

FSA001

Balance sheet

1 Is this report on behalf of a UK consolidation group? A B
Yes/No

2 If yes, please list the FSA firm reference numbers of the other firms in the consolidation group.

Index number	FSA FRN
1	
...	
n	

3 If no (to data element 1), is this a solo-consolidated report? Yes/No

Assets

	A	B
	Trading book	Non-trading book
5 Cash and balances at central banks (excludes client money)	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
6 Credit items in the course of collection from banks	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
7 Treasury bills and other eligible bills	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
8 Deposits with, and loans to, credit institutions	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
9 Loans and advances to customers	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
10 Debt securities	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
11 Equity shares	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
12 Investment in group undertakings	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
13 Reverse repurchase agreements and cash collateral on securities borrowed	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
14 Derivatives	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
15 Goodwill	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
16 Other intangible assets	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
17 Tangible fixed assets	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
18 Prepayments and accrued income	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
19 Other assets	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
20 Total assets	<input style="width: 100%; height: 15px; border: 2px solid black;" type="text"/>	<input style="width: 100%; height: 15px; border: 2px solid black;" type="text"/>

(both trading and non-trading)

Liabilities

	A
21 Own bank notes issued	<input style="width: 100%; height: 15px;" type="text"/>
22 Items in the course of collection due to other banks	<input style="width: 100%; height: 15px;" type="text"/>
23 Deposits from banks and building societies, including overdrafts and loans from them	<input style="width: 100%; height: 15px;" type="text"/>
24 Customer accounts	<input style="width: 100%; height: 15px;" type="text"/>
25 of which Retail	<input style="width: 100%; height: 15px;" type="text"/>
26 E-money	<input style="width: 100%; height: 15px;" type="text"/>
27 Corporate	<input style="width: 100%; height: 15px;" type="text"/>
28 Intra-group	<input style="width: 100%; height: 15px;" type="text"/>
29 Other	<input style="width: 100%; height: 15px;" type="text"/>
30 Trading liabilities	<input style="width: 100%; height: 15px;" type="text"/>
31 Debt securities in issue, excluding covered bonds	<input style="width: 100%; height: 15px;" type="text"/>
32 Covered bonds	<input style="width: 100%; height: 15px;" type="text"/>
33 Derivatives	<input style="width: 100%; height: 15px;" type="text"/>
34 Liabilities in respect of sale and repurchase agreements, and cash collateral received for securities lent	<input style="width: 100%; height: 15px;" type="text"/>
35 Retirement benefit liabilities	<input style="width: 100%; height: 15px;" type="text"/>
36 Taxation liabilities	<input style="width: 100%; height: 15px;" type="text"/>
37 Provisions	<input style="width: 100%; height: 15px;" type="text"/>
38 Subordinated liabilities	<input style="width: 100%; height: 15px;" type="text"/>
39 Accruals and deferred income	<input style="width: 100%; height: 15px;" type="text"/>

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	Reporting date value	
		Assets	Liabilities
	A	B	C
46	Foreign exchange		
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

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

FSA002 continued

44 **Profit (loss) before tax**

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45 Tax expense (income)

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46 **Net profit (loss)**

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Memorandum items

47 Dividends paid during year

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48 **Give details here of exceptional items**

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FSA003

Capital adequacy

The firm completing this is subject to the capital rules for (tick one only):

- 1 A UK bank or a building society
- 2 A full scope BIPRU investment firm
- 3 A BIPRU limited activity firm
- 4 A BIPRU limited licence firm, including a UCITS investment firm

- 5 If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R?

If you are a BIPRU investment firm, are you a:

- 6 BIPRU 730K firm
- 7 BIPRU 125K firm (excluding UCITS investment firms)
- 8 UCITS investment firm
- 9 BIPRU 50K firm
- 10 Do you have an investment firm consolidation waiver under BIPRU 8.4?
- 11 Have you notified the FSA, at least one month in advance of the date of this report, that you intend to deduct illiquid assets?

- 12 Basis of reporting
 Unconsolidated/Solo-consolidated/Consolidated

If consolidated, please complete data elements 13 and 14, otherwise go straight to data element 15.

- 13 For consolidated reporting, provide
 Group reference Group name

- 14 For consolidated reporting, provide details of all other FSA authorised firms included in this consolidated report.

	A	B
FRN		Name

A	B
Capital resources for all other purposes	Capital resources omitting Stage C

- | 15 | Total capital after deductions | <input type="text"/> |
|----|--------------------------------------------------------------------------------|----------------------|
| 16 | Total tier one capital after deductions | <input type="text"/> |
| 17 | Core tier one capital | <input type="text"/> |
| 18 | Permanent share capital | <input type="text"/> |
| 19 | Profit and loss account and other reserves | <input type="text"/> |
| 20 | Interim net losses | <input type="text"/> |
| 21 | Eligible partnership, LLP or sole trader capital | <input type="text"/> |
| 22 | Share premium account | <input type="text"/> |
| 23 | Externally verified interim net profits | <input type="text"/> |
| 24 | Other tier one capital | <input type="text"/> |
| 25 | Perpetual non-cumulative preference shares subject to limit | <input type="text"/> |
| 26 | Innovative tier one instruments subject to limit | <input type="text"/> |
| 27 | Deductions from tier one capital | <input type="text"/> |
| 28 | Investments in own shares | <input type="text"/> |
| 29 | Intangible assets | <input type="text"/> |
| 30 | Excess on limits for non innovative tier one instruments | <input type="text"/> |
| 31 | Excess on limits for innovative tier one instruments | <input type="text"/> |
| 32 | Excess of drawings over profits for partnerships, LLPs or sole traders | <input type="text"/> |
| 33 | Net losses on equities held in the available-for-sale financial asset category | <input type="text"/> |
| 34 | Material holdings | <input type="text"/> |
| 35 | Total tier two capital after deductions | <input type="text"/> |

	A Capital resources for all other purposes	B Capital resources omitting Stage C
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 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	
76	Variable capital requirements to be met from tier one and tier two capital	
77	Total credit risk capital component	
78	Credit risk calculated by aggregation for UK consolidation group reporting	
79	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	

	A Capital resources for all other purposes	B Capital resources omitting Stage C
85	Total operational risk capital requirement	
86	Operational risk calculated by aggregation for UK consolidation group reporting	
87	Operational risk basic indicator approach	
88	Operational risk standardised/alternative standardised approaches	
89	Operational risk advanced measurement approaches	
90	Reduction in operational risk capital requirement under BIPRU TP 12.1	
91	Counterparty risk capital component	
92	Capital requirements for which tier three capital may be used	
93	Total market risk capital requirement	
94	Market risk capital requirement calculated by aggregation for UK consolidation group reporting	
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	
110	Surplus/(deficit) total capital over ICG	
111	Surplus/(deficit) general purposes capital over ICG	
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	
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	

A
Capital
resources for all
other purposes

B
Capital
resources
omitting
Stage C

Firms on the IRB/AMA approaches

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

FSA004

Further breakdown of certain credit risk data

	A Capital requirement	B Exposure value
Breakdown under the Standardised Approach by exposure classes		
1 Total		
2 Central governments or central banks		
3 Regional governments or local authorities		
4 Administrative bodies and non-commercial undertakings		
5 Multilateral development banks		
6 International organisations		
7 Institutions		
8 Corporates		
9 Retail		
10 Secured on real estate property		
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 companies according to BIPRU 4.4.59 to BIPRU 4.4.60		
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 companies according to BIPRU 4.4.59 to BIPRU 4.4.60		
Breakdown of other IRB exposure classes		
33 Total		
34 Equity claims		
35 Securitisation positions		
36 Non-credit obligation assets		

FSA005

Market risk

	A	B	C	D	E	F	G
	USD	GBP	EUR	CHF	YEN	Other	Total
Interest rate risk							
General interest rate risk							
1							
2							
3							
Specific interest rate risk							
Amount by risk bucket							
4							Total
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							Total interest rate PRR
Equity risk							
General equity risk (or simplified)							
19							Total
20							
21							

FSA005 continued

	A	B	C	D	E	F	G
							Total
22	Specific equity risk by risk bucket						
	Qualifying equities						
23	Qualifying equity indices						
24	Other equities, equity indices or equity baskets						
25	PRR						
26	Option PRR for equity positions						
27	CAD 1 PRR for equity positions						
28	Other PRR						
29	Total Equity PRR						

	Precious metals	Base metals	softs	energy	other	Total
30	Valuation of longs					
31	Valuation of shorts					
32	Outright PRR					
33	Spread PRR					
34	Carry PRR					
35	Simplified PRR					
36	Total PRR					
37	Option PRR for commodity positions					
38	CAD 1 PRR for commodity positions					
39	Other PRR					
40	Total Commodity PRR					

	USD	GBP	EUR	CHF	YEN	Other	Total
41	General foreign currency risk						
	Total net long positions						
42	Total net short positions						
43	Net gold position						
44	PRR						

FSA005 continued

	A	B	C	D	E	F	G
	USD	GBP	EUR	CHF	YEN	Other	Total
45	Option PRR for foreign currency						
46	CAD 1 PRR for foreign currency						
47	Other						
48	Total foreign currency PRR						
	Collective investment undertaking risk						
	USD	GBP	EUR	CHF	YEN	Other	Total
	General CIU risk						
49	Total net long positions						
50	Total net short positions						
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						
	VaR model risk						
57	Multiplier						
58	Previous day's VaR PRR						
59	Average of previous 60 days VaR						
60	Incremental Default Risk Surcharge						
61	VaR model 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	Date on which VaR computed	Last date Var historic data updated	Add-on VaR	BIPRU 7.10 hypothetical P&L
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1	A	B	C	D	E	F	G	H	J	K	L	M
1												
2												
n												

FSA007

Operational risk

The Standardised Approach (and Alternative Standardised Approach) Advanced Measurement Approach

1 **Approach adopted (Yes/No)**

Fill in the columns for each approach that is adopted

A	B

Relevant income indicator - 3 year average

- 2 - corporate finance
- 3 - trading and sales
- 4 - retail brokerage
- 5 - commercial banking
- 6 - retail banking
- 7 - payment and settlement
- 8 - agency services
- 9 - asset management

(Under Alternative Standardised Approach)

Nominal amount of loans and advances - 3 year average

- 10 - retail banking
- 11 - commercial banking

- 12 Capital requirements before risk transfer mechanisms and expected loss deductions
- 13 Expected loss captured in business practice excluded from capital requirements
- 14 Total capital alleviation due to risk transfer mechanisms

15 **Capital required - total**

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Operational risk losses - AMA firms only

16 **Gross loss amount for the whole period**

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17 **Total number of loss events**

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	Date event added to loss database	Date of loss event	Gross Loss Amount	Certainty of loss	Business line	Event type	Commentary
18	A	B	C	D	E	F	G
1							
2							
n							

FSA008

Large exposures

1 Is this report by a UK consolidation group under BIPRU 8 Ann 1R? **A**

For consolidated reporters only

2 List the FSA Firm Reference Numbers of the members of the UK consolidation group **B**

Index no	FSA FRN
1	
...	
n	

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)

4 Capital resources under BIPRU 10.5.3R **A**

Capital resources (BIPRU 10.5.4R) **B**

Exposure no	Counterparty name (or group name)	Gross exposure	% of capital resources under BIPRU 10.5.3R	Exposure after credit risk mitigation	Of which							Trading book concentration risk excesses			CNCOM	PD %	LGD %	EL %	Credit risk capital requirement
					Exempt exposures		Non-exempt exposures					% of capital resources under 10.5.4R	Existed for 10 business days or less %	Persisted for more than 10 business days - %					
					Amount	% of capital resources	Non-trading book	% of capital resources	Trading book	% of capital resources	Aggregate %								
A	B	C	D	E	F	G	H	J	K	L	M	N	P	Q	R	S	T	U	V
1																			
...																			
n																			
Total																			

6 I confirm that the firm has notified the FSA under BIPRU 10.5.9R of all exposures that have exceeded, or will exceed, the limits set out in BIPRU 10.5.6R or 10.5.8R (tick to confirm) **A**

Part 2: Details of connected counterparties at the reporting date (excluding to members of integrated groups under BIPRU 10.8 or BIPRU 10.9)

Exposure no	Individual counterparties (each individually above 2.5% capital resources)	Gross exposure	% of capital resources under BIPRU 10.5.3R	Exposure after credit risk mitigation	Of which							
					Exempt exposures		Non-exempt exposures					
					Amount	%	Non-trading book	%	Trading book	%	Aggregate %	
A	B	C	D	E	F	G	H	J	K	L	M	
1	Individually <2.5% of capital resources											
2												
...												
n												

Part 3: Trading book concentration risk excesses since the last reporting date (excluding any that exist in Part 1 at the reporting date)

Exposure no	Counterparty name	Gross exposure	% of capital resources under BIPRU 10.5.3R	Exposure after credit risk mitigation	Of which			Is it a member of a diverse block or residual block?
					Non-exempt exposures			
					Non-trading book amount	Trading book amount	Amount in excess of 25% of capital resources under BIPRU 10.5.4R	
A	B	C	D	E	F	G	H	J
1								
...								
n								

Unconsolidated or solo-consolidated reporters only

Part 4: Significant transactions with the mixed activity holding company and its subsidiaries

Transaction no	Counterparty name	Transaction or exposure value	% of capital resources
A	B	C	D
1			
...			
n			

FSA009
Key data

The firm completing this is subject to the capital rules for (tick one only):

- | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
| <ul style="list-style-type: none"> 1 A UK bank or a building society 2 A full scope BIPRU investment firm 3 A BIPRU limited activity firm 4 A BIPRU limited licence firm, including a UCITS investment firm | <p>A</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table> | | | | |
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| <ul style="list-style-type: none"> 5 If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R? 6 If you are a BIPRU limited activity or BIPRU limited licence firm, have you a waiver under BIPRU 6.1.2G? | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 30px;"></td></tr> <tr><td style="height: 30px;"></td></tr> </table> | | |
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If you are a BIPRU investment firm, are you a:

- | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| <ul style="list-style-type: none"> 7 BIPRU 730K firm 8 BIPRU 125K firm (excluding UCITS investment firms) 9 UCITS investment firm 10 BIPRU 50K firm 11 Do you have a waiver from consolidated supervision? 12 Have you notified the FSA, at least one month in advance of the date of this report, that you intend to deduct illiquid assets? | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table> | | | | | | |
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|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| <ul style="list-style-type: none"> 13 Basis of reporting | <ul style="list-style-type: none"> Unconsolidated Solo-consolidated Consolidated | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table> | | | |
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If consolidated, please complete data elements 14 and 15, otherwise go straight to data element 16.

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|------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------|
| <ul style="list-style-type: none"> 14 For consolidated reporting, provide | <p>A</p> | <p>B</p> |
| <p>Group reference <input style="width: 150px;" type="text"/></p> | <p>Group name <input style="width: 150px;" type="text"/></p> | |

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <ul style="list-style-type: none"> 15 For consolidated reporting, provide details of all other FSA authorised firms included in this consolidated report. | <p>A</p> | <p>B</p> | | | | | | | | |
| <p>FRN <table border="1" style="width: 150px; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table></p> | | | | | <p>Name <table border="1" style="width: 150px; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table></p> | | | | | |
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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| <ul style="list-style-type: none"> 16 If unconsolidated or solo-consolidated, are you a member of a non-EEA sub-group?
 <i>If you answer yes, you are also required to report FSA028</i> | <p>A
Yes/No</p> <input style="width: 100px;" type="text"/> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|

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|----------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| <ul style="list-style-type: none"> 17 What is the currency of the report (all figures in 000s)? | <input style="width: 100px;" type="text"/> |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------------|

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| <ul style="list-style-type: none"> 18 Have you adopted any of the new approaches to credit risk at the reporting date? | <p>Yes/No</p> <input style="width: 100px;" type="text"/> |
|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|
| <ul style="list-style-type: none"> 19 Total tier one capital after deductions 20 Total tier two capital after deductions 21 Deductions from the totals of tier one and two 22 Capital resources for large exposures 23 Total tier three capital 24 Deductions from total capital 25 Total capital after deductions | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table> | | | | | | | |
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FSA009 continued

26	Credit risk requirement under existing rules	
27	Market risk requirement under existing rules	
28	Other capital requirements under existing rules	
29	Total credit risk capital component	
30	Total operational risk capital requirement	
31	Reduction in operational risk capital requirement under BIPRU TP 12.8R	
32	Counterparty risk capital component	
33	Total market risk capital requirement	
34	Concentration risk capital component	
35	Fixed overheads requirement	
36	Capital resources requirement	
37	Base capital resources requirement	
38	Capital resources requirement arising from the operation of capital floors	
39	Surplus/Deficit of own funds	
40	Individual capital guidance - total capital resources	
41	Individual capital guidance - general purpose capital	
42	Surplus/(deficit) total capital over ICG	
43	Surplus/(deficit) general purpose capital over ICG	
Memorandum item (for UCITS investment firms only)		
44	Value of portfolio under management	

FSA010 Mismatch liquidity

Part 1 - marketable assets

	Mark to market		Discount where denominated in Zone A currency (%)	Discount where denominated in Zone B currency (%)	Discounted to	
	Zone A currencies	Zone B currencies			8 days and under	over 8 days to 1 month
	A	B			C	D
1 Cash held						
Debt instruments issued in Zone A countries						
2 Central government/central government guaranteed, including Treasury bills, eligible Local Authority paper and eligible bank bills with a residual maturity of up to 1 year			0	20		
3 Central government/central government guaranteed and Local Authority marketable debt of 1 to 5 years			5	25		
4 Central government/central government guaranteed and Local Authority marketable debt of over 5 years			10	30		
5 Non-government of 6 months or less			5	25		
6 Non-government of 6 months to 5 years			10	30		
7 Non-government of over 5 years			15	35		
Debt instruments issued in Zone B countries						
8 Central government/central government guaranteed with a residual maturity of up to 1 year			20	20		
9 Central government/central government guaranteed of 1 to 5 years			30	30		
10 Central government/central government guaranteed of over 5 years			40	40		
11 Eligible non-government of 6 months or less			30	30		
12 Eligible non-government of 6 months to 5 years			40	40		
13 Eligible non-government of over 5 years			50	50		
14 Brady bonds			20	40		
15 Highly liquid equities/equity indices			20	40		
126 Other marketable assets			5			
16 Total discounted amount						

FSA010 continued

Part 2 - contractual basis:residual maturity

Inflows

A	B	C	D	E	F	G
Overdue	Demand (incl. next day)	8 days and under (excl. next day)	Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Total

Retail

17	Mortgages					
18	Personal loans					
19	Overdrafts					
20	Credit card inflows					
21	Repayment of advances					
22	Other retail inflows					

Wholesale

23	Non-marketable securities and debt instruments and marketable assets maturing within 1 month					
24	Intragroup / connected					
25	Interbank (excluding any intragroup)					
26	Corporate (non interbank, non intragroup)					
27	Government / Public sector					
28	Repos / reverse repos					
29	Trade related letters of credit.....					
30	Overdrafts					

31	Swaps and FRAs					
32	Forward foreign exchange					
33	Forward sales and purchases					
34	Other off balance sheet					

35	Fees and other income					
36	Other funding sources					

37	Total inflows					
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FSA010 continued

Outflows

Retail

- 38 Time deposits
- 39 No notice / current accounts
- 40 Additional advances committed

B C D E F G

Wholesale

- 41 Non-marketable securities and debt instruments and marketable assets maturing within 1 month
- 42 Additional advances committed
- 43 Intragroup / Connected
- 44 Interbank (excluding any intragroup)
- 45 Corporate (non-interbank and non-intragroup)
- 46 Government / Public sector
- 47 Repos / Reverse Repos
- 48 Trade related letters of credit

- 49 Swaps and FRAs
- 50 Forward foreign exchange
- 51 Forward sales and purchases
- 52 Other off balance sheet

- 53 Dividends, tax, other costs and outflows

--	--	--	--	--	--	--

54 Total outflows

--	--	--	--	--	--	--

Memo Items

- 55 Option inflows
- 56 Option outflows
- 57 Undrawn committed facilities granted to the bank
- 58 Undrawn committed facilities granted by the bank
- 59 Commitments to lend under credit card and other revolving credit type facilities
- 60 **Total deposits**

A

- 61 Undrawn treasury concessions granted by the bank
- 62 Amount of total cash inflows in arrears

FSA010 continued

Part 3 - Behavioural basis

Inflows

A	B	C	D	E	F	G
Overdue	Demand (incl. next day)	8 days and under (excl. next day)	Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Total

Retail

63	Mortgages					
64	Personal loans					
65	Overdrafts					
66	Credit card inflows					
67	Repayment of advances					
68	Other retail inflows					

Wholesale

69	Non-marketable securities and debt instruments and marketable assets maturing within 1 month					
70	Intragroup / connected					
71	Interbank (excluding any intragroup)					
72	Corporate (non interbank, non intragroup)					
73	Government / Public sector					
74	Repos / reverse repos					
75	Trade related letters of credit					
76	Overdrafts					

77	Swaps and FRAs					
78	Forward foreign exchange					
79	Forward sales and purchases					
80	Other off balance sheet					

81	Fees and other income					
82	Other funding sources					

83	Total inflows					
----	----------------------	--	--	--	--	--

FSA010 continued

Outflows

Retail

- 84 Time deposits
- 85 No notice / current accounts
- 86 Additional advances committed

B C D E F G

Wholesale

- 87 Non-marketable securities and debt instruments and marketable assets maturing within 1 month
- 88 Additional advances committed
- 89 Intragroup / Connected
- 90 Interbank (excluding any intragroup)
- 91 Corporate (non-interbank and non-intragroup)
- 92 Government / Public sector
- 93 Repos / Reverse Repos.
- 94 Trade related letters of credit

- 95 Swaps and FRAs
- 96 Forward foreign exchange
- 97 Forward sales and purchases
- 98 Other off balance sheet

- 99 Dividends, tax, other costs and outflows

100 **Total outflows**

--	--	--	--	--	--	--

Part 4 - Calculation of liquidity mismatches

		B	C	D
		Demand (incl. next day)	8 days and under	1 month and under
Contractual Basis				
Inflows				
101	Cumulative discounted marketable assets			
102	Plus total cumulative standard inflows			
103	Equals total inflows (A)			
Outflows				
104	Total cumulative standard outflows			
105	Plus undrawn commitments to lend granted by the bank			
106	Plus undrawn credit card and other revolving commitments to lend			
107	Equals total outflows (B)			
Mismatch				
108	Net mismatch: standard basis (A - B)			
109	Total deposits (X)			
110	Mismatch as % of deposits [(A-B)/X] (to 2 decimal places)			
Behaviourally Adjusted Basis				
Inflows				
111	Cumulative discounted marketable assets			
112	Plus total cumulative behaviourally adjusted inflows			
113	Plus Y% * committed lines granted to the bank			
114	Y%			
115	Equals total inflows (C)			
Outflows				
116	Total cumulative behaviourally adjusted outflows			
117	Plus undrawn commitments to lend granted by the bank			
118	Z%			
119	Plus undrawn credit card and other revolving commitments to lend			
120	W%			
121	Equals total outflows (D)			
Mismatch				
122	Net mismatch: behaviourally adjusted basis (C - D)			
123	Total deposits (X)			
124	Mismatch as % of deposits [(C-D)/X] (to 2 decimal places)			

FSA010 continued

Exceptions to guidelines

	Date	A	B Sight to 8 days	C Sight to one month
125	1			
...				
n				

FSA011

Building society liquidity

	A	B	C	D	E
	Book value	Ineligible amount	Market value	Discounted value	Amount of prudential liquidity
Liquid assets realisable in up to 8 days					
1 Gilts with residual maturities of <1 year					
2 Gilts with residual maturities 1-5 years					
3 Gilts with residual maturities over 5 years					
4 Total gilts					
17 Qualifying Money Market Funds					
5 Other					
6 Liquid assets realisable from 8 days to 3 months					
7 Liquid assets realisable in 3 months and over					
8 Total liquid assets					

Amount

9 SDL at reporting date

Amounts of prudential liquidity at any time during the month (end of day balance)

	A	B	C
	Amount	As % of SDL on that day	Date
10 Minimum total prudential liquidity during quarter			
11 Maximum total prudential liquidity during quarter			

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	

FSA012

Non-deposit-taking EEA bank liquidity

	A				
	A	B	C	D	E
	Up to 8 days	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months
1 Total assets of the branch	[]				
2 Cumulative inflow (outflow)	[]	[]	[]	[]	[]
3 Cumulative inflow/outflow as % of total assets	[]	[]			

FSA013

Stock liquidity

		A
1	Cash	<input type="text"/>
2	Operational balances with the Bank of England	<input type="text"/>
3	UK Treasury bills	<input type="text"/>
4	Gilts	<input type="text"/>
5	Other	<input type="text"/>
6	Total sterling stock	<input type="text"/>
7	Wholesale sterling net outflow limit	<input type="text"/>
8	Sterling stock Floor	<input type="text"/>
9	Wholesale sterling net outflow	<input type="text"/>
10	Total sterling CDs held	<input type="text"/>
11	Total discounted CDs	<input type="text"/>
12	Allowable CDs	<input type="text"/>
13	Remaining CDs	<input type="text"/>
14	Sterling retail deposits falling due in next 5 working days	<input type="text"/>
15	Sterling retail deposits to be covered	<input type="text"/>
16	Sterling liquidity ratio (LQR)	<input type="text"/>

FSA014**Forecast data from firms**

A

Profitability (for the financial year)

1	Net interest income	<input type="text"/>
2	Other income	<input type="text"/>
3	Expenditure	<input type="text"/>
4	Impairment / provisions	<input type="text"/>
5	Total profit before tax and minority interests	<input type="text"/>
6	Net profit (loss)	<input type="text"/>

Balance sheet

7	Cash and balances at central banks	<input type="text"/>
8	Loans and advances to customers	<input type="text"/>
9	Investments	<input type="text"/>
10	Customer accounts	<input type="text"/>
11	Deposits by banks, including overdrafts	<input type="text"/>
12	Total assets/liabilities	<input type="text"/>

Capital adequacy

13	Total capital after deductions	<input type="text"/>
14	Variable capital requirement at the end of period	<input type="text"/>

FSA016 Solo consolidation data

Aggregate use of solo-consolidation at the reporting date

		A
1	Number of subsidiaries included in the solo-consolidation	<input type="text"/>
2	Book value of investments included in solo-consolidation - EEA incorporated	<input type="text"/>
3	Book value of investments included in solo-consolidation - non-EEA incorporated	<input type="text"/>
4	Surplus capital in parent firm balance sheet	<input type="text"/>

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

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

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

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

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

	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
7					
1					
2					
3					
4					
5					

Interest rate gap report

	A	B	C	D	E	F	G	H	J	K	L	M	N	P	Q
1	Gap sensitivity to parallel shift of:	2%													
	Totals	Overnight to 3-6 months	3 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 years	No specific 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														
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														
	Liabilities														
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														
	Gap sensitivity														
28	Net Gap	=0													
29	Gap limits (optional)														
30	Cumulative gap														
31	Reverse cumulative gap														
32	Cumulative gap limits (optional)														
33	Reverse cumulative gap limits (optional)														
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)														
44	Discount factors for central rate														
45	Discount factors for + shift														
46	Discount factors for - shift														
47	PV of net gap at central rate														
48	PV of net gap with + shift														
49	PV of net gap with - shift														
38	NPV Sensitivity to + shift (as derived from above data)														
39	NPV Sensitivity to - shift (as derived from above data)														
40	Alternative estimate of NPV sensitivity to + shift														
41	Alternative estimate of NPV sensitivity to - shift														
42	NPV Sensitivity limits (optional)														

Note An option that is IN the money or 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).

1 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

FSA018

UK integrated groups - large exposures

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

1 Identify the Integrated Group

A

--

2 List the FSA Firm Reference Numbers of the members of the integrated group, and the allocation of CNCOM

	A	B	C
Index no	FSA FRN	CNCOM	
1			
...			
<i>n</i>			
Total			

3 Group capital resources under BIPRU 10.8.13R

A

--

Exposure no	Wider integrated group diverse blocks, and residual block	Gross exposure	% of capital resources under BIPRU 10.8.13R	Exposure after credit risk mitigation	Of which							CNCOM
					Exempt exposures		Non-exempt exposures					
					Amount	% of capital resources	Non-trading book	% of capital resources	Trading book	% of capital resources	Aggregate %	
A	B	C	D	E	F	G	H	J	K	L	M	N
1												
....												
<i>n</i>												
Total												

FSA019 Pillar 2 information

B
yes/no

1 Does GENPRU 1.2 apply to your firm?

If so, please answer all the following questions:

2 What is the internal capital amount that you consider adequate for the nature, scale and complexity of your firm's activities in line with its Internal Capital Adequacy Assessment Process (ICAAP)? 000s

3 What is the actual amount of internal capital your firm holds at the accounting reference date?

4 Have you documented your ICAAP? yes/no

5 When did you last review the ICAAP? dd/mm/yy

6 Have your external auditors audited your firm's financial statement in the 12 months? yes/no/not applicable

7 If so, has any audit opinion you received in the last year been qualified in any respect? %

8 What is the ratio of dealing errors in relation to the total number of transactions your firm has undertaken in the past 12 months?

9 Have you considered your firm's risk appetite when developing its ICAAP? yes/no

10 In your ICAAP, have you considered the impact of an economic downturn on:
· your firm's financial position?

11 · your business plans?

Is the firm exposed to the risks listed below? And if so, what amount of internal capital have you allocated to each of them?

	yes/no A	000s B
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		

FSA019 continued

24 Does your firm have any professional indemnity insurance cover? yes/no

If so,

25 What is the limit of the indemnity in the aggregate? 000s

26 What is the greatest deductible for any single claim?

rating

- 27 What is the credit rating of the lead underwriter?
- yes/no
- 28 In your firm's ICAAP, do you take account of the results of the stress tests set out in BIPRU 4.3.39R and BIPRU 4.3.40R?
- 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 *illiquid assets* .
- 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 economic value?
- 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

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

FSA020 continued

24 Upper Tier 2 subordinated capital	<input type="text"/>
25 Revaluation reserves	<input type="text"/>
26 Upper Tier 2 capital	<input type="text"/>
27 Lower Tier 2 subordinated capital	<input type="text"/>
28 Tier 2 capital	<input type="text"/>
29 Own Funds	<input type="text"/>
30 Other subordinated debt capital	<input type="text"/>
31 Provisions	<input type="text"/>
32 Unaudited current year's profits	<input type="text"/>
33 Total liabilities	<input type="text"/>

FSA021

Income statement ELMIs

A

Income (including regulated business revenue)

1 Total income

Expenses

2 Total expenses

3 Tax expense

FSA022

ELMIs Capital requirements

A

1 Total own funds	<input type="text"/>
2 E-money outstandings at period end	<input type="text"/>
3 Average daily E-money outstandings over 6 mths	<input type="text"/>
4 Own funds as proportion of the higher of average or closing e-money balances	<input type="text"/>

FSA023

Foreign Exchange Risk (electronic money institutions)

	A	B	C
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		
14	FX exposure limit		
15	Unused portion of absolute FX exposure limit		
16	Unused portion of FX exposure limit		

For each breach of limits on a daily basis

	A	B	C
17	Date of breach of absolute FX limit	Date of breach of FX limit	Amount by which limit exceeded
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 A	Exposure at reporting date B	% total of own funds C
1			
1			
2			
n			
	Total		

FSA025

Liquidity (electronic money institutions)

		A
1	Zero weighted assets	<input type="text"/>
2	20% weighted credit institutions	<input type="text"/>
3	Qualifying debt securities	<input type="text"/>
4	Total qualifying liquid assets	<input type="text"/>
5	E money outstandings	<input type="text"/>
6	Liquidity ratio	<input type="text"/>

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

	Type	Residual maturity in months	Nominal value	Market Value	Hedged assets
7	A	B	C	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 e-money outstandings throughout the reporting period?
- 5 Has the firm complied with the base capital requirements throughout the reporting period?

A YES	B NO	C explanation if NO

FSA028

Non-EEA sub-group

27 Do you have a non-EEA sub-group which you are reporting on behalf of?

If the answer to 27A above is no, then you do not have to complete any more of this data item, but it still needs to be submitted to the FSA

1 Is your 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 answer to 2A was 'Yes' and you have completed 3A, you do not need to complete the rest of this data item.

4 What is the currency of this report?

Capital adequacy

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

17 Reduction in operational risk capital requirement under BIPRU TP 12.8R

18 Counterparty risk capital component

19 Total market risk capital requirement

20 Concentration risk capital component

21 Fixed overheads requirement

22 Capital requirement

23 Capital resources requirement arising from the operation of capital floors

24 Surplus/Deficit of own funds

Large exposures

25 Capital resources

Exposure no	Counterparty name (or group name)	Exposures after risk mitigation techniques				CNCOM
		Exempt exposures	Non-exempt exposures			
			of which non-trading book, non-exempt	of which trading book, non-exempt	non exempt % of capital resources	
A	B	C	D	E	F	G
1						
...						
n						

FSA029
Balance Sheet

	Fixed Assets	A
1	Intangible assets	
2	Tangible assets	
3	Investments	
4	Total fixed assets	
	Current assets	
5	Stocks and Investments	
6	Trade debtors Due within 90 days	
7	Due after 90 days	
8	Non-trade debtors	
9	Sundry debtors	
10	Loans & other assets	
11	Cash at bank and in hand 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	
23	Bank loans and overdrafts segregated due after 1 year	
24	Bank loans and overdrafts non segregated due after 1 year	
25	Short term subordinated loan due after 1 year	
26	Long term subordinated loan due after 1 year	
27	Total long term liabilities	
28	Total assets less total liabilities	
	Capital <u>For incorporated entities only</u>	
29	Ordinary shares	
30	Non cumulative preference shares Fixed term	
31	Non fixed term	
32	Cumulative preference shares Fixed term	
33	Non fixed term	
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	Unverified non trading book	
42	Total capital	

Off Balance Sheet items

	A	B	C
43	Item no	Type of off balance sheet item	Value
	1		
	...		
	n		

Capital		A
<u>For Partnerships or sole traders only</u>		
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

A	B	C
50	Item no	Type of off balance sheet item
	1	
	...	
	<i>n</i>	
		Value

Capital		
<u>For LLPs only</u>		
51	Partners Cash Capital Accounts	
52	Partners current accounts	
53	Total Partners Capital	

Off Balance Sheet items

A	B	C
54	Item no	Type of off balance sheet item
	1	
	...	
	<i>n</i>	
		Value

FSA030
Income Statement

		A
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	Accommodation	
20	Interest expense	
21	Other expenditure	
22	Total expenditure	
<u>Following section for incorporated entities only</u>		
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	
<u>Following section for partnerships (including LLPs) and sole traders</u>		
28	Operating Profit or (loss)	
29	Investment Income	
30	Interest receivable	
31	Profit or (loss) attributable to partners.	

FSA031

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

Regulatory Capital

Part 1 (To be completed by all firms)

A

- 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

Part 4 (Regulatory capital test to be completed by all firms)

29 How do you meet your regulatory capital requirement?

--

Capital resources requirement

30 Own Funds requirement (Will always be a minimum of £5k even if PII/ combo indicated)

31 Other FSA own funds requirement (if applicable)

42 Total own funds requirement

32 Surplus / (deficit)

Professional Indemnity Insurance

33 Does your firm hold a Comparable Guarantee in lieu of PII or is it otherwise exempt from PII?

Yes/No

34 Does your firm conduct insurance mediation activities?

Yes/No

35

	PII Basic information								PII detailed information	
	A	B	C	D	E	F	G	H	J	K
PII policy	Annualised premium	Insurer (from list)	Start date	Renewal date	Limit of indemnity required		Limit of indemnity received		Business line (from list)	Policy excess
					Single	Aggregate	Single	Aggregate		
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

FSA032

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

		A
Regulatory Capital		
<i>Own Funds</i>		
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	
9	Intangible 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	
17	Own Funds	
<i>Adjusted net current assets</i>		
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	
Regulatory capital test		
23	How do you meet your regulatory capital requirement?	
<i>Capital requirement</i>		
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)	
<i>Adjusted net current assets</i>		
29	Adjusted net current assets requirement (if applicable)	
30	Adjusted net current assets (if applicable)	
31	Surplus / (deficit) (if applicable)	

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.
- 37 Is the cover compliant?

Yes / No
Yes / No
Yes / No
Yes/ No
Yes/ No

38	PII Basic information								PII detailed information			
	A	B	C	D	E		G		H	J	K	L
PII policy	Annualised premium	Insurer (from list)	Start date	Renewal date	Limit of indemnity required		Limit of indemnity received			Business line	Policy excess	Policy exclusions
					Single	Aggregate	Single	Aggregate				
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												

39	Annual income as stated on the most recent proposal form	A
40	Amount of additional capital required for increased excess(es) (Where applicable, total amount for all PII policies)	
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	

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

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

FSA034

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

		A	B
Regulatory capital			
<i>Tier 1</i>			
1	Paid up share capital (excluding preference shares)		
35	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 holdings in credit and financial institutions		
36	Excess LLP member's drawings		
9	Total deductions		
10	Tier 1 Capital		
<i>Tier 2</i>			
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		
<i>Tier 3</i>			
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			
<i>Liquid capital test</i>			
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)		
32	Annual audited expenditure		
33	Expenditure based requirement		
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		A	B
<i>Tier 1</i>			
1	Paid up share capital (excluding preference shares)		
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 holdings in credit and financial institutions		
22	Excess LLP member's drawings		
9	Total deductions		
10	Tier 1 Capital		
<i>Tier 2</i>			
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		
Regulatory capital test			
<i>Own Funds test</i>			
17	Own Funds		
Own Funds Requirement: either:			
18	£5 or		
19	£4,000		
20	Surplus / Deficit of Own Funds		

FSA036

Capital adequacy (for UCITS firms subject to UPRU)

	A	B
Regulatory Capital		
<i>Tier 1</i>		
1		
2		
3		
4		
41		
5		
6		
7		
42		
8		
9		
<i>Tier 2</i>		
10		
11		
12		
13		
14		
15		
<i>Tier 3</i>		
16		
17		
Regulatory capital test		
<i>Test 1: Initial capital test</i>		
18		
19		
20		
<i>Test 2: Financial Resources test</i>		
21		
22		
23		
24		
25		
26		
Calculation of financial resources requirement for forthcoming year - UCITS firms		
Annual Audited Fixed Expenditure		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		

FSA037 Deleted

FSA038

Volumes and Type of Business

Total Value of Funds Under Management

A

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

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

- | | | |
|---|---------------------------------------------------------------------------------|------------------------------------------------------------------------|
| 1 | Has your firm held Client Money or Client Assets in this reporting period? | A
<input style="width: 80px; height: 15px;" type="text"/> |
| 2 | Does the firm undertake stock lending activities using clients' custody assets? | <input style="width: 80px; height: 15px;" type="text" value="Yes/No"/> |

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

A

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

--

	A	B	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

A

--

FSA041

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?

A

Yes / No
Yes / No

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?

Yes / No

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)

--

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]

QRRE

25 Tick here if you have no exposures in this asset class
 26 Please indicate whether your PDs are PiT or TTC or Hybrid PiT
 27 Enter number of days in the definition of Default

A

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Probability of default	Loss Given Default	Expected Loss	RWEA
	Lower PD bound	Upper PD bound						
	Above %	Up to %	A 000s	B 000s	C %	D %	E 000s	F 000s
1	0.000							
2								
3								
4								
5								
6								
7								
...								
n								
29	In default							
30	Total							

Other retail

31 Tick here if you have no exposures in this asset class
 32 Please indicate whether your PDs are PiT or TTC or Hybrid PiT
 33 Enter number of days in the definition of Default

A

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Probability of default	Loss Given Default	Expected Loss	RWEA
	Lower PD	Upper PD						
	Above %	Up to %	A 000s	B 000s	C %	D %	E 000s	F 000s
1	0.000							
2								
3								
4								
5								
6								
7								
...								
n								
35	In default							
36	Total							

FSA046
Securitisation

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

A	
1	Location of BIPRU 11.5.17R disclosures
2	Additional capital requirement for BIPRU 9.3.1R

	A	B	C	D	E	F	G	H
3	Programme Name	Asset class	Originator's Interest	Investors' Interest	Location of Investor Reports	Assets appear on FSA001?	BIPRU 9.3.1R Applied?	BIPRU 9.13 applies?
1								
...								
n								

Risk Positions - standardised exposures

	A	B	C	D	E	F
	CQS1	CQS2	CQS3	CQS4	CQS5 and below	Deductions from capital
4	As Originator					
5	As sponsor of an ABCP programme					
6	Counterparty credit risk					
7	All other exposures					

Risk positions - IRB exposures

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
		Firms applying BIPRU 9.12.16R	CQS1	CQS2	CQS3	CQS4	CQS5	CQS6	CQS7	CQS8	CQS9	CQS10	CQS11	Below CQS1 All other credit	Supervisory formula	Deductions from capital
			ST CQS1			ST CQS2			ST CQS3							
8	As Originator	A														
9		B														
10		C														
11	As Sponsor on an ABCP programme	A														
12		B														
13		C														
14	Counterparty credit risk	A														
15		B														
16		C														
17	All other exposures	A														
18		B														
19		C														