



**Financial Services
Commission**

Notes for Completion Investment Supervisory Return

Issued: 18 December 2007
Re-issued: 26 March 2013

Table of Contents

Introduction..... 3

Security Settings 3

Excel Templates 5

Specific Guidance - Appendix A..... 6

Appendix A..... 7

Introduction

These notes for completion are meant to provide clarification on the completion of the return. They are not a replacement for legislative or other requirements that may apply, from time to time.

These reporting instructions cover the Supervisory Return for all types of investment firms authorised under the Financial Services (Markets in Financial Instruments) Act and include the regulatory requirements set out in the Capital Requirements Directive (Basel II).

The return provides a snap-shot of the financial position, and related financial information, of an entity.

The main purpose of the return, for locally incorporated subsidiaries, is to arrive at an 'Own Funds' figure in order to assess compliance with Basel II capital requirements and from there, establish whether a firm is meeting its prudential requirements.

The return must be:

- Original
- Submitted within 21 days of the quarter end
- Signed by Senior Management (two signatures required)

Security Settings

Upon first using the template, you may be alerted by a Microsoft Excel Macros security setting alert screen as illustrated below:

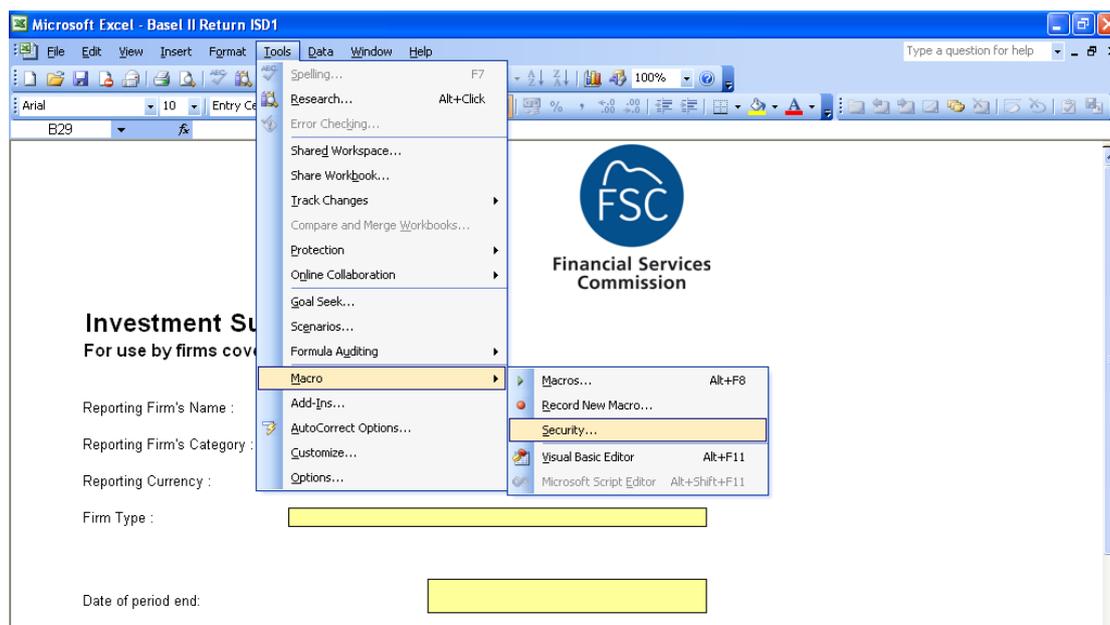
Fig. 1



This is because the Macro security on your PC has been set high and therefore the Macro has been automatically disabled. The system gives you a number of options, however the recommended course of action is to use the following procedure to enable the Macro:

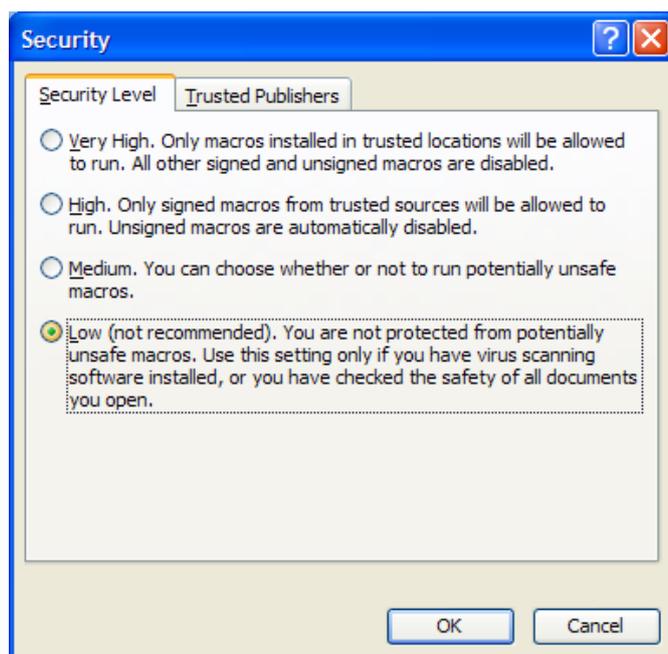
1. Select the **Tools** menu option and then select **Macro** and **Security**. In the resulting **Security** dialog (see illustrations below):

Fig. 2



2. Set the security level to Low by clicking the **Low** button.

Fig. 3



These notes for completion refer to the return as a whole.

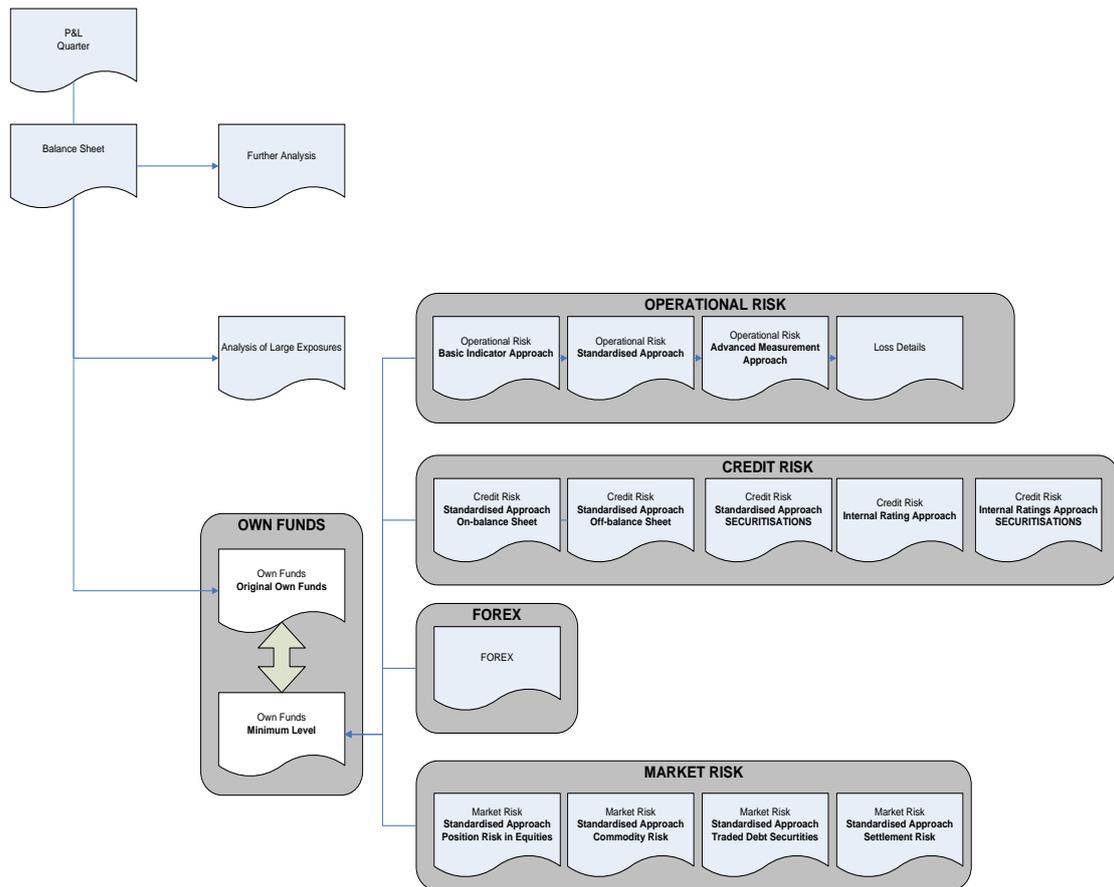
Upon opening the Basel II Return template, you will be prompted to provide certain information. This requires confirmation of the reporting currency, confirmation of the Category of authorisation, whether the reporting entity is a branch company or partnership, as well as confirmation of the approaches taken for operational risk, credit risk and market risk. The relevant return will then be produced on screen in accordance with the information provided.

Figure 4 provides a diagrammatical representation of all the sheets that make up the return.

These notes for completion refer to the return as a whole. It must be noted that the branch return is not as extensive as that for locally incorporated institutions and as such these instructions should be read in that context when referring to reporting items in the branch return.

Fig. 4

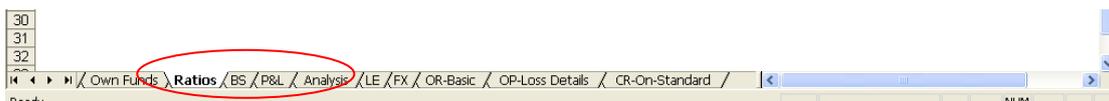
Anatomy of Return



Excel Templates

The return is made up of a number of sheets and is dependant on the approach undertaken. Each tab along the bottom left-hand corner of the page enables the user to navigate from sheet to sheet.

Fig. 6



The cells in each sheet are protected and cannot be altered. The only cells that can be typed into or moved to are shaded in yellow. The results fields, which are automatically calculated by the spreadsheet, are shaded in blue. Cells that are shaded in grey represent

figures which the sheet automatically picks up from another sheet or another cell belonging to that sheet.

Some sheets are enabled with validation checks. If a figure has been calculated incorrectly, or does not conform with the relevant capital requirements (i.e. Own Funds) this will be highlighted in red and needs to be reviewed and addressed by senior management before the return is submitted to the FSC.

For ease of reference each sheet has numbered rows, with some sheets also incorporating column headings. These references should be used where possible when communicating with the FSC. This referencing is also used in the guidance at Appendix A.

Specific Guidance - Appendix A

The table at Appendix A provides a comprehensive guide through the return and describes what information is required.

These notes mostly make reference to the sections in one or more of; Legislation, Regulations, Guidance Notes or Directives. A number of fields will require consideration of whole sections of legislation/regulation etc.

For the purposes of Appendix A the following abbreviations have been used:

- BCACI Regulations = Banking (Capital Adequacy of Credit Institutions) Regulations 2006
- FSCAIF Regulations = Financial Services (Capital Adequacy of Investment Firms) Regulations 2006
- Guidance Note OR, CR, CR SA, MR = Guidance Note for Operational Risk, Credit Risk, Credit Risk Standardised Approach and Market Risk respectively

When printing up the return please ensure that this is printed as a workbook.

Appendix A

<u>Section</u>	<u>Subsection</u>	<u>Reference</u>	<u>Notes</u>
Version 4.0			
Own Funds Calculation			
1.00	Own Funds		
	1.02	Capital - Ordinary Share Capital	BCACI Regulations 7(1)(a) - Article 22 of Directive 86/635/EEC (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.03	Capital - Share Premium Account	BCACI Regulations 7(1)(a) - Article 22 of Directive 86/635/EEC (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.04	Total	BCACI Regulations 7(1)(a) - Article 22 of Directive 86/635/EEC (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.06	Reserves	BCACI Regulations 7(1)(b) - Article 23 of Directive 86/635 (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.07	Minority Interest	BCACI Regulations 7(1)(b) - Article 23 of Directive 86/635 (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.08	Interim Profits	BCACI Regulations 7(1)(b) - Article 23 of Directive 86/635 (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.09	(-) Net gains from securitisation	BCACI Regulations 7(1)(b) - Article 23 of Directive 86/635 (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.10	Valuation differences eligible as original own funds	BCACI Regulations 7(1)(b) - Article 23 of Directive 86/635 (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions) has been used to expand on this paragraph
	1.12	General Provisions	BCACI Regulations 7(1)(c) within the meaning of Article 38 of Directive 86/635/EEC
	1.13.1	Instruments as specified in 12A	12A of the FSCACI Regulations describes the requirements for the use of the instruments as specified in 7(1)(ca) for the own funds calculation.
	1.14	Revaluation Reserves	BCACI Regulations 7(1)(d) - as specified in article 33 of Directive 78/660/EEC of 25 July 1978 based on Article 54 (3) (g) of the Treaty on the annual accounts of certain types of companies

1.15	Value Adjustments	BCACI Regulations 7(1)(e) - as specified in article 37 of Directive 86/635/EEC (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions)	
1.16	Other securities and instruments	BCACI Regulations 7(1)(f)	
1.17	Preference Shares & Subordinated Debt	BCACI Regulations 7(1)(g)	Calculated automatically by the sheet
1.19	Own Shares at book value	BCACI Regulations 7(1)(h)	Calculated automatically by the sheet
1.2	Intangible assets	BCACI Regulations 7(1)(i) - as specified in article 4(9) of Directive 86/635/EEC (Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions)	Calculated automatically by the sheet
1.21	Material losses in current financial year	BCACI Regulations 7(1)(j)	Calculated automatically by the sheet
1.23	Holdings in credit institutions representing > 10% of their capital base	BCACI Regulations 7(1)(k)	Calculated automatically by the sheet
1.24	Holdings in credit institutions representing > 10% of their capital base	BCACI Regulations 7(1)(l)	Calculated automatically by the sheet
1.25	Holdings of other institutions >10% of their capital base	BCACI Regulations 7(1)(m)	Calculated automatically by the sheet
1.26	Other instruments and sub-ordinated debt of credit institutions	BCACI Regulations 7(1)(n)	Calculated automatically by the sheet
1.27	Holding in the capital of insurance undertakings	BCACI Regulations 7(1)(o)	Calculated automatically by the sheet
1.28	Instruments consisting of the solvency margin of insurance undertakings	BCACI Regulations 7(1)(p)	Calculated automatically by the sheet
1.29	Credit Risk IRB deductions	BCACI Regulations 7(1)(q)	Please enter without negative sign
1.30	Free Deliveries	FSCAIF Regulations Sch 2 Para 2	Calculated automatically by the sheet
1.32	Securitisation - Standardised approach	BCACI Regulations 44(1) - Art 94	Calculated automatically by the sheet
1.33	Securitisation - IRB approach	BCACI Regulations 7(1)(r)	Calculated automatically by the sheet
1.36	Other deductions	BCACI Regulations 7(1)(s)	Please enter without negative sign. E-money institutions should include deductions which relate to a firm paying up electronic money it issues.
1.37	Total Tier 1	BCACI Regulations 15(2)(a)	Calculated automatically by the sheet
1.38	Total Tier 2	BCACI Regulations 15(2)(b)	Calculated automatically by the sheet
1.39	Other deductions		Calculated automatically by the sheet
1.40	Own Funds of Firm		Calculated automatically by the sheet
2.00	Minimum Level of Own Funds required	BCACI Regulations 23 - Art 75	
2.01	Credit Risk	BCACI Regulations 23(a)	
2.03	Standardised Approach: On-Balance Sheet		Picked up from relevant cell in CR-On-Standard sheet
2.04	Standardised Approach: Off-Balance Sheet		Picked up from relevant cell in CR-Off-Standard sheet
2.05	Standardised Approach: Securitisations		Picked up from relevant cell in CR-SEC-Standard sheet
2.06	Total		Calculated automatically by the sheet
2.07	IRB Approach		Picked up from relevant cell in CR-IRB sheet
2.08	Securitisations		Picked up from relevant cell in CR-SEC-IRB sheet
2.09	Total		Calculated automatically by the sheet
2.1	Total Risk weighted Items and Capital Requirement		Sheet automatically compares against the 8% minimum
2.12	Market Risk		
2.13	Position Risk	BCACI Regulations 23(b)	
2.14	Position Risk: Equities, Standardised Approach		Picked up from relevant cell in MR-Stand-EQ sheet
2.15	Position Risk: Traded Debt, Standardised Approach		Picked up from relevant cell in MR-Stand-Debt sheet

	2.16	Settlement Risk	BCACI Regulations 23(b)	& MR-Settlement
	2.17	Large Exposures	BCACI Regulations 23(b) & 64 to 70	
	2.18	Total		Calculated automatically by the sheet
2.19	Other Risks			
	2.2	Other Risks: FOREX risk	BCACI Regulations 23(c)	FX
	2.21	Other Risks: Commodities Risk	BCACI Regulations 23(c)	MR-Stand-Com
	2.22	Total		Calculated automatically by the sheet
2.23	Operational Risk			
	2.24	Operational Risk: Basic Indicator Approach	BCACI Regulations 23(d)	Picked up from relevant cell in OR-Basic sheet
	2.25	Operational Risk: Standardised Approach		Picked up from relevant cell in OR-Standard sheet
	2.26	Operational Risk: Advanced Measurement Approach		Picked up from relevant cell in OR-AMA sheet
	2.27	Total		Calculated automatically by the sheet
2.28	Internal Models Capital Requirements			
3.30	Minimum Own Funds Required			
4.00	Own Funds criteria met?			
				System will automatically generate this response (Yes or NO).
Supervisory Ratios				
1.00	Solvency Ratio			
	1.01	Own Funds		Picks up figures calculated in the Own Funds Sheet
	1.02	Own Funds Required		Picks up figures calculated in the Own Funds Sheet
	1.03	ICAAP capital requirement		Figure to be included in line with amount approved by Head of Investments
	1.04	Date agreed with Head of Banking and Investments		Date agreed with Head of Investments to be included here.
	1.05	Own funds surplus		Calculated automatically by the sheet
	1.06	Solvency Ratio		Calculated automatically by the sheet
2.00	Subordinated debt ratio			
	2.01	Amount of Subordinated debt		Calculated automatically by the sheet
	2.02	Original Own Funds		Calculated automatically by the sheet
3.00	Minimum Own Funds Requirement ratio			
	3.01	Own Funds		Picks up figure from 2.01 above
	3.02	Minimum Capital requirement (Euros- category)		This is calculated automatically by the sheet
	3.03	Exchange rate		Please input exchange rate stipulated by Commission
	3.04	Minimum Capital Requirement reporting		Calculated automatically by the sheet
Balance Sheet				
1.00	Fixed assets			To be completed in line with the information required in subsections
2.00	Current Assets			To be completed in line with the information required in subsections
3.00	Investments	BCACI Regulations in line with some components required by own funds calculation		To be completed in line with the information required in subsections
4.00	Insurance Undertakings	BCACI Regulations in line with some components required by own funds calculation		To be completed in line with the information required in subsections
5.00	Creditors: amounts falling due within one year			To be completed in line with the information required in subsections
6.00	Total Assets			Calculated automatically by the sheet

7.00	Creditors: amounts falling due after more than one year		To be completed in line with the information required in subsections
8.00	Provisions for liabilities and charges		To be completed in line with the information required in subsections
9.00	Provisions		To be completed in line with the information required in subsections
10.00	Total Liabilities		Calculated automatically by the sheet
11.00	Total Assets less total liabilities		Calculated automatically by the sheet
12.00	Capital & Other Funds	BCACI Regulations in line with some components required by own funds calculation	To be completed in line with the information required in subsections
13.00	Non-eligible capital instruments		To be completed in line with the information required in subsections. (13.01 should not include current year losses, because 7(j) of BCACI Regulations requires current year losses to be eligible capital)
14.00	Total capital and reserves		Calculated automatically by the sheet
Profit and Loss Account, Quarterly Results			
1.00	Revenue		
2.00	Commissions on transactions in:		To be completed in line with the information required in subsections
3.00	Interest and dividends:		
4.00	Expenditure		To be completed in line with the information required in subsections
7.00	Profit (Loss) for the reporting period		Calculated automatically by the sheet
8.00	Cumulative Profit (Loss) for the year		This should include figures for the quarters from the last year end until the quarter end
9.00	Interest held in suspense		These figures will later be compared to the figures submitted in the annual accounts
Balance Sheet (On & Off) Further Analysis			
1.00	Contingent Liabilities		Contingent liabilities arising in the normal course of business and those contingent liabilities which would arise from the drawing down in full of undrawn advised facilities (whether revocable or irrevocable, conditional or unconditional) which the firm has committed itself to provide. This would include: (a) direct credit substitutes (including guarantees, standby letters of credit serving as financial guarantees, bills accepted by the reporting institution but not held by it, 'per aval' endorsements and other endorsements with equivalent effect); (b) claims sold with recourse, where the credit risk remains with the reporting bank; (c) transaction related contingents not having the character of direct credit substitutes (including tender and performance bonds, bid bonds, warranties, standby letters of credit related to particular transactions, retention money guarantees, import and export excise duty bonds, VAT bonds); (d) undrawn documentary letters of credit issued or confirmed; and (e) those arising from similar transactions entered into by the reporting institution.
2.00	Staff Numbers		
	2.01	Employed directly by the licensee	Total number of employees directly employed by the licensee

2.02	Employed by a group service company	Total number of employees that provide employment services to the licensee but are employed by another group company.
3.00	Funds under management	
3.01	Discretionary managed	Enter number of customers and total of funds managed on their behalf where discretionary management agreements are in existence.
3.02	Non-discretionary managed	Enter number of customers and total of funds managed on their behalf on an execution only basis.
3.03	Total	Number of Customers & Amount
4.00	Client Monies	This is only to be completed by firms that hold a Category 1 or Category 2 authorisation.
4.01	Held	Enter the number of customers for whom the firm holds client monies, and the total client monies held.
4.02	Controlled (but not held)	For client monies that are not held by the firm but are controlled, enter the number of customers for whom the firm controls client monies, and the total client monies controlled.
4.03	Total	Number of Customers & Amount
5.00	Client Assets	This is only to be completed by firms that hold a Category 1 or Category 2 authorisation.
5.01	Held	Enter the number of customers for whom the firm holds client assets, and the total client assets held.
5.02	Controlled (but not held)	For client assets that are not held by the firm but are controlled, enter the number of customers for whom the firm controls client assets, and the total client assets controlled.
5.03	Total	Number of Customers & Amount
6.00	Derivatives Contracts	
6.02	Notional amounts by underlying exposures	Notional Amounts = Face value of the contracts
6.03	OTC contracts	Over-the-counter contracts
6.07	OTC Market values and potential credit exposure	
6.09	Contracts held for trading purposes; (a) Gross positive market value	Gross positive market value = the sum of the replacement value of all contracts that are in a current gain position to the reporter at current market prices (and therefore, if they were settled immediately, would represent claims on counterparties)
6.1	Contracts held for trading purposes; (b) Gross negative market value	Gross negative market value = the sum of the values of all contracts that have a negative value on the reporting date (i.e. those that are in a current loss position and therefore, if they were settled immediately, would represent liabilities of the dealer to its counterparties)
6.12	Contracts held for other than trading; (a) Gross positive market value	Gross positive market value = the sum of the replacement value of all contracts that are in a current gain position to the reporter at current market prices (and therefore, if they were settled immediately, would represent claims on counterparties)
6.13	Contracts held for other than trading; (b) Gross negative market value	Gross negative market value = the sum of the values of all contracts that have a negative value on the reporting date (i.e. those that are in a current loss position and therefore, if they were settled immediately, would represent liabilities of the dealer to its counterparties)
7.00	Number of Clients	Total number of clients

8.00	No. of transactions executed		This is only to be completed by firms that hold a Category 1 or Category 2 authorisation. Total number of transactions executed in the quarter.
8.01	Volume of transactions executed		This is only to be completed by firms that hold a Category 1 or Category 2 authorisation. The total of all transactions executed in the quarter.
Analysis of Large Exposures			
An investment firm must report exposures to a client or group of connected clients where its value is equal to or exceeds 10% of its own funds. A firm should have sound administrative and accounting procedures and adequate internal control mechanisms for identifying and recording all large exposures and subsequent change to them in line with the FSCACI regulations. A firm should refer to the Guidance Note on Concentration Risk for further information. A firm should not incur an exposure to a client or group of connected clients in its non-trading book for which the value exceeds 25% of its own funds or €150 Million (whichever the higher). If an exposure exceeds any limit the fact shall be reported without delay to the Commission. For details of exempted exposures please refer to regulation 66 of the FSCACI Regulations. Part VII of the FSCACI Regulations deals with large exposures and the various exemptions. Please note that many exemptions require the approval of the Commission. The relevant Exposure Exemption form must be submitted to the FSC.			
Column A	Counterparty		The identity of a counterparty will generally be one of the following: (i) the borrower (customer); (ii) the person guaranteed (where the reporting bank is providing such guarantee); (iii) in the case of a security held, the issuer of a security; (iv) or in the case of a derivatives contract the party with whom the contract was made.
Column B	Amount	Maximum amount of the exposure during the reporting period	For measurement of exposures please refer to the Guidance Note on Concentration, particularly Section 4. This should include claims on a counterparty including actual claims, and potential claims which would arise from the drawing down in full of undrawn advised facilities (whether revocable or irrevocable, conditional or unconditional) which the credit institution has committed itself to provide, and claims which the credit institution has committed itself to purchase or underwrite.
Column E(1)	Current Exposure Value before taking into account the effect of the credit risk mitigation (if applicable)		As required by 63(1)(b) of the FSCACI Regulations
Column E(2)	Current Exposure Value after taking into account the effect of the credit risk mitigation		Current Exposure Value after taking into account the effect of the credit risk mitigation in FSCACI 64(1) to (4) 63(1)(d)
Column E(3)	Type of funded or unfunded credit protection (where used) 63(1)(c)		As required by 63(1)(c) of the FSCACI Regulations
Column F	Specific Bad Debt Provisions at Reporting Date		Enter here the net charge for specific and general bad debt provision as at reporting date
Column G	Arrears on interest payments at reporting date		Enter the arrears on interest payments as at reporting date
Column H	Date interest last paid		
Column I	State whether fully paid up to date		Answer Yes or No, please select from drop down box.
Column J/K/L/M	Security (2) F/C/S/G		F = Foreign Currency. C = Secured on Cash. S = OECD Government Stock. G = Parent Bank Guarantee
Column N	Counterparty Type (3)		As per the footnote (3) on the sheet of the return
Column O	Exempt		You should select 'Y' or 'N' from the drop down box. Firms should only opt for 'Y' if the exposure has been exempt by the Commission or is automatically exempt as per the regulations.
Column P	Date approved if applicable/ Regulation GN reference		If approved by the Commission, include date at which approved, please input as DD/MM/YY. If automatically exempt by legislation please include the Regulation number, and if in reference to an exemption only available in the Guidance Note on Concentration Risk such as performance fees, please include paragraph number.

Column Q	Amount Approved		Enter amount of exposure approved by Commission for exemption
Column R	Trading Book Exposure or Non-Trading Book Exposure (T or N)		You should select 'T' or 'N' from the drop down box. T for exposures which are in relation to the Trading Book and N for Non-Trading Book exposures. For Trading book exposures columns S and T have to be completed in line with the guidance provided in the Guidance Note for Concentration Risk. For Non-trading book exposures these should meet the limit set in the Regulations and in 5.3 of the Guidance Note e.g. can not exceed 25% of own funds. Non trading book exposures should not be included in Column S, however, if trading book exposures do not exceed 25% of own funds non trading book exposures may be included in the manner described in section 5 of the Guidance Note on Concentration risk.
Column S	Amount subject to Capital Charge		Enter amount of any exposures subject to a capital charge, this should not include exempt amounts (of non trading book exposures) which have been exempt by either the Regulations or the Commission. This should only include trading book exposures. However if the trading book exposure is less than 25% of own funds, non trading exposures may be included in the manner described in Section 5.5 of the Guidance Note on Concentration Risk.
Column T	Percentage Capital Charge (include %)		Please refer to paragraphs 5.5.5.7, 5.5.5.8, 5.56 and 5.6 of the Guidance Note on Concentration Risk for information on which percentage to include.
Column U	Capital Charge		Automatically generated by the sheet
2.00	Large Exposures Capital Base Calculation		
	2.01	Own Funds (current and agreed)	Automatically generated by the sheet
	2.02	10% of Own Funds (current and agreed)	Automatically generated by the sheet
	2.04	25% of Own Funds (current and agreed)	Automatically generated by the sheet
	2.06	Total Amount of Non Trading Book Exposures	Automatically generated by the sheet
	2.07	Less Non Trading Book Exposure	Automatically generated by the sheet, if this figure is less than 25% of own funds the sheet will ask for exposures to be deducted from this capital charge limit in the manner described in paragraphs 5.5.5.5 and 5.5.5.6 of Guidance Note on Concentration Risk.
Market Risk - Forex Positions			
1.00	Total Position in non-reporting currencies	Annex III of Directive 2006/49/EEC on the capital adequacy of investments firms and credit institutions	Positions in non-reporting currencies and their correspondent capital requirements
	1.01	Currencies in second stage of EMU	Annex III, paragraph 3.2, last sub-paragraph of Directive 2006/49/EEC on the capital adequacy of investments firms and credit institutions Positions and their correspondent capital requirements for currencies in second stage of EMU. ERM2 currencies (currencies under the Exchange Rate Mechanism 2). Please include total positions.
	1.02	Currencies subject to intergovernmental agreements	Annex III, paragraph 3.2, first sub-paragraph of Directive 2006/49/EEC of 15 March 1993 on the capital adequacy of investments firms and credit institutions Positions and their correspondent capital requirements for currencies
	1.03	Currencies closely correlated	Annex III, paragraph 3.1, last sub-paragraph of Directive 2006/49/EEC on the capital adequacy of investments firms and credit institutions Positions and their correspondent capital requirements for currencies

1.04	All other currencies (including CIUs)		Positions and their correspondent capital requirements for currencies subject to the general procedure referred to in Annex III, paragraphs 1 and 2.2 of Directive 2006/49/EC on the capital adequacy of investments firms and credit institutions. It is also relevant to take into account the unmatched positions arising from the application of the special treatments considered in annex III paragraphs 3.1, 3.2 and 3.3
1.05	Gold		Positions and their correspondent capital requirements for currencies subject to the general procedure referred to in Annex III, paragraphs 1 and 2.2 of Directive 2006/49/EC.
1.06	Other non-delta risks for currency options		Annex I, paragraph 5, 3rd sub-paragraph, of Directive 2006/49/EEC. "It includes the additional capital requirement for other risks, apart from delta risk, associated with options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches (e.g. Simplified, Delta-plus or Scenario approaches referred to in Part A.5 of the Amendment to the Basel Capital Accord to Incorporate Market Risks, January 1996) and, as usually, it may be broken down into the different approaches applicable if considered necessary by local supervisors."
2.00	Total Capital Requirements for FX Risk		Calculated automatically by the sheet. This constitutes the firm's Capital requirement for FX Risks.
3.00	Memorandum items: Currency positions		Following international codification. Please refer to Annex III Paragraph 2.2 of Directive 2006/49/EEC, the figures should not include positions in the reporting currency.
3.05	Other EEA currencies		Other currencies of countries in the European Economic Area, not included in 3.01 to 3.04
3.1	Other non-EEA currencies		Rest of non EEA currencies not included in 3.06 to 3.09
3.11	CIUs treated as separate currencies	Annex III, paragraph 2.1, penultimate sub-paragraph of Directive 2006/49/EC	
3.13		Annex III, paragraph 1 of Directive 2006/49/EC	Automatically calculated by the sheet. If the institution's overall net foreign-exchange positions and its net gold position exceeds 2% of its own funds, the firm will need to complete the appropriate columns in G to L.
3.14	Firms net foreign-exchange position and net gold position 2% of own funds		Automatically calculated by the sheet
Column A	All Positions: Long	Referred to in Annex III, paragraph 2.1 of Directive 2006/49/EEC	Gross positions due to assets, amounts to be received and similar items
Column B	All Positions: Short	Referred to in Annex III, paragraph 2.1 of Directive 2006/49/EC	Gross positions due to liabilities, amounts to be paid and similar items
Column C/D	Memorandum items: Hedging positions for capital ratio	Annex III, paragraph 2.1, sub-paragraph of Directive 2006/49/EEC	
Column E/F	Net Positions	Annex III, paragraph 2.1, last sub-paragraph of Directive 2006/49/EC	The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.

Column G/H/I	Positions subject to capital charge (including redistribution of unmatched positions in currencies subject to special treatment for matched positions)	Annex III, paragraph 2.2, 3.1 and 3.2 of Directive 2006/49/EC of 15 March 1993	This should include the amounts in the long and short columns, figures should only be added to the matched section if e.g. the reporting currency is in EURO and therefore there are amounts matched in relation to a ERM2 currency.
Column J/K/L	Risk Capital Charge (%)	Annex III, paragraphs 1, 3.1 and 3.2 of Directive 2006/49/EC	
Column M	Capital Requirements	The capital charge for any relevant position according to Annex III of Directive 2006/49/EC	
Operational Risk - Basic Indicator			
1.00	Interest receivable and similar income	Guidance Note, OR 3.1-3.14	
	1.01 Interest payable and similar charges	Guidance Note, OR 3.1-3.14	
	1.02 Total net interest income		Automatically calculated by the sheet
2.01	Income from shares and other variable/fixed-yield securities	Guidance Note, OR 3.1-3.14	
	2.02 Commission/Fees receivable	Guidance Note, OR 3.1-3.14	
	2.03 Commission/Fees payable	Guidance Note, OR 3.1-3.14	
	2.04 Net profit or net loss on financial operations	Guidance Note, OR 3.1-3.14	
	2.05 Other operating income	Guidance Note, OR 3.1-3.14	
	2.06 Total net non-interest income		Automatically calculated by the sheet
3.00	Number for average		Automatically calculated by the sheet
	3.01 Total income		Automatically calculated by the sheet
	3.02 Relevant Indicator		Automatically calculated by the sheet
	3.03 Total		Automatically calculated by the sheet
4.00	Capital Requirement for Operational Risk (Basic Indicator)	Guidance Note, OR 3.1 (states that the ORCR under the basic indicator approach is equal to 15%)	Automatically calculated by the sheet
Operational Risk - Standardised Approach			
Split Into Business Lines, List of Activities and Weighting - see section 4 in the Guidance Note, OR			
1.01	Corporate Finance	Guidance Note, OR 4.14 (table)	Business Line (with a list of activities) weighted at 18%
2.00	Trading and Sales	Guidance Note, OR 4.14 (table)	Business Line (with a list of activities) weighted at 18%
3.00	Retail Brokerage	Guidance Note, OR 4.14 (table).	Business Line (with a list of activities) weighted at 12%
4.00	Commercial Banking	Guidance Note, OR 4.14 (table). See also 4.15	Business Line (with a list of activities) weighted at 15%.
5.00	Retail Banking	Guidance Note, OR 4.14 (table). See also 4.15	Business Line (with a list of activities) weighted at 12%

6.00	Payment and Settlement	Guidance Note, OR 4.14 (table)	Business Line (with a list of activities) weighted at 18%
7.00	Safekeeping and administration of financial instruments	Guidance Note, OR 4.14 (table)	Business Line (with a list of activities) weighted at 15%
8.00	Asset Management	Guidance Note, OR 4.14 (table)	Business Line (with a list of activities) weighted at 12%
9.00	Total risk weighted relevant indicators for each year	Guidance Note, OR 4.14 (table)	Broken down by year & automatically calculated by the sheet
10.00	Capital Requirement for operational risk (Standardised Approach)	Guidance Note, OR 4.14 (table)	Automatically calculated by the sheet
For the Alternative Standardised approach - see Guidance Note, OR 4.15 - 4.20			

Operational Risk - Advanced Measurement Approach

As with SA, but has additional fields for 'Loss Data' by business line and loss classification - see Guidance Note, OR Section 5			
Column A	Internal Fraud	Guidance Note, OR 5.26 (table)	
Column B	External Fraud	Guidance Note, OR 5.26 (table)	
Column C	H&S or Employment	Guidance Note, OR 5.26 (table)	
Column D	Clients, Products & Business Practices	Guidance Note, OR 5.26 (table)	
Column E	Damage to Physical Assets	Guidance Note, OR 5.26 (table)	
Column F	Business Continuity	Guidance Note, OR 5.26 (table)	
Column G	Execution, Delivery & Process Management	Guidance Note, OR 5.26 (table)	
9.00	Total risk weighted relevant indicators for each loss type		Calculated automatically by the sheet
10.00	Capital Requirement for operational risk (AMA)		Calculated automatically by the sheet

Loss Details - Major operational risk losses recorded in the last year or which are still open

Losses over GBP 5,000 or equivalent should be reported			
Column A	Internal reference number		Internal code used by the institution in its internal database in order to identify each loss
Column B	Gross loss amount	BCACI Regulations Sch 10	
Column C	Of which: unrealised		The part of the gross loss amount not yet accounted for
Column D	Status ended? Y or N		Yes, if the loss amount is finally determined and there is no expectation on additional losses
Column E	Loss already recovered	BCACI Regulations Sch 10	Any amount recovered by the institution in the course of its activities trying to revert the impact of a loss event. Accordingly, no recovery from insurance is included.
Column F	Loss already recovered from risk transfer mechanisms	BCACI Regulations Sch 10	Payments received in compensation of operational risk losses which were covered by risk transfer mechanisms
Column G	Loss potentially to be recovered directly or from risk transfer mechanisms	BCACI Regulations Sch 10	Any amount that is expected yet to be recovered by, either the institutional in the course of its activities trying to revert the impact of a loss event, or as a compensation of operational risk losses covered by the risk transfer mechanisms.
Column H	Related to Credit Risk or Market Risk CR or MR	BCACI Regulations Sch 10	CR = Credit Risk; MR = Market Risk
Column I/J/K/L/M/O	Breakdown of loss (%) by Business Line	BCACI Regulations Sch 10, table 2	For meaning of code for each business line see Glossary: Abbreviation
Column P	Risk Event type (number)	Guidance note OR 5.26 (table)	1 being Internal Fraud, 7, being Execution, Delivery & Process Management.
Column Q	Occurrence	BCACI Regulations Sch 10	Date when the event occurred or when it started
Column R	Recognition	BCACI Regulations Sch 10	Date when the event was first recognised
Column S	First Payment from risk transfer mechanisms	BCACI Regulations Sch 10	Date when the first compensation from an insurance company is received
Column T	Last Payment from risk transfer mechanisms	BCACI Regulations Sch 10	Date when the latest compensation from an insurance

Credit Risk Standardised Approach: On-balance Sheet Items

The firm should consider whether certain items reported in the firm's Balance Sheet should be included within the Credit Risk Standardised Approach: On-balance Sheet excel sheet, specifically within lines 15.00-15.07.

1.00	Claims or contingent claims on central governments or central banks			
	1.01	Exposures in national currencies	Guidance Note, CR SA 4.5	0% rated
	1.02	Unrated Exposures	Guidance Note, CR SA 4.1	100% rated
	1.03	ECAI Rated Exposures	Guidance Note, CR SA 4.3	
	1.06	MEIP Rated Exposures	Guidance Note, CR SA 4.9	
	1.09	Central European Bank	Guidance Note, CR SA 4.4	0% rated
2.00	Claims or contingent claims of regional governments or local authorities			100% rated
	2.01	Unrated > 3 months	Guidance Note, CR SA 4.13	
	2.02	Rated > 3 months	Guidance Note, CR SA 4.12	
	2.05	Exposure < 3 Months	Guidance Note, CR SA 4.14	20% rated
3.00-3.01	Claims or contingent claims on administrative bodies and non-administrative bodies		Guidance Note, CR SA 4.18-4.19	100% rated
4.00	Claims or contingent claims on multilateral development banks;			
	4.01	Exposures to multilateral development banks	Guidance Note, CR SA 4.27-4.28	0% rated
	4.02	European Investment Fund	Guidance Note, CR SA 4.29	20% rated
5.00	Claims or contingent claims on international organisations;			
	5.01	European Community	Guidance Note, CR SA 4.31	0% rated
	5.02	IMF	Guidance Note, CR SA 4.32	0% rated
	5.03	BIS	Guidance Note, CR SA 4.33	0% rated
6.00	Claims or contingent claims on institutions;			
	6.01	Unrated > 3 Months	Guidance Note, CR SA 4.36-4.37	50% rated
	6.02	Unrated < 3 Months	Guidance Note, CR SA 4.39	20% rated
	6.03	ECAI Rated < 3 Months	Guidance Note, CR SA 4.38	
	6.06	ECAI Rated > 3 Months	Guidance Note, CR SA 4.35	
7.00	Claims or contingent claims on corporate;			
	7.01	Unrated	Guidance Note, CR SA 4.51	100% rated
	7.02	ECAI Rated	Guidance Note, CR SA 4.50	
8.00	Retail Claims or contingent retail claims;			
	8.01	Retail Exposure	Guidance Note, CR SA 4.52	75% rated
	8.02	Public Sector Entities	Guidance Note, CR SA 4.52	100% rated
	8.03	Past due for > 90 days	Guidance Note, CR SA 4.88	100% rated
9.00	Claims or contingent claims secured on real estate property			
	9.01	Real Estate (commercial and residential)	Guidance Note, CR SA 4.54	100% rated
	9.02	Residential (meeting 4.55-4.77 of Guidance note)	Guidance Note, CR SA 4.55 to 4.77	35% rated, must meet the criteria as set out in paragraphs 4.55 to 4.77.
	9.03	Commercial (meeting 4.79-4.83 of Guidance note)	Guidance Note, CRSA 4.79 to 4.83	50% rated, must meet the requirements set out in paragraphs 4.79 to 4.83.
10.00	Past due items;			
	10.01	> 90 days due	Guidance Note, CR SA 4.88	100% rated
	10.02	>90 Days due if value adjustments <20% of unsecured exposure	Guidance Note, CR SA 4.85.1	150% rated
	10.03	>90 Days due if value adjustments ≥20% of unsecured exposure	Guidance Note, CR SA 4.85.2	100% rated
11.00	Items belonging to regulatory high-risk categories			

	11.01	High risk investments	Guidance Note, CR SA 4.90	150% rated
	11.02	if value adjustments \geq 20% of exposure value	Guidance Note, CR SA 4.92.1	100% rated
	11.03	if value adjustments \geq 50% of exposure value	Guidance Note, CR SA 4.92.2	50% rated
12.00	Claims in the form of covered bonds;			
	12.01	Risk weight of 20%	Guidance Note, CR SA 4.98.1	10% rated
	12.02	Risk weight of 50%	Guidance Note, CR SA 4.98.2	20% rated
	12.03	Risk weight of 100%	Guidance Note, CR SA4.98.3	50% rated
	12.04	Risk weight of 150%	Guidance Note, CR SA 4.98.4	100% rated
13.00	Short-term claims on credit institutions and corporates			
	13.01	ECAI rated	Guidance Note, CR SA 4.101	
	13.04	Intra-group Exposures (meeting 2.23 of Guidance note)	Has to comply with Guidance note, CR SA 2.23	0% rated
14.00	Claims in the form of CIUs; and			
	14.01	Unrated	Guidance Note, CR SA 4.103	100% rated
	14.02	ECAI Rated	Guidance Note, CR SA 4.105	
	14.05	High risk CIU	Guidance Note, CR SA 4.106	150% rated
15.00	Other Items			
	15.01	Tangible Assets	Guidance Note, CR SA 4.115	100% rated
	15.02	Prepayments & accrued Income	Guidance Note, CR SA 4.116	100% rated
	15.03	Cash collection Items	Guidance Note, CR SA 4.117	20% rated
	15.04	Cash in hand	Guidance Note, CR SA 4.117	0% rated
	15.05	Equity holdings	Guidance Note, CR SA 4.118	100% rated
	15.06	Gold Bullion	Guidance Note, CR SA 4.119	0% rated
	15.07	Investments in regulatory capital instruments	Guidance Note, CR SA 4.46	100% rated
16.00	Weighted on-balance sheet credit risk items			Total calculated by the sheet
17.00	Credit Risk Mitigation		BCACI Regulations Schedule 8	Items here should be included if they meet the requirements set out in Schedule 8 of the BCACI Regulations. Amounts for which collateral is held should be included in the correspondent risk weight. Excess collateral from one client can not be used for other clients.
	17.01	Credit mitigation for 0% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 0%
	17.02	Credit mitigation for 10% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 10%
	17.03	Credit mitigation for 20% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 20%
	17.04	Credit mitigation for 50% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 50%
	17.05	Credit mitigation for 75% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 75%
	17.06	Credit mitigation for 100% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 100%
	17.07	Credit mitigation for 150% risk weight		Input total amount of collateral held for items included from 1 to 15, with a risk weight of 150%
	17.08			Total calculated by the sheet
18.00	Total Weighted on-balance sheet credit risk items			Calculated by the sheet

Credit Risk Standardised Approach: Off-balance Sheet Items

The firm should consider whether certain items reported in the firm's Balance Sheet should be included within the Credit Risk Standardised Approach: On-balance Sheet excel sheet, specifically within lines 15.00-15.07.

1.00	Full Risk	Guidance Note, CR SA Section 6	See table: Classification of off-balance sheet items. Full Risk carries a 100% weighting
2.00	Medium Risk	Guidance Note, CR SA Section 6	See table: Classification of off-balance sheet items. Medium Risk carries a 50% weighting

3.00	Medium /Low Risk	Guidance Note, CR SA Section 6	See table: Classification of off-balance sheet items. Medium/Low Risk carries a 20% weighting
4.00		Guidance Note, CR SA Section 6	See table: Classification of off-balance sheet items. Low Risk carries a 0% weighting
5.00	Weighted off-balance sheet credit risk items		Calculated automatically by the sheet
6.00	Credit Risk Mitigation	BCACI Regulations Schedule 8 and Guidance note on standardised approach to credit risk	Items here should be included if they meet the requirements set out in Schedule 8 of the BCACI Regulations. Amounts for which collateral is held should be included in the correspondent risk weight. Excess collateral from one client can not be used for other clients.
6.01	Credit mitigation for 0% risk weight		Input total amount of collateral held for items included from 1 to 4, with a risk weight of 0%
6.02	Credit mitigation for 20% risk weight		Input total amount of collateral held for items included from 1 to 4, with a risk weight of 20%
6.03	Credit mitigation for 50% risk weight		Input total amount of collateral held for items included from 1 to 4, with a risk weight of 50%
6.04	Credit mitigation for 100% risk weight		Input total amount of collateral held for items included from 1 to 4, with a risk weight of 100%
6.05			
7.00	Total weighted off-balance sheet credit risk items		Calculated automatically by the sheet
Credit Risk Internal Rating Approach			
1.00	Claims or contingent liabilities on central governments and banks	BCACI Regulations 36(2)(a)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure under BCACI Regulations 36(2)(b)
2.00	Claims or contingent claims on credit institutions and investment firms	BCACI Regulations 36(3)(a)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure under BCACI Regulations 36(3)(b) & (c)
3.00	Claims or contingent claims on corporate	BCACI Regulations 36(3)(a)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure under BCACI Regulations 36(3)(b) & (c)
4.00	Retail Claims or Contingent Retail Claims	see BCACI Regulations 36(4) - 36(10)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure
5.00	Equity Claims	see BCACI Regulations 36(4) - 36(10)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure
6.00	Securitisation position	see BCACI Regulations 36(4) - 36(10)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure
7.00	Other non-credit obligation assets	see BCACI Regulations 36(4) - 36(10)	Fields required are the actual amount of the exposure and the internal risk weighting allocated to the exposure
8.00	Total risk weighted exposure amount		Total calculated automatically by the sheet
Credit Risk - Securitisations - Standardised Approach			
Column A	Total Amount of securitised exposures originated	BCACI Regulations Sch 9	Originator credit institutions must report the current amount of exposures underlying a securitisation transaction. In case of early amortization clauses, institutions must specify the amount of "investors' interest".

Column B/C/D	Synthetic securitisations: Credit Protection to the securitised exposures	BCACI Regulations Sch 9	3 sub-sections; (-) Funded credit protection (Cvam) / (-) Total Outflows Unfunded credit protection adjusted values(Ga) / Notional Amount Retained or Repurchased of Credit Protection
Column E	Securitisation Positions; Original exposures pre conversion factors	BCACI Regulations Sch 9	Securitization positions according to without applying conversion factors and gross of value adjustments and
Column F	(-) Value adjustments and provisions		Use figure inserted for the Credit Risk Standardised Approach sheet - On-balance sheet items
Column G	Exposure net of value adjustments and provisions	BCACI Regulations Sch 9	Note: without applying conversion factors
Column H	Fully adjusted exposure value (E*)	BCACI Regulations Sch 9	
Column I/J/K/L	Breakdown of the fully adjusted exposure value of off-balance sheet items according to conversion factors	BCACI Regulations Sch 9	
Column M	Exposure Value	BCACI Regulations Sch 9	Automatically calculated by the sheet
Column N	(-) deducted from own funds	BCACI Regulations Sch 9	
Column O	Exposure value subject to risk weights		Addition of column M and N - automatically calculated by sheet
Column P/Q/R/S/T	Rated	BCACI Regulations Sch 9	
Column U	Unrated	BCACI Regulations Sch 9	
Column V	Look-through	BCACI Regulations Sch 9	The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).
Column X	Of which Second Loss in ABCP	Exposure value subject to the treatment specified in BCACI Regulations Sch 9	
Column Y	Risk weighted Exposure Amount	BCACI Regulations Sch 9	
Column Z	Total capital requirements before CAP	BCACI Regulations Sch 9	Capital requirements derived from the risk weighted exposure amount without taking into account the provisions in the regs regarding the maximum risk-weighted exposure amounts.
Column AA	Total capital requirements after CAP	BCACI Regulations Sch 9	Total capital requirements subject to securitisation treatment after applying the cap as specified in the regs
1.00	Originator	BCACI Regulations 2	
	1.01 On Balance Sheet Items		Use figure inserted for the Credit Risk Standardised Approach sheet - On-balance sheet items
	1.02 Most Senior	BCACI Regulations Sch 9	
	1.03 Mezzanine		All tranches that do not qualify as most senior or first losses will be included in this category.
	1.04 First Loss	BCACI Regulations Sch 9	Positions in those securitisation tranches (as outlined in the reg) that will take the first Euro of loss (e.g. refundable purchase discounts, subordinated loans, or credit protection provided to such tranches). Nevertheless, if this tranche does not provide a significant meaningful credit enhancement (as referred to in the reg) to the next tranche in the ranking of the securitisation, also this latter tranche will be considered as a first loss tranche. This assessment of the credit enhancement provided by the different tranches will be repeated until the credit enhancement provided by first loss tranche or tranches is deemed to be meaningful.

1.05	Off Balance sheet items	For interest rate and currency swaps they should provide the exposure value according to B (CA) Sch 9 as specified in the Credit Risk Standardised Approach sheet.	See Credit Risk Standardised Approach sheet. This category includes any off-balance sheet exposures provided to a securitisation structure. For liquidity facilities, credit facilities, service cash advances and market disruption lines, institutions should provide the undrawn amount.
1.06	Early Amortisation	BCACI Regulations 50	Only relevant for originators in revolving exposure securitisations containing early amortisation provisions.
2.00	Investor		Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
3.00	Sponsor	BCACI Regulations 4	If a sponsor is also securitising its own assets, it should fill in in the originator's rows the information regarding its own securitised assets
Credit Risk - Securitisations - Internal Ratings Based Approach			
Column A	Total amount of securitisation exposures originated	In case of early amortization clauses, institutions must specify	Originator credit institutions must report the current amount of
Column B/C/D	Synthetic securitisations: Credit protection to the securitised	BCACI Regulations Sch 9	
Column B	(-) Funded Credit Protection (Cvam)	BCACI Regulations Sch 9	
Column C	(-) Unfunded credit protection adjusted values (Ga)	BCACI Regulations Sch 9	
Column D	Notional amount retained or repurchased of credit protection		The effect of supervisory haircuts in the credit protection should not be taken into account when computing the retained or repurchased amount of credit protection
Column E	Securitisation positions: Original exposure pre conversion factors	Securitization positions according to BCACI Regulations Sch 9	Note: without applying credit conversion factors and gross of
Column F	Fully adjusted exposure value (E*)	Securitization positions according BCACI Regulations Sch 9, therefore without applying the conversion figures laid down in the same	
Column G/H/I/J	Breakdown of the fully adjusted exposure value (E*) of off balance sheet items according to conversion factors	BCACI Regulations Sch 9	
Column K	Exposure value	Securitization positions according to BCACI Regulations Sch 9	
Column L	(-) Exposure value deducted from own funds	BCACI Regulations Sch 9	
Column M	Exposure value subject to risk weights	BCACI Regulations Sch 9	=column K+L
Column N/O/P/Q/R/S/T/U	Ratings based method	BCACI Regulations Sch 9	
Column V	Rated	BCACI Regulations Sch 9	
Column W	Unrated	BCACI Regulations Sch 9	
Column X	Supervisory formula method	BCACI Regulations Sch 9	
Column Y	Average risk weight	BCACI Regulations Sch 9	For positions with credit risk mitigation, the credit institution shall indicate the "effective risk weight" of the position when full protection has been received, according to what is established in the reg. When the position benefits from partial protection, the credit institution must apply the Supervisory Formula Method using the T adjusted according to what is established in the reg. Exposure value weighted average risk weight should be provided.
Column Z	Look-through	BCACI Regulations Sch 9	
Column AA	Internal assessment approach	BCACI Regulations Sch 9	
Column AB	Average risk weight		Exposure value weighted average risk weight should be provided
Column AC	Reduction in risk weighted exposure amount due to value adjustments and provisions (-)	BCACI Regulations Sch 9	Only applicable for originators and when the exposure has not been deducted from own funds

Column AD	Risk weighted exposure amount		BCACI Regulations Sch 9	Without taking into account the provisions regarding the maximum risk-weighted exposure amounts as specified in the reg
Column AE	Total capital requirements before CAP		BCACI Regulations Sch 9	Capital requirements derived from the risk weighted exposure amount without taking into account the provisions in the reg regarding the maximum risk-weighted exposure amounts
Column AF	Total capital requirements after CAP		BCACI Regulations Sch 9	Total capital requirements subject to securitisation treatment after applying the cap as specified in the reg
1.00	Originator		BCACI Regulations 2	
	1.01	On balance sheet items and derivatives		See Credit Risk Standardised Approach sheet
	1.02	Most senior	BCACI Regulations Sch 9	
	1.03	Mezzanine		All tranches that do not qualify as most senior or first losses will be included in this category.
	1.04	First Loss	BCACI Regulations 2 & BCACI Regulations Sch 9	Positions in those securitisation tranches (as specified in BCACI Regulations 2) that will take the first Euro of loss (e.g. refundable purchase discounts, subordinated loans, or credit protection provided to such tranches). Nevertheless, if this tranche does not provide a significant meaningful credit enhancement (as referred to in BCACI Regulations Sch 9) to the next tranche in the ranking of the securitisation, also this latter tranche will be considered as a first loss tranche. This assessment of the credit enhancement provided by the different tranches will be repeated until the credit enhancement provided by first loss tranche or tranches is deemed to be meaningful.
	1.05	Off balance sheet items and derivatives	For interest rate and currency swaps they should provide the exposure value according to BCACI Regulations Sch 9 specified in the Credit Risk Standardised Approach sheet.	See Credit Risk Standardised Approach sheet. This category includes any off-balance sheet exposures provided to a securitisation structure. For liquidity facilities, credit facilities, service cash advances and market disruption lines, institutions should provide the undrawn amount.
	1.06	Early amortisation	BCACI Regulations 50	Only relevant for originators in revolving exposure securitisations containing early amortisation provisions.
2.00	Investor			Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
3.00	Sponsor		BCACI Regulations 2	If a sponsor is also securitising its own assets, it should fill in in the originator's rows the information regarding its own securitised assets
Market Risk - Standardised Approach for Position Risk in Equities				
Column A	Net Positions subject to capital charge		FSCAIF Regulations Sch 1	Those net positions that, according to the different approaches
Column B	Risk Capital Charge (%)		FSCAIF Regulations Sch 1	The capital charged (%) for position risks on the relevant net positions according to the different approaches considered in the regs
Column C	Capital Requirements		FSCAIF Regulations Sch 1	The capital charge for any relevant position according to the regs
1.00	General Risk		FSCAIF Regulations Sch 1	Positions in equities subject to general risk and their correspondent capital requirement according to the regs
	1.01	Exchange traded stock-index futures broadly diversified subject to particular approach	FSCAIF Regulations Sch 1	
	1.02	Other equities than exchange traded stock-index futures broadly diversified	FSCAIF Regulations Sch 1	

2.00	Specific risk		FSCAIF Regulations Sch 1	Positions in equities subject to specific risk and the correspondent capital requirement according to the regs
	2.01	High quality, liquid and diversified portfolios subject to lower capital requirements	FSCAIF Regulations Sch 1	
	2.02	Other equities than high quality, liquid and diversified portfolios	FSCAIF Regulations Sch 1	
3.00	Particular approach for position risk in CIUs		FSCAIF Regulations Sch 1	Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in FSCAIF Regulations Sch 5. It includes, if it is the case, the effects of applicable caps in the capital requirements.
4.00	Margin-based approach for exchange-traded futures and		FSCAIF Regulations Sch 1	
5.00	Margin-based approach for OTC futures and options		FSCAIF Regulations Sch 1	
6.00	Other non-delta risks for options		FSCAIF Regulations Sch 1	Includes the additional capital requirement for other risks, apart from delta risk, associated with options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches and may be broken down into the different approaches applicable if considered necessary by local supervisors.
7.00	Capital Requirements for Equity Positions (SA)			Total - calculated automatically by the sheet
Market Risk - Standardised Approach for Commodity Risk				
Column A/B	All positions: Long / Short		FSCAIF Regulations Sch 4	Gross long/short positions considered positions in the same
Column C/D	Memorandum items: Positions which are purely stock financing		FSCAIF Regulations Sch 4	
Column E/F	Net positions		FSCAIF Regulations Sch 4	
Column G	Positions subject to capital charge		FSCAIF Regulations Sch 4	Those net positions that, according to the different approaches considered in the regs, receive a capital charge.
Column H	Risk capital charge (%)		FSCAIF Regulations Sch 4	The capital charged (%) for market risks on the relevant net positions according to the different approaches considered in the regs
Column I	Capital requirements		FSCAIF Regulations Sch 4	The capital charge for any relevant position according to the regs
1.00	Maturity ladder approach		FSCAIF Regulations Sch 4	Positions in commodities subject to the Maturity Ladder approach as referred to in the regs
	1.01	Maturity zone ≤ 1 year	FSCAIF Regulations Sch 4	
	1.06	Maturity zone > 1 year and ≤ 3 years	FSCAIF Regulations Sch 4	
	1.09	Maturity zone > 3 years	FSCAIF Regulations Sch 4	
	1.1	Matched long and short positions within each maturity band	FSCAIF Regulations Sch 4	
	1.11	Matched positions between two maturity bands	FSCAIF Regulations Sch 4	
	1.12	Residual unmatched positions	FSCAIF Regulations Sch 4	
2.00	Extended maturity ladder approach		FSCAIF Regulations Sch 4	Positions in commodities subject to the Extended Maturity Ladder approach
	2.01	Maturity zone ≤ 1 year	FSCAIF Regulations Sch 4	
	2.06	Maturity zone > 1 year and ≤ 3 years	FSCAIF Regulations Sch 4	
	2.09	Maturity zone > 3 years	FSCAIF Regulations Sch 4	
	2.1	Matched long and short positions within each maturity band	FSCAIF Regulations Sch 4	
	2.11	Matched positions between two maturity bands	FSCAIF Regulations Sch 4	
	2.12	Residual unmatched positions	FSCAIF Regulations Sch 4	

3.00	Simplified approach: All positions	FSCAIF Regulations Sch 4	Positions in commodities subject to the Simplified approach
4.00	Margin-based approach for exchange traded futures and options	FSCAIF Regulations Sch 4	
5.00	Margin-based approach for OTC futures and options	FSCAIF Regulations Sch 4	
6.00	Other non-delta risks for commodity options	FSCAIF Regulations Sch 4	Includes the additional capital requirement for other risks, apart from delta risk, associated with options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches and may be broken down into the different approaches applicable if considered necessary by local supervisors.
7.00	Risk of shortage of liquidity	FSCAIF Regulations Sch 4	
8.00	Capital Requirements for Commodity Positions (SA)		Automatically calculated by the sheet
Market Risk - Standardised Approach for positions in Traded Debt Securities			
2006/49/EC and annex I of Directive 2006/49/EC, and article 75 (b) of Directive 2006/48/EC.			
Column A/B	All positions	FSCAIF Regulations 7 & 29	These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see FSCAIF Regulations Sch 1
Column C	(-) <i>Reduction effect for underwriting positions</i>	FSCAIF Regulations Sch 1	
Column D/E	Net positions	FSCAIF Regulations Sch 1	Regarding the distinction between Long and Short positions, also applicable to these gross positions, see FSCAIF Regulations Sch 1
Column F/G	Allowance due to Trading Book Positions Hedged by Credited Derivatives	FSCAIF Regulations Sch 1	Reduction in the net positions to be subject to a capital charge for specific risk due to credit derivatives
Column H	Net position subject to capital charge	FSCAIF Regulations Sch 1	Those net positions that, according to the different approaches considered in the regs, receive a capital charge.
Column I	Risk capital charge	FSCAIF Regulations Sch 1	The capital charged (%) for position risks on the relevant net positions according to the different approaches
Column J	Capital requirements	FSCAIF Regulations Sch 1	The capital charge for any relevant position
1.00	General risk. Maturity-based approach	FSCAIF Regulations Sch 1	Positions in traded debt instruments subject to the maturity-based approach
2.00	Zone 1	FSCAIF Regulations Sch 1	Points set out in the table
3.00	Zone 2	FSCAIF Regulations Sch 1	Points set out in the table
4.00	Zone 3	FSCAIF Regulations Sch 1	Points set out in the table
	4.09	Matched weighted position in all maturity bands	FSCAIF Regulations Sch 1
	4.1	Matched weighted position in zone 1	FSCAIF Regulations Sch 1
	4.11	Matched weighted position in zone 2	FSCAIF Regulations Sch 1
	4.12	Matched weighted position in zone 3	FSCAIF Regulations Sch 1
	4.13	Matched weighted position between zone 1 and 2	FSCAIF Regulations Sch 1

	4.14	Matched weighted position between zone 2 and 3	FSCAIF Regulations Sch 1	
	4.15	Matched weighted position between zone 1 and 3	FSCAIF Regulations Sch 1	
	4.16	Residual unmatched weighted positions	FSCAIF Regulations Sch 1	
5.00	General risk. Duration-based approach		FSCAIF Regulations Sch 1 and their correspondent capital requirements set up in the same	Positions in traded debt instruments subject to the duration-based approach C.
6.00	Specific risk		FSCAIF Regulations Sch 1	Note: Consider the whole Sch. Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge
7.00	Particular approach for position risk in CIUs		FSCAIF Regulations Sch 1	Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in FSCAID Regs Sch 5. It includes, if it is the case, the effects of applicable caps in the capital requirements.
8.00	Margin-based approach for exchange traded futures and options		FSCAIF Regulations Sch 1	
9.00	Margin-based approach for OTC futures and options		FSCAIF Regulations Sch 1	
10.00	Other non-delta risks for options		FSCAIF Regulations Sch 1	It includes the additional capital requirement for other risks, apart from delta risk, associated with options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches and it may be broken down into the different approaches applicable if considered necessary by local supervisors.
11.00	Capital Charge for positions in Traded Debt Securities (SA)			Automatically calculated by the sheet
Market Risk - Settlement Risk				
Column A	Type			Title under which the settlement risk falls under
Column B	Unsettled by			Date unsettled by
Column C	Agreed Settlement Price			Enter the agreed settlement price
Column D	Current Market Value			Enter the current market value
Column E	Difference			Difference between the agreed settlement price and the current market value - calculated automatically by the sheet
Column F	Capital Charge (%)			pre-determined by the 'unsettled by date' and as stipulated in FSCAIF Regulations Sch 2 Para 1
Column G/H	Capital Requirement			Calculated automatically by the sheet
1.00	Debt Instruments		FSCAIF Regulations Sch 2 Para 1	The Regs determine the number of working days after due settlement date

2.00	Equities		FSCAIF Regulations Sch 2 Para 1	The Regs determine the number of working days after due settlement date
3.00	FX		FSCAIF Regulations Sch 2 Para 1	The Regs determine the number of working days after due settlement date
4.00	Commodities (not including repos and reverse repos)		FSCAIF Regulations Sch 2 Para 1	The Regs determine the number of working days after due settlement date
5.00	Settlement Risk Capital Requirement		FSCAIF Regulations Sch 2 Para 1	The Regs determine the number of working days after due settlement date
6.00	Free Deliveries		FSCAIF Regulations Sch 2 Para 1 & 2	The Regs determine the number of working days after due settlement date
Market Risk - Internal Model Results				
Column	Multiplication factor x Average of previous 60 working days VaR		FSCAIF Regulations Sch 5	Excludes the incremental default risk surcharge.
Column	Previous day VaR		FSCAIF Regulations Sch 5	Excludes the incremental default risk surcharge.
Column	Specific risk surcharge		FSCAID Regs 36(12)	If applicable, the specific risk surcharge according to FSCAIF Regulations Sch 5 as stood prior to 31 December 2006.
Column	Incremental default risk surcharge		FSCAIF Regulations Sch 5	If applicable, the incremental default risk surcharge should be included.
Column	Capital Requirements		FSCAIF Regulations Sch 5	Total VaR of all risk factors taking into account correlation effects if applicable.
Column	Number of over shootings (during previous 250 working days)		FSCAIF Regulations Sch 5	
Column	Multiplication Factor		FSCAIF Regulations Sch 5	
1.00	Traded debt instruments		FSCAIF Regulations Sch 5	Corresponds to the part of position risk linked to the interest rates risk factors as specified in FSCAIF Regulations Sch 5 (Definition of original own funds)
	1.01	TDI General Risk	FSCAIF Regulations Sch 1	
	1.02	TDI Specific Risk	FSCAIF Regulations Sch 1	
2.00	Equities			Corresponds to the part of position risk referred to in FSCAIF Regulations Sch 5 linked to the equity risk factors as specified in FSCAIF Regulations 8
	2.01	General Risk	General risk defined in FSCAIF Regulations Sch 1	
	2.02	Specific Risk	Specific risk defined in FSCAIF Regulations Sch 1	
3.00	Foreign exchange risk		FSCAIF Regulations Sch 5	
4.00	Commodities risk		FSCAIF Regulations Sch 5	
5.00	Total amount for general risk		FSCAIF Regulations Sch 5	VAR for general risk of all risk factors (taking into account correlation effects if applicable). If applicable, correlation effects should be taken into account
6.00	Total amount for specific risk		FSCAIF Regulations Sch 5 as stood prior to 31 December 2006	VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable). If applicable, correlation effects should be taken into account.
7.00	Internal Models Capital Requirements			Calculated automatically by the sheet