

**FSA001**
**Balance sheet**

	A	B
	Yes/No	
1	Is this report on behalf of a UK consolidation group?	
2	If yes, please list the firm reference numbers of the other firms in the consolidation group.	
	Index number	FRN
	1	
	...	
	n	
3	If no (to data element 1), is this a solo-consolidated report?	
	Yes/No	
	A	B
	Trading book	Non-trading book
<b>Assets</b>		
5	Cash and balances at central banks (excludes client money)	
6	Credit items in the course of collection from banks	
7	Securities eligible for use in central bank operations	
8	Deposits with, and loans to, credit institutions	
9	Loans and advances to customers	
10	Debt securities	
11	Equity shares	
12	Investment in group undertakings	
13	Reverse repurchase agreements and cash collateral on securities borrowed	
14	Derivatives	
15	Goodwill	
16	Other intangible assets	
17	Tangible fixed assets	
18	Prepayments and accrued income	
19	Other assets	
20	Total assets	
	(both trading and non-trading)	
	A	
<b>Liabilities</b>		
21	Own bank notes issued	
22	Items in the course of collection due to other banks	
23	Deposits from banks and building societies, including overdrafts and loans from them	
24	Customer accounts	
25	of which Retail	
26	E-money	
27	Corporate	
28	Intra-group	
29	Other	
30	Trading liabilities	
31	Debt securities in issue, excluding covered bonds	
32	Covered bonds	
33	Derivatives	
34	Liabilities in respect of sale and repurchase agreements, and cash collateral received for securities lent	
35	Retirement benefit liabilities	
36	Taxation liabilities	
37	Provisions	
38	Subordinated liabilities	
39	Accruals and deferred income	

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

**Memorandum items**

**Derivatives**

	Notional contract amount	Reporting date value	
		Assets	Liabilities
	A	B	C
46	Foreign exchange		
47	Interest rate		
48	Credit derivatives		
49	Equity and stock index		
50	Commodity		
51	Other		
52	Total		
53	Total after accounting netting		

**Other items**

54	Direct credit substitutes	
55	Transaction related contingents	
56	Trade-related contingents	
57	Asset sales with recourse	
58	Forward asset purchases	
59	Forward forward deposits placed	
60	Uncalled partly-paid shares and securities	
61	NIFs and RUFs	
62	Endorsement of bills	
63	Other commitments	
64	Client Money	
65	Number of customers	

## Income statement

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

FSA002 continued

44    **Profit (loss) before tax**

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45    Tax expense (income)

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46    **Net profit (loss)**

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**Memorandum items**

47    Dividends paid during year

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48    **Give details here of exceptional items**

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**FSA003**
**Capital adequacy**

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

- |   |   |                          |
|---|---|--------------------------|
| 1 | A UK bank or a building society                                 | <input type="checkbox"/> |
| 2 | A full scope BIPRU investment firm                              | <input type="checkbox"/> |
| 3 | A BIPRU limited activity firm                                   | <input type="checkbox"/> |
| 4 | A BIPRU limited licence firm, including a UCITS investment firm | <input type="checkbox"/> |

- |   |  |                          |
|---|--|--------------------------|
| 5 | If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R? | <input type="checkbox"/> |
|---|--|--------------------------|

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

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

- |    |                    |  |
|----|--------------------|--|
| 12 | Basis of reporting | Unconsolidated/Solo-consolidated/Consolidated <input type="checkbox"/> |
|----|--------------------|--|

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

- |    |                                     |                          |
|----|-------------------------------------|--------------------------|
| 13 | For consolidated reporting, provide | <b>A</b>                 |
|    | Group reference                     | <input type="checkbox"/> |

- |    |   |          |
|----|---|----------|
| 14 | For consolidated reporting, provide details of all other authorised firms included in this consolidated report. | <b>A</b> |
|----|---|----------|

FRN	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

**A**

- |    |                                |                          |
|----|--------------------------------|--------------------------|
| 15 | Total capital after deductions | <input type="checkbox"/> |
|----|--------------------------------|--------------------------|

- |    |   |                          |
|----|---|--------------------------|
| 16 | Total tier one capital after deductions | <input type="checkbox"/> |
|----|---|--------------------------|

- |    |  |                          |
|----|--|--------------------------|
| 17 | Core tier one capital                            | <input type="checkbox"/> |
| 18 | Permanent share capital                          | <input type="checkbox"/> |
| 19 | Profit and loss account and other reserves       | <input type="checkbox"/> |
| 20 | Interim net losses                               | <input type="checkbox"/> |
| 21 | Eligible partnership, LLP or sole trader capital | <input type="checkbox"/> |
| 22 | Share premium account                            | <input type="checkbox"/> |
| 23 | Externally verified interim net profits          | <input type="checkbox"/> |

- |     |                         |                          |
|-----|-------------------------|--------------------------|
| 135 | Hybrid tier one capital | <input type="checkbox"/> |
| 136 | 50% bucket              | <input type="checkbox"/> |
| 137 | 35% bucket              | <input type="checkbox"/> |
| 138 | 15% bucket              | <input type="checkbox"/> |

- |    |   |                          |
|----|---|--------------------------|
| 24 | Other tier one capital                                      | <input type="checkbox"/> |
| 25 | Perpetual non-cumulative preference shares subject to limit | <input type="checkbox"/> |
| 26 | Innovative tier one instruments subject to limit            | <input type="checkbox"/> |

- |     |  |                          |
|-----|--|--------------------------|
| 27  | Deductions from tier one capital   | <input type="checkbox"/> |
| 28  | Investments in own shares  | <input type="checkbox"/> |
| 29  | Intangible assets  | <input type="checkbox"/> |
| 139 | Excess on limits for 50% bucket capital instruments                            | <input type="checkbox"/> |
| 140 | Excess on limits for 35% bucket capital instruments                            | <input type="checkbox"/> |
| 141 | Excess on limits for 15% bucket capital instruments                            | <input type="checkbox"/> |
| 30  | Excess on limits for non innovative tier one instruments                       | <input type="checkbox"/> |
| 31  | Excess on limits for innovative tier one instruments                           | <input type="checkbox"/> |
| 32  | Excess of drawings over profits for partnerships, LLPs or sole traders         | <input type="checkbox"/> |
| 33  | Net losses on equities held in the available-for-sale financial asset category | <input type="checkbox"/> |

- |    |                   |                          |
|----|-------------------|--------------------------|
| 34 | Material holdings | <input type="checkbox"/> |
|----|-------------------|--------------------------|

- |    |   |                          |
|----|---|--------------------------|
| 35 | Total tier two capital after deductions | <input type="checkbox"/> |
|----|---|--------------------------|

**A**

36	Upper tier two capital	
37	Excess on limits for tier one capital transferred to upper tier two capital	
38	Upper tier two capital instruments	
39	Revaluation reserve	
40	General/collective provisions	
41	Surplus provisions	
42	Lower tier two capital	
43	Lower tier two capital instruments	
44	Excess on limits for lower tier two capital	
45	Deductions from tier two capital	
46	Excess on limits for tier two capital	
47	Other deductions from tier two capital	
48	Deductions from total of tiers one and two capital	
49	Material holdings	
50	Expected loss amounts and other negative amounts	
51	Securitisation positions	
52	Qualifying holdings	
53	Contingent liabilities	
54	Reciprocal cross-holdings	
55	Investments that are not material holdings or qualifying holdings	
56	Connected lending of a capital nature	
57	Total tier one capital plus tier two capital after deductions	
58	Total tier three capital	
59	Excess on limits for total tier two capital transferred to tier three capital	
60	Short term subordinated debt	
61	Net interim trading book profit and loss	
62	Excess on limit for tier three capital	
63	Unused but eligible tier three capital (memo)	
64	Total capital before deductions	
65	Deductions from total capital	
66	Excess trading book position	
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	
70	<b>Total variable capital requirement</b>	
71	Variable capital requirement for UK banks and building societies	
72	Variable capital requirement for full scope BIPRU investment firms	
73	Variable capital requirement for BIPRU limited activity firms	
74	Variable capital requirement for BIPRU limited licence firms	
75	Variable capital requirement for UCITS investment firms	
76	Variable capital requirements to be met from tier one and tier two capital	
77	Total credit risk capital component	
78	Credit risk for UK consolidation group reporting calculated under non-EEA rules	
79	Credit risk capital requirements under the standardised approach	
80	Credit risk capital requirements under the IRB approach	
81	Under foundation IRB approach	
82	Retail IRB	
83	Under advanced IRB approach	
84	Other IRB exposures classes	
85	Total operational risk capital requirement	
86	Operational risk for UK consolidation group reporting calculated under non-EEA rules	
87	Operational risk basic indicator approach	
88	Operational risk standardised/alternative standardised approaches	
89	Operational risk advanced measurement approaches	
90	Reduction in operational risk capital requirement under BIPRU TP 12.1	

**A**

91	Counterparty risk capital component	
92	Capital requirements for which tier three capital may be used	
93	Total market risk capital requirement	
94	Market risk capital requirement for UK consolidation group reporting calculated under non-EEA rules	
95	Position, foreign exchange and commodity risks under standardised approaches (TSA)	
96	Interest rate PRR	
97	Equity PRR	
98	Commodity PRR	
99	Foreign currency PRR	
100	CIU PRR	
101	Other PRR	
102	Position, foreign exchange and commodity risks under internal models (IM)	
103	Concentration risk capital component	
104	Fixed overhead requirement	
105	Capital resources requirement arising from capital floors	
106	Surplus (+) / Deficit (-) of own funds	
107	Solvency ratio (%)	
108	Individual Capital Guidance - total capital resources	
109	Individual Capital Guidance - general purpose capital	
142	Capital Planning Buffer	
143	Draw Down of Capital Planning Buffer	
110	Surplus/(deficit) total capital over ICG	
111	Surplus/(deficit) general purposes capital over ICG	
144	Surplus/(deficit) total capital over ICG and Capital Planning Buffer	
145	Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer	
<b>MEMORANDUM ITEMS</b>		
112	Value of portfolio under management - UCITS investment firms	
<b>Prudential filters</b>		
113	Unrealised gains on available-for-sale assets	
114	Unrealised gains (losses) on investment properties	
115	Unrealised gains (losses) on land and buildings	
116	Unrealised gains (losses) on debt instruments held in the available for sale category	
117	Unrealised gains (losses) on cash flow hedges of financial instruments	
118	Unrealised gains (losses) on fair value financial liabilities	
119	Defined benefit asset (liability)	
120	Deficit reduction amount if used	
121	Deferred acquisition costs (deferred income) (DACs/DIRs)	
<b>Minority interests</b>		
122	Minority interests included within capital resources	
123	of which: innovative tier one instruments	
<b>Profits</b>		
124	Profits not externally verified at the reporting date but subsequently verified	
125	Total capital after deductions after profits have been externally verified	
<b>Allocation of deductions between tier one and two capital</b>		
126	Material insurance holdings excluded from allocation	
127	Allocated to tier one capital	
128	Allocated to tier two capital	
<b>Firms on the IRB/AMA approaches</b>		
129	Total capital requirement under pre-CRD rules	
130	Total credit risk capital component under pre-CRD	
131	Expected loss amounts - wholesale, retail and purchased receivables	
132	Expected loss amounts - equity	
133	Total value adjustments and provisions eligible for the "EL less provisions" calculation under IRB	
134	Total deductions from tier 1 and tier 2 capital according to pre-CRD rules	

**FSA004**  
**Credit risk**

#### Breakdown under the Standardised Approach by exposure classes

	1	2	3	4	5
1 Total					
2 Central governments or central banks					
3 Regional governments or local authorities					
4 Administrative bodies and non-commercial undertakings					
5 Multilateral development banks					
6 International organisations					
7 Institutions					
8 Corporates					
9 Retail					
37 Secured by mortgages on residential property					
38 Secured by mortgages on commercial real estate					
11 Past due items					
12 Items belonging to regulatory high risk categories					
13 Covered bonds					
14 Securitisation positions					
15 Short term claims on institutions and corporates					
16 Collective investment undertakings					
17 Other items					



**Breakdown under the Foundation IRB**

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


**Breakdown of Retail IRB**

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


**Breakdown under Advanced IRB**

- 28 Total
- 29 Central governments and central banks
- 30 Institutions
- 31 Corporates
- 32 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60
- 40 Of which: to specialised lending BIPRU 4.5


**Breakdown of other IRB exposure classes**

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


FSA005

## Market risk

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

		A	B	C	D	E	F	G
	<b>Interest rate risk</b>							
	General interest rate risk	USD	GBP	EUR	CHF	YEN	Other	Total
1	Valuations of longs							
2	Valuation of shorts							
3	PRR (as per handbook)							
	<b>Specific interest rate risk</b>							
	Amount by risk bucket							Total
4	0.00%							
5	0.25%							
6	1.00%							
7	1.60%							
8	8.00%							
9	12.00%							
10	PRR							
66	Net long securitisation (excl. re-securitisation) exposures/unrated liquidity facilities PRR							
67	Net short securitisation (excl. re-securitisation) exposures/unrated liquidity facilities PRR							
68	Net long re-securitisation exposures/unrated liquidity facilities PRR							
69	Net short re-securitisation exposures/unrated liquidity facilities PRR							
12	Ordinary CDS (outside correlation trading portfolio) PRR							
13	Securitisation CDS (outside correlation trading portfolio) PRR							
14	Basic interest rate PRR calculation for equity instruments							
15	Option PRR for interest rate positions							
16	CAD1 PRR for interest rate positions							
17	Other PRR							
70	Correlation trading portfolio - Net long positions PRR							
71	Correlation trading portfolio - Net short positions PRR							
18	Total interest rate PRR							

**Equity risk**

General equity risk (or simplified)

19  
20  
21

Valuations of longs  
Valuation of shorts  
PRR

USD	GBP	EUR	CHF	YEN	Other	Total

FSA005 continued

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

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FSA005 continued

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

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


**Add-ons**

		A	B
		Description	Value
63	1		
	2		
	3		
	...		
	n		

64 Total Add-ons

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61 Internal models-based PRR

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62 **GRAND TOTAL PRR**

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FSA006  
Market risk - supplementary data

Daily outturn data

Closing P&L date	VaR confidence level	Holding period (days)	Business unit code	Currency	Value at risk	BIPRU 7.10 cleaned P&L	Starting P&L date	Date on which VaR computed	Last date Var historic data updated	Add-on VaR	BIPRU 7.10 hypothetical P&L
---------------------	----------------------------	--------------------------	-----------------------	----------	---------------	---------------------------	----------------------	----------------------------------	---	------------	-----------------------------------

1	A	B	C	D	E	F	G	H	J	K	L	M
1												
2												
n												



FSA007

Operational risk

		The Standardised Approach (and Alternative Standardised Approach)	Advanced Measurement Approach				
		A	B				
1	<b>Approach adopted (Yes/No)</b> <i>Fill in the columns for each approach that is adopted</i>						
<b>Relevant income indicator - 3 year average</b>							
2	- corporate finance						
3	- trading and sales						
4	- retail brokerage						
5	- commercial banking						
6	- retail banking						
7	- payment and settlement						
8	- agency services						
9	- asset management						
(Under Alternative Standardised Approach)							
<b>Nominal amount of loans and advances - 3 year average</b>							
10	- retail banking						
11	- commercial banking						
12	Capital requirements before risk transfer mechanisms and expected loss deductions						
13	Expected loss captured in business practice excluded from capital requirements						
14	Total capital alleviation due to risk transfer mechanisms						
15	<b>Capital required - total</b>						
<b>Operational risk losses - AMA firms only</b>							
16	<b>Gross loss amount for the whole period</b>						
17	<b>Total number of loss events</b>						
18	<b>Date event added to loss database</b>	<b>Date of loss event</b>	<b>Gross Loss Amount</b>	<b>Certainty of loss</b>	<b>Business line</b>	<b>Event type</b>	<b>Commentary</b>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
1							
2							
n							

Large exposures

A

B

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

For consolidated reporters only

2 List the Firm Reference Numbers of the members of the UK consolidation group

Index no	FRN
1	
2	

For unconsolidated/solo-consolidated reporters only

3 Is the firm a member of a UK integrated group

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

4 Capital resources under BIPRU 10.5.3R

A

Capital resources (BIPRU 10.5.4R)

B

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

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

A

Part 2: Details of connected counterparties at the reporting date

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

Transaction no	Counterparty name	Transaction or exposure value	% of capital resources
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
1			
...			
<i>n</i>			

**FSA009**  
**Key data**

[deleted]

**FSA010 Mismatch liquidity**

**[Deleted]**

**FSA011****Building society liquidity**

	Amount
9 SDL at reporting date	<input type="text"/>

**Amounts of 8 day liquidity at any time during the month (end of day balance)**

	A	C
	Amount	Date
12 Building society holdings - at reporting date	<input type="text"/>	

**Specialist data**

13 Business assets not FSRP as % of business assets	<input type="text"/>
14 Deposits and loans as % of SDL	<input type="text"/>
15 Amount of offshore deposits	<input type="text"/>
16 Large shareholdings as % of SDL	<input type="text"/>

**FSA012**

**Non-deposit-taking EEA bank liquidity**

[Deleted]

**FSA013**  
**Stock liquidity**  
[Deleted]



**FSA014****Forecast data from firms**

A

**Profitability (for the financial year)**

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

**Balance sheet**

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

**Capital adequacy**

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

### Sectoral information, including arrears and impairment

FSA015

**FSA016 Solo consolidation data**

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

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

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

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

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

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

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

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

Interest rate gap report

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

Note An option that is IN the money or would be in the event of the parallel shift calculated in 45 or 46 or more should be assigned a maturity (i.e re-pricing) date equal to the expiry date of the contract. This affects data elements 12 and 26 (options).

1 An option that is OUT of the money and would remain so in the event of the parallel shift calculated in 45 or 46 or more should be assigned to the 'overnight to 3 month' maturity band. This affects data elements 12 and 26 (options).

An option within these two bounds should have its re-pricing date determined by simple straight line interpolation - e.g. an option exactly at the money, would be assigned a notional maturity date halfway between overnight and the contract expiry date

UK integrated groups - large exposures

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

1 [deleted]

A

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

A	B	C
Index no	FRN	CNCOM
1		
...		
n		
Total		

3 Group capital resources under BIPRU 10.8.13R

A

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

**FSA019 Pillar 2 information**

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

		<b>B</b>
		yes/no
1	Does GENPRU 1.2 apply to your firm?	<input type="text"/>
If so, please answer <u>all</u> the following questions:		000s
2	How much capital do you consider adequate for the nature, scale and complexity of your firm's activities in line with its Internal Capital Adequacy Assessment Process (ICAAP)?	<input type="text"/>
3	What is the actual amount of capital resource your firm holds at the accounting reference date?	<input type="text"/>
		yes/no
4	Have you documented your ICAAP?	<input type="text"/>
		dd/mm/yy
5	When did you last review the ICAAP?	<input type="text"/>
		yes/no/not applicable
6	Have your external auditors audited your firm's financial statement in the 12 months?	<input type="text"/>
7	If so, has any audit opinion you received in the last year been qualified in any respect?	<input type="text"/>
		%
8	What is the ratio of dealing errors in relation to the total number of transactions your firm has undertaken in the past 12 months?	<input type="text"/>
		yes/no
9	Have you considered your firm's risk appetite when developing its ICAAP?	<input type="text"/>
In your ICAAP, have you considered the impact of an economic downturn on:		
10	· your firm's financial position?	<input type="text"/>
11	· your business plans?	<input type="text"/>
Is the firm exposed to the risks listed below? And if so, what amount of capital resource have you allocated to each of them?		
		yes/no A
		000s B
12	· market risk	<input type="text"/>
13	· credit risk	<input type="text"/>
14	· operational risk	<input type="text"/>
15	· liquidity risk	<input type="text"/>
16	· securitisation risk	<input type="text"/>
17	· insurance risk	<input type="text"/>
18	· pension obligation risk	<input type="text"/>
19	· concentration risk	<input type="text"/>
20	· residual risk	<input type="text"/>
21	· business risk	<input type="text"/>
22	· interest rate risk	<input type="text"/>
23	· other (please specify)	<input type="text"/>

FSA019 continued

		yes/no
40	Have you calculated the cost of an orderly wind down of the firm's business?	<input type="text"/>

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



**FSA020**  
**ELMIs balance sheet**

[Deleted]



**FSA021**  
**Income statement ELMIs**

[Deleted]



**FSA022**  
**ELMIs Capital requirements**

[Deleted]



**FSA023**

**Foreign Exchange Risk (electronic money institutions)**

[Deleted]



**FSA024**

**Large exposures (electronic money institutions)**

[Deleted]

**FSA025**

**Liquidity (electronic money institutions)**

[Deleted]

[Deleted]



**FSA028**
**Non-EEA sub-group**

27 Do you have a non-EEA sub-group which you are reporting on behalf of? Yes/No

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

1 Is your non-EEA sub-group reporting requirement satisfied by a UK consolidation group FSA003?

If the answer to 1 is 'Yes', you do not have to complete the rest of this data item.

2 Is your non-EEA sub-group reporting requirement satisfied by a UK consolidation group FSA003?

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

4 What is the currency of this report?

**Capital adequacy**

5 Total tier one capital after deductions

6 Total tier two capital after deductions

7 Deductions from the totals of tier one and two

8 Total tier one capital plus tier two capital after deductions

9 Total tier three capital

10 Deductions from total capital

11 Total capital after deductions

12 Credit risk requirement under existing rules

13 Market risk requirement under existing rules

14 Other capital requirements under existing rules

15 Total credit risk capital component

16 Total operational risk capital requirement

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

18 Counterparty risk capital component

19 Total market risk capital requirement

20 Concentration risk capital component

21 Fixed overheads requirement

22 Capital requirement

23 Capital resources requirement arising from the operation of capital floors

24 Surplus/Deficit of own funds

**Large exposures**

25 Capital resources

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



## Balance Sheet

			<b>A</b>
<b>Fixed Assets</b>			
1	Intangible assets		
2	Tangible assets		
3	Investments		
4	Total fixed assets		
<b>Current assets</b>			
5	Stocks and Investments		
6	Trade debtors	Due within 90 days	
7		Due after 90 days	
8	Non-trade debtors		
9	Sundry debtors		
10	Loans & other assets		
11	Cash at bank and in hand	Segregated	
12		Non segregated	
13	Total current assets		
<b>Current liabilities</b>			
14	Creditors		
15	Sundry creditors		
16	Accruals		
17	Bank loans and overdrafts segregated due within 1 year		
18	Bank loans and overdrafts non segregated due within 1 year		
19	Short term subordinated loan due within 1 year		
20	Long term subordinated loan due within 1 year		
55	Total current liabilities		
21	Net current assets (liabilities)		
<b>Long term liabilities</b>			
22	Creditors		
23	Bank loans and overdrafts segregated due after 1 year		
24	Bank loans and overdrafts non segregated due after 1 year		
25	Short term subordinated loan due after 1 year		
26	Long term subordinated loan due after 1 year		
27	Total long term liabilities		
28	Total assets less total liabilities		
<b>Capital</b>			
<b><u>For incorporated entities only</u></b>			
29	Ordinary shares		
30	Non cumulative preference shares	Fixed term	
31		Non fixed term	
32	Cumulative preference shares	Fixed term	
33		Non fixed term	
34	Total cumulative preference shares		
35	Share premium account		
36	Other reserves		
37	Revaluation reserve		
38	Retained earnings		
39	Profit / (loss) current year	Externally verified	
40		Unverified trading book	
41		Unverified non trading book	
42	Total capital		

## Off Balance Sheet items

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

		A
<b>Capital</b> <b><u>For Partnerships or sole traders only</u></b>		
44	Capital account	
45	Retained earnings	
46	Current account current year	Externally verified
47		Unverified trading book
48		Unverified non trading book
49	Total capital	

Off Balance Sheet items

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

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

Off Balance Sheet items

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

**FSA030**  
**Income Statement**

	<b>A</b>
<b>Dealing Profit /(Loss)</b>	
1 Dealing profits or (loss) - trading	
2 Dealing profit or (loss) - long term investments	
3 Charges on sales / redemptions of regulated products	
4 Total dealing profit or (loss)	
 <b>Revenue</b>	
5 Gross Commission and brokerage	
6 Performance fees	
7 Investment management fees	
8 Investment advisory fees	
9 Corporate Finance	
10 UCITS management fees	
11 Interest and dividends receivable	
12 Other revenue	
13 Foreign exchange gains	
14 Total revenue	
 <b>Expenditure</b>	
15 Commissions and fees	
16 Staff costs - salary	
17 Staff costs - bonus	
18 Foreign exchange losses	
19 Accommodation	
20 Interest expense	
21 Other expenditure	
22 Total expenditure	
 <b><u>Following section for incorporated entities only</u></b>	
23 Profit or (loss) on ordinary activities before taxation	
24 Taxation	
25 Profit or (loss) after taxation	
26 Appropriations	
27 Retained profit or (loss) for the period	
 <b><u>Following section for partnerships (including LLPs) and sole traders</u></b>	
28 Operating Profit or (loss)	
29 Investment Income	
30 Interest receivable	
31 Profit or (loss) attributable to partners.	

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

## Regulatory Capital

**Part 1** (To be completed by all firms)

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

A


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

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


- 10 Tier 1 Capital

--

*Tier 2*

- 11 Revaluation reserves  
 12 Fixed term cumulative preference share capital  
 13 Long term subordinated loans  
 14 Perpetual cumulative preference share capital and qualifying capital instruments  
 15 Qualifying arrangements


- 9 Less Material holdings in credit and financial institutions and material insurance holdings  
 16 Own Funds


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

- 41 Initial capital  
 18 Less: Investments in own shares at book value  
 19 Intangible assets  
 20 Material current year losses


- 22 Perpetual cumulative preference shares  
 23 Fixed term capital preference shares  
 24 Perpetual long term subordinated loans  
 25 Long term subordinated loan  
 26 Revaluation reserve  
 27 Less the sum of material holdings in credit and financial institutions and material insurance holdings  
 28 Own Funds


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

29 How do you meet your regulatory capital requirement?

*Capital resources requirement*

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

31 Other own funds requirement (if applicable)

42 Total own funds requirement

32 Surplus / (deficit)


*Professional Indemnity Insurance*

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

34 Does your firm conduct insurance mediation activities?

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

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

Regulatory Capital

Own Funds

1

Ordinary share capital which is fully paid

5

Perpetual non-cumulative preference share capital which is fully paid

3

Share premium account

4

Reserves (excluding revaluation reserves)

45

Audited retained earnings

46

Externally verified interim net profits

47

Partners' capital

2

Eligible LLP Members' Capital (in accordance with the provisions of IPRU (INV) Annex A)

48

Sole trader capital

8

Less: Investments in own shares at book value

9

Intangible assets

10

Material current year losses

12

Excess of current year's drawings over current year profits

13

Revaluation reserves

14

Perpetual cumulative preference share capital and debt capital

15

Long-Term subordinated loans (in accordance with IPRU (INV) 13.1A.18 to 13.1A.20)

16

Fixed term preference share capital (if not redeemable by shareholders within 5 years)

11

Less: Material holdings in credit and financial institutions and material insurance holdings

17

Own Funds

Regulatory capital test

How do you meet your regulatory capital requirement?

Capital requirement

Own funds requirement (will always be a minimum of £20k even if PII / combination indicated)

25

Additional own funds requirement for PII (if applicable)

26

Other regulatory capital / own funds requirements (if applicable)

27

Own Funds

28

Surplus / (deficit)

Professional Indemnity Insurance

Does your firm hold PII?

32

If not, does your firm hold a Comparable Guarantee or is it otherwise exempt from the requirement to hold PII?

34

Does your firm conduct insurance mediation activities?

35

Has your firm renewed its PII cover since the last reporting date?

36

If your policy excludes all business activities carried on prior to a particular date (i.e. a retroactive start date), then insert the date here.

37

Is the cover compliant?

38

A

B

C

D

M

E

F

G

H

PII Basic information

PII policy

Annualised premium

Insurer (from list)

Start date

Renewal date

Currency of indemnity limits

Limit of indemnity required Single

Limit of indemnity required Aggregate

Limit of indemnity received Single

Limit of indemnity received Aggregate

1

2

3

4

5

6

7

8

9

10

J

K

L

PII detailed information

Business line

Policy excess

Policy exclusions

39

Annual income as stated on the most recent proposal form

40

Amount of additional capital required for increased excess(es) (Where applicable, total amount for all PII policies)

41

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

42

Total of additional own funds required

43

Total of readily realisable own funds

44

Excess / (deficit) of readily realisable own funds

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

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

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



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

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

FSA037 Deleted

**FSA038**  
**Volumes and Type of Business**

**Total Value of Funds Under Management**

**A**

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


**Number and Type of Customer**

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

Yes / No
----------

%
---

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

**FSA039**  
**Client Money and Client Assets**

- 1

Has your firm held Client Money or Client Assets in this reporting period?

A
- 2

Does the firm undertake stock lending activities using clients' custody assets?

Yes/No

FSA040  
CFTC DATA: Specialist data for firms subject to CFTC part 30 exemption order

Omnibus letter of Credit

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

A


Secured amount

- 5 Deficit open trade equity at LME
- 6 House losses at LCH
- 7 Deficit open trade equity of non-LME customers at LCH
- 8 LME forward profit
- 9 Total
- 10 Excess / (deficiency)



- 11 Number of occasions when the omnibus letter of credit was deficient

--

- 12 Total excess / (deficiency) for individual letter of credit

A		B		C		D	
Secured amount		Value of letter of credit		Excess / (deficiency)		Date rectified	
1							
...							
n							
Total							

A

--

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

**FSA041**

**Asset Managers that use Hedge Fund Techniques Report**

[deleted]

**FSA042**  
**UCITS**

**A**

1 Do you operate one or more UK authorised UCITS schemes?

Yes / No

2 If Yes to 1A, do you use derivatives in the scheme(s)?

Yes / No

3 If Yes to 2A, are you using derivatives for investment purposes in your UK authorised UCITs schemes?

Yes/No

**FSA043**

**Key data (for exempt CAD firms)**

[deleted]



**FSA044**

**Analysis of assets and deposits by maturity band**

[deleted]

**FSA045**  
**IRB portfolio risk**

## Central Government and Central Banks - credit risk

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

**A**

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

## Institutions - credit risk

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

**A**

10

PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA	
Lower PD bound	Upper PD bound								
		A	B	C	D	E	F	G	
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									

4								
5								
6								
7								
...								
n								
11	In default							
12	Total							

Corporates - credit risk			A							
13	Tick here if you have no exposures in these asset classes									
14	Please indicate whether your PDs are PiT or TTC or Hybrid PiT									
15	Enter number of days in the definition of Default									
16	PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA	
	Lower PD bound	Upper PD bound								
			A	B	C	D	E	F	G	
	Above %	Up to %	000s	000s	days	%	%	000s	000s	
1	0.000%									
2										
3										
4										
5										
6										
7										
...										
n										
17	In default									
18	Total									

Retail Mortgages		A
19	Tick here if you have no exposures in these asset classes	
20	Please indicate whether your PDs are PiT or TTC or Hybrid PiT	
21	Enter number of days in the definition of Default	

22

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

23

24

**QRRE****A**

25

Tick here if you have no exposures in these asset classes

26

Please indicate whether your PDs are PiT or TTC or Hybrid PiT

27

Enter number of days in the definition of Default

28

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

29

Total								
-------	--	--	--	--	--	--	--	--

**A**

\_\_\_\_\_



PD range at reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
----------------------------	-------	-------------	----------	-------------	------	----------	------

RWEA

G

	00000

2

2

2

100

4

5

6

7

...

 $n$ 

In default								
------------	--	--	--	--	--	--	--	--

Total								
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## A

11/11/2019

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PD range at reporting date	Gross	Exposure at	Maturity	Probability	Loss	Expected	RWEA
----------------------------	-------	-------------	----------	-------------	------	----------	------

## REVIEW

G

	0000

2

3								
4								
5								
6								
7								
...								
n								
41	In default							
42	Total							

#### Central Government and Central Banks - counterparty credit

**A**

Tick here if you have no exposures in these asset classes

Please indicate whether your PDs are PiT or TTC or Hybrid PiT

Enter number of days in the definition of Default

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

#### Institutions - counterparty credit risk

**A**

Tick here if you have no exposures in these asset classes

Please indicate whether your PDs are PiT or TTC or Hybrid PiT

Enter number of days in the definition of Default


52

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

**Corporates - counterparty credit risk**

55

Tick here if you have no exposures in these asset classes

56

Please indicate whether your PDs are PiT or TTC or Hybrid PiT

57

Enter number of days in the definition of Default

58

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

59  
60

In default								
Total								



## General

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

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

[illegible]

#### Risk positions - standardised exposures

		A	B	C	D	E	F	G	H
		CQS1	CQS2	CQS3	CQS4 (only for credit assessments other than short- term credit assessments)	All other credit assessments	Deductions from capital	Concentration ratio (Exposure value)	Concentration ratio (Capital requirement)
31	Originator	Securitisation							
32		Resecuritisation							
33	Sponsor	Securitisation							
34		Resecuritisation							
35	Counterparty credit risk	Securitisation							
36		Resecuritisation							
37	All other exposures	Securitisation							
38		Resecuritisation							

### Risk positions - IRB exposures

[illegible]

**FSA047**
**Daily Flows**
**Part 1 - Memo Items**

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

<b>B</b>	<b>C</b>	...	<b>n</b>
Date + 1	Date + 2	...	Date + n

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

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

<b>A</b>	<b>B</b>	...	<b>n</b>
Date + 1	Date + 2	...	Date + n

		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	

**Part 3 - Wholesale asset cash flows**

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

		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	

**Part 4 - Other asset cash flows**

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

**Part 5 - Repo cash flows**

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

		...	
		...	
		...	
		...	
		...	
		...	

**Part 6 - Wholesale liability cash flows**

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

		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	
		...	

**Part 7 - Other liability cash flows**

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

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

57	Principal FX cash flows (including currency swaps)
----	--

		...	
--	--	-----	--

FSA048

## Enhanced Mismatch Report

## Part 1 - Memo items

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

A	B	C	D
	OMO	Collateral upgrade	Others

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

	A	B	C	D	E	F	G	H	I	J
	Unencumbered position	Open maturity	<= 2 weeks	2 weeks <= 1 month	> 1 month <= 3 months	> 3 months <= 6 months	> 6 months <= 1 year	> 1 year <= 2 years	> 2 years <= 5 years	> 5 years
6	Liquid asset buffer-eligible securities									
7	Other high quality central bank, supranational and central government debt									
8	US GSE/GSA securities									
9	Own-name securities and transferable whole-loans									
10	High quality asset-backed securities									
11	High quality covered bonds									
12	Securities issued by group entities									
13	High quality corporate bonds (UK credit institutions)									
14	High quality corporate bonds (non-UK credit institutions)									
15	High quality corporate bonds (excluding credit institutions)									
16	Equities included in major indices									
17	Other securities and commodities									

## Part 3 - Wholesale asset cash flows

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

## Part 4 - Other asset cash flows

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

## Part 5 - Repo cash flows

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

**Part 6 - Wholesale liability cash flows**

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



**Part 7 - Other liability cash flows**

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



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

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

Undrawn balances



**Part 9 - Downgrade triggers**

70 Asset put-backs from third party vehicles  
 71 Conditional liabilities  
 72 Over the counter (OTC) derivative triggers  
 73 Other contingent liabilities

	B 1 notch	C 2 notches	D 3 notches	E 4 notches	F 5 notches	G 6 notches	H 7 notches	I 8 notches	J 9 notches	K 10 notches

**Part 10 - Derivatives margining and exposure**

74 OTC derivative margin given  
 75 Exchange traded margin given  
 76 OTC derivative margin received  
 77 Exchange traded margin received

Cash nominal	Collateral market value	Initial margin	MTM exposure - margined	MTM exposure - non margined

**Part 11 - Assets included in Part 2 that are held under re-hypothecation rights**

78 Liquid asset buffer-eligible securities  
 79 Other high quality central bank, supranational and central government debt  
 80 US GSE/GSA securities  
 81  
 82 High quality asset-backed securities  
 83 High quality covered bonds  
 84 Securities issued by group entities  
 85 High quality corporate bonds (UK credit institutions)  
 86 High quality corporate bonds (non-UK credit institutions)  
 87 High quality corporate bonds (excluding credit institutions)  
 88 Equities included in major indices  
 89 Other securities and commodities

Customer balance


**FSA049**  
**Intentionally left blank**

**FSA050****Liquidity Buffer Qualifying Securities**

	Issuer	A Market value of identifiable securities or security baskets
1	Australia	
2	Austria	
3	Belgium	
4	Canada	
5	Denmark	
6	Finland	
7	France	
8	Germany	
9	Ireland	
10	Italy	
11	Japan	
12	Luxembourg	
13	Norway	
14	Netherlands	
15	Portugal	
16	Slovenia	
17	Spain	
18	Sweden	
19	Switzerland	
20	United Kingdom	
21	United States of America	
22	Other	
23	Designated multilateral development bank(s)	
24	General Collateral - Europe	



FSA051

Funding Concentration

A	B	C
Counterparty	Amount	Weighted average residual maturity

Part 1 - Wholesale deposits

1			
2			
3			
4			
.			
.			
.			
28			
29			
30			

Part 2 -Repo Funding

1			
2			
3			
4			
.			
.			
.			
28			
29			
30			

**FSA052**  
**Pricing Data**

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

A	B	C	D	E	F	G	H	I	J
$\geq 1 \text{ month} \leq 3 \text{ months}$		$> 3 \text{ months} \leq 6 \text{ months}$		$> 6 \text{ months} \leq 1 \text{ year}$		$> 1 \text{ year} \leq 2 \text{ years}$		$> 2 \text{ years}$	
Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume

**GBP**

[illegible]

**US dollars**

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

## Euro

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

**FSA053****Retail, SME and large enterprises Type B Funding****Part 1 - Retail deposits ( Type A and Type B )**

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

**A**      **B**  
Outstanding Balance  
Type A    Type B


**Part 2 - SME and large enterprises Type B**

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

**A**      **B**  
Outstanding Balance  
Type A    Type B


**Part 3 - Deposit insurance schemes such as FSCS**

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


**FSA054**  
**Currency analysis**

		<b>A</b>		<b>B</b>	
		Assets	(	Liabilities	(
		%)		%)	
1	GBP				
2	USD				
3	EUR				
4	JPY				
5	CHF				
6	CAD				
7	SEK				
8	NOK				
9	DKK				
10	AUD				
11	HKD				
12	ZAR				
13	Other				

**FSA055****Systems and controls questionnaire****Part 1 - Overall Framework**

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

A

**Part 2 - Systems and controls**

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

**Part 3 - Stress testing**

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

**Part 4 - Contingency funding plans**

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

**Part 5 - Senior management oversight**

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

**Part 6 - Provisions on measurement and management**

In your liquidity risk management do you consider:

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

Securitisation: Trading book

General

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

Non-correlation trading portfolio securitisations

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

		A	B	C	D	E	F	O	P
		Programme name	Asset Class	Originator's Interest	Investors' Interest	Location of Investor Reports	Assets appear on FSA001?	Retention of net economic interest (% to 2dp)	Method of retention of net economic interest
3	1								
	...								
	n								

Risk positions - standardised exposures (net positions)

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

Risk positions - IRB exposures (net positions)

		B		C	D	E	F	G	H	I	J	K	L	M	N	P	O
			CQS1	CQS2	CQS3	CQS4	CQS5	CQS6	CQS7	CQS8	CQS9	CQS10	CQS11	Below CQS11	Supervisory formula (Exposure Value)	Supervisory formula (Capital Requirement)	Deductions from capital
			ST CQS1			ST CQS2			ST CQS3					All other credit assessments			
8	Originator	A															
9		B															
10		C															
23		D															
24		E															
11	Sponsor	A															
12		B															
13		C															
25		D															
26		E															
14	Counterparty credit risk	A															
15		B															
16		C															
27		D															
28		E															
17	All other exposures	A															
18		B															
19		C															
29		D															
30		E															

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

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

**Risk positions - standardised exposures (net positions)**

48	Originator				
49	Sponsor				
50	Counterparty credit risk				
51	All other exposures				

[illegible]

## Regulatory Capital

*Core Equity Tier 1*

	<i>Additional Tier 1</i>	
8	AT1 Capital elements	
9	Deductions / Adjustments from AT1	
10	TOTAL	

### Additional Tier 1

	<i>Tier 2</i>	
11	Subordinated loans	
12	Other T2 capital elements	
13	Deductions / Adjustments from T2	
14	TOTAL	

*Tier 2*

15	OWN FUNDS	
----	-----------	--

### Own funds test for collective portfolio management firms

Higher of:

17 Funds under management requirement

Higher of:

18	Fixed overheads requirement	
----	-----------------------------	--

Fixed overheads requirement

19	+ (either) Professional negligence capital requirement	
----	--	--

- + (either) Professional negligence capital requirement

20	+ (or) PII capital requirement	
----	--------------------------------	--

+ (or) PII capital requirement

21	Total capital requirement	
----	---------------------------	--

Total capital requirement

22	Surplus / deficit of own funds	
----	--------------------------------	--

Surplus / deficit of own funds

### Liquid assets test

23	Liquid assets requirement	
----	---------------------------	--

### Liquid assets requirement

24	Liquid assets held	
----	--------------------	--

Liquid assets held

25	Surplus / deficit of liquid assets	
----	------------------------------------	--

Surplus / deficit of liquid assets

### Professional indemnity insurance

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

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

27 If PII is held, provide the following policy details

If PII is held, provide the following policy details

[illegible]



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

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

[illegible]

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

Regulatory Capital		A
	Core Equity Tier 1	
1	Paid up capital instruments	
2	Share premium	
3	Retained earnings	
4	Other reserves	
5	All other CET1 capital elements	
6	Deductions / Adjustments from CET1	
7	TOTAL	
	Additional Tier 1	
8	AT1 Capital elements	
9	Deductions / Adjustments from AT1	
10	TOTAL	
	Tier 2	
11	Subordinated loans	
12	Other T2 capital elements	
13	Deductions / Adjustments from T2	
14	TOTAL	
15	OWN FUNDS	
	<b>Regulatory capital tests</b>	
	Own funds test - AIFMD business	
16	Own funds	
	Higher of:	
17	Funds under management requirement	
	and	
18	Fixed overheads requirement	
19	+ (either) Professional negligence capital requirement	
20	+ (or) PII capital requirement	
21	Total capital requirement	
22	Surplus / deficit of own funds	
	Liquid assets test	
23	Liquid assets requirement	
24	Liquid assets held	
25	Surplus / deficit of liquid assets	
	MiFID business	
26	Own funds	
27	Variable capital requirement	
28	Surplus (deficit)	
	<b>Professional indemnity insurance</b>	
29	Specify whether your firm holds additional own funds or PII in accordance with regulatory requirements	
30	If PII is held, provide the following policy details	

[illegible]

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

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

**Financial resources**

1	Qualifying ordinary share capital (excluding preference shares)	A	B
2	Qualifying preference share capital		
3	Eligible LLP member's capital, sole traders capital or partnership capital		
4	Reserves		
5	Share premium account		
6	Interim net profits		
7	Revaluation reserve		
8	Subordinated loans/debt		
9	Less:		
	Investment in own shares		
10	Investments in subsidiaries		
11	Intangible assets		
12	Interim net losses		
13	Excess LLP member's drawings		
14	Excess subordinated loans/debt		
15	Total deductions		
16	Financial resources		

**Annual calculation of financial resources requirement**

17	Total amount of loaned funds	A	B	C	D	E
			0.2% of first £50m of loaned funds	0.15% of loaned funds between £50m and £250m	0.1% of loaned funds between £250m and £500m	0.05% of loaned funds above £500m
		Total amount of loaned fund:				
18	Variable financial resources requirement	A	B			
19	Total financial resources requirement					
	<b>Financial resources test</b>					
20	Surplus/Deficit of financial resources					

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

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

	A	B	C	D
	At start of the reporting period	New during the reporting period	Withdrawn during the reporting period	At end of the reporting period
1	Number of investors			
2	Amount invested into loans			
3	Proportion invested into unsecured loans over the reporting period			
	Average interest rate net of charges and expected defaults over the reporting period			
4				
5	Average expected default rate over the reporting period			
6	Average actual default rate over the reporting period			
7	Average term of new loans over the reporting period			
8	Do you operate a contingency fund?			

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

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

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

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

**12 Loan categories**

	A	B	C	D	E	F	G
	Total number of investors over the reporting period	Total amount invested over the reporting period	Proportion invested into unsecured loans over the reporting period	Average interest rate net of charges and expected defaults over the reporting period	Average expected default rate over the reporting period	Average actual default rate over the reporting period	Average term over the reporting period
1							
2							
...							
10							