

**BANK AND BUILDING SOCIETY REPORTING
CHANGES INSTRUMENT 2004**

Powers exercised

- A. The Financial Services Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (the "Act"):
- (1) section 138 (General rule-making power);
 - (2) section 156 (General supplementary powers); and
 - (3) section 157(1) (Guidance).
- B. The rule-making powers listed above are specified for the purpose of section 153(2) of the Act (Rule-making instruments).

Commencement

- C. This instrument comes into force on 1 March 2004.

Amendments to the Supervision manual

- D. The Supervision manual is amended in accordance with the Annexes A to C to this instrument.

Citation

- E. This instrument may be cited as the Bank and Building Society Reporting Changes Instrument 2004.

By Order of the Board
15 January 2004

Annex A

Amendments to the Supervision manual

In this Annex, underlining indicates new text and striking through indicates deleted text.

16.7.12R Table: Financial reports from a bank established outside the EEA (see SUP 16.7.11R):

Content of report	Form (Note)	Frequency	Due date
<u>Annual report and audited accounts, in English</u>	<u>N/A</u>	<u>Annually</u>	<u>9 months after the firm's accounting reference date</u>
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Method of submission

16.7.13R A bank, other than an EEA bank with permission for cross-border services only, must submit the reports described in SUP 16.7.8R, SUP 16.7.10R and SUP 16.7.12R to the following

(1) ...

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16.7.15R ~~Electronic submission to the Bank of England~~

A bank must submit the reports referred to in SUP 16.7.13R(1) either:

- (1) on paper by post, or by hand delivery to the Bank of England on any business day between 9am and 5pm; or
- (2) in electronic format using the specifications for the Bank of England Reporting System and sent either:
 - (a) by the AT&T Global Network to one of the addresses specified in the above specification; ~~or~~
 - (b) by e-mail to mfsd_beers@bofe.co.uk; or
 - (c) on computer diskette but to paper reporting deadlines by post, or by hand delivery to the Bank of England on any business day between 9am and 5pm.

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16.7.19R A building society must submit the reports in SUP 16.7.17R (other than the “analysis of interest rate gap”) either:

- (1) by means of the Remote Data Entry system supplied by the FSA (and previously the Building Societies Commission); or, should

this be inoperable.

- (2) by post or fax to the address in *SUP* 16.3.10R using:
- (a) ~~the pre-printed forms supplied by the FSA for that purpose~~
the corresponding forms available from the FSA's website;
or
 - (b) its own version of the FSA's specified forms, provided that the version is equivalent in terms of content and layout.

Notwithstanding a paper submission in accordance with (2), once the Remote Data Entry system is operable again, the reports must be submitted by its means.

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SUP16, Ann 2G: Guidance notes on completion of banks' reporting forms (including validations)

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Analysis of Profits, Large Exposures and Certain Other Miscellaneous Information (Form B7)

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1.6 Other operating income

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Investment securities are defined as securities intended for use on a continuing basis in the activities of the bank, but securities should not be treated as investment securities unless they are held for identified purpose and the securities held are clearly identifiable. From March 2004, no further breakdown of this figure is needed.~~Amounts within other operating income that represent more than 5% of the total income figure (item 1) should be entered in items 1.6A, 1.6B and 1.6C in descending order of size. Ignore further items if there are more than three breaking the 5% limit.~~

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2.7 Other operating charges

Include here those items of expenditure which do not fall within items 2.1 to 2.56. No further breakdown of this figure is needed from March 2004.~~Amounts within other operating charges which represent more than 5% of the total expenditure figure (item 2) should be entered in items 2.7A, 2.7B and 2.7C in descending order of size. Ignore further items if there are more than three breaking the 5% limit.~~

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LARGE EXPOSURES

11 Twenty largest exposures to banks and building societies

From March 2004, this item should not be completed.~~List in descending order of magnitude (ie the largest exposure first) the twenty largest credit exposures to banks and building societies. The listing should commence on line 11A. Each large exposure should only be~~

~~reported once, at the top level. The total of each column of the large exposures should be entered on the first line.~~

~~For the definitions of exposures and counterparties which should be used (see SGN9 to SGN13), for banks, see SGN20 (excluding investment firms).~~

~~Exposures of up to and including 1 year remaining maturity at the reporting date should be reported in column 4.~~

~~For interest rate and foreign exchange rate contracts, the amounts at risk should be reported as the “credit equivalent amount” using the same basis of valuation as in item 9.~~

12 Twenty largest exposures to other counterparties

~~From March 2004, this item should not be completed. List in descending order of magnitude (ie the largest exposure first) the twenty largest credit exposures to counterparties other than those covered in item 11 (both UK and overseas). Include the non-bank private sector, central banks, international organisations (including regional development banks and the Bank for International Settlements (BIS)), and the UK and overseas public sectors. The listing should commence on line 12A. Each large exposure should only be reported once, at the top level. The total of each column of the large exposures should be entered on the first line.~~

~~See SGN9 to SGN13, SGN18, SGN20 to SGN23.~~

~~Exposures of up to and including 1 year remaining maturity at the reporting date should be reported in column 4.~~

~~For interest rate and foreign exchange rate contracts, the amounts at risk should be reported as the “credit equivalent amount” using the same basis of valuation as in item 9.~~

~~Exposures should be valued in accordance with the Supervisory Guidance Notes, except that, in the circumstances below, the exposure should be measured as less than the nominal exposure. In reporting large exposures, credit balances should not be offset against debit balances unless consistent with Chapter NE (Collateral and netting) of the FSA Banking Supervisory Policy Guide or the Interim Prudential Sourcebook for Banks, whichever is current at the reporting date.~~

Underwriting commitments

~~The exposure arising from underwriting commitments should be taken as the full amount of the sum underwritten, less amounts of the issue which the reporting bank has sub-underwritten with, or sold to, another counterparty.~~

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INTERNAL VALIDATIONS

Ref no	B7 item numbers
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28	11LE1	=	11LE1A + 11LE1B + 11LE1C + 11LE1D + 11LE1E + 11LE1F + 11LE1G + 11LE1H + 11LE1J + 11LE1K + 11LE1L + 11LE1M + 11LE1N + 11LE1P + 11LE1Q + 11LE1R + 11LE1S + 11LE1T + 11LE1U + 11LE1V <u>Removed March 2004</u>
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29	11LE2	=	11LE2A + 11LE2B + 11LE2C + 11LE2D + 11LE2E + 11LE2F + 11LE2G + 11LE2H + 11LE2J + 11LE2K + 11LE2L + 11LE2M + 11LE2N + 11LE2P + 11LE2Q + 11LE2R + 11LE2S + 11LE2T + 11LE2U + 11LE2V <u>Removed March 2004</u>
30	11LE3	=	11LE3A + 11LE3B + 11LE3C + 11LE3D + 11LE3E + 11LE3F + 11LE3G + 11LE3H + 11LE3J + 11LE3K + 11LE3L + 11LE3M + 11LE3N + 11LE3P + 11LE3Q + 11LE3R + 11LE3S + 11LE3T + 11LE3U + 11LE3V <u>Removed March 2004</u>
31	11LE4	=	11LE4A + 11LE4B + 11LE4C + 11LE4D + 11LE4E + 11LE4F + 11LE4G + 11LE4H + 11LE4J + 11LE4K + 11LE4L + 11LE4M + 11LE4N + 11LE4P + 11LE4Q + 11LE4R + 11LE4S + 11LE4T + 11LE4U + 11LE4V <u>Removed March 2004</u>
32	11LE5	=	11LE5A + 11LE5B + 11LE5C + 11LE5D + 11LE5E + 11LE5F + 11LE5G + 11LE5H + 11LE5J + 11LE5K + 11LE5L + 11LE5M + 11LE5N + 11LE5P + 11LE5Q + 11LE5R + 11LE5S + 11LE5T + 11LE5U + 11LE5V <u>Removed March 2004</u>
33	12LE1	=	12LE1A + 12LE1B + 12LE1C + 12LE1D + 12LE1E + 12LE1F + 12LE1G + 12LE1H + 12LE1J + 12LE1K + 12LE1L + 12LE1M + 12LE1N + 12LE1P + 12LE1Q + 12LE1R + 12LE1S + 12LE1T + 12LE1U + 12LE1V <u>Removed March 2004</u>
34	12LE2	=	12LE2A + 12LE2B + 12LE2C + 12LE2D + 12LE2E + 12LE2F + 12LE2G + 12LE2H + 12LE2J + 12LE2K + 12LE2L + 12LE2M + 12LE2N + 12LE2P + 12LE2Q + 12LE2R + 12LE2S + 12LE2T + 12LE2U + 12LE2V <u>Removed March 2004</u>
35	12LE3	=	12LE3A + 12LE3B + 12LE3C + 12LE3D + 12LE3E + 12LE3F + 12LE3G + 12LE3H + 12LE3J + 12LE3K + 12LE3L + 12LE3M + 12LE3N + 12LE3P + 12LE3Q + 12LE3R + 12LE3S + 12LE3T + 12LE3U + 12LE3V <u>Removed March 2004</u>
36	12LE4	=	12LE4A + 12LE4B + 12LE4C + 12LE4D + 12LE4E + 12LE4F + 12LE4G + 12LE4H + 12LE4J + 12LE4K + 12LE4L + 12LE4M + 12LE4N + 12LE4P + 12LE4Q + 12LE4R + 12LE4S + 12LE4T + 12LE4U + 12LE4V <u>Removed March 2004</u>
37	12LE5	=	12LE5A + 12LE5B + 12LE5C + 12LE5D + 12LE5E + 12LE5F + 12LE5G + 12LE5H + 12LE5J + 12LE5K + 12LE5L + 12LE5M + 12LE5N + 12LE5P + 12LE5Q + 12LE5R + 12LE5S + 12LE5T + 12LE5U + 12LE5V <u>Removed March 2004</u>
38	8	=	8.1 + 8.2 + 8.3 + 8.4 + 8.5 (Replaces validation 8, SRN/2001/1)
39	1.6A	≤	1.6 (Replaces validation 20, SRN/2001/1) <u>Removed March 2004</u>
40	1.6B	≤	1.6 (Replaces validation 21, SRN/2001/1) <u>Removed March 2004</u>
41	1.6C	≤	1.6 (Replaces validation 22, SRN/2001/1) <u>Removed March 2004</u>
42	1.6	≥	1.6A + 1.6B + 1.6C (Replaces validation 23, SRN/2001/1) <u>Removed March 2004</u>
43	2.7A	≤	2.7 (Replaces validation 24, SRN/2001/1) <u>Removed March 2004</u>
44	2.7B	≤	2.7 (Replaces validation 25, SRN/2001/1) <u>Removed March 2004</u>
45	2.7C	≤	2.7 (Replaces validation 26, SRN/2001/1) <u>Removed March 2004</u>
46	2.7	≥	2.7A + 2.7B + 2.7C (Replaces validation 27, SRN/2001/1) <u>Removed March 2004</u>
47	...		

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BSD3 REPORTING INSTRUCTIONS

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SECTION A: BANKING BOOK

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A330 Encumbered assets

List in these lines any assets not freely available to meet the claims of the generality of creditors in a liquidation of the reporting institution because they are subject to charge, pledge or other restriction.

From March 2004, no further breakdown is needed for this item. So items A330.1 and A 330.2 should be zero. ~~Under item A330.1, list the assets and the item number (indicating whether in the Banking Book or Trading Book) within the return to which they refer, which have been given as security in connection with the reporting institution's participation in a payments/settlements system such as CREST or Euroclear. The particular payments/settlements system should be listed with the liabilities being secured at the reporting date recorded under column 1. For the purposes of detailing the total amount of assets securing liabilities, assets pledged in excess of the actual liability to individual systems at the reporting date should not be reported.~~

~~Under item A330.2, list the assets and the item number on the return to which they refer, which have been given as security to secure the reporting institution's other liabilities (for example, property which has been mortgaged and hire purchase agreements pledged as collateral). Assets reported should exclude any element of unearned finance charges.~~

~~Total liabilities being secured at the reporting date (item A330, column 1) should equal the sum of items A330.1 and A330.2 below. Total assets at the reporting date securing liabilities reported in column 1 (item A330, column 2) will not necessarily equal the sum of items A330.1 and A330.2 below as any asset which is securing more than one creditor should not be double counted in the total.~~

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A790 Subordinated term debt

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Dated preference shares and subordinated, unsecured loan stocks of over 5 years' original maturity issued by the reporting institution should be shown after amortisation in item A790.2. From March 2004, no further breakdown of this figure is needed. So items A790.21 and A790.22 should be zero. ~~The amount shown in item A790.2 should be further divided between items A790.21 and A790.22 as necessary in the relevant sub-total boxes. The amount of principal outstanding before amortisation should also be entered in the sub-total boxes in the "amount" column in the currency of repayment, which should be entered in the "currency" column. The "sterling equivalent" is then this amount converted to sterling at the current exchange rate for the currency concerned on the day of the report unless, via a subordinated swap or some other hedging mechanism that is an integral part of the original~~

~~preference share or subordinated loan stock agreement, the exchange rate has effectively been fixed – in which case that fixed rate may with be used. The reporting institution should obtain the FSA’s agreement before doing this.~~

~~Individual stocks which are repayable in full on maturity should be listed in item A790.21 in lines a to e. Where there are more than five stocks issued (ie a to e) annotate the form “see attached list” in this section and attach a full list of such stocks. The amounts to be reported after amortisation are shown below and relate to the period between the date of the return and maturity date:~~

<u>Years to maturity</u>	<u>Amortised amount</u>
more than 4	100% of nominal
less than and including 4 but more than 3	80% of nominal
less than and including 3 but more than 2	60% of nominal
less than and including 2 but more than 1	40% of nominal
less than and including 1	20% of nominal

~~The amount of subordinated, unsecured loan stock should be multiplied by the amortisation values shown above. In the case of optional repayment dates the longest date should be used to determine the final maturity if the exercise of the option lies with the issuer, and the shortest date if with investors.~~

~~Report in item A790.22 in lines a to h the original outstanding value of individual stocks which are repayable in instalments. Where banks have more than 10 such holdings, they may aggregate the smallest holdings (by value) and record the total under A190.21j and A790.22j. The amortised amount shown should be agreed with the FSA.~~

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BSD3-SECTION B: TRADING BOOK FOR SOLO BANK AND LINE BY LINE CONSOLIDATED ENTITIES

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APPENDIX B-IV: COUNTERPARTY RISK ON REPOS AND REVERSE REPOS

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Counterparty Risk On Documented Repos/Reverse Repos

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When completing Lines 60 to 90 and Lines 110 to 140, ~~it should be assumed that each individual repo or reverse repo cannot be over collateralised in the absence of netting any over-collateralisation should be shown.~~ However, ~~Regarding regarding~~ repos (lines 60 to 90): if collateral held is worth more than 100% of the market value of the securities sold or lent, then ~~the reported value of the collateral on that deal should be the same as the market value of the securities~~ the figure reported as the amount at risk in Column 3 should be the higher of zero or the excess of Column 1 over Column 2. Excess collateral held for a repo with one counterparty should not offset a shortfall in collateral held for another repo with the same counterparty or another counterparty. Regarding reverse repos (lines 110 to 140): if the market value of securities bought or borrowed on a reverse repo is more than 100% of the

market value of the collateral given, ~~the reported value of the securities on that deal should be the same as the market value of the collateral~~ the figure reported as the amount at risk in Column 3 should be the higher of zero or the excess of column 1 over column 2. Excess securities received under a reverse repo with one counterparty should not offset a shortfall in securities received under another reverse repo with the same counterparty or another counterparty.

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In ~~both all~~ cases, Column 3 should be Column 1 minus Column 2 (or zero, in the case of items 60 to 90 and 110 to 140 if that is greater). The weighted amount in Column 5 should be the multiple of the amount at risk (Column 3) and the Weight (Column 4). Item 100 is the sum of the Weighted Amount (Column 5) in rows 60 to 90. Item 150 is the sum of the Weighted Amount (Column 5) in rows 110 to 140.

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BSD SECTION C – CONSOLIDATION VIA AGGREGATION PLUS INTO THE TRADING BOOK

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Column B ~~Trigger~~ Individual capital ratio applied

Where the *FSA*'s requirements are applied, the ~~trigger~~ individual capital ratio applied should be the consolidated Trading Book ~~trigger ratio~~ individual capital ratio. The ratio (ie percentage rounded to 2 decimal places) should be multiplied by 100 and reported as integers (eg, a ratio of 8.50% should be reported as 850).

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Column C ~~Trigger~~ Individual capital requirement

Institutions should report here for each subsidiary the total capital requirement set by the supervisor whose rules or requirements are applied. If the *FSA* requirements are applied, the capital charges should be calculated for the subsidiary in accordance with Chapters CS (Consolidated supervision) and CO (Capital adequacy overview) of ~~the FSA Policy Guide/IPRU(BANK)~~ and should be scaled up (ie the capital charge divided by 8% and multiplied by the ~~trigger~~ individual capital ratio) by the institution's consolidated Trading Book ~~trigger~~ individual capital ratio.

If another (CAD-equivalent) supervisor's rules are applied, the capital requirement is the amount set by that supervisor. *FSA*'s consolidated Trading Book ~~trigger~~ individual capital ratio should not be applied.

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Column L Target capital requirement

For banks which have been set a Trading Book individual capital requirement, this column should equal Column C. Report here the capital requirement when the target ratio is applied. Where the *FSA* requirements are applied to a subsidiary, the capital requirements reported in Column C should be multiplied by the consolidated Trading Book target ratio and divided by the consolidated Trading Book ~~trigger~~ individual capital ratio. Capital requirements for subsidiaries consolidated using local regulators' rules need not be scaled up.

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BSD3 SECTION D: CAPITAL ADEQUACY SUMMARY

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D50 **Banking Book ~~trigger~~ individual capital ratio**

This item equals the Banking Book ~~trigger~~ individual capital ratio (formerly the trigger ratio) set by the *FSA*. The ratio (ie percentage rounded to 2 decimal places) should be multiplied by 100 and reported as integers (eg, a ratio of 10.5% should be reported as 1050).

D60 **Banking Book target ratio**

Where an institution has had an individual capital ratio set by the *FSA*, this box should be left blank (ie zero). Prior to the introduction of individual capital ratios, ~~This~~this item ~~equals~~ equalled the Banking Book target ratio set by the *FSA*. The ratio (ie percentage rounded to 2 decimal places) ~~should be~~was multiplied by 100 and reported as integers (eg, a ratio of 12% should be reported as 1200).

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D140 **Trading Book ~~trigger~~ individual capital ratio**

This is the Trading Book individual capital ~~trigger~~ ratio set by the *FSA* for CAD banks. The ratio (ie percentage rounded to 2 decimal places) should be multiplied by 100 and reported as integers (eg, a ratio of 11% should be reported as 1100).

D150 **Trading Book target ratio**

Where an institution has a Trading Book individual capital ~~This is the Trading Book target~~ ratio set by the *FSA* for CAD banks, this box should be left blank (ie zero). Prior to the introduction of Trading Book individual capital ratios, this item equalled the Trading Book target ratio set by the FSA. The ratio (ie percentage rounded to 2 decimal places) ~~should be~~was multiplied by 100 and reported as integers (eg, a ratio of 11.50% should be reported as 1150).

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D530 **~~Trigger~~ Individual capital adequacy ratio**

This is the institution's capital adequacy relative to its individual capital ~~trigger~~ requirements. It is the ratio of the institution's adjusted capital base to its supervisory capital requirement according to the ~~trigger individual capital~~ ratios set by the *FSA* (or by the local regulator for entities consolidated using the aggregation plus methodology). The ratio is expressed as a percentage: an institution with ~~a trigger~~ an individual capital adequacy ratio less than 100 has insufficient capital to meet its regulatory requirements and it should contact its line supervisor immediately. This item should equal (item D490 multiplied by 100) and divided by item D500.

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D540 **Target capital adequacy ratio**

~~This is the institution's capital adequacy relative to its supervisory target capital requirements. It is the ratio of the institution's adjusted capital base to its supervisory capital requirement according to the target ratios set by the FSA. The ratio is~~

~~expressed as a percentage: an institution with a target capital adequacy ratio less than 100 has insufficient capital to meet its regulatory requirements and it should contact its line supervisor immediately. This item should equal item D490 multiplied by 100 and divided by the sum of (item D70 multiplied by item D60/1000, item D150 divided by item D140 and multiplied by items [D220 plus D250], and item C30 column L).~~

~~The ratio (ie percentage rounded to 2 decimal places) should be multiplied by 100 and reported as integers (eg, a ratio of 105.35% should be reported as 110535).~~

For institutions where an individual capital ratio has been set by the FSA this item, like items D60 and D150, should be left blank (ie be zero).

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SECTION A: BANKING BOOK

INTERNAL VALIDATIONS

Ref no	Item number	
...		
30	A330.01	= A330.11 + A330.21 <u>Removed March 2004</u>
31	A330.02	≤ A330.12 + A330.22 <u>Removed March 2004</u>
32	A330.01	≤ A770 <u>Removed March 2004</u>
33	A330.02	≤ AB270 + AT270 <u>Removed March 2004</u>
...		
67	A790.2	= AA790.21 + AA790.22 <u>Removed March 2004</u>
...		
<u>71</u>	<u>A472</u>	<u>= 0 (from SRN/1999/2)</u>
<u>72</u>	<u>A474</u>	<u>= 0 (from SRN/1999/2)</u>
...		

APPENDIX A-V VALIDATIONS

Ref No	Appx A-V Item No	
...		
4	150	= 80S <u>(Withdrawn March 2004)</u>
...		

APPENDIX B-IV VALIDATIONS

Ref No	Appx B-IV Item No	
...		
12	<u>A60</u>	<u>=S60 - C60Replaced by validation 30, March 2004</u>
13	<u>W60</u>	<u>= Zero</u>
14	<u>A70</u>	<u>=S70 - C70Replaced by validation 31, March 2004</u>
15	<u>W70</u>	<u>=10% x (S70 - C70)Replaced by validation 32, March 2004</u>
16	<u>A80</u>	<u>=S80 - C80Replaced by validation 33, March 2004</u>
17	<u>W80</u>	<u>=20% x (S80 - C80)Replaced by validation 34, March 2004</u>
18	<u>A90</u>	<u>=S90 - C90Replaced by validation 35, March 2004</u>
19	<u>W90</u>	<u>=S90 - C90Replaced by validation 36, March 2004</u>
20	<u>W100</u>	<u>= W60 + W70 + W80 + W90</u>
21	<u>A110</u>	<u>=C110 - S110Replaced by validation 37, March 2004</u>
22	<u>W110</u>	<u>= Zero</u>
23	<u>A120</u>	<u>=C120 - S120Replaced by validation 38, March 2004</u>
24	<u>W120</u>	<u>=10% x (C120 - S120)Replaced by validation 39, March 2004</u>
25	<u>A130</u>	<u>=C130 - S130Replaced by validation 40, March 2004</u>
26	<u>W130</u>	<u>=20% x (C130 - S130)Replaced by validation 41, March 2004</u>
27	<u>A140</u>	<u>=C140 - S140Replaced by validation 42, March 2004</u>
28	<u>W140</u>	<u>=C140 - S140Replaced by validation 43, March 2004</u>
29	<u>W150</u>	<u>= W110 + W120 + W130 + W140</u>
<u>30</u>	<u>A60</u>	<u>= S60 – C60 if positive, else zero Introduced March 2004</u>
<u>31</u>	<u>A70</u>	<u>= S70 – C70 if positive, else zero Introduced March 2004</u>
<u>32</u>	<u>W70</u>	<u>= 10% x (S70 – C70) if positive, else zero Introduced March 2004</u>
<u>33</u>	<u>A80</u>	<u>= S80 – C80 if positive, else zero Introduced March 2004</u>
<u>34</u>	<u>W80</u>	<u>= 20% x (S80 – C80) if positive, else zero Introduced March 2004</u>
<u>35</u>	<u>A90</u>	<u>= S90 – C90 if positive, else zero Introduced March 2004</u>
<u>36</u>	<u>W90</u>	<u>= S90 – C90 if positive, else zero Introduced March 2004</u>
<u>37</u>	<u>A110</u>	<u>= S110 – C110 if positive, else zero Introduced March 2004</u>
<u>38</u>	<u>A120</u>	<u>= S120 – C120 if positive, else zero Introduced March 2004</u>
<u>39</u>	<u>W120</u>	<u>= 10% x (S120 - C120) if positive, else zero Introduced March 2004</u>
<u>40</u>	<u>A130</u>	<u>= S130 – C130 if positive, else zero Introduced March 2004</u>

41	<u>W130</u>	<u>= 20% x (S130 – C130) if positive, else zero Introduced March 2004</u>
42	<u>A140</u>	<u>= S140 – C140 if positive, else zero Introduced March 2004</u>
43	<u>W140</u>	<u>= S140 – C140 if positive, else zero Introduced March 2004</u>
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LIQUIDITY RETURN (FORM LR)

...

D1F Total deposits

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(f) All other issues of commercial paper and medium term notes, bonds, FRNs and other instruments, with the exception of subordinated loan capital of over two years' original maturity;

~~(g) Working capital provided by non-resident offices of the reporting institution.~~

~~Exclude any certificates of deposit which the reporting institution holds which it itself has issued;~~

(a) Any certificates of deposit which the reporting institution holds which it itself has issued;

(b) Working capital provided by non-resident offices of the reporting institution.

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M1 REPORTING INSTRUCTIONS

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80 Holdings in excess of 10% of other credit and financial institutions' capital

This is the value of all holdings in ~~List all~~ credit and financial institutions in which the reporting institution has direct or indirect holdings which amount to more than 10% of the acquired institutions' capital; this the calculations may be based on information contained in public financial statements. Identify both the total value of the holdings and the amount by which they exceed 10% of the other credit or financial institutions' capital. Details of individual holdings are not needed from March 2004. ~~Where banks have more than 10 such holdings, they may aggregate the smallest holdings (by value) and record the total under 80.10.~~

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140 Five largest holdings in credit and financial institutions, at reporting date

From March 2004, this item should be zero, as no details are needed thereafter. ~~Include the five largest holdings (taking direct and indirect together) in credit and financial institutions, ranked by the value of holdings. Include holdings taken in the Banking and Trading Books. Include the name of the credit and financial institution and the book value of the reporting institution's holding. Banks may agree a de minimis reporting level with their line supervisor.~~

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INTERNAL VALIDATIONS

Ref no	Item numbers	
...		
3	80	= 80.01E + 80.02 E+ 80.03E + 80.04 E + 80.05E + 80.06E + 80.07E + 80.08E + 80.09E + 80.10E <u>Removed March 2004</u>
...		
6	130	= 70-70.4-100 <u>Replaced by validation 13, March 2004</u>
...		
<u>13</u>	<u>130</u>	<u>= 70-70.4-110 From March 2004</u>

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Supervisory Guidance Notes (SGN)

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- 3 The reporting dates for the various supervisory returns are set out on the front of the individual forms and are summarised below. The reporting schedule for January 2001 to December 2001 is contained in Appendix I: detailed in SUP 16.7.

Frequency	Report	Reporting dates	Basis of reporting
Monthly	SLR1	Second Wednesday	Consolidated (unless agreed otherwise), UK banks
Quarterly	BSD3, M1	End calendar quarters, or at dates coinciding with the financial year end	Unconsolidated or solo consolidated, UK banks
	LE2	End calendar quarters, or at dates coinciding with the financial year end	Unconsolidated or solo consolidated and consolidated, UK banks
	LR	End February, May, August and November for Form BT monthly reporter, or end calendar quarters for Form BT quarterly reporter	Unconsolidated including any overseas branches or solo consolidated if capital and large exposures are reported on a solo-consolidated basis

(UK banks), or
business conducted
by EEA banks and
banks established
outside the EEA

Half yearly	BSD3, M1	End June and December, or at dates coinciding with the financial year end	Consolidated, UK banks
	B7	End June and December, or at dates coinciding with accounting periods	UK branches of banks incorporated outside the EEA [†] (banks established outside the EEA)

~~Footnote 1 The EEA comprises the European Union and Norway, Iceland and
Liechtenstein.~~

Note: As a consequence of removing this footnote, all subsequent footnotes in the
Supervisory Reporting Notes will be renumbered.

...

Appendix D

Central banks (central monetary institutions)

...

European Union

...

Greece

Bank of Greece

Ireland

~~Central Bank of Ireland~~Central Bank and Financial
Services Authority of Ireland

...

Appendix G

Eligible banks (banks whose acceptances are eligible for discount at the Bank of England)

An up-to-date list of eligible banks is available from the Bank of England's Internet site on www.bankofengland.co.uk/markets/money/eligiblebanks.htm.

~~This list (21 May 2001) is issued by the Bank of England.~~

~~An institution's appearance on the list should not be misconstrued as evidence that it is qualitatively different in terms of financial soundness, standards of conduct or otherwise, from institutions which are not included on the list. The inclusion of an institution on this list does not mean that the Bank of England in any way guarantees its obligations.~~

ABN AMRO Bank NV	Robert Fleming & Co Ltd
Allied Irish Banks plc	Fortis Bank S.A./N.V.
The Asahi Bank, Ltd	The Fuji Bank, Ltd
Australia & New Zealand Banking Group Ltd	Halifax plc
Banca di Roma SpA	HSBC Bank plc
Banca Nazionale del Lavoro SpA	The Industrial Bank of Japan, Ltd
Banco Bilbao Vizcaya Argentaria SA	ING Bank NV
Banco Santander Central Hispano SA	IntesaBei SpA (Banca Intesa Banca Commerciale Italiana SpA)
Bank Austria AG	KBC Bank NV
Bank Brussels Lambert	Lloyds TSB Bank plc
Bank of America, NA	Lloyds TSB Scotland plc
The Bank of Ireland	Mellon Bank, NA
Bank of Montreal	Merita Bank plc
The Bank of Nova Scotia	The Mitsubishi Trust and Banking Corporation
Bank One, NA	Natexis Banques Populaires
Bank of Scotland	National Australia Bank Ltd
The Bank of Tokyo - Mitsubishi, Ltd	National Westminster Bank plc
Barelays Bank plc	Northern Bank Ltd
Bayerische Hypo-und Vereinsbank AG	Rabobank International (Coöperatieve Centrale Raiffeisen-Boerenleenbank BA)
Bayerische Landesbank Girozentrale	N M Rothschild & Sons Ltd
BNP Paribas	Royal Bank of Canada
Brown, Shipley & Co Ltd	The Royal Bank of Scotland plc
The Chase Manhattan Bank	Sanpaolo IMI SpA
CIBC World Markets plc	

Citibank NA	The Sanwa Bank, Ltd
Clydesdale Bank plc	Singer & Friedlander Ltd
Commerzbank AG	Skandinaviska Enskilda Banken AB (publ)
Commonwealth Bank of Australia	Société Générale
The Co-operative Bank plc	Standard Chartered Bank
Crédit Agricole Indosuez	Sumitomo Mitsui Banking Corporation
Crédit Industriel et Commercial	The Sumitomo Trust & Banking Co Ltd
Crédit Lyonnais	Svenska Handelsbanken AB (publ)
Credit Suisse First Boston	The Tokai Bank, Ltd
The Dai-ichi Kangyo Bank, Ltd	The Toronto-Dominion Bank
Danske Bank A/S	UBS AG
Den norske Bank ASA	UniCredito Italiano SpA
Deutsche Bank AG	Westdeutsche Landesbank Girozentrale
Dexia Banque Internationale à Luxembourg SA	Westpac Banking Corporation
Dresdner Bank AG	Yorkshire Bank plc
Fleet National Bank	

...

Appendix I

REPORTING SCHEDULE FOR SUPERVISORY RETURNS 2001

- ~~This schedule covers the period from **January 2001 to December 2001**. Not all the forms listed may be required from every reporting institution. The most common exceptions are covered in the footnotes. Individual reporting institutions which have been requested specifically by the FSA not to complete certain forms, or complete them less frequently or at different days from those shown below, should continue to follow their special arrangements.~~
- ~~The submission of these forms is covered by the rules and guidance set out in *SUP 16.7.7R*—*SUP 16.7.15R*. Failure to submit a report in accordance with the rules in *SUP* Chapter 16 may lead to the imposition of a financial penalty and other disciplinary actions (see ENF 13.5) once the Financial Services and Markets Act 2001 comes into force.~~
- ~~**Institutions should note that the due dates set out below are based on the Bank Holidays applicable in England. The due dates should be adjusted to take account of local Bank Holidays (but not Public Holidays) and any waivers or concessions agreed with the FSA.** Reporting institutions should telephone their regular supervisor in the FSA in advance of any difficulty they may have in meeting a deadline.~~
- ~~Banks with any questions on this reporting schedule may also ring Financial Risk Analysis and Monitoring Unit, FSA on 020 7676 0660.~~

Reporting date	Forms	Due dates
-----------------------	--------------	------------------

2001

<u>2001</u>			<u>Paper reporters</u>	<u>Electronic reporters</u>		<u>Submitted to FSA</u>		
						Via MFSD, Bank of England	Direct to supervisor at FSA	
JANUARY	10	SLR1 ¹	Thursday	18/01/01	Thursday	18/01/01	X	
FEBRUARY	14	SLR1 ¹	Thursday	22/02/01	Thursday	22/02/01	X	
	28	LR ⁷	Wednesday	14/03/01	Friday	16/03/01	X	
MARCH	14	SLR1 ¹	Thursday	22/03/01	Thursday	22/03/01	X	
	30	BSD3 ³ , M1 ^{3,4} , LR ⁷ , B7 ⁵	Tuesday	17/04/01	Thursday	19/04/01	X	
	30	LE2 ⁶	Tuesday	17/04/01	Thursday	19/04/01		X ²
APRIL	11	SLR1 ¹	Monday	23/04/01	Monday	23/04/01	X	
MAY	9	SLR1 ¹	Thursday	17/05/01	Thursday	17/05/01	X	
	31	LR ⁸	Thursday	14/06/01	Monday	18/06/01	X	
JUNE	13	SLR1 ¹	Thursday	21/06/01	Thursday	21/06/01	X	
	29	BSD3 ³ , M1 ^{3,4} , LR ⁷ , B7 ⁵	Friday	13/07/01	Tuesday	17/07/01	X	
	29	LE2 ⁶ ,	Friday	13/07/01	Friday	13/07/01		X ²
JULY	11	SLR1 ¹	Thursday	19/07/01	Thursday	19/07/01	X	
AUGUST	8	SLR1 ¹	Thursday	16/08/01	Thursday	16/08/01	X	
	31	LR ⁸	Friday	14/09/01	Tuesday	18/09/01	X	
SEPTEMBER	12	SLR1 ¹	Thursday	20/09/01	Thursday	20/09/01	X	
	28	BSD3 ³ , M1 ^{3,4} , LR ⁸ , B7 ⁵	Friday	12/10/01	Tuesday	16/10/01	X	
	28	LE2 ⁶ ,	Friday	12/10/01	Friday	12/10/01		X ²
OCTOBER	10	SLR1 ¹	Thursday	18/10/01	Thursday	1//10/01	X	
NOVEMBER	14	SLR1 ¹	Thursday	22/11/01	Thursday	22/11/01	X	
	30	LR ⁸	Friday	14/12/01	Tuesday	18/12/01	X	
DECEMBER	12	SLR1 ¹	Thursday	20/12/01	Thursday	20/12/01	X	
	31	BSD3 ³ , M1 ^{3,4} , LR ⁷ , B7 ⁵	Tuesday	15/01/02	Thursday	17/01/02	X	
	31	LE2 ⁶ ,	Tuesday	15/01/02	Tuesday	15/01/02		X ²

For footnotes, see over.

1. Form SLR1 should also be completed for any exception during the month. These exception reports should be submitted directly to your supervisor (and not the Bank of England).
2. Until notified by the FSA, these returns should be sent direct to your supervisor.
3. Forms BSD3 and M1 apply only to UK banks. They may be submitted alternatively on a different quarterly cycle to coincide with a reporting institution's accounting year end. Institutions wishing to report at dates which coincide with the financial year end should agree this with the FSA. For institutions reporting on an unconsolidated / solo consolidated basis, these forms must be completed within 10 business days of the reporting date (12 business days if reported electronically). Institutions reporting on a consolidated basis are required to submit Forms BSD3 and M1 at the reporting group's accounting year end and half year end. The consolidated forms must be returned within 20 business days of the reporting date (22 business days for electronic reporters).
4. Form M1 applies only to market makers holding loan capital issued by banks and non resident banks. These reporting institutions are required to submit Form M1 in conjunction with Form BSD3.

- ~~5. Form B7 applies only to UK branches of banks established outside the EEA. Banks may complete Form B7 at dates coinciding with their accounting year end: this should be agreed with the FSA.~~
- ~~6. Form LE2 applies only to UK banks. Those banks which complete Form LE2 on an unconsolidated basis should report at dates which coincide with Form BSD3. The form must be completed within 10 business days of the reporting date on an unconsolidated / solo consolidated basis, or 20 business days when completed on a consolidated basis.~~
- ~~7. Banks (other than those which report to the Bank of England on Form BT quarterly), should complete the Form LR as at end February, May, August and November. For those banks reporting to the Bank of England on Form BT quarterly, Form LR should be completed at end March, June, September and December.~~
- ~~8. These returns should be sent direct to your supervisor unless the FSA has requested otherwise..~~
- ~~9. Forms BSD3 and M1 apply only to UK banks. They may be submitted alternatively on a different quarterly cycle to coincide with a reporting institution's accounting year end. Institutions wishing to report at dates which coincide with the financial year end should agree this with the FSA. For institutions reporting on an unconsolidated / solo consolidated basis, these forms must be completed within 10 business days of the reporting date (12 business days if reported electronically). Institutions reporting on a consolidated basis are required to submit Forms BSD3 and M1 at the reporting group's accounting year end and half year end. The consolidated forms must be returned within 20 business days of the reporting date (22 business days for electronic reporters).~~
- ~~10. Form M1 applies only to UK banks which have been granted a trading book concession, or have qualifying holdings in non financial companies. These reporting institutions are required to submit Form M1 in conjunction with Form BSD3.~~

SUP 16.7 sets out the submission times allowed for the various reports required from banks.

Annex B

Amendments to the Supervision manual

In SUP16 Annex 1R, make the following changes.

In Form BSD3, amend pages 1, 42, 44 and 46 as shown.

**FORM BSD3 - Capital Adequacy Return****FSA**

Reporting institution _____

 as at..

--	--	--

 (eg 31 12 2001)

 FSA number *

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

Unconsolidated/solo consolidated/consolidated - tick as appropriate

Unconsolidated

☐

Solo consolidated

☐

Consolidated

☐

Knowingly or recklessly giving the FSA information which is false or misleading in a material particular may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA.

I confirm the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date: _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

Tel No _____ Ext _____

Notes on Completion

- 1 If you have any difficulty in completing this return, please telephone your normal supervisory contact at the FSA for guidance.
- 2 Complete the return quarterly on an unconsolidated/solo consolidated basis as at end of March, June, September and December. Institutions wishing to report at dates which coincide with the financial year end should apply to the FSA for a waiver (see SUP 8).
- 3 Complete the return half-yearly on a consolidated basis as at end of June and December. Institutions wishing to report at dates which coincide with the financial year end should apply to the FSA for a waiver (see SUP 8).
- 4 Enter amounts to the nearest thousands omitting £000s/€000s.
Calculated amounts should be rounded to the nearest thousands, or two decimal places as appropriate.
- 5 For definitions of items, refer to the Guidance Notes
- 6 To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return.
- 7 Submit within 10 business days for unconsolidated/solo consolidated returns and 20 business days for consolidated returns or 12 and 22 business days respectively for those institutions reporting electronically to:

The Financial Services Authority
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH

- 8 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.

FSA use only	Logged in	Data entered
--------------	-----------	--------------

September 2001 ~~March 2004~~

* For unconsolidated/solo-consolidated entities, this should be the FSA firm reference number. For consolidated reports, this will be the FSA firm reference number of the institution on whom the requirement to report has been placed. This box must be filled in by all reporters (SUP 16.3.7R).

SECTION C - CONSOLIDATION VIA AGGREGATION PLUS (INTO THE TRADING BOOK)

INVESTMENT FIRM SUBSIDIARIES

		A	B	C	D	E
		FSA=1 or local regulator's rules= 0 applied	Trigger <u>Individual capital</u> ratio applied = (% to 2d.px100)	(000)s <u>TriggerIndividual</u> capital requirement	(000)s Notional risk weighted assets	(000)s Incremental capital for large exposures
C10.1	.....					
C10.2	.....					
C10.3	.....					
C10.4	.....					
C10.5	.....					
C10.6	.....					
C10.7	.....					
C10.8	.....					
C10.9	.....					
C10.10	.....					
C10.11	.....					
C10.12	.....					
C10.13	.....					
C10.14	.....					
C10	TOTAL FOR INVESTMENT FIRMS.....					

BANKING SUBSIDIARIES

C20.1	.....					
C20.2	.....					
C20.3	.....					
C20.4	.....					
C20.5	.....					
C20.6	.....					
C20.7	.....					
C20.8	.....					
C20.9	.....					
C20.10	.....					
C20.11	.....					
C20.12	.....					
C20.13	.....					
C20.14	.....					
C20	TOTAL FOR BANKING SUBSIDIARIES.....					
C30	GRAND TOTAL					

SECTION D - CAPITAL ADEQUACY SUMMARY

CAPITAL BASE

000s

D10	Tier 1 (A550)	
D20	Eligible Tier 2 (A630)	
D30	Eligible Tier 3 (A638)	
D40	TOTAL ELIGIBLE CAPITAL (D10 to D30)	

BANKING BOOK CAPITAL REQUIREMENTS/RISK WEIGHTED ASSETS

D50	Banking Book Trigger Trigger <u>Individual Capital</u> Ratio (% multiplied by 100, ie input as integers)	
D60	Banking Book Target Ratio (% multiplied by 100, ie input as integers)	
D70	Total Banking Book Risk Weighted Assets by risk weighting bands:..... by weighting bands:	
D70.1	Risk weighted at 0%.....	
D70.2	Risk weighted at 10%.....	
D70.3	Risk weighted at 20%.....	
D70.4	Risk weighted at 50%.....	
D70.5	Risk weighted at 100%.....	
D70.6	Items A452, A472 and A474 of Section A.....	
D80	Banking Book Capital Requirements	

CAPITAL ALLOCATED TO THE BANKING BOOK

D90	Tier 1 capital.....	
D100	Eligible Tier 2 capital.....	
D110	Total capital allocated to the Banking Book (items D90 + D100)	

TRADING BOOK CAPITAL REQUIREMENT/NOTIONAL RISK WEIGHTED ASSETS

D120	Exempt from CAD capital requirements at reporting date ? (please tick if yes)	Yes	
D130	If yes, number of days over threshold in reporting period		
D140	Trading Book Trigger Trigger <u>Individual Capital</u> Ratio (% multiplied by 100, ie input as integers).....		
D150	Trading Book Target Ratio (% multiplied by 100, ie input as integers)		

DEDUCTIONS

000s

D400	Investments in subsidiaries and associated companies (item A160).....	
D410	Connected lending of a capital nature (A280)	
D420	Off-balance sheet items of a capital nature.....	
D430	Investments in bank and financial firm capital (item A171).....	
D440	Qualifying holdings (item A180.4).....	
D450	Deduction plus consolidation.....	
D460	Other deductions.....	
D470	Total Deductions (items D400 to D460)	
D480	OWN FUNDS	
D490	ADJUSTED CAPITAL BASE	
D500	TOTAL CAPITAL REQUIREMENTS	
D510	TOTAL RISK-WEIGHTED ASSETS	
D520	'PUBLISHED' RISK ASSET RATIO (% multiplied by 100, ie input as integers)	
D530	TRIGGER <u>INDIVIDUAL</u> CAPITAL ADEQUACY RATIO (% multiplied by 100, ie input as integers)	
D540	TARGET CAPITAL ADEQUACY RATIO (% multiplied by 100, ie input as integers)	

Annex C

Amendments to the Supervision manual

In SUP16 Annex 2G, make the following changes.

Immediately before the BSD3 definitions, insert the following:

To be used for all reports completed as at 1 December 2001 or after

FORM B7 - Analysis of profits, large exposures and certain other miscellaneous information

Reporting institution _____

Reporting date
eg

--	--	--

31

12

2001

FSA Number *

		F	S	A	
--	--	---	---	---	--

Please tick if this return is completed in Euros (Item A).....

--

Knowingly or recklessly giving the FSA information which is false or misleading in a material particular may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA.

I confirm that the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

_____ Tel No _____ Ext _____

Notes on Completion

- 1 If you have any difficulty in completing this return, please telephone your normal supervisory contact at the FSA.
- 2 Complete the return half yearly as at end of June and December. Institutions wishing to report at dates which coincide with the financial year end should apply to the FSA for a waiver (see SUP 8).
- 3 Enter amounts to the nearest thousand omitting £000s/€000s.
Calculated amounts should be rounded to the nearest thousand, or two decimal places as appropriate.
- 4 For definitions of items, refer to the Guidance Notes for the form.
- 5 To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return
- 6 Submit the form within **10 business days**, or **12 business days** for those institutions reporting electronically, clearly addressed to:
The Financial Services Authority
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH
- 7 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.

FSA use only	Logged in	Data entered

September 2001

* This should be the FSA firm reference number. This box must be filled in by all reporters (SUP 16.3.7R).

B7.1.FS

CURRENT YEAR'S PROFIT AND LOSS

Item No		000s	000s
		┌	┐
1	TOTAL INCOME...		1
1.1	Interest received and receivable.....	1.1	
1.2	Dividend income.....	1.2	
1.3	Fees and commissions received and receivable.....	1.3	
1.4	Dealing profit/(loss).....	1.4	
1.5	Intra-group income.....	1.5	
1.6	Other operating income including:.....	1.6	
	<i>of which:</i>		
1.6A		1.6A	
1.6B		1.6B	
1.6C		1.6C	
2	TOTAL EXPENDITURE		2
2.1	Interest paid and payable.....	2.1	
2.2	Fees and commissions paid and payable.....	2.2	
2.3	Staff expenses.....	2.3	
2.4	Other administrative expenses.....	2.4	
2.5	Depreciation.....	2.5	
2.6	Intra-group expenditure.....	2.6	
2.7	Other operating charges including:.....	2.7	
	<i>of which:</i>		
2.7A		2.7A	
2.7B		2.7B	
2.7C		2.7C	
3	OPERATING PROFIT		3
4	TOTAL PROVISIONS		4
4.1	Provisions for bad and doubtful debts.....	4.1	
4.2	Provisions for contingent liabilities and commitments.....	4.2	
4.3	Taxation.....	4.3	
4.4	Provisions / amounts written off fixed asset investments.....	4.4	
5	CURRENT YEAR'S PROFIT AND LOSS		5
		┌	┐
		B7.1.1	

BALANCE SHEET ANALYSIS

Item No		000s	000s
		Market valuation	Book value
		↙	↘
6	TOTAL INVESTMENTS	6	
6.1	Quoted: British Government stock.....	M6.1	B6.1
6.2	Other public sector (UK only).....	M6.2	B6.2
6.3	Equities.....	M6.3	B6.3
6.4	Overseas Government stock.....	M6.4	B6.4
6.5	Other investments.....	M6.5	B6.5
6.6	Unquoted: Public sector (UK only).....	B6.6	
6.7	Equities.....	B6.7	
6.8	Overseas Public sector.....	B6.8	
6.9	Other investments.....	B6.9	
		↙	↘
		B7.1.2	

OFF-BALANCE-SHEET ITEMS

Item No

000s

000s

7

TOTAL CONTINGENT LIABILITIES.....

7

7.1

Acceptances and endorsements.....

7.1

7.2

Guarantees and irrevocable letters of credit.....

7.2

7.3

Assets pledged by the bank as collateral security.....

7.3

7.4

Other contingent liabilities.....

7.4

8

TOTAL COMMITMENTS.....

8

8.1

Sale and option to resell transactions.....

8.1

8.2

Documentary credits and short-term trade-related transactions.....

8.2

8.3

Forward asset purchases and forward deposits placed.....

8.3

8.4

Undrawn facilities.....

8.4

8.5

Other commitments.....

8.5

9

EXCHANGE RATE AND INTEREST RATE RELATED CONTRACTS

9.1

Exchange rate contracts

principal amount.....

Less than 1 year

1 year and over

L9.1

M9.1

9.2

credit equivalent.....

L9.2

M9.2

9.3

Interest rate contracts

principal amount.....

L9.3

M9.3

9.4

credit equivalent.....

L9.4

M9.4

Original exposure method / replacement cost method

9M

Please tick if using replacement cost method

B7.1.3

MEMORANDUM ITEMS

Item No

000s

000s

000s

10 PROVISIONS AGAINST BAD AND DOUBTFUL DEBTS

	mm	yyyy	Specific	General	Total
10.1			S10.1	G10.1	T10.1
10.2			S10.2	G10.2	T10.2
10.3			S10.3	G10.3	T10.3
10.4			S10.4	G10.4	T10.4
10.5			S10.5	G10.5	T10.5
10.6			S10.6	G10.6	T10.6
10.7			S10.7	G10.7	T10.7

* This should equal item 4.1

11 TWENTY LARGEST EXPOSURES TO BANKS AND BUILDING SOCIETIES

000s

(irrespective of currency)

	Counterparty	Total Exposure*	of which the total exposure is:			Specific bad debt provisions made against exposures reported in column 1
			On balance sheet	Denominated in sterling	1 year or less to maturity	
		1	2	3	4	5
	TOTAL	11LE1	11LE2	11LE3	11LE4	11LE5
A	11LENA	11LE1A	11LE2A	11LE3A	11LE4A	11LE5A
B	11LENB	11LE1B	11LE2B	11LE3B	11LE4B	11LE5B
C	11LENC	11LE1C	11LE2C	11LE3C	11LE4C	11LE5C
D	11LEND	11LE1D	11LE2D	11LE3D	11LE4D	11LE5D
E	11LENE	11LE1E	11LE2E	11LE3E	11LE4E	11LE5E
F	11LENF	11LE1F	11LE2F	11LE3F	11LE4F	11LE5F
G	11LENG	11LE1G	11LE2G	11LE3G	11LE4G	11LE5G
H	11LENH	11LE1H	11LE2H	11LE3H	11LE4H	11LE5H
J	11LENJ	11LE1J	11LE2J	11LE3J	11LE4J	11LE5J
K	11LENK	11LE1K	11LE2K	11LE3K	11LE4K	11LE5K
L	11LENL	11LE1L	11LE2L	11LE3L	11LE4L	11LE5L
M	11LENM	11LE1M	11LE2M	11LE3M	11LE4M	11LE5M
N	11LENN	11LE1N	11LE2N	11LE3N	11LE4N	11LE5N
P	11LENP	11LE1P	11LE2P	11LE3P	11LE4P	11LE5P
Q	11LENQ	11LE1Q	11LE2Q	11LE3Q	11LE4Q	11LE5Q
R	11LENR	11LE1R	11LE2R	11LE3R	11LE4R	11LE5R
S	11LENS	11LE1S	11LE2S	11LE3S	11LE4S	11LE5S
T	11LENT	11LE1T	11LE2T	11LE3T	11LE4T	11LE5T
U	11LENU	11LE1U	11LE2U	11LE3U	11LE4U	11LE5U
V	11LENV	11LE1V	11LE2V	11LE3V	11LE4V	11LE5V

* Gross of bad debt provisions in column 5

12 TWENTY LARGEST EXPOSURES TO OTHER COUNTERPARTIES
(irrespective of currency)

000s

	Counterparty	Total Exposure*	of which the total exposure is:			Specific bad debt provisions made against exposures reported in column 1
			On balance sheet	Denominated in sterling	1 year or less to maturity	
		1	2	3	4	5
	TOTAL	12LE1	12LE2	12LE3	12LE4	12LE5
A	12LENA	12LE1A	12LE2A	12LE3A	12LE4A	12LE5A
B	12LENB	12LE1B	12LE2B	12LE3B	12LE4B	12LE5B
C	12LENC	12LE1C	12LE2C	12LE3C	12LE4C	12LE5C
D	12LEND	12LE1D	12LE2D	12LE3D	12LE4D	12LE5D
E	12LENE	12LE1E	12LE2E	12LE3E	12LE4E	12LE5E
F	12LENF	12LE1F	12LE2F	12LE3F	12LE4F	12LE5F
G	12LENG	12LE1G	12LE2G	12LE3G	12LE4G	12LE5G
H	12LENH	12LE1H	12LE2H	12LE3H	12LE4H	12LE5H
J	12LENJ	12LE1J	12LE2J	12LE3J	12LE4J	12LE5J
K	12LENK	12LE1K	12LE2K	12LE3K	12LE4K	12LE5K
L	12LENL	12LE1L	12LE2L	12LE3L	12LE4L	12LE5L
M	12LENM	12LE1M	12LE2M	12LE3M	12LE4M	12LE5M
N	12LENN	12LE1N	12LE2N	12LE3N	12LE4N	12LE5N
P	12LENP	12LE1P	12LE2P	12LE3P	12LE4P	12LE5P
Q	12LENQ	12LE1Q	12LE2Q	12LE3Q	12LE4Q	12LE5Q
R	12LENR	12LE1R	12LE2R	12LE3R	12LE4R	12LE5R
S	12LENS	12LE1S	12LE2S	12LE3S	12LE4S	12LE5S
T	12LENT	12LE1T	12LE2T	12LE3T	12LE4T	12LE5T
U	12LENU	12LE1U	12LE2U	12LE3U	12LE4U	12LE5U
V	12LENV	12LE1V	12LE2V	12LE3V	12LE4V	12LE5V

* Gross of bad debt provisions in column 5

Immediately before the LE2 definitions, insert the following:

Private and confidential

To be used for all reports completed as at 1 March 2004 or after

FORM BSD3 - Capital Adequacy Return



Reporting institution _____

as at..

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(eg 31 12 2001)

FSA number *

		F	S	A	
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Unconsolidated/solo consolidated/consolidated - tick as appropriate

Unconsolidated

☐

Solo consolidated

☐

Consolidated

☐

Knowingly or recklessly giving the FSA information which is false or misleading in a material particular may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA.

I confirm the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date: _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

Tel No _____ Ext _____

Notes on Completion

- 1 If you have any difficulty in completing this return, please telephone your normal supervisory contact at the FSA for guidance.
- 2 Complete the return quarterly on an unconsolidated/solo consolidated basis as at end of March, June, September and December. Institutions wishing to report at dates which coincide with the financial year end should apply to the FSA for a waiver (SUP 8).
- 3 Complete the return half-yearly on a consolidated basis as at end of June and December. Institutions wishing to report at dates which coincide with the financial year end should apply to the FSA for a waiver (SUP 8).
- 4 Enter amounts to the nearest thousands omitting £000s/€000s.
Calculated amounts should be rounded to the nearest thousands, or two decimal places as appropriate.
- 5 For definitions of items, refer to the Guidance Notes
- 6 To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return.
- 7 Submit within 10 business days for unconsolidated/solo consolidated returns and 20 business days for consolidated returns or 12 and 22 business days respectively for those institutions reporting electronically to:

The Financial Services Authority
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH

- 8 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.

FSA use only	Logged in	Data entered
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March 2004

* For unconsolidated/solo-consolidated entities, this should be the FSA firm reference number. For consolidated reports, this will be the FSA firm reference number of the institution on whom the requirement to report has been placed. This box must be filled in by all reporters (SUP 16.3.7R).

A1 Please tick if completion in Euros

☐

SECTION A: BANKING BOOK

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
ASSETS					
A10	Cash.....	AT10	AB10	0%	
A20	Gold Bullion and coin.....	AT20	AB20	0%	
A30	Cash items in course of collection.....	AT30	AB30	20%	
A40	Items in suspense.....	AT40	AB40		
A40.1	.....		AB40.1	0%	
A40.2	.....		AB40.2	10%	
A40.3	.....		AB40.3	20%	
A40.4	.....		AB40.4	50%	
A40.5	.....		AB40.5	100%	

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
LOANS, ADVANCES AND BILLS HELD					
A50	Central governments and central banks	AT50	AB50		
A50.1	.....		AB50.1	0%	
A50.2	.....		AB50.2	10%	
A50.3	.....		AB50.3	20%	
A50.4	.....		AB50.4	100%	
A60	Lending to group companies	AT60	AB60		
A60.1	.....		AB60.1	0%	
A60.2	.....		AB60.2	10%	
A60.3	.....		AB60.3	20%	
A60.4	.....		AB60.4	100%	
A70	Banks and investment firms (inc building societies & MDBs)	AT70	AB70		
A70.1	.....		AB70.1	0%	
A70.2	.....		AB70.2	10%	
A70.3	.....		AB70.3	20%	
A70.4	.....		AB70.4	100%	
A80	Public sector entities	AT80	AB80		
A80.1	.....		AB80.1	0%	
A80.2	.....		AB80.2	10%	
A80.3	.....		AB80.3	20%	
A80.4	.....		AB80.4	100%	
A90	Loans secured on residential property..	AT90	AB90	50%	
A100	Other loans, advances and bills held....	AT100	AB100		
A100.1	.....		AB100.1	0%	
A100.2	.....		AB100.2	10%	
A100.3	.....		AB100.3	20%	
A100.4	.....		AB100.4	100%	
A110	Unanalysed.....	AT110	AB110	100%	

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
INVESTMENTS					
A120	Central governments and central banks..	AT120	AB120		
		Banking Book Net Long			
A120.1.....	ANL120.1		AB120.1	0%	
A120.2.....	ANL120.2		AB120.2	10%	
A120.3.....	ANL120.3		AB120.3	20%	
A120.4.....	ANL120.4		AB120.4	100%	
					
A130	Public sector entities.....	AT130	AB130		
A130.1			AB130.1	10%	
A130.2			AB130.2	20%	
A130.3			AB130.3	100%	
A140	Banks (Unsubordinated FRNs etc)..	AT140	AB140		
A140.1			AB140.1	10%	
A140.2			AB140.2	20%	
A140.3			AB140.3	100%	
A150	Mortgage backed securities.....	AT150	AB150		
A150.1			AB150.1	10%	
A150.2			AB150.2	20%	
A150.3			AB150.3	50%	
A150.4			AB150.4	100%	
A160	Investments in subsidiaries and associated companies	AT160	AB160	Deducted from Tier 1 & 2	
A170	Investments in bank and financial firm capital	AT170	AB170		
A171		AT171	AB171	Deducted from Tier 1 & 2	
A172	Trading Book or other concession (from Form M1).....	AT172	AB172	100%	
A180	Qualifying holdings / other investment.	AT180	AB180		
A180.1			AB180.1	10%	
A180.2			AB180.2	20%	
A180.3			AB180.3	100%	
A180.4	Deductions from Form M1		AB180.4	Deducted from Tier 1 & 2	
A190	Unanalysed.....	AT190	AB190	100%	

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
OTHER ASSETS					
A200	Goodwill.....	AT200	AB200	Deducted from Tier 1	
A210	Other intangible assets.....	AT210	AB210		
A210.1	.....	AT210.1	AB210.1	100%	
A210.2	.....	AT210.2	AB210.2	Deducted from Tier 1	
A220	Own premises	AT220	AB220	100%	
A230	Other property/real estate.....	AT230	AB230	100%	
A240	Operating leases.....	AT240	AB240		
A240.1	.....		AB240.1	0%	
A240.2	.....		AB240.2	20%	
A240.3	.....		AB240.3	100%	
A250	Plant, equipment and other fixed assets	AT250	AB250	100%	
A260	Other.....	AT260	AB260		
A260.1	.....		AB260.1	0%	
A260.2	.....		AB260.2	10%	
A260.3	.....		AB260.3	20%	
A260.4	.....		AB260.4	100%	
A265	Assets consolidated via aggregation plus.	AT265			
A270	Total assets (items A10 to A265).....	AT270	AB270		

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
MEMORANDUM ITEMS					
A280	Connected lending of a capital nature..	AT280	AB280	Deducted from Tier 1 & Tier 2	
A280.1		AT280.1	AB280.1	0%	
A280.2		AT280.2	AB280.2	10%	
A280.3		AT280.3	AB280.3	20%	
A280.4		AT280.4	AB280.4	50%	
A280.5		AT280.5	AB280.5	100%	
A290	Loans to directors, controllers and their associates.....		AB290		
A290.1			AB290.1	0%	
A290.2			AB290.2	10%	
A290.3			AB290.3	20%	
A290.4			AB290.4	50%	
A290.5			AB290.5	100%	
A300	Loans to non-group companies with which directors and controllers are associated.....		AB300		
A300.1			AB300.1	0%	
A300.2			AB300.2	10%	
A300.3			AB300.3	20%	
A300.4			AB300.4	50%	
A300.5			AB300.5	100%	
A310	Direct credit substitutes given on behalf of connected counterparties.....		AB310		
A310.1			AB310.1	0%	
A310.2			AB310.2	10%	
A310.3			AB310.3	20%	
A310.4			AB310.4	50%	
A310.5			AB310.5	100%	

Item No	Item	Banking Book Amount (000s)	Weight	Weighted Banking Book Amount (000s)
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MEMORANDUM ITEMS
(Continued)

A320	Investments in central governments and central banks..... (net short positions)	AB320		
A320.1	.....	AB320.1	0%	
A320.2	.....	AB320.2	10%	
A320.3	.....	AB320.3	20%	
A320.4	.....	AB320.4	100%	

		Col 1 Liabilities being secured at the reporting date	Col 2 Assets at the reporting date securing liabilities reported in column 1
A330	Encumbered assets.....	A330.01	A330.02
A330.1	Payment/settlement systems.....	A330.11	A330.12
			
			
			
			
A330.2	Other.....	A330.21	A330.22
			
			
			
			
A335	Total assets of "deduction plus" subsidiaries		A335

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Credit Conversion Factor	Weight	Weighted Banking Book Amount (000s)
OFF BALANCE SHEET ITEMS						
A340	Direct credit substitutes.....	AT340	AB340			
A340.1	.....		AB340.1	100%	0%	
A340.2	.....		AB340.2	100%	10%	
A340.3	.....		AB340.3	100%	20%	
A340.4	.....		AB340.4	100%	50%	
A340.5	.....		AB340.5	100%	100%	
A340.6	.....	AT340.6	AB340.6	Deducted from Tier 1 & 2		
A340.7	Unanalysed.....		AB340.7	100%	100%	
A350	Transaction-related contingents.....	AT350	AB350			
A350.1	.....		AB350.1	50%	0%	
A350.2	.....		AB350.2	50%	10%	
A350.3	.....		AB350.3	50%	20%	
A350.4	.....		AB350.4	50%	50%	
A350.5	.....		AB350.5	50%	100%	
A350.6	Unanalysed.....		AB350.6	50%	100%	
A360	Trade-related contingents.....	AT360	AB360			
A360.1	.....		AB360.1	20%	0%	
A360.2	.....		AB360.2	20%	10%	
A360.3	.....		AB360.3	20%	20%	
A360.4	.....		AB360.4	20%	50%	
A360.5	.....		AB360.5	20%	100%	
A360.6	Unanalysed.....		AB360.6	20%	100%	
A370	Sale and repurchase agreements...	AT370	AB370			
A370.1	.....		AB370.1	100%	0%	
A370.2	.....		AB370.2	100%	10%	
A370.3	.....		AB370.3	100%	20%	
A370.4	.....		AB370.4	100%	50%	
A370.5	.....		AB370.5	100%	100%	
A370.6	.....	AT370.6	AB370.6	Deducted from Tier 1 & 2		
A370.7	Unanalysed.....		AB370.7	100%	100%	

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Credit Conversion Factor	Weight	Weighted Banking Book Amount (000s)
OFF BALANCE SHEET ITEMS (CONTINUED)						
A380	Asset sales with recourse	AT380	AB380			
A380.1	.....		AB380.1	100%	0%	
A380.2	.....		AB380.2	100%	10%	
A380.3	.....		AB380.3	100%	20%	
A380.4	.....		AB380.4	100%	50%	
A380.5	.....		AB380.5	100%	100%	
A380.6	.....	AT380.6	AB380.6	Deducted from Tier 1 & 2		
A380.7	Unanalysed.....		AB380.7	100%	100%	
A390	Forward asset purchases	AT390	AB390			
A390.1	.....		AB390.1	100%	0%	
A390.2	.....		AB390.2	100%	10%	
A390.3	.....		AB390.3	100%	20%	
A390.4	.....		AB390.4	100%	50%	
A390.5	.....		AB390.5	100%	100%	
A390.6	.....	AT390.6	AB390.6	Deducted from Tier 1 & 2		
A390.7	Unanalysed.....		AB390.7	100%	100%	
A400	Forward deposits placed	AT400	AB400			
A400.1	.....		AB400.1	100%	0%	
A400.2	.....		AB400.2	100%	10%	
A400.3	.....		AB400.3	100%	20%	
A400.4	.....		AB400.4	100%	100%	
A400.5	Unanalysed		AB400.5	100%	100%	
A410	Uncalled partly-paid shares and..... securities	AT410	AB410			
A410.1	.....		AB410.1	100%	0%	
A410.2	.....		AB410.2	100%	10%	
A410.3	.....		AB410.3	100%	20%	
A410.4	.....		AB410.4	100%	100%	
A410.5	.....	AT410.5	AB410.5	Deducted from Tier 1 & 2		
A410.6	Unanalysed.....		AB410.6	100%	100%	

Item No	Item	Trading Book Amount (000s)	Banking Book Amount (000s)	Credit Conversion Factor	Weight	Weighted Banking Book Amount (000s)
OFF BALANCE SHEET ITEMS (CONTINUED)						
A420	NIFs and RUFs	AT420	AB420			
A420.1	.....		AB420.1	50%	0%	
A420.2	.....		AB420.2	50%	10%	
A420.3	.....		AB420.3	50%	20%	
A420.4	.....		AB420.4	50%	100%	
A420.5	Unanalysed.....		AB420.5	50%	100%	
A430	Endorsements of bills	AT430	AB430			
A430.1	Accepted by banks.....		AB430.1	0%	0%	
A430.2	Not accepted by banks		AB430.2	100%	20%	
A430.3	.....		AB430.3	100%	100%	
A430.4	Unanalysed.....		AB430.4	100%	100%	
A440	Other commitments.....	AT440	AB440			
A440.1	1 year or less or unconditionally cancellable.....		AB440.1	0%	0%	
A440.2	Over 1 year.....		AB440.2	50%	0%	
A440.3	.....		AB440.3	50%	10%	
A440.4	.....		AB440.4	50%	20%	
A440.5	.....		AB440.5	50%	50%	
A440.6	.....		AB440.6	50%	100%	
A440.7	(report 50% of nominal values).....	AT440.7	AB440.7	Deducted from Tier 1 & 2		
A440.8	Unanalysed.....		AB440.8	50%	100%	
A452	OTC Derivative Contracts (Replacement Cost Methods) (from Appendix A-I).....					AW452
A462	Foreign Exchange Position (NSOP) [CAD Exempt banks only].				100%	AW462
A472	Interest Rate Related Contracts (Original Exposure Method).....					AW472
A474	Exchange Rate Related Contracts (Original Exposure Method).....					AW474

LIABILITIES

Item
No

Item

Amount
(000s)

CORE CAPITAL - TIER 1

A480	Ordinary shares/common stock (issued and paid up).....	A480
A490	Perpetual non-cumulative preferred share/stock (issued and paid up).....	A490
A500	Reserves.....	A500
A500.1	Share Premium Account.....	A500.1
A500.2	Disclosed prior years reserves (excluding item 580) etc.....	A500.2
A500.3	Current year's retained profit verified by external audit.....	A500.3
A510	Current year's losses.....	A510
A520	Minority Interests (in Tier One Capital).....	A520
A530	Total of Items A480 to A520.....	A530
A540	Goodwill and other intangible assets (items A200 and A210.2).....	A540
A550	TOTAL TIER ONE CAPITAL (Item A530 less A540).....	A550

SUPPLEMENTARY CAPITAL - TIER 2

A580	Fixed asset revaluation reserve.....	A580
A590	General provisions.....	A590
A600	Hybrid (debt/equity) instruments.....	A600
A610	Subordinated term debt.....	A610
A620	Minority Interests (in Tier 2 capital).....	A620

LESS ADJUSTMENTS TO CAPITAL

A621	Excess general provisions.....	A621
A622	Excess Tier 2 subordinated debt.....	A622
A623	Amortisation on Tier 2 subordinated debt.....	A623
A624	Total of (items A580 to A620) less total of (items A621 to 623)	A624
A625	Tier 2 capital in excess of the overall limit/Excess Tier 2 capital	A625
A630	TOTAL ELIGIBLE TIER TWO CAPITAL (Items A624 less A625)	A630

Item No	Item	Amount (000s)
TRADING BOOK CAPITAL - TIER 3		
A631	Short term subordinated debt.....	A631
A633	Minority Interests (in short term subordinated debt).....	A633
LESS ADJUSTMENTS TO CAPITAL		
A635	Excess Tier 3 Subordinated debt.....	A635
A638	TOTAL ELIGIBLE TIER THREE CAPITAL (Items A631 plus A633 less A635).	A638
OTHER CAPITAL		
A660	Total ineligible Tier 2 and Tier 3 capital.....	A660
A670	Other capital	A670

Item
No Item

Amount
(000s)

OTHER NON-CAPITAL LIABILITIES

A680	Own bank notes issued.....	A680
A690	Deposits.....	A690
A690.1	<i>Banks</i>	A690.1
A690.2	<i>Other</i>	A690.2
A700	Marketable securities issued.....	A700
A700.1	<i>Certificates of deposit</i>	A700.1
A700.2	<i>Promissory notes and bills</i>	A700.2
A700.3	<i>Unsubordinated FRNs and other long term paper</i>	A700.3
A710	Investments (gross short positions).....	A710
A710.1	<i>Central governments and central banks</i>	A710.1
A710.2	<i>Other</i>	A710.2
A720	Liabilities in respect of sale and repurchase agreements.....	A720
A730	Tax provisions.....	A730
A730.1	<i>Current tax</i>	A730.1
A730.2	<i>Deferred tax liabilities</i>	A730.2
A740	Provisions for dividends payable.....	A740
A750	Other provisions.....	A750
A760	Other.....	A760
A760.1	<i>Credit items in course of settlement</i>	A760.1
A760.2	<i>Other</i>	A760.2
A765	Liabilities consolidated via consolidated plus.....	A765
A770	Total Liabilities (Item A530, A630 and A638 to A765).....	A770

Item No	Item	Amount (000)s
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MEMORANDUM ITEMS

A780	Deposits from connected customers.....	A780
A790	Subordinated term debt.....	A790
A790.1	Mandatorily convertible subordinated bonds.....	A790.1
A790.2	Dated preference shares and subordinated term loan capital.....	A790.2

A790.21 *Repayable in full on maturity*

	Amount	Currency	Repayment Date		Sterling equivalent	Amortisation factor	
			mm	yyyy			
					AS790.21		AA790.21
a							
b							
c							
d							
e							
f							
g							
h							
i							
j							

A790.22 *Repayable in instalments*

	Amount	Currency	Repayment Date		Sterling equivalent	Amortisation factor	
			mm	yyyy			
					AS790.22		AA790.22
a							
b							
c							
d							
e							
f							
g							
h							
i							
j							

APPENDIX A-I: COUNTERPARTY EXPOSURE ON OTC DERIVATIVE CONTRACTS (BANKING BOOK)

REPLACEMENT COST METHOD (000s)

	OTC CONTRACTS Counterparty Risk Weight All maturities	Replacement cost	Potential Future Exposure	Credit Equivalent Amount	Weight	Weighted Amount
10	0%.....	R10	P10	C10	0%	W10
20	10%.....	R20	P20	C20	10%	W20
30	20%.....	R30	P30	C30	20%	W30
40	50%.....	R40	P40	C40	50%	W40
50	Unanalysed.....	R50	P50	C50	50%	W50
60	TOTAL (to be carried forward to item A452)	R60	P60	C60		W60

APPENDIX A-II: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS (BANKING BOOK)

REPLACEMENT COST METHOD (000s)

Notional Principal Amounts By Residual Maturity

INTEREST RATE CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
10	0%.....	NA10	NB10	NC10	ND10
20	10%.....	NA20	NB20	NC20	ND20
30	20%.....	NA30	NB30	NC30	ND30
40	50%.....	NA40	NB40	NC40	ND40
50	Exchange-traded.....	NA50	NB50	NC50	ND50

of which

60	OTC Options.....	NA60	NB60	NC60	ND60
70	Exchange Traded Options	NA70	NB70	NC70	ND70

Notional Principal Amounts By Residual Maturity

FOREIGN EXCHANGE CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
80	0%.....	NA80	NB80	NC80	ND80
90	10%.....	NA90	NB90	NC90	ND90
100	20%.....	NA100	NB100	NC100	ND100
110	50%.....	NA110	NB110	NC110	ND110
120	Exchange-traded.....	NA120	NB120	NC120	ND120

of which

130	OTC Options.....	NA130	NB130	NC130	ND130
140	Exchange Traded Options	NA140	NB140	NC140	ND140

Notional Principal Amounts By Residual Maturity

EQUITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
150	0%.....	NA150	NB150	NC150	ND150
160	10%.....	NA160	NB160	NC160	ND160
170	20%.....	NA170	NB170	NC170	ND170
180	50%.....	NA180	NB180	NC180	ND180
190	Exchange-traded.....	NA190	NB190	NC190	ND190

of which

200	OTC Options.....	NA200	NB200	NC200	ND200
210	Exchange Traded Options.....	NA210	NB210	NC210	ND210

APPENDIX A-II: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS (BANKING BOOK)
Continued
REPLACEMENT COST METHOD (000S)

		Replacement Cost By Residual Maturity			
INTEREST RATE CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
10	0%.....	RA10	RB10	RC10	RD10
20	10%.....	RA20	RB20	RC20	RD20
30	20%.....	RA30	RB30	RC30	RD30
40	50%.....	RA40	RB40	RC40	RD40

		Replacement Cost By Residual Maturity			
FOREIGN EXCHANGE CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
80	0%.....	RA80	RB80	RC80	RD80
90	10%.....	RA90	RB90	RC90	RD90
100	20%.....	RA100	RB100	RC100	RD100
110	50%.....	RA110	RB110	RC110	RD110

		Replacement Cost By Residual Maturity			
EQUITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
150	0%.....	RA150	RB150	RC150	RD150
160	10%.....	RA160	RB160	RC160	RD160
170	20%.....	RA170	RB170	RC170	RD170
180	50%.....	RA180	RB180	RC180	RD180

APPENDIX A-II: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS (BANKING BOOK)
Continued
REPLACEMENT COST METHOD (000s)

		Notional Principal Amounts By Residual Maturity			
COMMODITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
220	0%.....	NA220	NB220	NC220	ND220
230	10%.....	NA230	NB230	NC230	ND230
240	20%.....	NA240	NB240	NC240	ND240
250	50%.....	NA250	NB250	NC250	ND250
260	Exchange Traded Options....	NA260	NB260	NC260	ND260

of which

270	OTC Options	NA270	NB270	NC270	ND270
280	Exchange Traded Options.....	NA280	NB280	NC280	ND280

		Notional Principal Amounts By Residual Maturity			
PRECIOUS METALS		<=1 Year	1-5 Years	over 5 Years	Total
290	0%.....	NA290	NB290	NC290	ND290
300	10%.....	NA300	NB300	NC300	ND300
310	20%.....	NA310	NB310	NC310	ND310
320	50%.....	NA320	NB320	NC320	ND320
330	Exchange Traded Options....	NA330	NB330	NC330	ND330

of which

340	OTC Options.....	NA340	NB340	NC340	ND340
350	Exchange Traded Options....	NA350	NB350	NC350	ND350

		Notional Principal Amounts By Residual Maturity			
TOTAL CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
360	0%.....	NA360	NB360	NC360	ND360
370	10%.....	NA370	NB370	NC370	ND370
380	20%.....	NA380	NB380	NC380	ND380
390	50%.....	NA390	NB390	NC390	ND390
400	Exchange Traded Options....	NA400	NB400	NC400	ND400

of which

410	OTC Options.....	NA410	NB410	NC410	ND410
420	Exchange Traded Options....	NA420	NB420	NC420	ND420

APPENDIX A-II: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS (BANKING BOOK)

Continued

REPLACEMENT COST METHOD (000s)

		Replacement Cost By Residual Maturity			
COMMODITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
220	0%.....	RA220	RB220	RC220	RD220
230	10%.....	RA230	RB230	RC230	RD230
240	20%.....	RA240	RB240	RC240	RD240
250	50%.....	RA250	RB250	RC250	RD250

		Replacement Cost By Residual Maturity			
PRECIOUS METALS		<=1 Year	1-5 Years	over 5 Years	Total
290	0%.....	RA290	RB290	RC290	RD290
300	10%.....	RA300	RB300	RC300	RD300
310	20%.....	RA310	RB310	RC310	RD310
320	50%.....	RA320	RB320	RC320	RD320

		Replacement Cost By Residual Maturity			
TOTAL CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
360	0%.....	RA360	RB360	RC360	RD360
370	10%.....	RA370	RB370	RC370	RD370
380	20%.....	RA380	RB380	RC380	RD380
390	50%.....	RA390	RB390	RC390	RD390

APPENDIX A-III: EXPOSURES COLLATERALISED/GUARANTEED/NETTED

This return records the adjustments made by the reporting institution in respect of exposures collateralised or guaranteed or netting, where the collateral/guarantee has been used to reduce the risk weight coefficient of the underlying asset, eg show the amounts in column 3 transferred from item A100.4 (100% weight) to item A100.1 (0% weight).

		1	2	3		4	5
		From Item Number	To Item Number	Amount Collateralised 000s		Amount Guaranteed 000s	Amount Netted 000s
1	A						
2	A						
3	A						
4	A						
5	A						
6	A						
7	A						
8	A						
9	A						
10	A						
11	A						
12	A						
13	A						
14	A						
15	A						
16	A						
17	A						
18	A						
19	A						
20	A						
21	A						
22	A						
23	A						
24	A						
25	A						
26	A						
27	A						
28	A						
29	A						
30	A						
31	A						
32	A						
33	A						
34	A						
35	A						

APPENDIX A-IV: CURRENT YEAR'S PROFIT & LOSS

based on management accounts to(dd/mm/yyyy)

	/		/	
--	---	--	---	--

Quarterly reporters (input reporting period as appropriate: Qtr1=1, Qtr2=2, etc)

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Half-yearly reporters (input reporting period as appropriate: H1=1, H2=2)

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Item	INCOME	000s	000s	000s
10	Interest received and receivable.....	10		
20	Interest paid and payable.....	20		
30	Net interest income		30	
40	Profit/(Loss) on foreign exchange dealing		40	
50	Profit/(Loss) on investments held for dealing		50	
60	Sub-total			60
70	Income from fees and commissions.....			70
80	Dividends/share of profits from subsidiary and associated companies.....			80
90	Profit/(Loss) on fixed assets (inc. revaluation of fixed assets).....			90
100	Other Income.....			100
	EXPENSES			
110	Operation expenses for: staff.....		110	
120	occupancy.....		120	
130	other.....		130	
140	Net Charge/(credit) provisions: capital.....		140	
150	suspended interest.....		150	
160	Provisions for: taxation.....		160	
170	dividends.....		170	
180	Sub-total.....			180
190	Current year's Profit/(Loss).....			190
200	Extraordinary items.....			200
210	TOTAL			210

APPENDIX A-V: PROVISIONS AGAINST BAD AND DOUBTFUL DEBTS AND INVESTMENTS

Item No	Item		Col 1 000s SPECIFIC	Col 2 000s GENERAL	Col 3 000s TOTAL
10	Previous balance as at.. (mm / yyyy)		10S	10G	10T
20	Adjustments for acquisitions/disposals.....		20S	20G	20T
30	Adjustments for exchange rate movements.....		30S	30G	30T
40	Charge/credit to profit & loss *.....		40S	40G	40T
50	Amounts written off (gross).....		50S	50G	50T
60	Recoveries of amounts previously written off.....		60S	60G	60T
70	Other.....		70S	70G	70T
80	Current balance **.....		80S	80G	80T

Specific provisions against bad and doubtful debts

90	for assets of 0% weight.....		90
100	for assets of 10% weight.....		100
110	for assets of 20% weight.....		110
120	for assets of 50% weight.....		120
130	for assets of 100% weight.....		130
140	for assets deducted from capital base.....		140
150	Total specific provisions.....		150
160	Gross value of loans against which specific provisions have been made.....		160

SPECIFIC PROVISIONS AGAINST THE VALUE OF INVESTMENTS OTHER THAN TRADING INVESTMENTS

170	for assets of 0% weight.....		170
180	for assets of 10% weight.....		180
190	for assets of 20% weight.....		190
200	for assets of 50% weight.....		200
210	for assets of 100% weight.....		210
220	for assets deducted from capital base.....		220
230	Total specific provisions against investments.....		230

* Column 3 to equal items 140 & 150 on Form BSD3 (Appendix A-IV)

** Column 2 to equal items A590 in Section A, and column 1 to equal items 150 and 230 in this section (from November 2001)

SECTION B: TRADING BOOK

NON-MARKET RISK IN THE TRADING BOOK

	Amount 000s		Weighted amount 000s		Capital Requirement 000s
COUNTERPARTY RISK ARISING FROM:					
B10	Free Deliveries.....				B10
B10.1	.....		0%		B10.1
B10.2	.....		10%		B10.2
B10.3	.....		20%		B10.3
B10.4	.....		100%		B10.4
B20	Margins.....				B20
B20.1	.....		0%		B20.1
B20.2	.....		10%		B20.2
B20.3	.....		20%		B20.3
B20.4	.....		100%		B20.4
B30	Fees.....				B30
B30.1	.....		0%		B30.1
B30.2	.....		10%		B30.2
B30.3	.....		20%		B30.3
B30.4	.....		100%		B30.4
B40	Other counterparty risk in the trading book.....				B40
B40.1	.....		0%		B40.1
B40.2	.....		10%		B40.2
B40.3	.....		20%		B40.3
B40.4	.....		100%		B40.4
B50	Unsettled transactions (from Appendix B-I).....				B50
B60	OTC Derivatives (from Appendix B-II).....		BW60	8%	B60
B70	Undocumented repos/reverse repos (from Appendix B-IV).....		BW70	8%	B70
B80	Documented repos (from Appendix B-IV).....		BW80	8%	B80
B90	Documented reverse repos (from Appendix B-IV).....		BW90	8%	B90
B100	TOTAL COUNTERPARTY RISK IN THE TRADING BOOK.....				B100

LARGE EXPOSURES IN THE TRADING BOOK

		Amount 000s	
B110	Adjusted Large Exposures Capital Base (from Form LE2 Part 5).....	B110	
		Specific Risk Charge (000s)	Capital Requirement (000s)
B120	Excesses that have existed for 10 days or less.....	BS120	200% B120
B130	Excesses that have existed for more than 10 days.....	BS130	B130
B130.1	>25% and <=40% of adjusted capital base.....	BS130.1	200% B130.1
B130.2	>40% and <=60% of adjusted capital base.....	BS130.2	300% B130.2
B130.3	>60% and <=80% of adjusted capital base.....	BS130.3	400% B130.3
B130.4	>80% and <=100% of adjusted capital base.....	BS130.4	500% B130.4
B130.5	>100% and <=250% of adjusted capital base.....	BS130.5	600% B130.5
B130.6	>250%.....	BS130.6	900% B130.6
B140	CAPITAL REQUIREMENT FOR LARGE EXPOSURES.....	BS140	B140

MARKET RISKS IN THE TRADING BOOK

		Capital Requirement (000)s	
I	STANDARD APPROACH		
	FOREIGN EXCHANGE RISK		
B150	For basic approach (from Appendix B-V).....	B150	
B160	For backtesting approach (from Appendix B-V).....	B160	
B170	Additional Capital Charge for Options.....	B170	
B170.1	Using Curve Out.....	B170.1	
B170.2	Using CAD1 Models Approach.....	B170.2	
B180	Total foreign exchange risk	B180	
	INTEREST RATE POSITION RISK	Specific Risk Weights	Capital Requirement (000)s
B190	Specific Risk.....		B190
B190.1	.....	0.00%	B190.1
B190.2	.....	0.25%	B190.2
B190.3	.....	1.00%	B190.3
B190.4	.....	1.60%	B190.4
B190.5	.....	8.00%	B190.5
B200	General Market Risk (from Appendix B-VI).....	B200	
B210	Additional Capital Charge for Options:.....	B210	
B210.1	Using Curve Out.....	B210.1	
B210.2	Using CAD1 Models Approach.....	B210.2	
B215	Embedded Interest Rate Risk in Equity Derivatives.....	B215	
B220	Total interest rate position risk	B220	
	EQUITY POSITION RISK	Capital Requirement (000s)	
B230	Specific Risk (from Appendix B-VII).....	B230	
B240	General Market Risk (from Appendix B-VII).....	B240	
B250	Additional Capital Charge for Options:.....	B250	
B250.1	Using Curve Out.....	B250.1	
B250.2	Using CAD1 Models Approach.....	B250.2	
B270	Total equity position risk	B270	

COMMODITY POSITION RISKCapital
Requirement (000s)

B280 Commodity position risk (from Appendix B-VIII).....

B280

B282 Additional Capital Charge for Options:.....

B282

B282.1 Using Curve Out.....

B282.1

B282.2 Using CAD1 Models Approach.....

B282.2

B284 **Total commodity position risk**.....

B284

II INTERNAL MODELS APPROACHCapital Requirement
(000s)

B290 Previous day's value at risk.....

B290

B300 Average of previous 60 days' value at risk

B300

B310 Multiplication factor (rounded to 2 decimal places and multiplied by 100) .

B310

B320 Capital requirement for general market risk

B320

B330 Capital surcharge for specific risk

B330

B340 **Total capital requirement for risks subject to internal models** (items B320 + B330)

B340

APPENDIX B-I: COUNTERPARTY RISK ON UNSETTLED TRANSACTIONS (000s)

Standard Method (Capital Charge based on potential loss)

Unsettled Transactions		Potential Loss		Capital Charge
10	0 - 4 days.....	P10	0%	C10
20	5 - 15 days.....	P20	8%	C20
30	16 - 30 days.....	P30	50%	C30
40	31 - 45 days.....	P40	75%	C40
50	46 or more days.....	P50	100%	C50
60	Total.....			C60

Alternative Method (Capital Charge based on agreed settlement price)

Unsettled Transactions		Agreed Settlement price		
70	0 - 4 days.....	P70	0%	C70
80	5 - 15 days.....	P80	0.5%	C80
90	16 - 30 days.....	P90	4%	C90
100	31 - 45 days.....	P100	9%	C100
	46 or more days	Use Standard Method		
110	Total.....			C110
120	Total unsettled transactions.....			C120

APPENDIX B-II: COUNTERPARTY EXPOSURE ON OTC DERIVATIVE CONTRACTS
(Trading Book)
Replacement Cost Method (000s)

	OTC CONTRACTS Counterparty Risk Weight All maturities	Replacement cost	Potential Future Exposure	Credit Equivalent Amount	Weight	Weighted Amount
10	0%.....	R10	P10	C10	0%	W10
20	10%.....	R20	P20	C20	10%	W20
30	20%.....	R30	P30	C30	20%	W30
40	50%.....	R40	P40	C40	50%	W40
50	Unanalysed.....	R50	P50	C50	50%	W50
60	TOTAL.....	R60	P60	C60		W60

**APPENDIX B-III: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS
(TRADING BOOK)
REPLACEMENT COST METHOD (000s)**

Notional Principal Amounts By Residual Maturity					
INTEREST RATE		<=1 Year	1-5 Years	over 5 Years	Total
CONTRACTS					
10	0%.....	NA10	NB10	NC10	ND10
20	10%.....	NA20	NB20	NC20	ND20
30	20%.....	NA30	NB30	NC30	ND30
40	50%.....	NA40	NB40	NC40	ND40
50	Exchange-traded.....	NA50	NB50	NC50	ND50

of which					
60	OTC Options.....	NA60	NB60	NC60	ND60
70	Exchange Traded Options	NA70	NB70	NC70	ND70

Notional Principal Amounts By Residual Maturity					
FOREIGN EXCHANGE CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
80	0%.....	NA80	NB80	NC80	ND80
90	10%.....	NA90	NB90	NC90	ND90
100	20%.....	NA100	NB100	NC100	ND100
110	50%.....	NA110	NB110	NC110	ND110
120	Exchange-traded.....	NA120	NB120	NC120	ND120

of which					
130	OTC Options.....	NA130	NB130	NC130	ND130
140	Exchange Traded Options	NA140	NB140	NC140	ND140

Notional Principal Amounts By Residual Maturity					
EQUITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
150	0%.....	NA150	NB150	NC150	ND150
160	10%.....	NA160	NB160	NC160	ND160
170	20%.....	NA170	NB170	NC170	ND170
180	50%.....	NA180	NB180	NC180	ND180
190	Exchange-traded.....	NA190	NB190	NC190	ND190

of which					
200	OTC Options.....	NA200	NB200	NC200	ND200
210	Exchange Traded Options	NA210	NB210	NC210	ND210

**APPENDIX B-III: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS
(TRADING BOOK) - continued**

REPLACEMENT COST METHOD (000s)

		Replacement Cost By Residual Maturity			
		<=1 Year	1-5 Years	over 5 Years	Total
INTEREST RATE CONTRACTS					
10	0%.....	RA10	RB10	RC10	RD10
20	10%.....	RA20	RB20	RC20	RD20
30	20%.....	RA30	RB30	RC30	RD30
40	50%.....	RA40	RB40	RC40	RD40

		Replacement Cost By Residual Maturity			
		<=1 Year	1-5 Years	over 5 Years	Total
FOREIGN EXCHANGE CONTRACTS					
80	0%.....	RA80	RB80	RC80	RD80
90	10%.....	RA90	RB90	RC90	RD90
100	20%.....	RA100	RB100	RC100	RD100
110	50%.....	RA110	RB110	RC110	RD110

		Replacement Cost By Residual Maturity			
		<=1 Year	1-5 Years	over 5 Years	Total
EQUITY CONTRACTS					
150	0%.....	RA150	RB150	RC150	RD150
160	10%.....	RA160	RB160	RC160	RD160
170	20%.....	RA170	RB170	RC170	RD170
180	50%.....	RA180	RB180	RC180	RD180

**APPENDIX B-III: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS
(TRADING BOOK) - continued
REPLACEMENT COST METHOD (000s)**

		Notional Principal Amounts By Residual Maturity			
COMMODITY CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
220	0%.....	NA220	NB220	NC220	ND220
230	10%.....	NA230	NB230	NC230	ND230
240	20%.....	NA240	NB240	NC240	ND240
250	50%.....	NA250	NB250	NC250	ND250
260	Exchange-traded.....	NA260	NB260	NC260	ND260

of which					
270	OTC Options.....	NA270	NB270	NC270	ND270
280	Exchange Traded Options	NA280	NB280	NC280	ND280

		Notional Principal Amounts By Residual Maturity			
PRECIOUS METALS		<=1 Year	1-5 Years	over 5 Years	Total
290	0%.....	NA290	NB290	NC290	ND290
300	10%.....	NA300	NB300	NC300	ND300
310	20%.....	NA310	NB310	NC310	ND310
320	50%.....	NA320	NB320	NC320	ND320
330	Exchange-traded.....	NA330	NB330	NC330	ND330

of which					
340	OTC Options.....	NA340	NB340	NC340	ND340
350	Exchange Traded Options	NA350	NB350	NC350	ND350

		Notional Principal Amounts By Residual Maturity			
TOTAL CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
360	0%.....	NA360	NB360	NC360	ND360
370	10%.....	NA370	NB370	NC370	ND370
380	20%.....	NA380	NB380	NC380	ND380
390	50%.....	NA390	NB390	NC390	ND390
400	Exchange-traded.....	NA400	NB400	NC400	ND400

of which					
410	OTC Options.....	NA410	NB410	NC410	ND410
420	Exchange Traded Options	NA420	NB420	NC420	ND420

**APPENDIX B-III: SUPPLEMENTARY INFORMATION ON DERIVATIVE CONTRACTS
(TRADING BOOK) - continued**

REPLACEMENT COST METHOD (000s)

		Replacement Cost By Residual Maturity			
PRECIOUS METALS		<=1 Year	1-5 Years	over 5 Years	Total
220	0%.....	RA220	RB220	RC220	RD220
230	10%.....	RA230	RB230	RC230	RD230
240	20%.....	RA240	RB240	RC240	RD240
250	50%.....	RA250	RB250	RC250	RD250

		Replacement Cost By Residual Maturity			
PRECIOUS METALS		<=1 Year	1-5 Years	over 5 Years	Total
290	0%.....	RA290	RB290	RC290	RD290
300	10%.....	RA300	RB300	RC300	RD300
310	20%.....	RA310	RB310	RC310	RD310
320	50%.....	RA320	RB320	RC320	RD320

		Replacement Cost By Residual Maturity			
TOTAL CONTRACTS		<=1 Year	1-5 Years	over 5 Years	Total
360	0%.....	RA360	RB360	RC360	RD360
370	10%.....	RA370	RB370	RC370	RD370
380	20%.....	RA380	RB380	RC380	RD380
390	50%.....	RA390	RB390	RC390	RD390

**APPENDIX B-IV: COUNTERPARTY EXPOSURE FOR REPOS, REVERSE REPOS
AND SIMILAR TRANSACTIONS (000s)**

		1	2	3	4	5
		Replacement	Potential	Amount at	Weight	Weighted
		Cost	Future Credit	Risk		Amount
			Exposure	(1 + 2)		(3 * 4)
	UNDOCUMENTED REPOS/ REVERSE REPOS					
10	.....	R10	P10	A10	0%	W10
20	.....	R20	P20	A20	10%	W20
30	.....	R30	P30	A30	20%	W30
40	.....	R40	P40	A40	100%	W40
50	TOTAL.....					W50
		1	2	3	4	5
		Market value of	Market value of	Amount at	Weight	Weighted
	DOCUMENTED REPOS	securities	collateral taken	Risk		Amount
		sold or lent		(1 - 2)		(3 * 4)
60	.....	S60	C60	A60	0%	W60
70	.....	S70	C70	A70	10%	W70
80	.....	S80	C80	A80	20%	W80
90	.....	S90	C90	A90	100%	W90
100	TOTAL.....					W100
		1	2	3	4	5
		Market value of	Market value of	Amount at	Weight	Weighted
	DOCUMENTED REVERSE REPOS	collateral given	securities	Risk		Amount
			bought or borrowed	(1 - 2)		(3 * 4)
110	.....	C110	S110	A110	0%	W110
120	.....	C120	S120	A120	10%	W120
130	.....	C130	S130	A130	20%	W130
140	.....	C140	S140	A140	100%	W140
150	TOTAL.....					W150

APPENDIX B-VI: CAPITAL REQUIREMENT INTEREST RATE GENERAL MARKET RISK (000s)

			1	2	3	4	5
			Zone One	Zone One	Zone Two	Zone Two	Zone Three
			Net Long position	Net Short Position	Net Long position	Net Short Position	Net Long position
Australia	AU	AUSL					
Austria	AT	AUSR					
Belgium	BE	BELG					
Brazil	BR	BRAZ					
Canada	CA	CANA					
Denmark	DK	DENM					
EUROS	ER	EURO					
Finland	FI	FINL					
France	FR	FRAN					
Germany	DE	RGER					
Greece	GR	GREE					
Ireland	IE	EIRE					
Italy	IT	ITAL					
Japan	JP	JAPA					
Malaysia	MY	MALA					
Mexico	MX	MEXI					
Netherlands	NL	NETH					
Norway	NO	NORW					
Portugal	PT	PORT					
Singapore	SG	SING					
South Africa	RA	SAFR					
Spain	ES	SPAI					
Sweden	SE	SWED					
Switzerland	CH	SWIT					
Turkey	TR	TURK					
UK	UK	UKIN					
Sterling Index Linked Gilts							
USA	US	USA					

Other Material Countries

Other.....	U9	UNAL					

Non Material	XF	NONM					
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Category	Percentage
1. Overall	100%
2. By Age Group	
2.1. 18-24	15%
2.2. 25-34	25%
2.3. 35-44	30%
2.4. 45-54	20%
2.5. 55-64	10%
2.6. 65+	5%
3. By Gender	
3.1. Male	45%
3.2. Female	55%
4. By Education Level	
4.1. High School or less	10%
4.2. Some College	20%
4.3. Bachelor's Degree	35%
4.4. Master's Degree	25%
4.5. Doctorate	10%
5. By Income Level	
5.1. \$0-\$24,999	15%
5.2. \$25,000-\$49,999	25%
5.3. \$50,000-\$74,999	30%
5.4. \$75,000-\$99,999	20%
5.5. \$100,000+	10%
6. By Race/Ethnicity	
6.1. White	40%
6.2. Black	15%
6.3. Hispanic	20%
6.4. Asian	10%
6.5. Other	15%
7. By Marital Status	
7.1. Married	45%
7.2. Single	30%
7.3. Divorced	15%
7.4. Widowed	10%
8. By Employment Status	
8.1. Employed	60%
8.2. Unemployed	20%
8.3. Retired	15%
8.4. Student	5%
9. By Geographic Location	
9.1. Urban	40%
9.2. Suburban	30%
9.3. Rural	20%
9.4. Waterfront	10%
10. By Political Affiliation	
10.1. Democrat	45%
10.2. Republican	35%
10.3. Independent	20%
11. By Religious Belief	
11.1. Christian	60%
11.2. Jewish	10%
11.3. Muslim	5%
11.4. Other	25%
12. By Health Status	
12.1. Excellent	15%
12.2. Good	30%
12.3. Fair	25%
12.4. Poor	30%
13. By Social Media Usage	
13.1. Daily	40%
13.2. Weekly	25%
13.3. Monthly	15%
13.4. Never	20%
14. By Travel Frequency	
14.1. Frequently	20%
14.2. Occasionally	30%
14.3. Rarely	40%
14.4. Never	10%
15. By Pet Ownership	
15.1. Dog	35%
15.2. Cat	25%
15.3. Bird	10%
15.4. Fish	15%
15.5. Other	15%
16. By Volunteer Work	
16.1. Regularly	15%
16.2. Occasionally	25%
16.3. Rarely	30%
16.4. Never	30%
17. By Hobby Interests	
17.1. Reading	30%
17.2. Gardening	20%
17.3. Traveling	15%
17.4. Cooking	10%
17.5. Other	25%
18. By Environmental Concern	
18.1. Very Concerned	25%
18.2. Somewhat Concerned	35%
18.3. Not Concerned	40%
18.4. Don't Know	10%
19. By Technology Use	
19.1. Advanced	20%
19.2. Basic	30%
19.3. Limited	40%
19.4. No Use	10%
20. By Cultural Participation	
20.1. Regularly	15%
20.2. Occasionally	25%
20.3. Rarely	30%
20.4. Never	30%
21. By Financial Literacy	
21.1. High	20%
21.2. Medium	30%
21.3. Low	40%
21.4. No Knowledge	10%
22. By Career Satisfaction	
22.1. Very Satisfied	15%
22.2. Satisfied	30%
22.3. Dissatisfied	40%
22.4. No Opinion	15%
23. By Life Satisfaction	
23.1. Very Satisfied	20%
23.2. Satisfied	30%
23.3. Dissatisfied	40%
23.4. No Opinion	10%
24. By Social Support	
24.1. Strong	25%
24.2. Moderate	30%
24.3. Weak	40%
24.4. No Support	5%
25. By Mental Health	
25.1. Good	30%
25.2. Fair	25%
25.3. Poor	40%
25.4. No Data	5%
26. By Physical Activity	
26.1. Regularly	15%
26.2. Occasionally	25%
26.3. Rarely	30%
26.4. Never	30%
27. By Sleep Patterns	
27.1. Regular	20%
27.2. Irregular	30%
27.3. No Sleep	40%
27.4. Don't Know	10%
28. By Stress Levels	
28.1. Low	15%
28.2. Medium	30%
28.3. High	40%
28.4. No Data	15%
29. By Life Expectancy	
29.1. Long	20%
29.2. Medium	30%
29.3. Short	40%
29.4. No Data	

APPENDIX B-VI: CAPITAL REQUIREMENT INTEREST RATE GENERAL MARKET RISK - continued (000s)

			6 Zone Three Net Short Position	7 Maturity based approach (Method one)	8 Duration based Approach (Method two)	9 Simplified Method	10 Total General Market Interest Rate Risk (7 + 8 + 9)
Australia	AU	AUSL					
Austria	AT	AUSR					
Belgium	BE	BELG					
Brazil	BR	BRAZ					
Canada	CA	CANA					
Denmark	DK	DENM					
EUROS	ER	EURO					
Finland	FI	FINL					
France	FR	FRAN					
Germany	DE	RGER					
Greece	GR	GREE					
Ireland	IE	EIRE					
Italy	IT	ITAL					
Japan	JP	JAPA					
Malaysia	MY	MALA					
Mexico	MX	MEXI					
Netherlands	NL	NETH					
Norway	NO	NORW					
Portugal	PT	PORT					
Singapore	SG	SING					
South Africa	RA	SAFR					
Spain	ES	SPAI					
Sweden	SE	SWED					
Switzerland	CH	SWIT					
Turkey	TR	TURK					
UK	UK	UKIN					
Sterling Index Linked Gilts							
USA	US	USA					
Other Material Countries							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
Other.....	U9	UNAL					
Non Material Countries	XF	NONM					
TOTAL	.....	.....					

APPENDIX B-VII: EQUITY POSITION RISK (000s)

			Gross Positions for Specific Risk			
			1	2	3	4
			Positions attracting 8% specific / Execution risk	Positions attracting 4% specific/ Execution risk	Positions attracting 0% execution risk	Total Gross Equity Positions for specific / Execution risk (1 + 2 + 3)
Positions, including positions in indices, allocated by country						
Australia	AU	AUSL.....				
Belgium	BE	BELG.....				
Canada	CA	CANA.....				
France	FR	FRAN.....				
Germany	DE	RGER....				
Japan	JP	JAPA.....				
Netherlands	NL	NETH.....				
Spain	ES	SPAI.....				
Sweden	SE	SWED....				
Switzerland	CH	SWIT.....				
United Kingdom	UK	UKIN.....				
United States	US	USA.....				
Denmark	DK	DENM....				
Finland	FI	FINL.....				
Greece	GR	GREE.....				
Ireland	IE	EIRE.....				
Italy	IT	ITAL.....				
Luxembourg	LU	LUXE.....				
Portugal	PT	PORT.....				
.....						
.....						
.....						
.....						
.....						
.....						
Other material ctry.	U9	UNAL				
Non material ctry...	XF	NONM				
TOTAL.....						

APPENDIX B-VII: EQUITY POSITION RISK - continued (000s)

			Positions for General Market Risk		
			5	6	7
			Excess amount of concentrated positions (Gross)	Other Positions	Total Equity Positions for General Market Risk (5 + 6)
Positions, including positions in indices, allocated by country					
Australia	AU	AUSL.....			
Belgium	BE	BELG.....			
Canada	CA	CANA.....			
France	FR	FRAN.....			
Germany	DE	RGER....			
Japan	JP	JAPA.....			
Netherlands	NL	NETH.....			
Spain	ES	SPAI.....			
Sweden	SE	SWED....			
Switzerland	CH	SWIT.....			
United Kingdom	UK	UKIN.....			
United States	US	USA.....			
Denmark	DK	DENM....			
Finland	FI	FINL.....			
Greece	GR	GREE.....			
Ireland	IE	EIRE.....			
Italy	IT	ITAL.....			
Luxembourg	LU	LUXE.....			
Portugal	PT	PORT.....			
.....					
.....					
.....					
.....					
.....					
.....					
Other material ctry.	U9	UNAL			
Non material ctry...	XF	NONM			
TOTAL	.....				

APPENDIX B-VIII: COMMODITY POSITION RISK (000s)

		Positions			Capital Charges		
Commodity types		Column A Gross Long	Column B Gross Short	Column C Net Open position	Column D Simplified approach	Column E Maturity approach	Column F Total charges
10	Precious metals (excluding gold) ..	10A	10B	10C	10D	10E	10F
20	Base metals	20A	20B	20C	20D	20E	20F
30	Energy contracts (including oil)	30A	30B	30C	30D	30E	30F
40	Other contracts ..	40A	40B	40C	40D	40E	40F
50	Total capital requirement						50F
Top ten commodities by capital charge							
60	1						
70	2						
80	3						
90	4						
100	5						
110	6						
120	7						
130	8						
140	9						
150	10						

APPENDIX B-IX: BACKTESTING RESULTS

Multiplication factor

10	Minimum multiplication factor (rounded to 2 decimal places x 100, ie input as integers)	
20	Number of regulatory backtesting exceptions recorded over last 250 business days.	
30	Plus factor (rounded to 2 decimal places x 100, ie input as integers)	
40	Multiplication factor (items 10 and 30)	

Backtesting on total portfolio

50	Number of recorded backtesting exceptions in last reporting period	
----	--	----------------------

51.0 Exceptions recorded during last reporting period:

	Date (dd / mm / yyyy)		VaR measure (note 1) (000s)		Actual loss (note 2) (000s)
51.01					
51.02					
51.03					
51.04					
51.05					
51.06					
51.07					
51.08					
51.09					
51.10					
51.11					
51.12					

52.0 Five largest daily losses over last reporting period:

	Date (dd / mm / yyyy)		VaR measure (note 1) (000s)		Actual loss (note 2) (000s)
52.1					
52.2					
52.3					
52.4					
52.5					

53.0 Five largest backtesting VaRs¹ over last reporting period:

	Date (dd / mm / yyyy)		VaR measure (note 1) (000s)		Actual loss (note 2) (000s)
53.1					
53.2					
53.3					
53.4					
53.5					

Note 1. The VaR measure for backtesting purposes should be calibrated to a one-day holding period and a 99% one-tailed confidence limit.

Note 2 Actual profit/loss is the day's actual P&L arising from trading activities within the scope of the model.

Backtesting on portfolios for specific risk

60 Number of backtesting exceptions on interest rate portfolio in last reporting period

60.1 Exceptions reported during last reporting period:

	Date (dd / mm / yyyy)		VaR measure (note 3) (000s)		Actual loss (note 4) (000s)
60.11					
60.12					
60.13					
60.14					
60.15					
60.16					
60.17					
60.18					
60.19					
60.20					
60.21					
60.22					

If the reporting institution conducts backtesting on a sub-portfolio level, this should be repeated for each sub-portfolio that is subject to interest rate specific risk

70 Number of backtesting exceptions on equities portfolio in last reporting period

70.1 Exceptions reported during last reporting period:

	Date (dd / mm / yyyy)		VaR measure (note 3) (000s)		Actual loss (note 4) (000s)
70.11					
70.12					
70.13					
70.14					
70.15					
70.16					
70.17					
70.18					
70.19					
70.20					
70.21					
70.22					

If the reporting institution conducts backtesting on a sub-portfolio level, this should be repeated for each sub-portfolio that is subject to interest rate specific risk

Note 3 This is the VaR measure (99% confidence limit, one-day holding period) related to specific risk on the sub-portfolio.

Note 4 This is the actual loss related to specific risk on the sub-portfolio.

APPENDIX B-X: EXPOSURES COLLATERALISED/GUARANTEED/NETTED

This return records the adjustments made by the reporting institution in respect of exposures collateralised or guaranteed or netting, where the collateral/guarantee has been used to reduce the risk weight coefficient of the underlying asset, eg show the amounts in column 3 transferred from item B40.4 (100% weight) to item B40.1 (0% weight).

		1 From Item Number	2 To Item Number	3 Amount Collateralised 000s	4 Amount Guaranteed 000s	5 Amount Netted 000s
1	B					
2	B					
3	B					
4	B					
5	B					
6	B					
7	B					
8	B					
9	B					
10	B					
11	B					
12	B					
13	B					
14	B					
15	B					
16	B					
17	B					
18	B					
19	B					
20	B					
21	B					
22	B					
23	B					
24	B					
25	B					
26	B					
27	B					
28	B					
29	B					
30	B					
31	B					
32	B					
33	B					
34	B					
35	B					

SECTION C - CONSOLIDATION VIA AGGREGATION PLUS (INTO THE TRADING BOOK)

INVESTMENT FIRM SUBSIDIARIES

INVESTMENT FIRM SUBSIDIARIES		A	B	C	D	E
		FSA=1 or local regulator's rules= 0 applied	Individual capital ratio applied = (% to 2d.px100)	(000)s Individual capital requirement	(000)s Notional risk weighted assets	(000)s Incremental capital for large exposures
C10.1	.....					
C10.2	.....					
C10.3	.....					
C10.4	.....					
C10.5	.....					
C10.6	.....					
C10.7	.....					
C10.8	.....					
C10.9	.....					
C10.10	.....					
C10.11	.....					
C10.12	.....					
C10.13	.....					
C10.14	.....					
C10	TOTAL FOR INVESTMENT FIRMS.....			10C	10D	10E

BANKING SUBSIDIARIES

C20.1							
C20.2							
C20.3							
C20.4							
C20.5							
C20.6							
C20.7							
C20.8							
C20.9							
C20.10							
C20.11							
C20.12							
C20.13							
C20.14							
C20	TOTAL FOR BANKING SUBSIDIARIES.....				20C	20D	20E
C30	GRAND TOTAL				30C	30D	30E

SECTION C - CONSOLIDATION VIA AGGREGATION PLUS
(INTO THE TRADING BOOK) - continued

INVESTMENT FIRM SUBSIDIARIES		CAPITAL REQUIREMENT					L (000)s Target capital requirement
		F (000)s MR against which Tier 3 may be held	G (000)s MR against which Tier 3 may not be held	H (000)s Non-MR against which Tier 3 may be held	J (000)s Non-MR against which Tier 3 may may not be held	K (no) Plus factor (nox100)	
C10.1	.....						
C10.2	.....						
C10.3	.....						
C10.4	.....						
C10.5	.....						
C10.6	.....						
C10.7	.....						
C10.8	.....						
C10.9	.....						
C10.10	.....						
C10.11	.....						
C10.12	.....						
C10.13	.....						
C10.14	.....						
C10	TOTAL.....	10F	10G	10H	10J		10L
BANKING SUBSIDIARIES							
C20.1	.....						
C20.2	.....						
C20.3	.....						
C20.4	.....						
C20.5	.....						
C20.6	.....						
C20.7	.....						
C20.8	.....						
C20.9	.....						
C20.10	.....						
C20.11	.....						
C20.12	.....						
C20.13	.....						
C20.14	.....						
C20	TOTAL.....	20F	20G	20H	20J		20L
C30	GRAND TOTAL	30F	30G	30H	30J		30L

SECTION D - CAPITAL ADEQUACY SUMMARY

CAPITAL BASE

000s

D10	Tier 1 (A550)	D10
D20	Eligible Tier 2 (A630)	D20
D30	Eligible Tier 3 (A638)	D30
D40	TOTAL ELIGIBLE CAPITAL (D10 to D30)	D40

BANKING BOOK CAPITAL REQUIREMENTS/RISK WEIGHTED ASSETS

D50	Banking Book Individual Capital Ratio (% multiplied by 100, ie input as integers)	D50
D60	Banking Book Target Ratio (% multiplied by 100, ie input as integers)	D60
D70	Total Banking Book Risk Weighted Assets by risk weighting bands:..... by weighting bands:	D70
D70.1	Risk weighted at 0%.....	D70.1
D70.2	Risk weighted at 10%.....	D70.2
D70.3	Risk weighted at 20%.....	D70.3
D70.4	Risk weighted at 50%.....	D70.4
D70.5	Risk weighted at 100%.....	D70.5
D70.6	Items A452, A472 and A474 of Section A.....	D70.6
D80	Banking Book Capital Requirements	D80

CAPITAL ALLOCATED TO THE BANKING BOOK

D90	Tier 1 capital.....	D90
D100	Eligible Tier 2 capital.....	D100
D110	Total capital allocated to the Banking Book (items D90 + D100)	D110

TRADING BOOK CAPITAL REQUIREMENT/NOTIONAL RISK WEIGHTED ASSETS

D120	Exempt from CAD capital requirements at reporting date ? (please tick if yes)	Yes	☐
D130	If yes, number of days over threshold in reporting period		
D140	Trading Book Individual Capital Ratio (% multiplied by 100, ie input as integers)	D140	
D150	Trading Book Target Ratio (% multiplied by 100, ie input as integers)	D150	

Standard approach

000S

D160	Counterparty/Settlement Risk	D160
D170	Incremental capital for large exposures	D170
D180	Foreign exchange risk	D180
D190	Interest Rate Position Risk.....	D190
D200	Equity Position Risk.....	D200
D210	Commodity Position Risk.....	D210
D220	Total capital requirement for trading book risks not subject to models (items D160 to D210)	D220

Internal models approach

D230	Capital requirement for market risk.....	D230
D240	Capital surcharge for specific risk.....	D240
D250	Total capital requirement for risks subject to internal models (items D230+D240).....	D250

Capital requirements for entities consolidated via aggregation plus

D260	Market Risks against which Tier 3 capital may be held.....	D260
D270	Market Risks against which Tier 3 capital may not be held.....	D270
D280	Non-Market Risk against which Tier 3 capital may be held.....	D280
D290	Non-Market Risk against which Tier 3 capital may not be held.....	D290
D300	Total capital requirement for entities consolidated via aggregation plus	D300
D310	Total Trading Book Capital Requirements (items D220+D250+D300).....	D310
D320	Total Trading Book Notional Risk Weighted Assets.....	D320

CAPITAL ALLOCATED TO THE TRADING BOOK

D330	Tier 1 capital.....	D330
D340	Eligible Tier 2 capital.....	D340
D350	Eligible Tier 3 capital.....	D350
D360	Total capital allocated to the trading book (items D330 to D350).....	D360

ELIGIBLE CAPITAL NOT USED TO SUPPORT EITHER BOOK

D370	Tier 1.....	D370
D380	Eligible Tier 2.....	D380
D390	Total excess Tier 1 and eligible Tier 2 capital before deduction.....	D390

DEDUCTIONS

000s

D400	Investments in subsidiaries and associated companies (item A160).....	D400
D410	Connected lending of a capital nature (A280)	D410
D420	Off-balance sheet items of a capital nature.....	D420
D430	Investments in bank and financial firm capital (item A171).....	D430
D440	Qualifying holdings (item A180.4).....	D440
D450	Deduction plus consolidation.....	D450
D460	Other deductions.....	D460
D470	Total Deductions (items D400 to D460)	D470
D480	OWN FUNDS	D480
D490	ADJUSTED CAPITAL BASE	D490
D500	TOTAL CAPITAL REQUIREMENTS	D500
D510	TOTAL RISK-WEIGHTED ASSETS	D510
D520	'PUBLISHED' RISK ASSET RATIO (% multiplied by 100, ie input as integers)	D520
D530	INDIVIDUAL CAPITAL ADEQUACY RATIO (% multiplied by 100, ie input as integers)	D530
D540	TARGET CAPITAL ADEQUACY RATIO (% multiplied by 100, ie input as integers)	D540

Immediately before the M1 definitions, insert the following;

To be used for all reports completed as at 1 December 2001 or after

FORM LR - Liquidity Return

Reporting institution _____

Reporting date
eg

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31

12

2001

FSA number *

		F	S	A	
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Unconsolidated / Solo consolidated (tick as appropriate).....

Unconsolidated	Solo consolidated

Please tick if this return is completed in Euros (Item A).....

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Knowingly or recklessly giving the FSA information which is false or misleading in a material particular may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary action or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA.

I confirm the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date: _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

Tel No _____

Ext _____

Notes on Completion

1. If you have any difficulty in completing this return, please telephone your normal supervisory contact at the FSA.
2. Complete the return quarterly on an unconsolidated / solo consolidated basis.
3. Monthly BT reporters should complete Form LR as at the end of February, May, August and November. Quarterly BT reporters should complete Form LR as at the end March, June, September and December.
4. Enter amounts to the nearest thousand omitting £000s/€000s.
5. For definitions of items, refer to the Guidance Notes
6. To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return
7. Submit the form within **10 business days** or **12 business days** for those institutions reporting electronically, clearly addressed to:

The Financial Services Authority
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH
- 8 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.

FSA use only	Logged in	Data entered
--------------	-----------	--------------

September 2001

* This should be the FSA firm reference number. This box must be filled in by all reporters (SUP 16.3.7R).

LR.2.FS

PART 1

Marketable Assets

Zone A currencies

Mark to market
value

Item No		1
A1A	Cash held.....	
	<i>Debt instruments issued in Zone A countries</i>	
A2A	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.....	A2A01
A2B	Central government/central government guaranteed and Local Authority marketable debt of 1 to 5 years...	A2B01
A2C	Central government/central government guaranteed and Local Authority marketable debt of over 5 years..	A2C01
A2D	Non-government of 6 months or less.....	A2D01
A2E	Non-government of 6 months to 5 years.....	A2E01
A2F	Non-government of over 5 years.....	A2F01
	<i>Debt instruments issued in Zone B countries</i>	
A3A	Central government/central government guaranteed with a residual maturity of up to 1 year.....	A3A01
A3B	Central government/central government guaranteed of 1 to 5 years.....	A3B01
A3C	Central government/central government guaranteed of over 5 years.....	A3C01
A3D	Eligible non-government of 6 months or less.....	A3D01
A3E	Eligible non-government of 6 months to 5 years.....	A3E01
A3F	Eligible non-government of over 5 years.....	A3F01
A4A	<i>Brady bonds</i>	A4A01
A5A	<i>Highly liquid equities/equity indices</i>	A5A01
A6A	Total discounted amount.....	
		LR.2.1

Zone B currenciesDiscount where
denominated in zone A
currency (%)Discount where
denominated in zone B
currency (%)**Discounted to**Mark to market
value**8 days
and under****Over 8 days
to 1 month**

2

3

4

Item No

└

└

A1A03

A1A

A2A02
A2B02
A2C02
A2D02
A2E02
A2F02

0

20

5

25

10

30

5

25

10

30

15

35

A2A03	A2A04
A2B03	A2B04
A2C03	A2C04
A2D03	A2D04
A2E03	A2E04
A2F03	A2F04

A2A

A2B

A2C

A2D

A2E

A2F

A3A02
A3B02
A3C02
A3D02
A3E02
A3F02

20

20

30

30

40

40

30

30

40

40

50

50

A3A03	A3A04
A3B03	A3B04
A3C03	A3C04
A3D03	A3D04
A3E03	A3E04
A3F03	A3F04

A3A

A3B

A3C

A3D

A3E

A3F

A4A02

20

40

A4A03	A4A04
--------------	--------------

A4A

A5A02

20

40

A5A03	A5A04
--------------	--------------

A5A

.....

A6A03	A6A04
--------------	--------------

A6A

└

└

LR.2.2

PART 2

Contractual basis: residual maturity

Item No	<u>Cashflow basis</u>			
	1	2	3	4
	Overdue	Demand (incl. next day)	8 days and under (excl. next day)	Over 8 days to 1 month

Inflows

B Please tick if reported on a Cashflow basis (blank represents Maturity basis).....

Retail

B1A	Mortgages.....	B1A01	B1A02	B1A03	B1A04
B1B	Personal loans.....	B1B01	B1B02	B1B03	B1B04
B1C	Overdrafts.....	B1C01	B1C02		
B1D	Credit card inflows.....	B1D01	B1D02	B1D03	B1D04
B1E	Repayment of advances.....	B1E01	B1E02	B1E03	B1E04
B1F	Other retail inflows.....	B1F01	B1F02	B1F03	B1F04

Wholesale

B2A	Non-marketable securities and debt instruments and marketable assets maturing within 1 month...	B2A01	B2A02	B2A03	B2A04
B2B	Intragroup / connected.....	B2B01	B2B02	B2B03	B2B04
B2C	Interbank (excluding any intragroup).....	B2C01	B2C02	B2C03	B2C04
B2D	Corporate (non interbank, non intragroup).....	B2D01	B2D02	B2D03	B2D04
B2E	Government / Public sector.....	B2E01	B2E02	B2E03	B2E04
B2F	Repos / reverse repos.....	B2F01	B2F02	B2F03	B2F04
B2G	Trade related letters of credit.....	B2G01	B2G02	B2G03	B2G04
B2H	Overdrafts.....	B2H01	B2H02		

B3A	Swaps and FRAs.....	B3A01	B3A02	B3A03	B3A04
B3B	Forward foreign exchange.....	B3B01	B3B02	B3B03	B3B04
B3C	Forward sales and purchases.....	B3C01	B3C02	B3C03	B3C04
B3D	Other off balance sheet.....	B3D01	B3D02	B3D03	B3D04

B4A	Fees and other income.....	B4A01	B4A02	B4A03	B4A04
B4B	Other funding sources.....	B4B01	B4B02	B4B03	B4B04

B5A	Total inflows.....	B5A01	B5A02	B5A03	B5A04
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LR.2.3

5	6	7	Assets: Maturity analysis				Item No
Over 1 months to 3 months	Over 3 months to 6 months	Total (Cashflow basis)	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Total (Maturity basis)	
BCF05		BCF06					
B1A05	B1A06	B1A07	B1A08	B1A09	B1A10	B1A11	B1A
B1B05	B1B06	B1B07	B1B08	B1B09	B1B10	B1B11	B1B
		B1C07					B1C
B1D05	B1D06	B1D07	B1D08	B1D09	B1D10	B1D11	B1D
B1E05	B1E06	B1E07	B1E08	B1E09	B1E10	B1E11	B1E
B1F05	B1F06	B1F07	B1F08	B1F09	B1F10	B1F11	B1F
B2A05	B2A06	B2A07	B2A08	B2A09	B2A10	B2A11	B2A
B2B05	B2B06	B2B07	B2B08	B2B09	B2B10	B2B11	B2B
B2C05	B2C06	B2C07	B2C08	B2C09	B2C10	B2C11	B2C
B2D05	B2D06	B2D07	B2D08	B2D09	B2D10	B2D11	B2D
B2E05	B2E06	B2E07	B2E08	B2E09	B2E10	B2E11	B2E
B2F05	B2F06	B2F07	B2F08	B2F09	B2F10	B2F11	B2F
B2G05	B2G06	B2G07	B2G08	B2G09	B2G10	B2G11	B2G
		B2H07					B2H
B3A05	B3A06	B3A07	B3A08	B3A09	B3A10	B3A11	B3A
B3B05	B3B06	B3B07	B3B08	B3B09	B3B10	B3B11	B3B
B3C05	B3C06	B3C07	B3C08	B3C09	B3C10	B3C11	B3C
B3D05	B3D06	B3D07	B3D08	B3D09	B3D10	B3D11	B3D
B4A05	B4A06	B4A07	B4A08	B4A09	B4A10	B4A11	B4A
B4B05	B4B06	B4B07	B4B08	B4B09	B4B10	B4B11	B4B
B5A05	B5A06	B5A07	B5A08	B5A09	B5A10	B5A11	B5A

PART 2 (continued)

Contractual basis: residual maturity

Item No	<u>Cashflow basis</u>			
	1 Overdue	2 Demand (incl. next day)	3 8 days and under (excl. next day)	4 Over 8 days to 1 month
Outflows				
C Please tick if reported on a Cashflow basis (blank represents Maturity basis).....				
Retail				
C1A Time deposits.....				
C1B No notice / current accounts.....				
C1C Additional advances committed.....				
Wholesale				
Non-marketable securities and debt instruments and marketable assets maturing within 1 month.....				
C2A Additional advances committed.....				
C2C Intragroup / Connected.....				
C2D Interbank (excluding any intragroup).....				
C2E Corporate (non-interbank and non-intragroup).....				
C2F Government / Public sector.....				
C2G Repos / Reverse Repos.....				
C2H Trade related letters of credit.....				
C3A Swaps and FRAs.....				
C3B Forward foreign exchange.....				
C3C Forward sales and purchases.....				
C3D Other off balance sheet.....				
C4A Dividends, tax, other costs and outflows.....				
C5A Total outflows				
Memo Items				
D1A Option inflows.....				
D1B Option outflows.....				
D1C Undrawn committed facilities granted to the bank.....				
D1D Undrawn committed facilities granted by the bank.....				
D1E Commitments to lend under credit card and other revolving credit type facilities.....				
D1F Total deposits				
D2A Undrawn treasury concessions granted by the bank.....				
D2B Amount of total cash inflows in arrears.....				
LR.2.5				

5	6	7	Liabilities: Maturity analysis				11	Item No
Over 1 months to 3 months	Over 3 months to 6 months	Total (Cashflow basis)	8	9	10			
			Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Total (Maturity basis)		
CCF05		CCF06						
C1A05	C1A06	C1A07	C1A08	C1A09	C1A10	C1A11	C1A	
		C1B07					C1B	
C1C05	C1C06	C1C07	C1C08	C1C09	C1C10	C1C11	C1C	
C2A05	C2A06	C2A07	C2A08	C2A09	C2A10	C2A11	C2A	
C2B05	C2B06	C2B07	C2B08	C2B09	C2B10	C2B11	C2B	
C2C05	C2C06	C2C07	C2C08	C2C09	C2C10	C2C11	C2C	
C2D05	C2D06	C2D07	C2D08	C2D09	C2D10	C2D11	C2D	
C2E05	C2E06	C2E07	C2E08	C2E09	C2E10	C2E11	C2E	
C2F05	C2F06	C2F07	C2F08	C2F09	C2F10	C2F11	C2F	
C2G05	C2G06	C2G07	C2G08	C2G09	C2G10	C2G11	C2G	
C2H05	C2H06	C2H07	C2H08	C2H09	C2H10	C2H11	C2H	
C3A05	C3A06	C3A07	C3A08	C3A09	C3A10	C3A11	C3A	
C3B05	C3B06	C3B07	C3B08	C3B09	C3B10	C3B11	C3B	
C3C05	C3C06	C3C07	C3C08	C3C09	C3C10	C3C11	C3C	
C3D05	C3D06	C3D07	C3D08	C3D09	C3D10	C3D11	C3D	
C4A05	C4A06	C4A07	C4A08	C4A09	C4A10	C4A11	C4A	
C5A05	C5A06	C5A07	C5A08	C5A09	C5A10	C5A11	C5A	
			LR.2.6					

PART 3

Behavioural basis

Item No

1

2

3

Overdue

Demand (incl.
next day)

8 days and under
(excl. next day)

Inflows

Retail

E1A	Mortgages.....
E1B	Personal loans.....
E1C	Overdrafts.....
E1D	Credit card inflows.....
E1E	Repayment of advances.....
E1F	Other retail inflows.....

E1A01	E1A02	E1A03
E1B01	E1B02	E1B03
E1C01	E1C02	E1C03
E1D01	E1D02	E1D03
E1E01	E1E02	E1E03
E1F01	E1F02	E1F03

Wholesale

E4A	Non-marketable securities and debt instruments and marketable assets maturing within 1 month...
E4B	Intragroup / connected.....
E4C	Interbank (excluding any intragroup).....
E4D	Corporate (non interbank, non intragroup).....
E4E	Government / Public sector.....
E4F	Repos / reverse repos.....
E4G	Trade related letters of credit.....
E4H	Overdrafts.....

E4A01	E4A02	E4A03
E4B01	E4B02	E4B03
E4C01	E4C02	E4C03
E4D01	E4D02	E4D03
E4E01	E4E02	E4E03
E4F01	E4F02	E4F03
E4G01	E4G02	E4G03
E4H01	E4H02	E4H03

E5A	Swaps and FRAs.....
E5B	Forward foreign exchange.....
E5C	Forward sales and purchases.....
E5D	Other off balance sheet.....

E5A01	E5A02	E5A03
E5B01	E5B02	E5B03
E5C01	E5C02	E5C03
E5D01	E5D02	E5D03

E2A	Fees and other income.....
E2B	Other funding sources.....

E2A01	E2A02	E2A03
E2B01	E2B02	E2B03

E3A	Total inflows.....
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E3A01	E3A02	E3A03
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LR.2.7

4	5	6	7	8	9	Item No
Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year	Total (Columns 1 to 8)	

E1A04	E1A05	E1A06	E1A07	E1A08	E1A09	E1A
E1B04	E1B05	E1B06	E1B07	E1B08	E1B09	E1B
E1C04	E1C05	E1C06	E1C07	E1C08	E1C09	E1C
E1D04	E1D05	E1D06	E1D07	E1D08	E1D09	E1D
E1E04	E1E05	E1E06	E1E07	E1E08	E1E09	E1E
E1F04	E1F05	E1F06	E1F07	E1F08	E1F09	E1F

E4A04	E4A05	E4A06	E4A07	E4A08	E4A09	E4A
E4B04	E4B05	E4B06	E4B07	E4B08	E4B09	E4B
E4C04	E4C05	E4C06	E4C07	E4C08	E4C09	E4C
E4D04	E4D05	E4D06	E4D07	E4D08	E4D09	E4D
E4E04	E4E05	E4E06	E4E07	E4E08	E4E09	E4E
E4F04	E4F05	E4F06	E4F07	E4F08	E4F09	E4F
E4G04	E4G05	E4G06	E4G07	E4G08	E4G09	E4G
E4H04	E4H05	E4H06	E4H07	E4H08	E4H09	E4H

E5A04	E5A05	E5A06	E5A07	E5A08	E5A09	E5A
E5B04	E5B05	E5B06	E5B07	E5B08	E5B09	E5B
E5C04	E5C05	E5C06	E5C07	E5C08	E5C09	E5C
E5D04	E5D05	E5D06	E5D07	E5D08	E5D09	E5D

E2A04	E2A05	E2A06	E2A07	E2A08	E2A09	E2A
E2B04	E2B05	E2B06	E2B07	E2B08	E2B09	E2B

E3A04	E3A05	E3A06	E3A07	E3A08	E3A09	E3A
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LR.2.8

PART 3 (continued)

Behavioural basis

Item No	1	2	3
	Overdue	Demand (incl. next day)	8 days and under (excl. next day)
Outflows			
Retail			
F1A	Time deposits.....	F1A02	F1A03
F1B	No notice / current accounts.....	F1B02	F1B03
F1C	Additional advances committed.....	F1C02	F1C03
Wholesale			
Non-marketable securities and debt instruments and marketable assets			
F5A	maturing within 1 month.....	F5A02	F5A03
F2A	Additional advances committed.....	F2A02	F2A03
F5C	Intragroup / Connected.....	F5C02	F5C03
F5D	Interbank (excluding any intragroup).....	F5D02	F5D03
F5E	Corporate (non-interbank and non-intragroup).....	F5E02	F5E03
F5F	Government / Public sector.....	F5F02	F5F03
F5G	Repos / Reverse Repos.....	F5G02	F5G03
F5H	Trade related letters of credit.....	F5H02	F5H03
F6A	Swaps and FRAs.....	F6A02	F6A03
F6B	Forward foreign exchange.....	F6B02	F6B03
F6C	Forward sales and purchases.....	F6C02	F6C03
F6D	Other off balance sheet.....	F6D02	F6D03
F3A	Dividends, tax, other costs and outflows.....	F3A02	F3A03
F4A	Total outflows	F4A02	F4A03
LR.2.9			

4	5	6	7	8	9	Item No
Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year	Total (Columns 2 to 8)	

F1A04	F1A05	F1A06	F1A07	F1A08	F1A09	F1A
F1B04	F1B05	F1B06	F1B07	F1B08	F1B09	F1B
F1C04	F1C05	F1C06	F1C07	F1C08	F1C09	F1C

F5A04	F5A05	F5A06	F5A07	F5A08	F5A09	F5A
F2A04	F2A05	F2A06	F2A07	F2A08	F2A09	F2A
F5C04	F5C05	F5C06	F5C07	F5C08	F5C09	F5C
F5D04	F5D05	F5D06	F5D07	F5D08	F5D09	F5D
F5E04	F5E05	F5E06	F5E07	F5E08	F5E09	F5E
F5F04	F5F05	F5F06	F5F07	F5F08	F5F09	F5F
F5G04	F5G05	F5G06	F5G07	F5G08	F5G09	F5G
F5H04	F5H05	F5H06	F5H07	F5H08	F5H09	F5H

F6A04	F6A05	F6A06	F6A07	F6A08	F6A09	F6A
F6B04	F6B05	F6B06	F6B07	F6B08	F6B09	F6B
F6C04	F6C05	F6C06	F6C07	F6C08	F6C09	F6C
F6D04	F6D05	F6D06	F6D07	F6D08	F6D09	F6D

F3A04	F3A05	F3A06	F3A07	F3A08	F3A09	F3A
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F4A04	F4A05	F4A06	F4A07	F4A08	F4A09	F4A
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LR.2.10

PART 4

Calculation of liquidity mismatches

	1	2	3	4	Item No
	Overdue (excluded)	Demand (incl. next day)	8 days and under	1 month and under	
Item No	Contractual Basis				
	Inflows				
G1A	Cumulative discounted marketable assets.....		G1A03	G1A04	G1A
G1B	Plus total cumulative standard inflows.....	G1B02	G1B03	G1B04	G1B
G1C	Plus Y% * committed lines granted to the bank.....				G1C
G1D	Y%				G1D
G1E	Equals total inflows (A).....	G1E02	G1E03	G1E04	G1E
	Outflows				
G2A	Total cumulative standard outflows.....	G2A02	G2A03	G2A04	G2A
G2B	Plus undrawn commitments to lend granted by the bank.....	G2B02			G2B
G2C	Z%.....				G2C
G2D	Plus undrawn credit card and other revolving commitments to lend..	G2D02			G2D
G2E	W%				G2E
G2F	Equals total outflows (B).....	G2F02	G2F03	G2F04	G2F
	Mismatch				
G3A	Net mismatch: standard basis (A - B).....	G3A02	G3A03	G3A04	G3A
G4A	Total deposits (X).....	G4A02			G4A
G5A	Mismatch as % of deposits [(A-B)/X] (to 2 decimal places)	G5A02	G5A03	G5A04	G5A
	Behaviourally Adjusted Basis				
	Inflows				
G6A	Cumulative discounted marketable assets.....		G6A03	G6A04	G6A
G6B	Plus total cumulative behaviourally adjusted inflows.....	G6B02	G6B03	G6B04	G6B
G6C	Plus Y% * committed lines granted to the bank.....	G6C02	G6C03	G6C04	G6C
G6D	Y%.....	G6D02	G6D03	G6D04	G6D
G6E	Equals total inflows (C).....	G6E02	G6E03	G6E04	G6E
	Outflows				
G7A	Total cumulative behaviourally adjusted outflows.....	G7A02	G7A03	G7A04	G7A
G7B	Plus undrawn commitments to lend granted by the bank.....	G7B02	G7B03	G7B04	G7B
G7C	Z%	G7C02	G7C03	G7C04	G7C
G7D	Plus undrawn credit card and other revolving commitments to lend..	G7D02	G7D03	G7D04	G7D
G7E	W%	G7E02	G7E03	G7E04	G7E
G7F	Equals total outflows (D).....	G7F02	G7F03	G7F04	G7F
	Mismatch				
G8A	Net mismatch: behaviourally adjusted basis (C - D).....	G8A02	G8A03	G8A04	G8A
G8B	Total deposits (X).....	G8B02			G8B
G8C	Mismatch as % of deposits [(C-D)/X] (to 2 decimal places)	G8C02	G8C03	G8C04	G8C

In order to assist with the scanning process please enter decimal points clearly and do not enter the % symbol in any of the boxes of this form

LR.2.11

PART 4 (continued)

Exceptions to Guidelines

Net cumulative mismatch
as a percentage of total deposits

	1				2	3	
Item No	Date (ddmm format)				Sight to eight days (to 2 decimal places)	Sight to one month (to 2 decimal places)	Item No
H1A					H1A02	H1A03	H1A
H1B					H1B02	H1B03	H1B
H1C					H1C02	H1C03	H1C
H1D					H1D02	H1D03	H1D
H1E					H1E02	H1E03	H1E
H1F					H1F02	H1F03	H1F
H1G					H1G02	H1G03	H1G
H1H					H1H02	H1H03	H1H
H1J					H1J02	H1J03	H1J
H1K					H1K02	H1K03	H1K
H1L					H1L02	H1L03	H1L
H1M					H1M02	H1M03	H1M
H1N					H1N02	H1N03	H1N
H1P					H1P02	H1P03	H1P
H1Q					H1Q02	H1Q03	H1Q
H1R					H1R02	H1R03	H1R
H1S					H1S02	H1S03	H1S
H1T					H1T02	H1T03	H1T
H1U					H1U02	H1U03	H1U
H1V					H1V02	H1V03	H1V
					LR.2.12		

In order to assist with the scanning process please enter decimal points clearly
and do not enter the % symbol in any of the boxes of this form

PART 5

Deposit Concentration

Part A: Large Deposits

	1	2	3
Item No	Customer (a)	Maturity date (b) (ddmmyy format blank=undated, V=various)	Currency (c) (using international country codes blank=sterling, V=various)
J1A	J1A01		
J1B	J1B01		
J1C	J1C01		
J1D	J1D01		
J1E	J1E01		
J1F	J1F01		
J1G	J1G01		
J1H	J1H01		
J1J	J1J01		
J1K	J1K01		
J1L	J1L01		
J1M	J1M01		
J1N	J1N01		
J1P	J1P01		
J1Q	J1Q01		
J1R	J1R01		
J1S	J1S01		
J1T	J1T01		
J1U	J1U01		
J1V	J1V01		
K1A	K1A01		
K1B	K1B01		
K1C	K1C01		
K1D	K1D01		
K1E	K1E01		
K1F	K1F01		
K1G	K1G01		
K1H	K1H01		
K1J	K1J01		
K1K	K1K01		
K1L	K1L01		
K1M	K1M01		
K1N	K1N01		
K1P	K1P01		
K1Q	K1Q01		
K1R	K1R01		
K1S	K1S01		
K1T	K1T01		
K1U	K1U01		
K1V	K1V01		

4

5

6

7

8

Amount (d)	Maximum amount in reporting period (e)	Client money (C) (f) (please tick)	Mandated accounts (M) (g) (please tick)	Customers connected to reporting bank (CC) (please tick)	Item No
J1A04	J1A05	J1A06	J1A07	J1A08	J1A
J1B04	J1B05	J1B06	J1B07	J1B08	J1B
J1C04	J1C05	J1C06	J1C07	J1C08	J1C
J1D04	J1D05	J1D06	J1D07	J1D08	J1D
J1E04	J1E05	J1E06	J1E07	J1E08	J1E
J1F04	J1F05	J1F06	J1F07	J1F08	J1F
J1G04	J1G05	J1G06	J1G07	J1G08	J1G
J1H04	J1H05	J1H06	J1H07	J1H08	J1H
J1J04	J1J05	J1J06	J1J07	J1J08	J1J
J1K04	J1K05	J1K06	J1K07	J1K08	J1K
J1L04	J1L05	J1L06	J1L07	J1L08	J1L
J1M04	J1M05	J1M06	J1M07	J1M08	J1M
J1N04	J1N05	J1N06	J1N07	J1N08	J1N
J1P04	J1P05	J1P06	J1P07	J1P08	J1P
J1Q04	J1Q05	J1Q06	J1Q07	J1Q08	J1Q
J1R04	J1R05	J1R06	J1R07	J1R08	J1R
J1S04	J1S05	J1S06	J1S07	J1S08	J1S
J1T04	J1T05	J1T06	J1T07	J1T08	J1T
J1U04	J1U05	J1U06	J1U07	J1U08	J1U
J1V04	J1V05	J1V06	J1V07	J1V08	J1V
K1A04	K1A05	K1A06	K1A07	K1A08	K1A
K1B04	K1B05	K1B06	K1B07	K1B08	K1B
K1C04	K1C05	K1C06	K1C07	K1C08	K1C
K1D04	K1D05	K1D06	K1D07	K1D08	K1D
K1E04	K1E05	K1E06	K1E07	K1E08	K1E
K1F04	K1F05	K1F06	K1F07	K1F08	K1F
K1G04	K1G05	K1G06	K1G07	K1G08	K1G
K1H04	K1H05	K1H06	K1H07	K1H08	K1H
K1J04	K1J05	K1J06	K1J07	K1J08	K1J
K1K04	K1K05	K1K06	K1K07	K1K08	K1K
K1L04	K1L05	K1L06	K1L07	K1L08	K1L
K1M04	K1M05	K1M06	K1M07	K1M08	K1M
K1N04	K1N05	K1N06	K1N07	K1N08	K1N
K1P04	K1P05	K1P06	K1P07	K1P08	K1P
K1Q04	K1Q05	K1Q06	K1Q07	K1Q08	K1Q
K1R04	K1R05	K1R06	K1R07	K1R08	K1R
K1S04	K1S05	K1S06	K1S07	K1S08	K1S
K1T04	K1T05	K1T06	K1T07	K1T08	K1T
K1U04	K1U05	K1U06	K1U07	K1U08	K1U
K1V04	K1V05	K1V06	K1V07	K1V08	K1V

PART 5 (continued)

Deposit Concentration

Part B: Client money and mandated accounts held

1		2	3	Item No	
Item No		Amount	Maximum amount in reporting period	Item No	
L1A	Client Money (f).....	L1A02	L1A03	L1A	
L1B	Mandated accounts (g).....	L1B02	L1B03	L1B	
.					
.					

Notes for completing Part 5

- a) Principal customer in the case of closely related depositors/lenders.
- b) Where an individual deposit comprises 25% or more of the total for a particular depositor / group of depositors and has a different maturity from the remainder, it should be reported separately and bracketed. Otherwise where deposits have been received with a variety of maturity dates, reporting institutions need not supply a full list of dates but may write the letter V in the first section of column 2. Where the deposit is undated, this column should be left blank.
- c) Enter the currency and not the amount. The codes used for each currency should be consistent with the international codes used for the Bank of England returns. Where an individual deposit comprises 25% or more of the total for a particular depositor/group of depositors and has a different currency from the remainder, it should be reported separately and bracketed. Otherwise, where deposits are received in a variety of currencies, reporting institutions need not supply details of each currency amount but may write the letter V in the first section of column 3. Where the deposit is in sterling, this column should be left blank.
- d) Enter the sterling (or euro amount, if appropriate) or the sterling equivalent (or euro equivalent) if the deposit/loan is in currency other than sterling (or euro).
- e) Only complete this column for deposits still outstanding at the reporting date.
- f) Funds subject to the FSA's (previously SIB's) client money regulations.
- g) Funds held in accounts operated by a Financial Services Act authorised firm under a mandate signed by the account holder.

LR.2.15

Immediately before the SLR1 definitions, insert the following:

To be used for all reports completed as at 1 December 2001 or after

FORM M1 - Holdings of credit and financial institutions' and non-financial companies' capital instruments

Reporting institution _____

 as at..

--	--	--

 (eg 31 12 2001)

 FSA number *

		F	S	A	
--	--	---	---	---	--

Unconsolidated/solo consolidated/consolidated - tick as appropriate

Unconsolidated

☐

Solo consolidated

☐

Consolidated

☐

(sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA.

I confirm the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

_____ Tel No _____ Ext _____

Notes on Completion

- 1 If you have any difficulty in completing this return, please telephone your normal supervisory contact at the FSA.
- 2 Complete the return quarterly on an unconsolidated/solo consolidated basis in conjunction with Form BSD3.
- 3 Complete the return half-yearly on a consolidated basis in conjunction with Form BSD3.
- 4 Enter amounts to the nearest thousands omitting £000s/€000s
- 5 For definitions of items, refer to the Guidance Notes
- 6 To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return.
- 7 Submit within 10 business days for unconsolidated/solo consolidated returns and 20 business days for consolidated returns or 12 and 22 business days respectively for those institutions reporting electronically to:

The Financial Services Authority
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH

- 8 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.

FSA use only	Logged in	Data entered
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September 2001

* For unconsolidated/solo-consolidated entities, this should be the FSA firm reference number. For consolidated reports, this will be the FSA firm reference number of the institution on whom the requirement to report has been placed. This box must be filled in by all reporters (SUP 16.3.7R).

1 Please tick if completion in Euros

☐

SECTION 1: Holdings in credit and financial institutions' capital instruments

10	Trading Book concession granted (tick if yes).....	☐	
			000s
20	If Trading Book concession granted, what amount.....	20	
30	Concession to hold own group paper in Trading Book (tick if yes)	☐	
40	If concession granted, what amount.....	40	
	Total amount of credit and financial institutions' capital instruments held		
50	Total amount held (items 60 + 70)	50	
60	Banking Book	60	
70	Trading Book (items 70.1 to 70.4).....	70	
70.1	other institutions' paper eligible for a Trading Book concession.....	70	
70.2	holdings eligible for own group concession.....	70	
70.3	paper not eligible for Trading Book concession (deductible from Tiers 1 & 2).	70	
70.4	holdings of own Tier 1 instruments (deductible from Tier 1).....	70	
80	Holdings in excess of 10% of other credit and financial institutions' capital	80	
	Credit or financial institution	Amount	Excess
80.01			80.01E
80.02			80.02E
80.03			80.03E
80.04			80.04E
80.05			80.05E
80.06			80.06E
80.07			80.07E
80.08			80.08E
80.09			80.09E
80.10			80.10E
Total	.....		

Total amount deducted from Tier 1 and Tier 2 capital or risk weighted as at reporting date:

000s

90	Banking Book on-Balance sheet (deductions).....	90
100	Banking Book off-Balance sheet (deductions).....	100
110	Trading Book (deductions).....	110
120	Banking Book (risk weighted)	120
130	Trading Book (non deductible)	130

140 Five largest holdings in credit and financial institutions, at reporting date

Credit or financial institution

Amount

140.1	.....	
140.2	.....	
140.3	.....	
140.4	.....	
140.5	.....	

SECTION 2: Qualifying holdings in non-financial companies

150	Total amount of qualifying holdings	150
160	Total amount of qualifying holdings in excess of 15% of capital	160
170	Total amount of qualifying holdings in excess of 60% of capital	170
180	Total deductions from capital (also report this figure in item A180.4 on BSD3)	180

Immediately before the Supervisory Guidance Notes, insert the following:

To be used for all reports completed as at 1 December 2001 or after

FORM SLR1 - Stock Liquidity Return**Reporting Institution**
 as at.....

--	--	--

 (eg 12 12 2001)
FSA Number*

		F	S	A	
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Knowingly or recklessly giving the FSA information which is false or misleading in a material particular may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). SUP 15.6.1R and SUP 15.6.3R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the FSA and to notify the FSA immediately if materially inaccurate information has been provided. SUP 16.3.10R requires an authorised person to submit reports containing all the information required. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the FSA. It should not be assumed that information is known to the FSA merely because it is in the public domain or has previously been disclosed to the FSA or another regulatory body. Any additional information of relevance should be provided by letter direct to the FSA. I confirm the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Guidance Notes to this form.

Signature of authorised signatory: _____ Date: _____

Name: _____ Position held: _____

In the event of a query, the FSA or the Bank of England may, in the first instance, contact (block letters please)

_____ Tel No _____ Ext _____

Notes on completion

- 1 If you have any difficulty in completing this return, please telephone your usual supervisory contact at the FSA.
- 2 For definitions, refer to the Guidance Notes
- 3 Enter amounts to nearest thousands omitting £000s.
- 4 This form should be completed as at the **SECOND WEDNESDAY OF THE MONTH**. It should also be completed for any exception within the month.
- 5 To assist with the scanning process, please enter all data neatly within the relevant boxes and do not enter the % symbol in any boxes on this return.
- 6 Submit the **monthly** return within **six business days** of the reporting date, clearly addressed to:

FINANCIAL SERVICES AUTHORITY
c/o Monetary and Financial Statistics Division
Domestic Banking Statistics (HO-4)
Bank of England
Threadneedle Street
London EC2R 8AH
- 7 Returns may also be delivered to the Works Gate at the Lothbury entrance of the Bank of England between 9.00am and 5.00pm, Monday to Friday. Envelopes should be clearly addressed as above.
- 8 Submit any **exception** reports direct to your supervisor at the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS.

FSA use only	Logged in	Date entered
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September 2001

* For unconsolidated/solo-consolidated entities, this should be the FSA firm reference number. For consolidated reports, this will be the FSA firm reference number of the institution on whom the requirement to report has been placed. This box must be filled in by all reporters (SUP 16.3.7R).

1 STERLING STOCK:

1.1	Cash.....	1.1	
1.2	Operational balances with Bank of England.....	1.2	
1.3	Treasury Bills.....	1.3	
1.4	Gilts.....	1.4	
1.5	Eligible bank bills.....	1.5	
1.6	Eligible local authority bills.....	1.6	
1.7	Certificates of tax deposits.....	1.7	
1.8	Other.....	1.8	
1.0	TOTAL		1.0
	<i>(Item 1 should be equal or greater than item 2.2)</i>		
2.1	WHOLESALE STERLING NET OUTFLOW LIMIT		2.1
	5 WORKING DAYS as agreed with Financial Services Authority		
2.2	STERLING STOCK FLOOR		2.2
	5 WORKING DAYS as agreed with Financial Services Authority		
3.0	WHOLESALE STERLING NET OUTFLOW		3.0
	5 WORKING DAYS		
4.0	STERLING CERTIFICATES OF DEPOSITS HELD		4.0
4.1	TOTAL	4.1	
4.2	Liquidity conversion factor.....X	4.2	
4.3	Total discounted certificates of deposit..... =	4.3	
	<i>(Equal to item 4.1 times item 4.2)</i>		
4.4	Allowable certificates of deposit.....		4.4
	<i>(Item 4.4 should not be greater than 50% of item 3.0)</i>		
4.5	Remaining certificates of deposit.....	4.5	
	<i>(Item 4.4 plus item plus 4.5 should equal 4.3)</i>		
5.0	STERLING RETAIL DEPOSITS:		
5.1	Sterling retail deposits falling due in next 5 working days.....	5.1	
5.2	Liquidity conversion factor.....X	5.2	
5.3	Sterling retail deposits to be covered.....=		5.3
	<i>(Equal to item 5.1 times item 5.2)</i>		
6.0	STERLING LIQUIDITY RATIO (LQR) (rounded to two decimal places and multiplied by 100, ie places input as integers)		6.0

$$LQR = \left(\frac{A}{(B - C) + D} \right) \times 100\%$$