities 55
- 21 Net current assets (liabilities)

Long term liabilities

22 Creditors

- Bank loans and overdrafts segregated due after 1 year 23
- Bank loans and overdrafts non segregated due after 1 year 24
- Short term subordinated loan due after 1 year 25
- 26 Long term subordinated loan due after 1 year
- 27 Total long term liabilities

28 Total assets less total liabilities

For incorporated entities only Capital

Fixed term Non fixed term Fixed term Non fixed term

Unverified non trading book

29	Ordinary	share

Ordinary shares
Non cumulative preference shares

31		
32	Cumulative preference shares	
33		

- 34 Total cumulative preference shares
- 35 Share premium account
- 36 Other reserves
- 37 Revaluation reserve
- 38 Retained earnings
- 39 Profit / (loss) current year Externally verified Unverified trading book
- 40 41

30

42 Total capital

Off Balance Sheet items

43

Α	В	С
Item no	Type of off balance sheet item	Value
1		
n		

Α		



				Α
	Capital <u>For Partner</u>	ships or so	ble traders only	
44	Capital account			
45	Retained earnings			
46	Current account current year		Externally verified	
47			Unverified trading book	
48			Unverified non trading book	
49	Total capital			
	Off Balance Sheet items			
		Α	В	С
50		Item no	Type of off balance sheet item	Value
		1		
		n		

CapitalFor LLPs onlyPartners Cash Capital AccountsPartners current accounts

- 51
- 52
- 53 Total Partners Capital

Off Balance Sheet items

54

Α	В	С
Item no	Type of off balance sheet item	Value
1		
n		

FSA030 Income Statement

Dealing Profit /(Loss)

- 1 Dealing profits or (loss) trading
- 2 Dealing profit or (loss) long term investments
- 3 Charges on sales / redemptions of regulated products
- 4 Total dealing profit or (loss)

Revenue

- 5 Gross Commission and brokerage
- 6 Performance fees
- 7 Investment management fees
- 8 Investment advisory fees
- 9 Corporate Finance
- 10 UCITS management fees
- 11 Interest and dividends receivable
- 12 Other revenue
- 13 Foreign exchange gains
- 14 Total revenue

Expenditure

- 15 Commissions and fees
- 16 Staff costs salary
- 17 Staff costs bonus
- 18 Foreign exchange losses
- 19 Accomodation
- 20 Interest expense
- 21 Other expenditure
- 22 Total expenditure

Following section for incorporated entities only

- 23 Profit or (loss) on ordinary activities before taxation
- 24 Taxation
- 25 Profit or (loss) after taxation
- 26 Appropriations
- 27 Retained profit or (loss) for the period

Following section for partnerships (including LLPs) and sole traders

- 28 Operating Profit or (loss)
- 29 Investment Income
- 30 Interest receivable
- 31 Profit or (loss) attributable to partners.

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FSA031

Capital Adequacy (for exempt CAD firms subject to IPRU(INV) Chapter 9)

Regulatory Capital

Part 1 (To be completed by all firms)

- 1 Ordinary share capital which is fully paid
- 5 Perpetual non-cumulative preference share capital which is fully paid
- 3 Share premium account
- 4 Reserves excluding revaluation reserves
- 36 Audited retained earnings
- 37 Externally verified interim net profits
- 38 Partners' capital
- 2 Eligible LLP Members' Capital (in accordance with IPRU(INV) Annex A)
- 39 Sole trader capital
- 17 Initial capital

Part 2 (To be completed by those firms whose own funds requirement is calculated in accordance with IPRU(INV) 9.2.9R)

- 40 Initial capital
- 6 Less: Investment in own shares at book value
- 7 Intangible assets
- 8 Material current year losses
- 10 Tier 1 Capital

Tier 2

- 11 Revaluation reserves
- 12 Fixed term cumulative preference share capital
- 13 Long term subordinated loans
- 14 Perpetual cumulative preference share capital and qualifying capital instruments
- 15 Qualifying arrangements
- 9 Less Material holdings in credit and financial institutions and material insurance holdings
- 16 Own Funds

Part 3 (To be completed by those firms whose own funds requirement is calculated in accordance with IPRU(INV) 9.5)

41 Initial capital

- 18 Less: Investments in own shares at book value
- 19 Intangible assets
- 20 Material current year losses
- 22 Perpetual cumulative preference shares
- 23 Fixed term capital preference shares
- 24 Perpetual long term subordinated loans
- 25 Long term subordinated loan
- 26 Revaluation reserve
- 27 Less the sum of material holdings in credit and financial institutions and material insurance holdings
- 28 Own Funds









29		(Regulatory capital test to bu meet your regulatory c	to be completed by all firms) capital requirement?												
30 31 42 32	Own Fund Other own	n funds requirement (if ap funds requirement	ways be a minimum of £5k e plicable)	ven if PII/ com	nbo indicated)										
33 34 34A 34B	Does your PII?Does Has your f	your firm conduct insuran firm renewed its PII cover	Guarantee in lieu of PII or is nee distribution activities? r since the last reporting date sis of your PII cover since th	?	·					Yes/No Yes/No					
35		Α	В	С	D	L	Е	F	G	Н	J	К	М	Ν	0
00		PII Basic information									PII detailed infor				
			Insurer (from list)	Start date	Renewal date	Currency of indemnity limits	Limit of inder Single	mnity required Aggregate	Limit of inder Single	nnity received Aggregate	PII detailed inform Business line subject to policy excess (from li	nation o Policy	Business line category (subject) to policy	period of policy	Type of exclusion (s)
		PII Basic information	Insurer	Start date		indemnity				nnity received	Business line subject	nation o Policy	category (subject) to	period of	exclusion
		PII Basic information	Insurer	Start date		indemnity				nnity received	Business line subject	nation o Policy	category (subject) to policy	period of policy exclusi	exclusion
		PII Basic information	Insurer	Start date		indemnity				nnity received	Business line subject	nation o Policy	category (subject) to policy	period of policy exclusi	exclusion
		PII Basic information	Insurer	Start date		indemnity				nnity received	Business line subject	nation o Policy	category (subject) to policy	period of policy exclusi	exclusion

FSA032 Capital Adequacy (for exempt CAD firms subject to IPRU(INV) Chapter 13)

1 5 3 4 45 46 47 2 48 8 9 102 13 14 15 16	Own Fun Ordinary Perpetual Share pre Reserves Audited rr Externally Partners' Eligible L Sole trade Less: In Revaluati Perpetual Long-Ter	share capital wi non-cumulative minum account (excluding reva etained earning; y verified interin capital LP Members' CL P Members' CL P Members' CL P dembers' CL P Members' CL P Membe	n net profits apital (in accordance v vn shares at book valu s	vith the provisio le r current year p and debt capita with IPRU (INV	ns of IPRU (rofits I) 13.1A.18 to	9 13.1A.20)	A)			A					
11	Less: Ma	terial holdings ir	n credit and financial ir	stitutions and n	naterial insu	ance holding	s								
17	Own Fun	ds													
23		ory capital test ou meet your re	gulatory capital requir	ement?											
24 25 26 27 28	Own fund Additiona	I capital resource ulatory capital / ds	(will always be a minin es requirement for PII own funds requiremer	(if applicable)		mbination ind	icated)								
49 32 34 35 35A 36 37	Does you If not, doe Does you Has your Has there If your po	r firm conduct in firm renewed its been a change	d a Comparable Guara nsurance distribution a s PII cover since the la to the basis of your P business activities ca	ctivities? st reporting dat II cover since tl	e? ne last report	ting date?			the date G	н	J	к	L	Ν	0
38		PII Basic info	rmation			Currency	Limit of inde	mnity required	Limit of inde	emnity received	PII detailed information	ation			
	PII policy	Annualised premium	Insurer (from list)	Start date	Renewal date	of indemnity limits	Single	Aggregate	Single	Aggregate	Business line subject to policy excess	Policy excess	Business line category subject to policy exclusion(s)	Time period of policy exclusion(s)	Type of exclusion(s)
	1				1									_	
	2				1										
	3 4 5 7 8 9 10														
39 40			e as stated on the mos ditional capital require			Where applic	able, total amo	unt for all PII polic	cies)	A					
41 42 43 44		Total amount Total of additi Total of readil	of additional own fund onal own funds require y realisable own funds cit) of readily realisable	s required for p ed				, , , , , , , , , poine	,						

FSA033 Capital Adequacy (for firms subject to IPRU(INV) Chapter 3)

1 2	Regulatory Capital <i>Tangible net worth</i> Capital Less: Intangible assets	A	B
3 4 5 6	Eligible Capital Substitutes Approved subordinated loans Approved bank bonds Approved undertakings Financial resources		
7 8 9 10 11 12 13 14	Primary requirement Base requirement Liquidity adjustment: Non-trade de Prepayment Total liquidity adjustment Charged assets Contingent liabilities Deficiencies in subsidiaries Primary requirement		
15 16 17 18 19 20	Regulatory capital test Primary Requirement Position Risk Requirement Counterparty Risk Requirement Total Financial Resources Requireme Financial Resources Excess / (Deficit)	ent	

FSA034

Capital adequacy (for firms subject to IPRU(INV) Chapter 5 not subject to the exemption in IPRU(INV) 5.2.3(2)R

	Regulatory capital	_	_
4	Tier 1 Deid von aleren ansitel (ausludian ansfarman aleren)	Α	В
1	Paid up share capital (excluding preference shares)		
35 2	Eligible LLP member's capital Share premium account		
2	Reserves		
3 4	Non-cumulative preference shares		
4 5	Less: Investment in own shares		
6	Intangible assets		
7	Material current year losses		
8	Material holdings in credit and financial institutions		
36	Excess LLP member's drawings		
9	Total deductions		
10	Tier 1 Capital		
10			
	Tier 2		
11	Revaluation reserves		
12	Fixed term cumulative preference share capital		
13	Long term subordinated loans		
14	Other cumulative preference share capital and debt capital		
15	Qualifying arrangements		
16	Own Funds		
	Tier 3		
17	Net trading book profits		
18	Short term Qualifying Subordinated Loans and excess Tier 2 capital		
19	Less: Illiquid assets		
20	Qualifying property		
21	Liquid capital		
	Pagulatory conital test		
	Regulatory capital test Liquid capital test		
22	Liquid Capital		
22	Capital Requirement:		
23	Expenditure Based Requirement		
24	Position Risk Requirement		
25	Counterparty Risk Requirement		
26	Foreign Exchange Risk Requirement		
27	Other Assets Requirement		
28	Total capital requirement		
29	Surplus / Deficit of Liquid Capital		
	Annual Expenditure Based Requirement		·
30	Total Expenditure		
31	Audited Expenditure (less deductables)		

- Annual audited expenditure Expenditure based requirement 32
- 33 34 Fraction indicator

FSA035

Capital adequacy (for firms subject to IPRU(INV) Chapter 5 subject to the exemption in 5.2.3(2)R)

	Regulatory capital	А	в
1	Paid up share capital (excluding preference shares)	8	
21	Eligible LLP member's capital		
2	Share premium account		
3	Reserves		
4	Non-cumulative preference shares		
5	Less: Investment in own shares		
6	Intangible assets		
7	Material current year losses		
8	Material culture year losses Material holdings in credit and financial instit	utions	
22	Excess LLP member's drawings		
9	Total deductions		
10	Tier 1 Capital		
10			
	Tier 2		
11	Revaluation reserves		
12	Fixed term cumulative preference share capital		
13	Long term subordinated loans		
14	Other cumulative preference share capital and debt ca	pital	
15	Qualifying arrangements		
16	Own Funds		
	Regulatory capital test		
	Own Funds test		
17	Own Funds		
	Own Funds Requirement: either:		
18	£5 or		
19	£4,000		
20	Surplus / Deficit of Own Funds		

FSA037 Deleted

FSA038 Volumes and Type of Business

Total Value of Funds Under Management

- 1 Total funds under management (000s)
- 5 Of which drawn down capital (000s)

Α

Number and Type of Customer

- 3 Do you conduct designated investment business with or for retail clients?
- 4 What is the current approximate percentage of your clients that are retail clients?

Yes / No	



drop down Below 25% 25% to under 50% 50% to under 75% 75% and over

FSA039 Client Money and Client Assets

А	
Yes/No	

- 1 Has your firm held Client Money or Client Assets in this reporting period?
- 2 Does the firm undertake stock lending activities using clients' custody assets?

FSA040

CFTC DATA: Specialist data for firms subject to CFTC part 30 exemption order

Omnibus letter of Credit

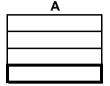
- 1 Balance per previous reporting date
- 2 Addition
- 3 Termination / cancellation
- 4 Current balance

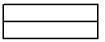
Secured amount

- 5 Deficit open trade equity at LME
- 6 House losses at LCH
- 7 Deficit open trade equity of non-LME customers at LCH
- 8 LME forward profit
- 9 Total
- 10 Excess / (deficiency)
- 11 Number of occasions when the omnibus letter of credit was deficient
- 12 Total excess / (deficiency) for individual letter of credit

_	Α	В	С	D
	Secured amount	Value of letter of credit	Excess / (deficiency)	Date rectified
1				
n				
-		Total		

13 Number of occasions when any one individual letter of credit was deficient





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Α

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FSA041 Asset Managers that use Hedge Fund Techniques Report

FSA042

UCITS

FSA043 Key data (for exempt CAD firms)

FSA044 Analysis of assets and deposits by maturity band

FSA045 IRB portfolio risk

	Central Gov	ernment and Cei	ntral Banks - cre	edit risk	Α	_			
1		ou have no expos							
2		ate whether your F		•					
3		r of days in the de	efinition of Defaul	t					
4		· · ·	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
	Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
	bound	bound					Default		
			A	В	С	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
	1 0.000%								
	2								
	3								
	4								
	5								
	6								
	7								
	n								
5	In default								
6	Total								
	Institutions -	- credit risk			Α	_			
7		ou have no expos							
8	Please indica	ate whether your F	PDs are PiT or T	TC or Hybrid PiT					
9	Enter numbe	r of days in the de	efinition of Defaul	t					
10		at reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
	Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
	bound	bound					Default		
			A	В	С	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
	1 0.000%								
	2								
	3								

4					
5					
6					
7					
n					
	In default				
	Total				

	Corporates	- credit risk			Α	_			
13	Tick here if y	ou have no expos	ures in these as	set classes]			
14	Please indica	ate whether your F	PDs are PiT or T	FC or Hybrid PiT					
15	Enter numbe	r of days in the de	finition of Defaul	t					
16	PD range a	at reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
	Lower PD	Upper PD	exposure value	default estimate	_	of default	Given	Loss	
	bound	bound					Default		
			А	В	С	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
	1 0.000%								
	2								
	3								
	4								
	5								
	6								
	7								
	n								
17	In default								
18	Total								

Retail Mortgages

Tick here if you have no exposures in these asset classes Please indicate whether your PDs are PiT or TTC or Hybrid PiT

Enter number of days in the definition of Default



	at reporting date	Gross	Exposure at	Maturity	Probability		Expected	RV
Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
bound	bound					Default		
		A	В	С	D	E	F	
Above %	Up to %	000s	000s	days	%	%	000s	
0.000%	Ď							
								T
In default								
Total								
Please indica	ate whether your	sures in these as PDs are PiT or T	TC or Hybrid PiT	A]			
Tick here if y Please indica	ate whether your	PDs are PiT or T	TC or Hybrid PiT	A				
Tick here if y Please indica Enter numbe	ate whether your	PDs are PiT or T efinition of Defaul	TC or Hybrid PiT	A Maturity	Probability	Loss	Expected	R
Tick here if y Please indica Enter numbe	ate whether your er of days in the d at reporting date	PDs are PiT or T efinition of Defaul Gross	IC or Hybrid PiT t Exposure at					R
Tick here if y Please indica Enter numbe PD range a	ate whether your er of days in the d	PDs are PiT or T efinition of Defaul Gross	ГС or Hybrid PiT t		Probability of default	Given	Expected Loss	R
Tick here if y Please indica Enter numbe PD range a Lower PD	ate whether your er of days in the d at reporting date Upper PD	PDs are PiT or T efinition of Defaul Gross	IC or Hybrid PiT t Exposure at					R
Tick here if y Please indica Enter numbe PD range a Lower PD	ate whether your er of days in the d at reporting date Upper PD bound	PDs are PiT or T efinition of Defaul Gross exposure value	IC or Hybrid PiT t Exposure at default estimate	Maturity	of default	Given Default	Loss	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R
Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your er of days in the d at reporting date Upper PD bound Up to %	PDs are PiT or T efinition of Defaul Gross exposure value A	TC or Hybrid PiT t Exposure at default estimate B	Maturity	of default	Given Default E	Loss F	R

24

30	Total				

	Other retail				Α				
31	Tick here if yo	ou have no expos	ures in these ass	set classes]			
32	Please indica	te whether your F	PDs are PiT or TT	C or Hybrid PiT		1			
33	Enter number	of days in the de	efinition of Defaul	t		1			
34	PD range a	t reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
	Lower PD	Upper PD		default estimate		of default	Given	Loss	
	bound	bound					Default		
			А	В	С	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
	1 0.000%				, , , , , , , , , , , , , , , , , , ,				
2	2								
:	3								
4	4								
:	5								
(6								
-	7								
r	ז								
35	In default								
36	Total								

2	6
J	υ

SME retail				Α				
Tick here if y	ou have no expos	sures in these ass	set classes]			
Please indica	ate whether your	PDs are PiT or TT	C or Hybrid PiT					
Enter numbe	r of days in the d	efinition of Defaul	t					
PD range a	at reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWE
Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
bound	bound					Default		
		А	В	С	D	E	F	(
Above %	Up to %	000s	000s	days	%	%	000s	00
0.000%								

3									
4									
5									
6	j								
7									
n									
41	In default								
42	Total								
									·
	Central Gove	ernment and Cer	ntral Banks - co	unterparty credit	Α				
43		ou have no expos)			
44		te whether your F							
45		of days in the de							<u></u>
46			Gross	Exposure at	Maturity	Probability		Expected	RWEA
		Upper PD	exposure value	default estimate		of default		Loss	
	bound	bound					Default		
			Α	В	С	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2	2								
3	3								
4									
5	5								
6	6								
7									
 n								1	
47	In default								
48	Total								
- 0	iolai								

Institutions - counterparty credit risk

- 49 Tick here if you have no exposures in these asset classes
- 50 Please indicate whether your PDs are PiT or TTC or Hybrid PiT
- 51 Enter number of days in the definition of Default



PD range a	t reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
bound	bound					Default		
		А	В	С	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
0.000%								
In default								
Total								

Tick here if vo	ou have no expo	sures in these as	set classes					
		PDs are PiT or T			1			
		efinition of Defaul			-			
PD range a	t reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RW
Lower PD	Upper PD	exposure value	default estimate		of default	Given	Loss	
bound	bound					Default		
		А	В	С	D	E	F	
Above %	Up to %	000s	000s	days	%	%	000s	(
1 0.000%	·							
2								
3								
4								
5								
6								
7								T

59	In default				
60	Total				

FSA046 Securitisation: Non-Trading Book

General

		Α
1	Location of the most recent Pillar 3 disclosures for securitisation (BIPRU 11.5.17R)	[
2	Additional capital requirement for significant risk transfer (BIPRU 9.3.1R)	[
21	Additional capital requirements (BIPRU 9.3.21G and BIPRU 9.15.17G)	[
22	Reduction in RWAs according to BIPRU 9.10.4R and BIPRU 9.10.6R	

Transaction level information - Where the firm is an originator or sponsor

	А	в	с	D	Е	F	G	н	I.	J	ĸ	L	м	N	0	Р
3	Programme Name	Asset Class	Originator's Interest	Investors' Interest	Location of Investor Reports	Assets appear on FSA001?	BIPRU 9.3.1R applied?	Conversion Factor applied?	Exposure value before securitisation	Capital requirement before securitisation	Exposure value after securitisation	Exposure value deducted from capital resources	Capital requirement after securitisation before cap	Capital requirement after securitisation after cap	Retention of net economic interest (% to 2DP)	Method of retention of net economic interest
1																
n																

Risk positions - standardised exposures

			Α	В	С	D	E	F	G	н
			CQS1	CQS2	CQS3	CQS4 (only for credit assessments other than short- term credit assessments)	All other credit assessments	Deductions from capital	Concentration ratio (Exposure value)	Concentration ratio (Capital requirement)
31	Originator	Securitisation								
32	onginator	Resecuritisation								
33	Sponsor	Securitisation								
34	55	Resecuritisation								
35	Counterparty credit risk	Securitisation								
36	obuild party or our hold	Resecuritisation								
37	All other exposures	Securitisation								
38		Resecuritisation								

Risk positions - IRB exposures

	Risk positions - IRB exposures			В	с	D	E	F	G	н	1	J	к	L	м	N	P	0
				CQS 1	CQS2		CQS4			CQS7	CQS8	0000	00040		Below CQS11	Supervisory	Supervisory formula	Deductions
				ST CQS 1	CQS2	CQS3	ST CQS2	CQS5	CQS6	ST CQS3	CQS8	CQS9	CQS10	CQS11	All other credit assessments	formula (Exposure Value)	(Capital Requirement)	from capital
8			A															
9			В															
10	Originator		с															
23			D															
24			E															
11			A															
12			В															
13	Sponsor		С															
25			D															
26			E															
14			A															
15			В															
16	Counterparty credit risk		С															
27			D															
28			E															
17			A															
18	All other eveneource		В															
19	All other exposures		C															
29		D																
30			E															

FSA047 Daily Flows Part 1 - Memo Items	B Date + 1	C Date + 2	 n Date + n
1 Non-dated capital resources			

- 1 Non-dated capital resources
- 2 Bank of England liquidity facilities
- 3 Other central bank liquidity facilities
- 4 Prior period's peak intra-day collateral used for UK settlement and clearing systems
- 5 Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK

Part 2 - Security, transferable whole-loan and commodity flows

- 6 Liquid asset buffer-eligible securities
- 7 Other high quality central bank, supranational and central government debt
- 8 US GSE/GSA securities
- 9 Own-name securities and transferable whole-loans
- 10 High quality asset-backed securities
- 11 High quality covered bonds
- 12 Securities issued by group entities
- 13 High quality corporate bonds (UK credit institutions)
- 14 High quality corporate bonds (non-UK credit institutions)
- 15 High quality corporate bonds (excluding credit institutions)
- 16 Equities included in major indices
- 17 Other securities and commodities

A Date + 1	B Date + 2	 n Date + n

Part 3 - Wholesale asset cash flows

- 18 Designated money market funds
- 19 Liquid asset buffer-eligible central bank reserves and deposits
- 20 Lending to group entities
- 21 Lending to UK credit institutions
- 22 Lending to non-UK credit institutions
- 23 Own account security cash flows
- 24 Notional flows of own-name securities and transferable whole-loans
- 25 Reverse repo (items reported in line 6)
- 26 Reverse repo (items reported in lines 7 and 8)
- 27 Reverse repo (items reported in lines 10 and 11)
- 28 Reverse repo (items reported in lines 13, 14 and 15)
- 29 Reverse repo (items reported in line 16)
- 30 Reverse repo (items reported in lines 9, 12 and 17)

Part 4 - Other asset cash flows

- 31 Non-retail lending exposures
- 32 Retail lending exposures
- 33 SSPE asset cash flows

Part 5 - Repo cash flows

- 34 Repo (items reported in line 6)
- 35 Repo (items reported in lines 7 and 8)
- 36 Repo (items reported in lines 10 and 11)
- 37 Repo (items reported in lines 13, 14 and 15)
- 38 Repo (items reported in line 16)
- 39 Repo (items reported in lines 9, 12 and 17)

1		•••	

Part 6 - Wholesale liability cash flows

- 40 Primary issuances - senior securities
- 41 Primary issuances - dated subordinated securities
- 42 Primary issuances - structured notes
- 43 Covered bonds
- Group entities 44
- UK credit institutions 45
- 46 Non-UK credit institutions
- 47 Governments, central banks and supranationals
- 48 Non-credit institution financials
- 49 Non-financial large enterprises - Type A
- Conditional liabilities pre-trigger contractual profile 50
- 51 SSPE liability cash flows

Part 7 - Other liability cash flows

- Non-financial large enterprises Type B 52
- 53 SME deposits
- 54
- Retail deposits Type A Retail deposits Type B 55
- 56 Client / brokerage free cash

Part 8 - Off balance sheet flows and balances

57 Principal FX cash flows (including currency swaps)

-		
	 •••	
	•••	

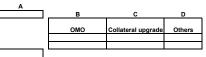


FSA048 Enhanced Mismatch Report Part 1 - Memo items

2



1 Non-dated capital resources



- Bank of England liquidity facilities Other central bank liquidity facilities Prior period's peak intra-day collateral used for UK settlement and clearing systems 3 4
- эузенны Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK 5

Part 2 - 5 6 7 8 9 10 11 12 13	iecurity, transferable whole-loan and commodity flows Liquid asset buffer-eligible securities Other high quality central bank, supranational and central government debt US GSE/GSA securities Own-name securities and transferable whole-loans High quality asset-backed securities High quality covered bonds Securities issued by group entities High quality corporate bonds (UK credit institutions)	A Unencumbered position	B Open maturity	C <= 2 weeks	D 2 weeks <=1 month	E > 1 month <= 3 months	F > 3 months <= 6 months	G > 6 months <= 1 year	H > 1 year <= 2 years	J > 5 years
14 15 16 17	High quality corporate bonds (non-UK credit institutions) High quality corporate bonds (excluding credit institutions) Equities included in major indices Other securities and commodities									
Part 3 - V	Vholesale asset cash flows	Non defined maturity	Repo/Reverse with open maturity							
18 19 20 21 22 23 24 25 26 27 28	Designated money market funds Liquid asset buffer-eligible central bank reserves and deposits Lending to group entities Lending to UK credit institutions Own account security cash flows Notional flows of own-name securities and transferable whole-loans Reverse repo (items reported in lines 0) Reverse repo (items reported in lines 10 and 11) Reverse repo (items reported in lines 10 and 11) Reverse repo (items reported in lines 10 and 11)									
29 30	Reverse repo (items reported in line 16) Reverse repo (items reported in lines 9, 12 and 17)									
Part 4 - 0	Other asset cash flows									
31	Non-retail lending exposures									

31	Non-retail lending exposures					
32	Retail lending exposures					
33	SSPE asset cash flows					

Part 5 - Repo cash flows

34 Repo (ite	ems reported in line 6)
--------------	-------------------------

- 35 Repo (items reported in lines 7 and 8)
- 36 37
- Repo (items reported in lines 10 and 11) Repo (items reported in lines 13, 14 and 15) Repo (items reported in line 16) Repo (items reported in lines 9, 12 and 17) 38 39

Part 6 - Wholesale liability cash flows

40 Primary issuances - senior securities

- 41 Primary issuances - dated subordinated securities 42 Primary issuances - structured notes
- 43 Covered bonds
- 44
- Group entities UK credit institutions 45
- 46 Non-UK credit institutions
- 47 Governments, central banks and supranationals
- 48 Non-credit institution financials
- 49 Non-financial large enterprises - Type A
- 50 Conditional liabilities pre-trigger contractual profile
- 51 SSPE liability cash flows

Part 7 - Other liability cash flows

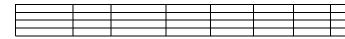
52	Non-financial large enterprises - Type B
53	SME deposits

- Retail deposits Type A
- 54 55 Retail deposits - Type B





Undrawn balances





Principal FX cash flows (including currency swaps)

- 57 58 Committed facilities received
- 59 Secured facilities provided - liquidity buffer securities
- 60 Secured facilities provided - other securities
- 61 Unsecured facilities provided - credit institutions
- 62 Unsecured stand-by facilities provided - firm's SSPEs Unsecured stand-by facilities provided - entities other than credit institutions and 63
- firm's SSPEs
- Unsecured facilities provided by firm's SSPEs to third parties Unsecured facilities provided entities other than credit institutions Overdraft and credit card facilities provided 64
- 65 66
- 67
- 68
- Pipeline lending commitments Contingent obligations to repurchase assets financed through third parties 69 Other commitments and contingent facilities provided

Part 9 - Downgrade triggers

70 Asset put-backs from third party vehicles

71	Conditional liabilities			

- Over the counter (OTC) derivative triggers Other contingent liabilities 72 73

Part 10 - Derivatives margining and exposure

		Collateral market					exposure -	e
		Cash nominal	value		Initial margin		margined	n
74	OTC derivative margin given							Т
75	Exchange traded margin given							
76	OTC derivative margin received							Т
77	Exchange traded margin received							_
				-				

- Part 11 Assets included in Part 2 that are held under re-hypothecation rights
 Compare 1
 <thCompare 1<

 - 81
 - High quality asset-backed securities 82
 - 83 84 High quality covered bonds Securities issued by group entities

 - 85 High quality corporate bonds (UK credit institutions)
 - High quality corporate bonds (non-UK credit institutions) 86 87
 - High quality corporate bonds (excluding credit institutions) 88 Equities included in major indices
 - 89 Other securities and commodities

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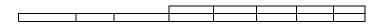
1 notch







				Í



C 2 notches	D 3 notches	E 4 notches	F 5 notches	G 6 notches	H 7 notches	I 8 notches	J 9 notches	K 10 notches

MTM	MTM
exposure -	expos
margined	non m

xposure - largined	exposure - non margined

FSA049 Intentionally left blank

FSA050 Liquidity Buffer Qualifying Securities

A Issuer Market value of identifiable securities or security baskets

1	Australia	
2	Austria	
3	Belgium	
4	Canada	
5	Denmark	
6	Finland	
7	France	
8	Germany	
9	Ireland	
10	Italy	
11	Japan	
12	Luxembourg	
13	Norway	
14	Netherlands	
15	Portugal	
16	Slovenia	
17	Spain	
18	Sweden	
19	Switzerland	
20	United Kingdom	
21	United States of America	
22	Other	
23	Designated multilateral development bank(s)	
04	Conoral Colletoral Europa	

24 General Collateral - Europe

FSA051 Funding Concentration

Α	В	С
		Weighted average residual
Counterparty	Amount	maturity

Part 1 - Wholesale deposits

1		
2		
3		
4		
-		
28		
29		
30		

Part 2 - Repo Funding

1		
2		
3		
4		
28		
29		
30		

Pricing Data

Wholesale Liabilities (Raised during the week or month ending with the reporting date)

Α	В	С	D	Е	F	G	Н	I	J
≥ 1 month	≤ 3 months	> 3 months	≤ 6 months	> 6 month	is ≤ 1 year	> 1 year	≤ 2 years	> 2 y	/ears
Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume

GBP

 1
 Cash deposits
 Image: Construction of the securities
 Image: Construction of the securities including ABCP
 Image: Conse

US dollars

5	Cash deposits					
6	Senior unsecured securities					
7	Covered bonds					
8	Asset backed securities including ABCP					

Euro

9	Cash deposits					
10	Senior unsecured securities					
11	Covered bonds					
12	Asset backed securities including ABCP					

Retail, SME and large enterprises Type B Funding

Part 1 - Retail deposits (Type A and Type B)

- 1 Current and / or transactional accounts
- 2 Tax-advantaged savings accounts
- 3 On demand or instant access accounts
- 4 Fixed term accounts
- 5 Fixed notice accounts

Part 2 - SME and large enterprises Type B

- 6 Current and / or transactional accounts
- 7 Tax-advantaged savings accounts
- 8 On demand or instant access accounts
- 9 Fixed term accounts
- 10 Fixed notice accounts

Part 3 - Deposit insurance schemes such as FSCS

- 11 Deposits covered by deposit insurance schemes such as FSCS
- 12 Deposits **not** covered by deposit insurance schemes such as FSCS

Α	В
Outstandir	ng Balance
Туре А	Туре В

A B Outstanding Balance Type A Type B

e A	Туре В

FSA054 Currency analysis

		Α	В
		Assets (Liabilities (
		%)	%)
1	GBP		
2	USD		
3	EUR		
4	JPY		
5	CHF		
6	CAD		
7	SEK		
8	NOK		
9	DKK		
10	AUD		
11	HKD		
12	ZAR		
13	Other		

Systems and controls questionnaire

Part 1 - Overall Framework

1 Does your firm have a liquidity risk management framework in place? (If you answer no above, leave the remaining data elements blank)

Part 2 - Systems and controls

- 2 Are processes, strategies and systems for liquidity risk assessment incorporated into the framework?
- 3 Is the framework documented?
- 4 Do you consider institution specific and market wide stresses and their impact upon your assets?
- 5 Do you consider your ability to raise funds under stressed market circumstances as adequate?

Part 3 - Stress testing

- 6 Does your firm undertake stress testing on your liquidity risk model?
- 7 Is your approach to stress testing documented?
- 8 How many times throughout the year do you conduct stress tests?

Part 4 - Contingency funding plans

- 9 Do you have an appropriate contingency funding plan in place?
- 10 How frequently is this plan updated? (Monthly/ Quarterly/ Semi- annually/ Annually/ less than once a year)
- 11 How many times has this plan been updated in the past 12 months?

Part 5 - Senior management oversight

- 12 Is the governing body / senior management actively involved in reviewing and updating the liquidity risk management approach?
- 13 How frequently does the governing body / senior management formally review the liquidity risk management approach? (Monthly/ Quarterly/ Semi- annually/ Annually/ less than once a year)
- 14 Is an appropriate process in place for capturing, managing and escalating liquidity risk issues?
- 15 Does the governing body approve stress tests and contingency funding plans?

Part 6 - Provisions on measurement and management

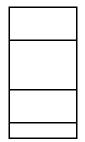
In your liquidity risk management do you consider:

- 16 Pricing liquidity risk?
- 17 Intra-day liquidity risk management?
- 18 Management of collateral positions?
- 19 How liquidity is managed across legal entities, business lines and currencies?
- 20 Funding diversification and market access?

	A	
t		
5		







Securitisation: Trading book

General

Gei	licial	
		Α
1	Location of the most recent Pillar 3 disclosures for securitisation (BIPRU 11.5.17R)	
21	Additional capital requirements (BIPRU 7.2.48IG)	

Non-correlation trading portfolio securitisations

Transaction level information - Where the firm is an originator or sponsor

	А	в	С	D	E	F	0	Р
							Retention of	Method of
	Programme name	Asset Class	Originator's	Investors' Interest	Location of Investor			retention of net
	r togramme name	713301 01033	Interest	investors interest	Reports	on FSA001?	interest (%	economic
3							to 2dp)	interest
1	1							
r	1							

Risk positions - standardised exposures (net positions)

_			Α	В	С	D	E	F
			CQS1	CQS2	CQS3	CQS4 (only for credit assessments other than short- term credit assessments)	All other credit assessments	Deductions from capital
31	Originator	Securitisation						
32	Originator	Resecuritisation						
33	Sponsor	Securitisation						
34	Counterparty credit risk	Resecuritisation						
35		Securitisation						
36		Resecuritisation						
37		Securitisation						
38	An other exposures	Resecuritisation						

Risk positions - IRB exposures (net positions)

_			в	С	D	E	F	G	н	I	J	к	L	м	N	Р	0
			CQS1			CQS4			CQS7					Below CQS11	Supervisory formula	Supervisory	
			ST CQS1	CQS2	CQS3	ST CQS2	CQS5	CQS6	ST CQS3	CQS8	CQS9	CQS10	CQS11	All other credit assessments	(F	formula (Capital Requirement)	Deductions from capital
8		A															
9		В															
10	Originator	C															
23		D															
24		E															
11		A															
12	Sponsor	В															
13		C															
25 26		D															
20		E															
14		B															
16	Counterparty credit risk	C															
27	Counterparty credit lisk	D															
27 28 17 18 19		5															
		A															
		B															
	All other exposures	C												1			
29		D												1			
30		F															
55 L		-															

Total capital requirement (net long positions plus net short positions) broken down by underlying assets

		Α
		Capital requirement
39	Residential mortgages	
40	Commercial mortgages	
41	Credit cards	
42	Leasing	
43	Loans to corporates	
44	Consumer loans	
45	Trade receivables	
46	Securitisations	
47	Other	

Correlation trading portfolio positions

Risk positions - standardised exposures (net positions)

		Α	В	С	D	E	F
		CQS1	CQS2	CQS3	CQS4 (only for credit assessments other than short-term credit assessments)	All other credit assessments	Deductions from capital
48	Originator						
49	Sponsor						
50	Counterparty credit risk						
51	All other exposures						

Risk positions - IRB exposures (net positions)

			в	С	D	E	F	G	н	I	J	к	L	м	N	Р	0
Γ			CQS1			CQS4			CQS7					Below CQS11	Supervisory	Supervisory	
			ST CQS1	CQS2	CQS3	ST CQS2	CQS5	CQS6	ST CQS3	CQS8	CQS9	CQS10	CQS11	All other credit assessments	formula (Exposure Value)	formula (Capital requirement)	Deductions from capital
52		A															
53	Originator	В															
54 55		С															
	Sponsor	A															
56		В															
57		С															
58 59 60 61 62 63		A															
	Counterparty credit risk	В															
		С															
		A															
	All other exposures	В															
		С															

FIN066 - Capital adequacy (for collective portfolio management firms) (This data item applies only to FCA-authorised persons)

	Regulatory Capital Core Equity Tier 1	Α
1	Paid up capital instruments	
2	Share premium	
3	Retained earnings	
4	Other reserves	
5	All other CET1 capital elements	
6	Deductions / Adjustments from CET1	
7	TOTAL	
	Additional Tier 1	
8	AT1 Capital elements	
9	Deductions / Adjustments from AT1	
10	TOTAL	
	Tier 2	
11	Subordinated loans	
12	Other T2 capital elements	
13	Deductions / Adjustments from T2	
14	TOTAL	
15	OWN FUNDS	
	Regulatory capital tests	
	Own funds test for collective portfolio management firms	
16	Own funds	
	Higher of:	
17	Funds under management requirement and	
18	Fixed overheads requirement	
19	+ (either) Professional negligence capital requirement	
20	+ (or) PII capital requirement	
21	Total capital requirement	
22	Surplus / deficit of own funds	

	Liquid assets test	
23	Liquid assets requirement	
24	Liquid assets held	
25	Surplus / deficit of liquid assets	

Professional indemnity insurance

26 Specify whether your firm holds additional own funds or PII in accordance with regulatory requirements

27 If PII is held, provide the following policy details

	A PII basic info	B ormation	С	D	Е	F	G	н	I	J	к	L
						Required I	ndemnity Limits			Indemni	ty Limits	
PII policy	Annualised premium	Insurer (from list)	Start date	Renewal date	Single Indemnity limits: Sterling/ Euros or Unlimited	Single Limit of Indemnity	Aggregate Indemnity Limit in: Sterling/ Euros or Unlimited	Aggregate Limit of Indemnity	Single Indemnity limits: Sterling/ Euros or Unlimited	Single Limit of Indemnity	Aggregate Indemnity Limit in: Sterling/ Euros or Unlimited	Aggregate Limit of Indemnity
	1											

M Pll deta	ailed ir	N Normation	o
Busin	ess	Policy	Policy

line excess exclusions



FIN067 - Capital adequacy - supplemental (for collective portfolio management investment firms subject to IFPRU) (This data item applies only to FCA-authorised persons)

1	Regulatory capital tests Own funds	A
	Higher of:	
2	Higher of: Funds under management requirement	
-	and	
3	Fixed overheads requirement	
4	+ (either) Professional negligence capital requirement	
5	+ (or) PII capital requirement	
6	Subtotal	
	and	
7	Own funds requirement	
8	Total requirement	
9	Surplus / (deficit) of financial resources	
	Liquid assets test	
10	Liquid assets requirement	
11	Liquid assets held	
12	Surplus / deficit of liquid assets	
	Professional indemnity insurance	
13	Specify whether your firm holds additional own funds or PII in accordance with regulatory requirements	
14	If PII is held, provide the following policy details	

L Α в С D Е F G н 1 J κ PII basic information Required Indemnity Limits Indemnity Limits PII policy Annualised Start date Renewal Single Insurer Single Limit Aggregate Aggregate Single Single Limit Aggregate Aggregate premium (from list) Limit of date Indemnity Indemnity Limit of Indemnity of Indemnity of limits: Indemnity Limit in: Indemnity limits: Indemnity Limit in: Indemnity Sterling/ Sterling/ Sterling/ Euros or Euros or Euros or Euros or Unlimited Unlimited Unlimited Unlimited 1

м	Ν	0
PII detailed in		
Business line	Policy excess	Policy exclusions



FIN068 - Capital adequacy - supplemental (for collective portfolio management firms subject to BIPRU) (This data item applies only to FCA-authorised persons)

	Regulatory Capital A	A
	Core Equity Tier 1	
1 2	Paid up capital instruments Share premium	
2	Retained earnings	
4	Other reserves	
5	All other CET1 capital elements	
6	Deductions / Adjustments from CET1	
7	TOTAL	
	Additional Tier 1	
8	AT1 Capital elements	
9	Deductions / Adjustments from AT1	
10	TOTAL	
	Tier 2	
11	Subordinated loans	
12	Other T2 capital elements	
13	Deductions / Adjustments from T2	
14	TOTAL	
••		
15	OWN FUNDS	
	Regulatory capital tests	
	Own funds test - AIFMD business	
16	Own funds test - Arrivid business Own funds	
10	Own fullds	
	Higher of:	
17	Funds under management requirement	
	and	
18	Fixed overheads requirement	
19	+ (either) Professional negligence capital requirement	
20	+ (or) PII capital requirement	
21	Total capital requirement	
22	Surplus / deficit of own funds	
	Liquid assets toot	
23	Liquid assets test Liquid assets requirement	
23	Liquid assets held	
25	Surplus / deficit of liquid assets	
20		
	MiFID business	
26	Own funds	
27	Variable capital requirement	
28	Surplus (deficit)	
	Burfass tas ta la sub-	
29	Professional indemnity insurance Specify whether your firm holds additional own funds or PII in accordance with regulatory requirements	
29		
30	If PII is held, provide the following policy details	
	······································	
	A B C D E F G H	4 I
	PII basic information	1
	Required Indemnity Limits	Cinali:
	PII policy Annualised Insurer Start date Renewal Single Single Limit Aggregate Aggre premium (from list) date Indemnity of Indemnity Limi	
	limits: Indemnity Limit in: Indem	
	Sterling/ Sterling/	Sterling/

Sterling/

Euros or

Unlimited

1

Sterling/

Euros or

Unlimited

M N PII detailed information		0
Business	Policy	Policy
line	excess	exclusions

J

Indemnity

Sterling/

Euros or

Unlimited

Indemnity Limits Single Limit Aggregate Aggregate of Indemnity Limit of

κ

Limit in:

Sterling/

Euros or

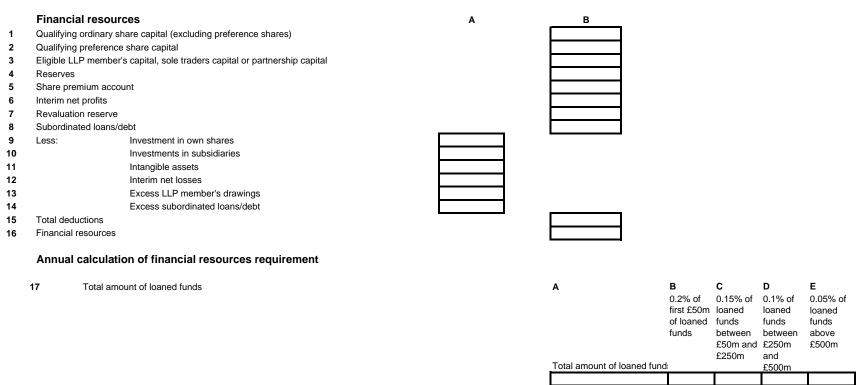
Unlimited

L

Indemnity

[FCA] FIN069: Financial resources requirements for operators of an electronic system in relation to lending

Note: this data item must be completed in GBP (£) only



в

Α



19 Total financial resources requirement

Financial resources test

20 Surplus/Deficit of financial resources

[FCA] FIN070: Information on Peer-to-Peer agreements

Note: Questions 7A and 12G: Loan terms must be reported in months

1	Number	of investors
---	--------	--------------

- 2 Amount invested into loans
- Proportion invested into unsecured loans over the reporting period Average interest rate net of charges and expected defaults over the reporting period
- 4
- 5 Average expected default rate over the reporting period
- 6 Average actual default rate over the reporting period
- 7 Average term of new loans over the reporting period
- 8 Do you operate a contingency fund?

If the answer to 8 is "yes" complete the answers to 9 and 10, otherwise go to question 11

- 9 Total amount held in the contingency fund at the end of the reporting period
- 10 Amount held in the contingency fund as a proportion of total loans outstanding at the end of the reporting period
- 11 Do you allow investors to choose from different loan categories which have different rates of return and expected default rates?

в

New during the

reporting period

С

Withdrawn during

the reporting

period

D

At end of the

reporting period

Α

At start of the

reporting period



If the answer to 11 is "no" then do not complete the reminder of the form

If the answer to 11 is "yes" please complete the following information for the loan categories attracting the greatest amount of money, starting with the category raising the greatest amount of investment over the reporting period, up to a maximum of ten.

12 Loan categories

	Α	В	С	D	E	F	G
	Total number of investors over the reporting period	Total amount invested over the reporting period	unsecured loans	Average interest rate net of charges and expected defaults over the reporting period	Average expected default rate over the reporting period	Average actual default rate over the reporting period	Average term over the reporting period
1							
2							
10							

FIN071: Capital adequacy for firms with the permission of establishing, operating or winding up a personal pension scheme

Regula	tory Capital	А	в
Tier 1			
1 Paid up	share capital (excluding preference shares)		
2 Eligible	LLP member's capital		
3 Share p	remium account		
4 Reserve	9S		
5 Non-cur	nulative preference shares		
6 Less:	Investment in own shares		
7	Intangible assets		
8	Material current year losses		
9	Material holdings in credit and financial institutions		
10	Excess LLP member's drawings		
11 Total de	ductions		
12 Tier 1 C	apital		
Tier 2			
13 Revalua	ation reserves		
14 Fixed te	rm cumulative preference share capital		
15 Long ter	rm subordinated loans		
16 Other c	umulative preference share capital and debt capital		
17 Qualifyi	ng arrangements		
18 Tier 2 C	apital		
40.0 5			

19 Own Funds

Tier 3

- 20 Short term Qualifying Subordinated Loans and excess Tier 2 capital
- 21 Less: Illiquid assets
- 22 Qualifying Property
- 23 Liquid Capital

Regulatory capital test

- 24 Assets under Administration
- 25 Number of plans
- 26 Fraction of plans containing non-standard asset types
- 27 Initial Capital Requirement
- 28 Capital Surcharge
- 29 Total Capital Requirement
- 30 Surplus / Deficit of liquid capital

31 Is capital held in accordance with Note 2 of IPRU(INV) 5.2.3(4)(a)



FIN072 - Financial resources requirements for UCITS depositaries

Regulatory Capital

Regulatory Capital		
	Common Equity Tier 1	Α
1	Paid up capital instruments	
2	Share premium	
3	Retained earnings	
4	Other reserves	
5	All other CET1 capital elements	
6	Deductions / Adjustments from CET1	
0	Deductions / Adjustments from CETT	
7	TOTAL	
_	Additional Tier 1	
8	AT1 Capital elements	
9	Deductions / Adjustments from AT1	
10	TOTAL	
	Tier 2	
11	Subordinated loans	
12	Other T2 capital elements	
13	Deductions / Adjustments from T2	
15	Deductions / Adjustments from 12	
14	TOTAL	
15	OWN FUNDS	
D		
Regulatory capital test		
	Higher of:	I
16	£4,000,000; and	
17	Operational risk requirement	
18	SURPLUS / DEFICIT OF OWN FUNDS	
18	SURPLUS / DEFICIT OF OWN FUNDS	