FSA( Bala	101 Ince sheet	A	В
1	Is this report on behalf of a UK consolidation group?	Yes/No	
2	If yes, please list the FSA firm reference numbers of the other firms in the consolidation	ition group. Index number	ESA FRN

1

(both trading and non-trading)

		n	
_		Yes/No	1
3	If no (to data element 1), is this a solo-consolidated report?		_
		А	В
5	Assets Cash and balances at central banks (excludes client money)	Trading book	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	Goodwill		
16	Other intangible assets		
17	Tangible fixed assets		
18	Prepayments and accrued income		
19	Other assets		
20	Total assets		

#### Liabilities

		Α
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

	Derivatives	Notional contract amount	Reportin	g date value
			Assets	Liabilities
		Α	B	C
46	Foreign exchange		D	
47	Interest rate			
48	Credit derivatives			
49	Equity and stock index			
50	Commodity			
51	Other			
52	Total			
53	Total after accounting netting			
	Other items			
54	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

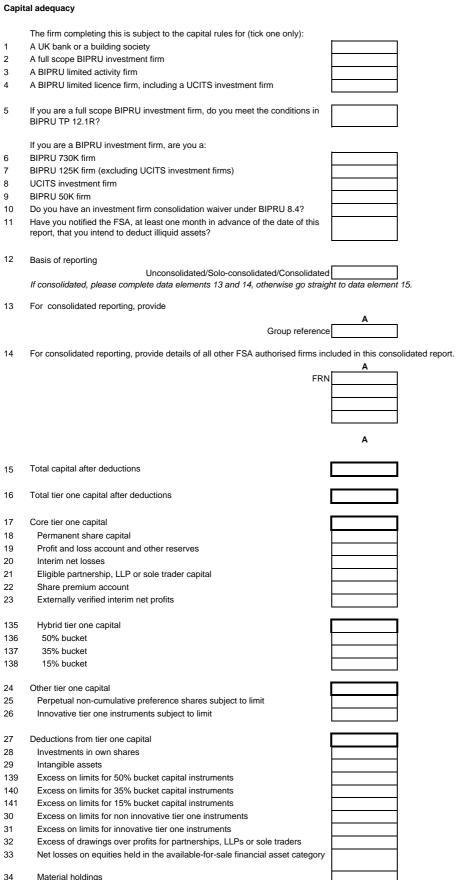
FSAUU			_
Income	e statement	A Of which	B
1	Financial & operating income - total	Trading book	Total
I	r mancial & operating income - total		
2	Interest income		
3	of which on retail secured loans		
4	on retail unsecured loans (including bank deposits)		
5	on card accounts		
6	other		
7	Fee and commission income		
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 ree and commission income		
15	Trading income (losses)		
16	of which on trading investments		
17	charges on UCITS sales / redemptions		
18 19	on foreign exchange other trading income		
19			
20	Gains (losses) arising from non-trading instruments		
21	Realised gains (losses) on financial assets & liabilities (other than HFT and FVTPL)		
22	Dividend income		
22	Dividend income		
23	Other operating income		
24	Gains (losses) on disposals of HFS non-current assets & discontinued operations		
25	Financial & operating charges		I
20	r manolal a oporating onalgoo		
26	Interest paid		
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	Fee and commission expense		
33	Other operating expenses		
34	Other costs		
54			
35	Staff expenses		
36	of which staff costs (ie non-discretionary)		
37	charges for discretionary staff costs		
38	General administrative expenses		
20	Depresistion & emertiantian		
39	Depreciation & amortisation		
40	Impairment/Provisions		
41	Other charges		
42	Share of profit (losses) of associates		]
42	טומוב טו אוטווג (וטששש) טו משטטומושש		
43	Exceptional items		

#### FSA002 continued

F SAUU2			
44	Profit (loss) before tax		
45	Tax expense (income)		
46	Net profit (loss)		
Memor	andum items		
47	Dividends paid during year		
48	Give details here of exceptional items	T	
40			

35

Total tier two capital after deductions



Page 1

		Α
36	Upper tier two capital	
37	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 popital	<b></b>
42 43	Lower tier two capital	
43 44	Lower tier two capital instruments Excess on limits for lower tier two capital	
45	Deductions from tier two capital	r
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	<b></b>
57	Total tief one capital plus tief 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	
60	Page conital recourses requirement	·
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	
76	Variable capital requirements to be met from tier one and tier two capital	
77	Total credit risk capital component	
78	Credit risk for UK consolidation group reporting calculated under non-EEA	
79	rules Credit risk capital requirements under the standardised approach	
80	Credit risk capital requirements under the IRB approach	
81	Under foundation IRB approach	
82	Retail IRB	
83	Under advanced IRB approach	
84	Other IRB exposures classes	
85	Total operational risk capital requirement	
86	Operational risk for UK consolidation group reporting calculated under non-	
07	EEA rules	. <u> </u>
87 88	Operational risk basic indicator approach Operational risk standardised/alternative standardised approaches	
00		











91	Counterparty risk capital component	
2.	ounorpany non capital component	
92	Capital requirements for which tier three capital may be used	
	espital requirements for which the times supplied they be used	
93	Total market risk capital requirement	
94	Market risk capital requirement for UK consolidation group reporting	
	calculated under non-EEA rules	
95	Position, foreign exchange and commodity risks under standardised	
	approaches (TSA)	
96	Interest rate PRR	
97	Equity PRR	
98	Commodity PRR	
99	Foreign currency PRR	
100	CIU PRR	
101	Other PRR	
102	Position, foreign exchange and commodity risks under internal models (IM)	
103	Concentration risk capital component	
104	Fixed overhead requirement	
105	Capital resources requirement arising from capital floors	
106	Surplus (+) / Deficit (-) of own funds	
107	Solvency ratio (%)	
108	Individual Capital Guidance - total capital resources	
109	Individual Capital Guidance - general purpose capital	
142	Capital Planning Buffer	
143	Draw Down of Capital Planning Buffer	
110	Surplus/(deficit) total capital over ICG	
111	Surplus/(deficit) general purposes capital over ICG	
144	Surplus/(deficit) total capital over ICG and Capital Planning Buffer	
145	Surplus/(deficit) general purposes capital over ICG and Capital Planning	
	Buffer	
	MEMORANDUM ITEMS	
112	Value of portfolio under management - UCITS investment firms	
•••=		
	Prudential filters	
113	Unrealised gains on available-for-sale assets	
114	Unrealised gains (losses) on investment properties	
115	Unrealised gains (losses) on land and buildings	
116	Unrealised gains (losses) on debt instruments held in the available for sale	
	category	
117	Unrealised gains (losses) on cash flow hedges of financial instruments	
118	Unrealised gains (losses) on fair value financial liabilities	
119	Defined benefit asset (liability)	
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	
125	Total capital after deductions after profits have been externally verified	
	All southers of the boottome for the sound of the state	
400	Allocation of deductions between tier one and two capital	
126	Material insurance holdings excluded from allocation	
127	Allocated to tier one capital	
128	Allocated to tier two capital	



- Total capital requirement under pre-CRD rules 129 130 Total credit risk capital component under pre-CRD
- 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
- 134 Total deductions from tier 1 and tier 2 capital according to pre-CRD rules





Credit risk

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

			1		
				] '	
		 		_	
				] '	
			1		
		1	1	1 '	
	-	 		-	
		 	_	_	
				] '	
		 -			

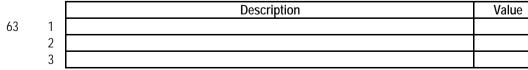
#### Market risk

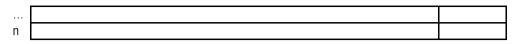
Note: In this table numerical references correspond with those shown on the online submission form and are not presented here in strict numerical order.

		А	В	С	D	Е	F	G
	Interest rate risk							
	General interest rate risk	USD	GBP	EUR	CHF	YEN	Other	Total
1	Valuations of longs							
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							
11	Securitisation exposures/unrated liquidity facilities PR	R						
12	Ordinary CDS PRR							
13	Securitisation CDS PRR							
14	Basic interest rate PRR calculation for equity instrum	ents						
15	Option PRR for interest rate positions							
16	CAD1 PRR for interest rate positions							
17	Other PRR							
18	Total 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							
		L						

FSA005 cor 22 23 24 63 25	ntinued Specific equity risk by risk bucket Qualifying equities Qualifying equity indices Other equities, equity indices or equity baskets Convertible adjustment PRR	A USD	B GBP	C EUR	D CHF	E YEN	F Other	G Total
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	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	Precious metals	Base metals	softs	energy	other		Total
39	Other PRR						j	
40	Total Commodity PRR						]	
41 42 43 44	Foreign currency risk General foreign currency risk Total net long positions Total net short positions Net gold position PRR	USD	GBP	EUR	CHF	YEN	Other	Total

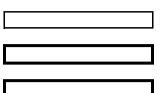
FSA005 cc	FSA005 continued		B GBP	C EUR	D CHF	E YEN	F Other	G Total
45	Option PRR for foreign currency	USD						
46	CAD 1 PRR for foreign currency							
47	Other							
48	Total foreign currency PRR							
	Collective investment undertaking risk	USD	GBP	EUR	CHF	YEN	Other	
10	General CIU risk							Total
49	Total net long positions							
50	Total net short positions	r	-					
51	PRR							
52	Option PRR for CIU							
53	CAD 1 PRR for CIU							
54	Other PRR							
55	Total CIU PRR							
	Other PRR							
56	Any other PRR							
	Internal models-based charges							
57	Multiplier							
58	Previous day's VaR PRR							
59	Average of previous 60 days VaR							
60	Incremental Default Risk Surcharge							
	Add-ons							
	A			B Value	1			





### 64 Total Add-ons

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



### 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	
					Α	в	
1	Approach adopte	d (Yes/No)					T
	Fill in the columns	for each approach	that is adopted		·		-
	Relevant income	indicator - 3 year	average				
2	<ul> <li>corporate financ</li> </ul>	e					
3	<ul> <li>trading and sale</li> </ul>	S					
4	<ul> <li>retail brokerage</li> </ul>						
5	- commercial ban	king					
6	<ul> <li>retail banking</li> </ul>						
7	<ul> <li>payment and set</li> </ul>						
8	<ul> <li>agency services</li> </ul>						
9	<ul> <li>asset managem</li> </ul>	ent					
10 11 12 13 14 15	<ul> <li>retail banking</li> <li>commercial bank</li> <li>Capital requirement</li> </ul>	king nts before risk trans tured in business p ation due to risk tra	practice excluded fi	nd expected loss dedu om capital requirement	uctions nts		
Opera	ational risk losses	- AMA firms only					
16	Gross loss amou	nt for the whole p	period				
17	Total number of I	•					
18	Date event added to loss database	Date of loss event	Gross Loss Amount	Certainty of loss	Business line	Event type	Commentary
.0	A	в	С	D	Е	F	G
1			-	_		-	-
2	2						
n							

#### Large exposures

exposures		
	Α	в
1 Is this report by a UK consolidation group under BIPRU 8 Ann 1R?		
For consolidated reporters only 2 List the FSA Firm Reference Numbers of the members of the UK consolidation group	Index no 1  n	FSA 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) Α

	в
Capital resources (BIPRU	
10.5.4R)	

Exp	osure no	Counterparty name (or group	Gross exposure				Exposure				Of w	nich			Trading book	concentration	n risk	CNCOM	PD %	LGD %	EL %	Credit risk
		name)		resources under BIPRU 10.5.3R		credit protection	after credit risk mitigation			Non-exempt exposures		excesses							capital requireme nt			
								Amount	% of capital resources	Non- trading book	% of capital resources	Trading book	% of capital resources		resources		for more					
5	Α	В	С	D	w	х	Е	F	G	н	J	к	L	м	N	Р	Q Q	R	s	т	U	v
1																						
n																						
Tota	al I																					

6 I confirm that the firm has notified the FSA 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

		Individual counterparties (each	Gross exposure	Gross exposure % of capital Funded credit Unfunded Exposure resources protection credit after credi under BIPRU protection risk			Exposure	Of which						
		individually above 2.5% capital resources)				Exempt e	xposures	Non-exempt exposures						
				10.5.3R		protocilon	mitigation	Amount		Non- trading book	%	Trading book	%	Aggregate %
7	А	в	с	D	N	o	Е	F	G	н	J	к	L	м
		Individually <2.5% of capital resources												
	2													
	n													

FSA008 continued

Unconsolidated or solo-consolidated reporters onl₁ Part 4: Significant transactions with the mixed activity holding company and its subsidiari€

Transaction	Counterparty name	Transaction or	
no		exposure value	resources
9 A	В	С	D
1			
n			

# FSA009 Key data

[deleted]

FSA010 Mismatch liquidity

[Deleted]

### FSA011 Building society liquidity

9	SDL at reporting date	Amount
	Amounts of 8 day liquidity at any time during the m	onth (end of day balance)
		A Amount D
12	Building society holdings - at reporting date	
13 14	<b>Specialist data</b> Business assets not FSRP as % of business assets Deposits and loans as % of SDL	

15 Amount of offshore deposits

16 Large shareholdings as % of SDL

Ć C Date

### FSA012 Non-deposit-taking EEA bank liquidity

[Deleted]

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	

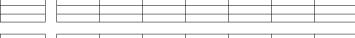
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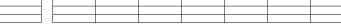
FSA015 Sectoral information, including arrears and impairment

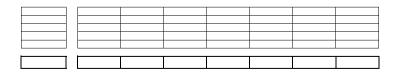
	A	в	С	D	E	F	G		н	J	к	L	м	N	Р	Q
	All balances (customer)		Balances	of accountsin	arrears/defau	ult by band			All balances (accounting)	Write-offs net of recoveries		impairment	(acquisition/dis	Individual Impairment balance	Collective Impairment balance	Balances of loans with individual impairment
	at 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:																
<ol> <li>1 st charge mortgages to individuals (per MLAR)</li> </ol>																
2 Other fully secured loans to individuals																
3 Partially secured exposures to individuals																
4 Card accounts (credit cards/storecards)																
5 Unsecured exposures to individuals																
6 Retail SME																
Non-UK:																
7 Fully secured exposures to individuals																
8 Partially secured exposures to individuals																
9 Unsecured exposures to individuals																
10 Retail SME (secured and unsecured)								1								
11 Sub-tota								]								

Impaired Ioans: o/w bals unsecured

			Past due	past due: o/w impaired	Other impaired	lr ic b
	Corporate sector (inc SME)					u
	UK:					T
12	UK commercial real estate (secured and uns	ecured)				Т
13	Other fully secured lending					Т
14	Other partially secured lending					Т
15	Unsecured lending					Т
	Non UK:					T
16	Non-UK commercial real estate (secured & u	insecured)				T
17	Other fully secured lending					Т
18	Other partially secured lending					Т
19	Unsecured lending					Т
20	-	Sub-total				Т
	Financial sector					
24	Exposures to UK financial institutions					Т
	Exposures to non-UK financial institutions					+
23		Sub-total				+
		Sub-total	L	1		
	Non-financial institutions (incl governmer	it)				
	UK					
	Non-UK					
26		Sub-total				
			In default	Other	MTM value o	7
			in derauit	impaired	Impaired balances	
	Debt instruments (banking book)					-
	UK collateralised debt obligations Other UK asset backed securities					-
						-
	Other UK securities					-
	Other non-UK securities					-
31		Sub-total		1		











### FSA016 Solo consolidation data

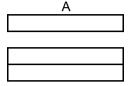
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#### Aggregate use of solo-consolidation at the reporting date

- 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

					Book value of	Capital requirements arising from
	Name of subsidiary	Country of incorporation	Brief business descriptor	Main underlying assets	investment in subsidiary	assets within the subsidiary
	A	В	C	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	
					Aggregate	residual maturity	5
		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					

Inte	rest rate gap report															
		A	В	С	D	E	F	G	н	J	К	L	м	N	Р	Q
1 <u>Ass</u>	Gap sensitivity to parallel shift of:	2% 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
2	Monetary balance sheet assets (non-optional) as per contractual re-pricing date		3 months												years	re-pricing
3	<ul> <li>Adjustments for actual expected re-pricing date</li> </ul>															
4	<ul> <li>Pipeline products</li> </ul>															
5	Monetary balance sheet assets with option features and with re-pricing maturity determined as per note 1 below															
6 7	<ul> <li>&gt; Adjustments for actual expected re-pricing date</li> <li>&gt; Pipeline products</li> </ul>							-			-	-	-		-	
8	Net Trading Book asset															LI
					1	1	1							1		
9	Non-monetary and other assets															
10	Asset sub-total															
11	> Linear derivative contracts															
12	<ul> <li>Non-linear derivative contracts</li> </ul>															
13	Asset totals															
Lial	bilities	·							•							. <u> </u>
14	Monetary balance sheet liabilities (non-optional) as per															
	contractual re-pricing date		·											1		
15 16	<ul> <li>&gt; Adjustments for actual expected re-pricing date</li> <li>&gt; Pipeline products</li> </ul>															
17	Monetary balance sheet liabilities with option features and with re-pricing maturity determined as per note 1 below															
18	<ul> <li>Adjustments for actual expected re-pricing date</li> </ul>															
19	<ul> <li>Pipeline products</li> </ul>															
20	Net Trading Book Liability															<b>I</b>
21	Non monetary and other liabilities															
22 23	Capital and Reserves <ul> <li>Adjustments for capital investment term assumptions</li> </ul>															
				1	1		1							1		
24	Liabilities sub-total															
25	> Linear derivative contracts															
26	> Non-linear derivative contracts															
27	Liability totals															
Ga	sensitivity															
28	Net Gap	=0														
29	Gap limits (optional)															ſ
30	Cumulative gap															
31	Reverse cumulative gap															
32	Cumulative gap limits (optional)															[
33 34	Reverse cumulative gap limits (optional) 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	L
			0.120	0.070	0.70	1.5	2.0	5.5	т.J	5.5	0.0	1.5	0.0	5.5	12.0	r
43	Discount rate/rates (or forward yield curve)		-													
44 45	Discount factors for central rate Discount factors for + shift															l
46	Discount factors for - shift															
	PV of net gap at central rate				• 				• 	• 				• 		L I
47	PV of net gap at central rate PV of net gap with + shift															ŀ
49	PV of net gap with - shift															l
38	NPV Sensitivity to + shift (as derived from above data)				1			1		1	1	1	1		1	Ī
39	NPV Sensitivity to - shift (as derived from above data)															
40	Alternative estimate of NPV sensitivity to + shift				1											ľ
41	Alternative estimate of NPV sensitivity to - shift															[
42	NPV Sensitivity limits (optional)															[

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 'overnight 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 Identify the Integrated Group
- 2 List the FSA 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		Exposure				Of which				CNCOM
no	diverse blocks, and residual	exposure	capital	after credit	Exempt e	exposures		Non-e	exempt exp	osures		
	block		resources	risk	Amount	% of	Non-	% of	Trading	% of	Aggregate	
			under	mitigation		capital	trading	capital	book	capital	%	
			BIPRU			resources	book	resources		resources		
			10.8.13R									
4 A	В	С	D	E	F	G	н	J	к	L	М	Ν
1												
n												
Total												

Α

Α

1

... n в

Index no FSA FRN CNCOM

Total

С

Page 1

#### 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 GENPRU 1.2 apply to your firm?		
		_	
If so, pleas	se answer <u>all</u> the following questions:	_	000s
2	How much capital do you consider adequate for the nature, scale ar		
	your firm's activities in line with its Internal Capital Adequacy Assess	ment Process	
	(ICAAP)?		
		_	
3	What is the actual amount of capital resource your firm holds at the	accounting	
	reference date?		
		_	yes/no
4	Have you documented your ICAAP?		
		-	dd/mm/yy
5	When did you last review the ICAAP?		
			s/no/not applicable
6	Have your external auditors audited your firm's financial statement in	n the 12 months?	
		-	
7	If so, has any audit opinion you received in the last year been qualifi	ed in any	
	respect?		
		F	%
8	What is the ratio of dealing errors in relation to the total number of tr	ansactions your	
	firm has undertaken in the past 12 months?		
			yes/no
9	Have you considered your firm's risk appetite when developing its IC	CAAP?	
	In your ICAAP, have you considered the impact of an economic dow	inturn on:	
10	<ul> <li>your firm's financial position?</li> </ul>		
11	your business plans?	-	
		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
		A	В
12	market risk		
13	credit risk		
14	operational risk		
15	<ul> <li>liquidity risk</li> </ul>		
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?	0003
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?	Taung
	5	yes/no
28	In your firm's ICAAP, do you take account of the results of stress tests?	yound
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> .	
		yes/no
32	Do you use credit risk mitigation techniques?	
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 ?	
		000s
37	Report the result of a 200 basis point shock to interest rates on your firm's economic value.	
		yes/no
38	Does the result of the above stress test exceed 20% of your capital resources?	
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

	۸
1 Cash	A
2 Zero weighted governments and central banks	
3 20% weighted credit institutions	
4 Qualifying debt securities	
5 Material holdings in financial institutions	
6 Investments in own shares	
7 Other current assets	
8 Intangible assets	
9 Other fixed assets	
10 Total assets	
11 E-money outstandings 12 o/w E money issue price	
13 Other current liabilities	
14 Non current liabilities (excl provisions)	
15 Paid up share capital	
16 Share premium account	
17 Audited reserves (excluding revaluations)	
18 Audited interim profits	
19 Partnership capital	
20 Initial capital	
21 Interim net losses	
22 Deductions from Tier One	
23 Total Tier One capital	

Page 1

## FSA020 continued

24 Upper Tier 2 subordinated capital	
25 Revaluation reserves	
26 Upper Tier 2 capital	
27 Lower Tier 2 subordinated capital	
28 Tier 2 capital	
29 Own Funds	
30 Other subordinated debt capital	
31 Provisions	
32 Unaudited current year's profits	
33 Total liabilities	

### FSA021 Income statement ELMIs

# Income (including regulated business revenue)

			'
1	Tota	l inc	ome

Expenses
----------

- 2 Total expenses
- 3 Tax expense

#### FSA022 ELMIs Capital requirements

	А
1 Total own funds	
2 E-money outstandings at period end	
3 Average daily E-money outstandings over 6 mths	
4 Own funds as proportion of the higher of average or closing e-money balances	

### FSA023 Foreign Exchange Risk (electronic money institutions)

-		A	В	С
1	Base currency			
	FX open positions in:	Long	Short	
2	Canadian Dollars			
3	Euro			
4	Japanese Yen			
5	Sterling			
6	Swiss Francs			
7	US Dollars			
8	Other			
9	Total Long			
10	Total Short			]
11	Net FX open position (larger of long or short)			
12	FX Exposure			
13	Absolute FX limit			

- 13 Absolute FX limit
- 14 FX exposure limit15 Unused portion of absolute FX exposure limit
- 16 Unused portion of FX exposure limit

### For each breach of limits on a daily basis

		Date of breach of absolute FX limit	Date of breach of FX	
			limit	limit exceeded
17		А	В	С
	1			
	2			
	n			

### FSA024 Large exposures (electronic money institutions)

For each large exposure, or group of closely related exposures, within 20% weighted credit institutions and qualifying debt securities

	Counterparty, or group, name		% total of own funds
		reporting date	
1	А	В	С
1			
2			
n			
	Total		

### Liquidity (electronic money institutions)

		A
1	Zero weighted assets	
2	20% weighted credit institutions	
3	Qualifying debt securities	
4	Total qualifying liquid assets	
5	E money outstandings	
6	Liquidity ratio	

List, for each derivative instrument held to hedge market risks associated with assets that form part of the e-money float

		Residual maturity in months	Nominal value	Market Value	Hedged assets
7	А	B	С	D	E
1					
2					
n					

### FSA026 ELMI Questions

- 1 Have the firms own funds been equal to or greater than its own funds requirement throughout the reporting period?
- 2 Have the firm's total own funds been equal to or greater than 5% of its qualifying liquid assets that form part of the e-money float and are in the form of sight deposits held with Zone A credit institutions and qualifying debt securities throughout the r
- 3 Have the firms large exposures been within the large exposures reporting limits throughout the reporting period?
- 4 Has the amount of the firms qualifying liquid assets been no less than the amount of its emoney outstandings throughout the reporting period?
- 5 Has the firm complied with the base capital requirements throughout the reporting period?

	A YES	В <b>NO</b>	C explanation if NO
ut			
-			
?			
?			

### FSA028 Non-EEA sub-group

		Yes/No
27	Do you have a non-EEA sub-group which you are reporting on behalf of?	163/110
	If the answer to 27A above is no, then you do not have to complete any more but it still needs to be submitted to the FSA	of this data
1	Is you non-EEA sub-group reporting requirement satisfied by a UK consolidation group FSA003/FSA009?	
	If the answer to 1A 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/FSA009?	
3	If the answer to 2A is 'Yes', what is the reference number of the UK consolidation group?	
If the a	answer to 2A was 'Yes' and you have completed 3A, you do not need to comp	lete the rest
4	What is the currency of this report?	
Canit	al adequacy	А
5	Total tier one capital after deductions	
6	Total tier two capital after deductions	
7	Deductions from the totals of tier one and two	
8	Total tier one capital plus tier two capital after deductions	
9	Total tier three capital	
10	Deductions from total capital	

11 Total capital after deductions

12	Credit risk requirement under existing rules
13	Market risk requirement under existing rules
14	Other capital requirements under existing rules
15	Total credit risk capital component
16	Total operational risk capital requirement
47	Beduction in appretional risk capital requirement under DIDDLLTD 12.90

- 17 Reduction in operational risk capital requirement under BIPRU TP 12.8R
- 18 Counterparty risk capital component
- Total market risk capital requirement 19
- 20 Concentration risk capital component

Capital resources

- Fixed overheads requirement 21
- 22 Capital requirement

Capital resouces requirement arising from the operation of capital floors 23

24 Surplus/Deficit of own funds

### Large exposures

25



	Exposure no	Counterparty name (or group name)	Exp	Exposures after risk mitigation techniques			CNCOM
			Exempt Non-exempt exposures				
				of which non- trading book, non-exempt	· .	non exempt % of capital resources	
26	А	В	с	D	Е	F	G
	1						
	n						

Yes/No	

item,

of this data item.

### **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
- 19 Short term subordinated loan due within 1 year
- 20 Long term subordinated loan due within 1 year
- 55 Total current liabilities
- 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

Unverified non trading book

	•	
29	Ordinary	share

Orulliary shares	
Non cumulative preference shares	Fixed term
	Non fixed term

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 40 Unverified trading book
- 41

30

31

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 For Partner	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.

Α				

1

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 paic
- 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)

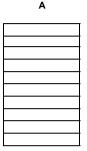
- 40 Initial capital
- 6 Less: Investment in own shares at book value
- 7 Intangible assets
- 8 Material current year losses
- 10 Tier 1 Capital

#### Tier 2

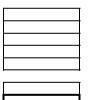
- 11 Revaluation reserves
- 12 Fixed term cumulative preference share capital
- 13 Long term subordinated loans
- 14 Perpetual cumulative preference share capital and qualifying capital instruments
- 15 Qualifying arrangements
- 9 Less Material holdings in credit and financial institutions and material 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 28	Less the s Own Fund		in credit and financial institu	itions and mate	rial insurance hol	ldings					
29	Part 4       (Regulatory capital test to be completed by all firms)         How do you meet your regulatory capital requirement?										
30 31 42 32	31       Other FSA own funds requirement (if applicable)         42       Total own funds requirement										
33 34	Does your	nal Indemnity Insurance firm hold a Comparable firm conduct insurance	Guarantee in lieu of PII or mediation activities?	is it otherwise e	xempt from PII?				Yes/No Yes/No		
35		А	В	С	D	E	F	G	н	J	К
			2	e	-	-	•	Ũ		•	
		PII Basic information	-		_					PII detailed information	
	PII policy		Insurer (from list)	Start date	- Renewal date		mnity required Aggregate		emnity received Aggregate	•	
		PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
		PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
		PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
		PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
	PII policy 1 2 3 4	PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
	PII policy 1 2 3 4 5	PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
	PII policy 1 2 3 4 5 6 7 8	PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy
	PII policy 1 2 3 4 5 6 7	PII Basic information	Insurer			Limit of inder	mnity required	Limit of inde	emnity received	PII detailed informat	tion Policy

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

		_
	Regulatory Capital	Α
4	Own Funds	
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)	
45	Audited retained earnings	
46	Externally verified interim net profits	
47	Partners' capital	
2	Eligible LLP Members' Capital (in accordance with the provisions of IPRU(INV) Annex A)	
48	Sole trader capital	
8	Less: Investments in own shares at book value	<u> </u>
9	Integrible assets	
10	Material current year losses	
12	Excess of current year's drawings over current year profits	
13	Revaluation Reserves	
14	Perpetual cumulative preference share capital and debt capital	
15	Long-Term subordinated loans (in accordance with IPRU(INV) 13.5.5.AR)	
16	Fixed term preference share capital (if not redeemable by shareholders within 5 years)	
11	Less: Material holdings in credit and financial institutions and material insurance holdings	
	g_	
17	Own Funds	
	Adjusted net current assets	
18	Net current assets (from balance sheet)	
19	Less: Long term assets adjustment	
20	Connected persons adjustment	
21	Investments adjustment	
22	Adjusted Net Current assets	
	Populatory applied test	
23	Regulatory capital test How do you meet your regulatory capital reguirement?	
23	now do you meet your regulatory capital requirement?	
	Capital requirement	
24	Own funds requirement (will always be a minimum of £10k even if PII / combination indicated)	
25	Additional own funds requirement for PII (if applicable)	
26	Other FSA capital / own funds requirements (if applicable)	
27	Own Funds	
28	Surplus / (deficit)	
-	• • •	
	Adjusted net current assets	

#### Professional Indemnity Insurance

49 Does your firm hold PII

- 32 If not, does your firm hold a Comparable Guarantee or is it otherwise exempt from the requirement to hold PII?
- 34 Does your firm conduct insurance mediation activities?
- 35 Has your firm renewed its PII cover since the last reporting date?
- 36 If your policy excludes all business activities carried on prior to a particular date (i.e. a retroactive start date), then insert the date
- here.

38

39 40

37 Is the cover compliant?

	A PII Basic informa	<b>B</b> tion	С	D	E	F	G	н	J PII detailed inforn	K nation	L
					Limit of inde	emnity required	Limit of inde	emnity received			
II policy	Annualised	Insurer	Start date	Renewal	Single	Aggregate	Single	Aggregate	Business line	Policy excess	Policy exclusions
	premium	(from list)		date				-			-
1											
2											
3											
4											
5											
6				1							
7											
8											
9											
10											
10											
								Α			
	Annual income a	atatad an the meet r	acout proposal fa					A			
		s stated on the most ro nal capital required fo									

Yes / No

Yes / No

Yes / No

Yes/ No

Yes/ No

- 41 Total amount of additional own funds required for policy exclusion(s)
- 42 Total of additional own funds required

43 Total of readily realisable own funds

44 Excess / (deficit) of readily realisable own funds

FSA032

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

1 2	<b>Regulatory Capital</b> <i>Tangible net worth</i> Capital Less: Intangible assets		А	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		rade debtors lyment		
15 16 17 18 19 20	Regulatory capital test Primary Requirement Position Risk Requirement Counterparty Risk Requirement Total Financial Resources Rec Financial Resources Excess / (Deficit)			

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 Deiden abere ansitel (ausludian ausfahrung aberea)	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		
	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		
	Regulatory capital test		
	Liquid capital test		
22	Liquid Capital		
	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)		
22	Annual audited expenditure		

- Annual audited expenditure Expenditure based requirement 32
- 33 34

Fraction indicator



Page 1

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

	Regulatory Tier 1	capital	Α	В
1	Paid up sha	re capital (excluding preference shares)		
21	Eligible LLP	member's capital		
2	Share prem			
3	Reserves			
4	Non-cumula	tive preference shares		
5	Less: Ir	vestment in own shares		
6	Ir	tangible assets		
7	N	laterial current year losses		
8	N	laterial holdings in credit and financial institutions		
22		xcess LLP member's drawings		
9	Total deduc	tions		
10	Tier 1 Capita	al		
	Tier 2			
11	Revaluation	******		
12				
12		umulative preference share capital ubordinated loans		
13	•			
14		ative preference share capital and debt capital rrangements		
16	Own Funds	indigenients		
10	Own Funds			
	Regulatory	capital test		
	Own Funds	test		
17	Own Funds			
	Own Funds	Requirement: either:		
18	£5 o	r		
19	£4,000			
20	Surplus / De	ficit of Own Funds		

# FSA036 Capital adequacy (for UCITS firms subject to UPRU)

	Regulatory Capital		
	Tier 1	Α	В
1	Paid up share capital (excluding preference shares)		
2	Share premium account		
3	Reserves		
4	Non-cumulative preference shares		
41	Eligible LLP member's capital		
5	Less: Investment in own shares		
6	Intangible assets		
7	Material current year losses		
42 8	Excess LLP member's drawings Material holdings in credit and financial institutions		
9	Initial capital		
Ũ			
	Tier 2		
10	Revaluation reserves		
11	Fixed term cumulative preference share capital		
12	Long term Qualifying Subordinated Loans		
13	Other cumulative preference share capital and debt capital		
14	Qualifying arrangements		
15	Own funds		
	T . A		
16	Tier 3 Less: Illiquid assets		
17	Financial resources		
	Regulatory capital test		
	Test 1: Initial capital test		
18	Initial capital		
19	Initial capital requirement (€125,000)		
20	Surplus / (Deficit) of Initial Capital		
	Test 2: Financial Resources test		
21	Financial resources		
21	Less the higher of:		
22	€ 125,000		
~~~	plus		
23	Funds Under Management over€250m X 0.02%		
24	Total		
	and		
25	13/52 of annual audited fixed expenditure (UPRU 2.1.2R(2))		
26	Surplus / (Deficit) of financial resources		
	Calculation of financial resources requirement for forthcoming year - UCITS firms		
	Annual Audited Fixed Expenditure		,
27	Total Expenditure (per income statement)		
28	Less: Staff bonuses, except to the extent they are guaranteed		
29	Employees' and Directors' shares in profits, except to the extent they are guaranteed		
30	Other appropriations of profits		
31	Allowable commission and fees		
32	Interest charges in respect of borrowings made to finance the acquisition of the firm's readily		
	realisable investments		
33	Interest paid to customers on client money		
34	Interest paid to counterparties		
35	Fees, brokerage and other charges paid to clearing houses, exchanges and intermediate brokers for the purposes of eventting, registering, or clearing transportions		
26	intermediate brokers for the purposes of executing, registering or clearing transactions	I	
36 37	Foreign exchange losses Other variable expenditure		
38	Audited Fixed Expenditure		
39	Annual Audited Fixed Expenditure		kd
00			
40	Expenditure Based Requirement		

FSA037 Deleted

### FSA038 Volumes and Type of Business

### **Total Value of Funds Under Management**

s)

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?

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

### **Omnibus letter of Credit**

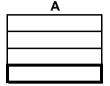
- 1 Balance per previous reporting date
- 2 Addition
- 3 Termination / cancellation
- 4 Current balance

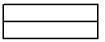
### Secured amount

- 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	C	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





_

Α

\_

### Asset Managers that use Hedge Fund Techniques Report

- 1 Do you manage an unregulated collective investment scheme ("uCIS") that is not domiciled in the UK?
- 3 Do you solely undertake venture capital management?

### For firms identified as a Hedge Fund Manager only:

4 Do you provide valuations for any instruments to your fund administrator which, to the best of your knowledge, are relied upon by the administrator in valuing the fund?

### Fund's Auditor(s)

5 Name(s) of auditing firm(s) that signed the most recent audit opinion

Prime broker(s)

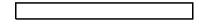
7 Name(s) of prime broker(s)

Third Party Administrator(s)

11 Name(s) of the third party administrator(s)

Α	
Yes / No	
Yes / No	

Yes	/	No	



### FSA042 UCITS

		A
1	Do you operate one or more UK authorised UCITS schemes?	Yes / No
2	If Yes to 1A, do you use derivatives in the scheme(s)?	Yes / No
3	If Yes to 2A, are you using derivatives for investment purposes in your UK authorised UCITs schemes?	Yes/No

### FSA043 Key data (for exempt CAD firms)

[deleted]

FSA044 Analysis of assets and deposits by maturity band

[deleted]

### FSA045 IRB portfolio risk

		ernment and Cer			Α	_			
1		ou have no expos							
2		te whether your F							
3		of days in the de					-		
4		1 0	Gross	Exposure at	Maturity	Probability		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	2								
3	3								
2	1								
5	5								
6	3								
7	7								
n									
5	In default								
6	Total								
					-				
	Institutions -				A	-			
7		ou have no expos				4			
8		te whether your F				4			
9		of days in the de						<u> </u>	
10			Gross	Exposure at	Maturity	Probability		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	3								

4					
5					
6					
7					
n					
	In default				
	Total				

	Corporates	- credit risk			Α	_			
13		ou have no expos				]			
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	efinition of Defaul	t					
16	PD range a	at 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	Е	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 



PD range a		Gross	Exposure at	Maturity	Probability		Expected	R۷
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	
0.000%	0							
							1	1
							1	1
In default								t
Total						1		
<b>QRRE</b> Tick here if y Please indica	ate whether your	sures in these as PDs are PiT or T	TC or Hybrid PiT	A	-			
<b>QRRE</b> Tick here if y Please indica	ate whether your	PDs are PiT or T	TC or Hybrid PiT	A				
<b>QRRE</b> Tick here if y Please indica Enter numbe	ate whether your of days in the d	PDs are PiT or T efinition of Defaul	TC or Hybrid PiT t		Probability	Loss	Expected	R
<b>QRRE</b> Tick here if y Please indica Enter numbe	ate whether your r of days in the d at reporting date	PDs are PiT or T efinition of Defaul Gross	IC or Hybrid PiT t Exposure at	A Maturity	Probability of default			R
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD	ate whether your of days in the d	PDs are PiT or T efinition of Defaul Gross	TC or Hybrid PiT t		Probability of default	Given	Expected Loss	R
<b>QRRE</b> Tick here if y Please indica Enter numbe PD range a	ate whether your or of days in the d at reporting date Upper PD	PDs are PiT or T efinition of Defaul Gross exposure value	IC or Hybrid PiT t Exposure at					R
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD	ate whether your of days in the d at reporting date Upper PD bound	PDs are PiT or T efinition of Defaul Gross	IC or Hybrid PiT t Exposure at default estimate	Maturity	of default	Given Default	Loss	R
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above %	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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
QRRE Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 0.000%	ate whether your or 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

30	Total				

	Other retail				Α				
31	Tick here if yo	ou have no expos	sures in these ass	set classes		]			
32	Please indica	te whether your F	PDs are PiT or T	C or Hybrid PiT		1			
33	Enter number	r of days in the de	efinition of Defaul	t					
34	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
	1 0.000%								
	2								
:	3								
2	4								
Ę	5								
6	6								
7	7								
r	1								
35	In default								
36	Total								

- 33	б
<b>J</b>	U

SME retail				Α	_			
Tick here if y	ou have no expos	sures in these as	set classes		]			
Please indica	ate whether your	PDs are PiT or T						
Enter numbe	r of days in the de	efinition of Defaul						
PD range a	at reporting date	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									
7									
n									
41	In default								1
42	Total								
	rotai								
	Central Gove	ernment and Cer	ntral Banks - co	unterparty credit	Α				
43		ou have no expos				1			
44		te whether your F							
45		of days in the de							
46			Gross	Exposure at	Maturity	Probability		Expected	RWEA
40		Upper PD			Maturity		Given	Loss	RVIEA
		bound	exposure value	default estimate				LUSS	
	bound	bound	•	<b>D</b>	0		Default	-	0
			A	B	C	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
n									
47	In default								
48	Total								

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



	t reporting date		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								

> ... n

Tick here if ye Please indica	ou have no expos ite whether your F	sures in these ass PDs are PiT or T	A					
¥				-				RWEA
bound	bound	exposure value	delault estimate				L055	
		A	В	С	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
1 0.000%								
2								
3								
4								
	Tick here if y Please indica Enter numbe PD range a Lower PD bound Above % 1 0.000%	Tick here if you have no expose Please indicate whether your F Enter number of days in the de PD range at reporting date Lower PD Upper PD bound bound Above % Up to % 1 0.000%	Please indicate whether your PDs are PiT or T Enter number of days in the definition of Defaul PD range at reporting date Gross Lower PD Upper PD exposure value bound bound A Above % Up to % 000s 1 0.000%	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         PD range at reporting date       Gross         Lower PD       Upper PD         bound       A         Above %       Up to %         0.000%       000s	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         PD range at reporting date       Gross         Lower PD       Upper PD         bound       A         A       B         C         Above %       Up to %         0.000%       000s	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         PD range at reporting date       Gross         Lower PD       Upper PD         bound       A         A       B         C       D         Above %       Up to %         0.000%       000s         1       0.000%	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         PD range at reporting date       Gross         Lower PD       Upper PD         bound       A         A       B         C       D         E         Above %       Up to %         0.000%       000s         1       0.000%	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         PD range at reporting date       Gross         Lower PD       Upper PD         bound       A         A       B         C       D         Default       F         Above %       Up to %       000s       000s       days       %       %       000s         1       0.000%       Image: Comparison of the comparison of

59	In default				
60	Total				

FSA046 Securitisation: Non-Trading Book

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

		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	

	А	В	С	D	E	F	G	н	<u>I</u>	<u>J</u>	ĸ	L	M	<u>N</u>	<u>o</u>	P
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
		CQS1	CQS2	CQS3	CQS4 (only for credit assessments other than short term credit assessments)	All other credit assessments	Deductions from capital
4	Originator						
5	Sponsor						
6	Counterparty credit risk						
7	All other exposures						

#### **Risk positions - IRB exposures**

	•••••		В	С	D	Е	F	G	н	I	J	к	L	м	N	<u>P</u>	0
			CQS 1	0000		CQS4	0005	CQS6	CQS7		CQS9	00040	00011	Below CQS11	Supervisory formula	Supervisory formula	Deductions
			ST CQS 1	CQS2	CQS3	ST CQS2	CQS5		ST CQS3	CQS8	0000	CQS10	CQS11	All other credit assessments	(Exposure Value)	(Capital Requirement)	from capital
8	Originator	A															
9		В															
10		С															
11	Sponsor	А															
12		В															
13		С															
14	Counterparty credit risk	A															
15		В															
16		С															
17	All other exposures	A															
18		В															
19		С															

FSA047 Daily Flo Part 1 - N	ws /emo Items	<b>C</b> Date + 2	<b>n</b> Date + n
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>B</b> Date + 2	  <b>n</b> 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)

	•••	

### Part 6 - Wholesale liability cash flows

- 40 Primary issuances - senior securities
- Primary issuances dated subordinated securities 41
- 42 Primary issuances - structured notes
- 43 Covered bonds
- 44 Group entities
- 45 UK credit institutions
- 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
- Retail deposits Type A Retail deposits Type B 54
- 55
- 56 Client / brokerage free cash

### Part 8 - Off balance sheet flows and balances

57 Principal FX cash flows (including currency swaps)

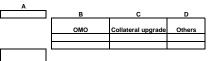


### FSA048 Enhanced Mismatch Report Part 1 - Memo items

2 3



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 4
- Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK 5

		Α	В	С	D	E	F	G	н	1	J
Part 2 -	Security, transferable whole-loan and commodity flows	Unencumbered			2 weeks <=1						
		position	Open maturity	<= 2 weeks	month	months	6 months	1 year	years	5 years	> 5 years
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										
18 19	Designated money market funds Liquid asset buffer-eligible central bank reserves and deposits										
20	Lending to group entities									1	Т
21	Lending to UK credit institutions										
22	Lending to non-UK credit institutions										1
23	Own account security cash flows										1
24	Notional flows of own-name securities and transferable whole-loans										
25	Reverse repo (items reported in line 6)										1
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)								1		1
29	Reverse repo (items reported in line 16)										1
30	Reverse repo (items reported in lines 9, 12 and 17)										
Part 4 -	Other asset cash flows										
31	Non-retail lending exposures		Γ								1
	Detail leading and an an		ŀ								+

31	Non-retain lending exposures					Í.
32	Retail lending exposures					
33	SSPE asset cash flows					Γ

#### Part 5 - Repo cash flows

34 Repo (items reported in line 6)	
------------------------------------	--

- Repo (items reported in lines 7 and 8) 35
- 36 37
- 38 39
- 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)

#### 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
- 45 UK credit institutions
- 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
- 54 55 Retail deposits - Type A
- 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
- 63 Unsecured stand-by facilities provided - entities other than credit institutions and
- firm's SSPEs
- Unsecured facilities provided by firm's SSPEs to third parties 64 65
- Unsecured facilities provided entities other than credit institutions Overdraft and credit card facilities provided 66
- 67 Pipeline lending commitments
- 68 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

- Conditional liabilities Over the counter (OTC) derivative triggers 71 72
- 73 Other contingent liabilities

#### Part 10 - Derivatives margining and exposure

		Cash nominal	value	Initial margin	exposure - margined	non margined
74	OTC derivative margin given	Cash Horminar	Value	inida maigin	margineu	non margined
75	Exchange traded margin given					<u> </u>
76	OTC derivative margin received					
77	Exchange traded margin received					
Part 11 -	Assets included in Part 2 that are held under re-hypothecation rights	Customer balance				

в

1 notch

С

2 notches

#### Part 11 - Assets included in Part 2 that are held under re-hypothecation rights Liquid asset buffer-eligible securities 78

- 79 Other high quality central bank, supranational and central government debt
- 80 US GSE/GSA securities
- 81
- High quality asset-backed securities 82
- 83 High quality covered bonds Securities issued by group entities
- 84
- 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

Collatoral market			MTM

Е

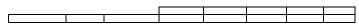
4 notches

market	
e	Initial mar

D

3 notches

IVI I IVI	
exposure -	exposure -
margined	non margine



н

7 notches

1

J

8 notches 9 notches 10 notches

к

G

6 notches



F

5 notches

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	Supranational(s)	
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

**Pricing Data** 

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

Α	R	<u>^</u>			_	-		-	
		6	U	E	F	G	Н		J
$\geq$ 1 month $\leq$ 3	3 months	> 3 months	≤ 6 months	> 6 month	s ≤ 1 year	> 1 year	≤ 2 years	> 2 y	/ears
Spread Vo	olume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume

GBP

- Cash deposits
   Senior unsecured securities
- 3 Covered bonds
- 4 Asset backed securities including ABCP

### 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					

# FSA053 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

eА	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

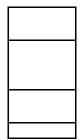
In your liquidity risk management do you consider:

- 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?

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t		
5		







1	

# Securitisation: Trading book

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

# 21 Additional capital requirements (BIPRU 7.2.47HG)

_	Α	В	С	D	E	F	0	Р
3	Programme name	Asset Class	Originator's Interest	Investors' Interest	Location of Investor Reports	Assets appear on FSA001?	Retention of net economic interest (% to 2DP)	Method of retention of net economic interest
1								
n								

Α