



**Financial Services
Commission**

Notes for Completion Credit Institution Supervisory Return

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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 Credit Institution Supervisory Return for all types of credit institutions authorised under the Banking Act 1992 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 bank is meeting its prudential requirements.

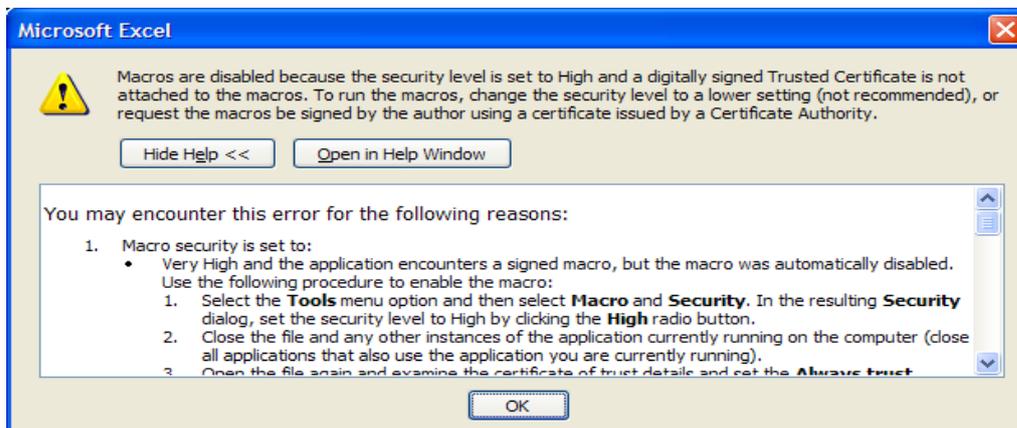
The return must be:

- Original
- Reported in £000's
- Submitted within 14 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:

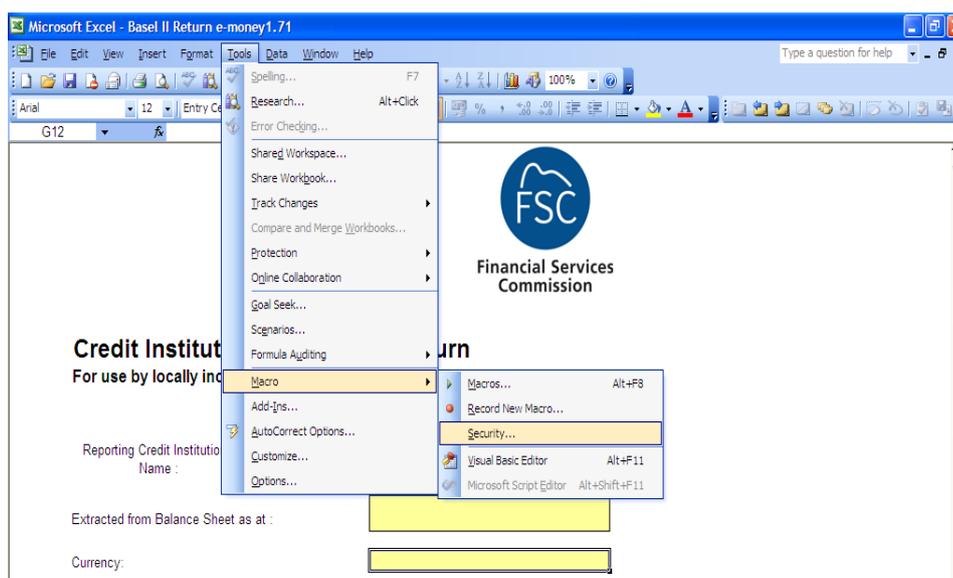
Fig. 1



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:

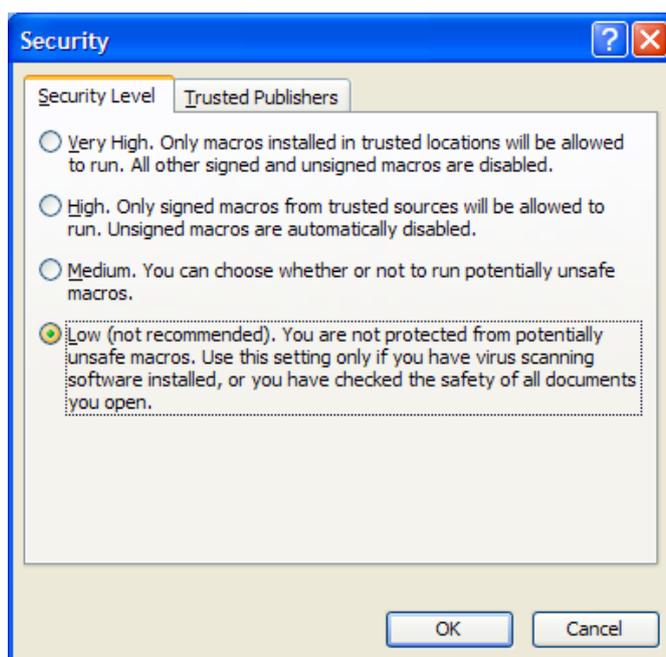
1. Select the **Tools** menu option and then select **Macro and Security**. In the resulting **Security** dialog (see illustrations below):

Fig. 2



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

Fig. 3



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 type of institution, as well as confirmation of the approaches taken for operational risk, credit risk and market risk.

In respect of the type of institution the Credit Institution Supervisory Return is for use by branches (including EEA and non-EEA branches) and locally incorporated credit institutions (including former Building Societies).

The relevant return will then be produced on screen in accordance with the information provided.

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.

Figure 4 below illustrates the main reporting differences between branches and locally incorporated institutions. Figure 5 provides a diagrammatical representation of all the sheets that make up the return.

Fig. 4

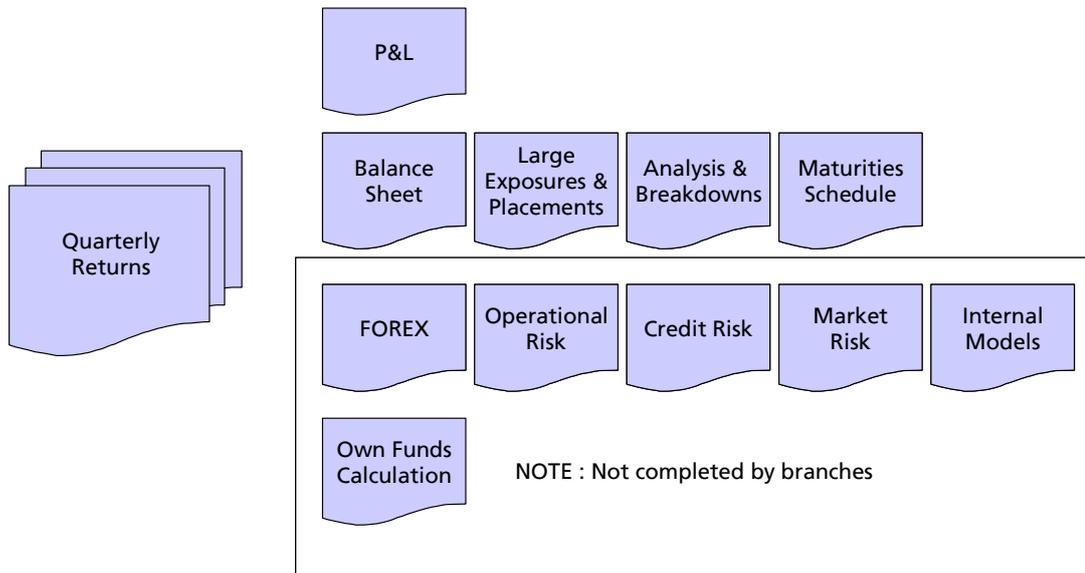
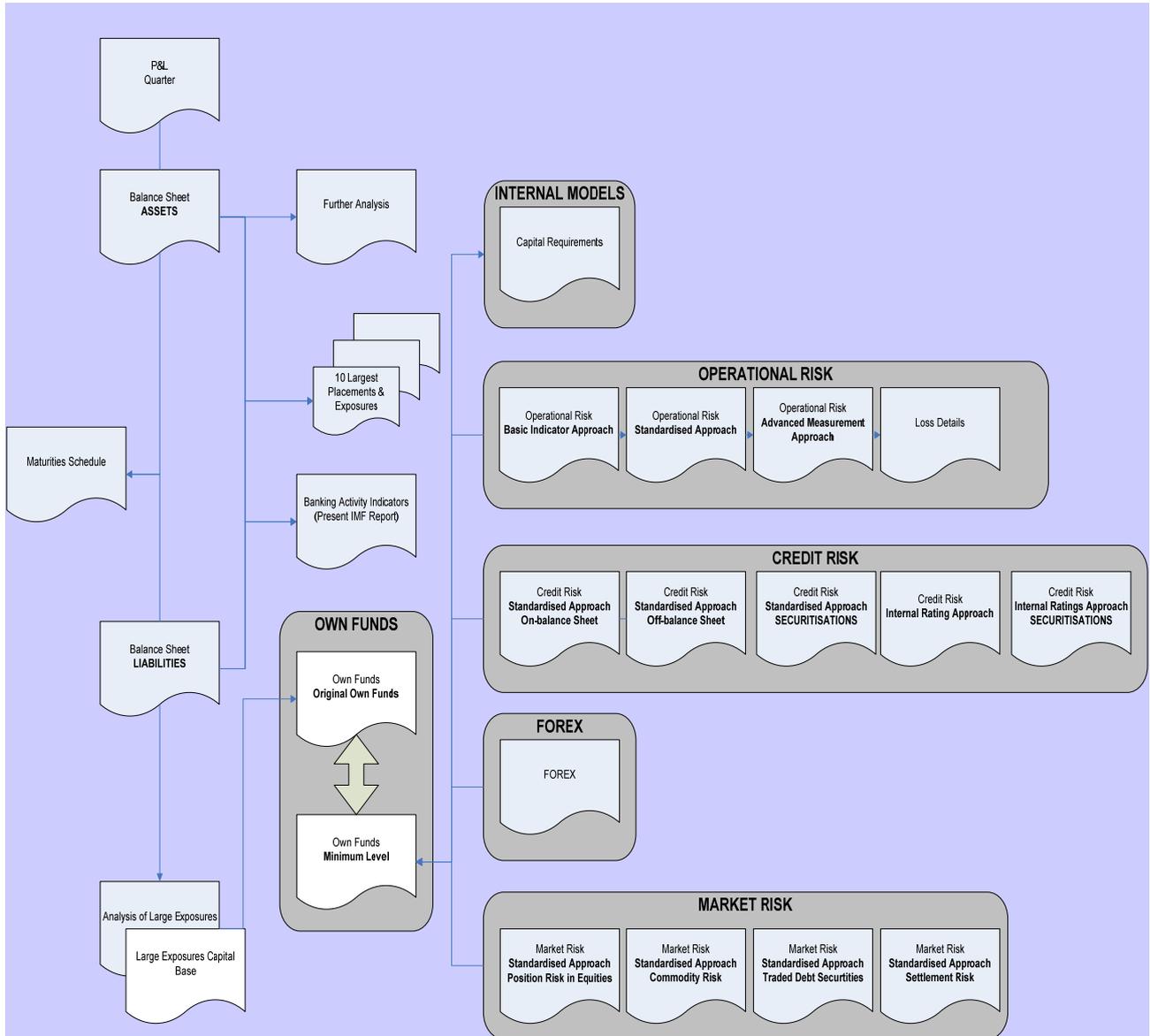


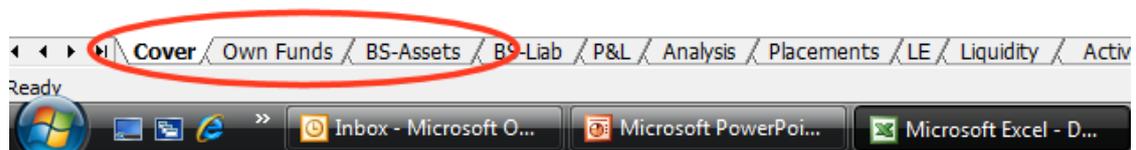
Fig. 5
Anatomy of Return



Excel Templates

The return is made up of a number of sheets and is dependant on whether the reporting entity is a branch or locally incorporated subsidiary, with the Basel II approaches also relevant in the case of the latter. 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:

- FSCAIF Regulations = Financial Services (Capital Adequacy of Investment Firms) Regulations 2006
- FSCACI Regulations = Financial Services (Capital Adequacy of Credit Institutions) 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 the return please ensure that this is printed as "Entire Workbook".

Appendix A

Appendix B

ISO Codes - Activity Indicator

<u>Country</u>	<u>ISO Code</u>
Andorra	AD
United Arab Emirates	AE
Afghanistan	AF
Antigua and Barbuda	AG
Anguilla	AI
Albania	AL
Armenia	AM
Netherlands Antilles	AN
Angola	AO
Antarctica	AQ
Argentina	AR
American Samoa	AS
Austria	AT
Australia	AU
Aruba	AW
Aland Islands	AX
Azerbaijan	AZ
Bosnia and Herzegovina	BA
Barbados	BB
Bangladesh	BD
Belgium	BE
Burkina Faso	BF
Bulgaria	BG
Bahrain	BH
Burundi	BI
Benin	BJ
Bermuda	BM
Brunei Darussalam	BN
Bolivia	BO
Brazil	BR
Bahamas	BS
Bhutan	BT
Bouvet Island	BV
Botswana	BW
Belarus	BY
Belize	BZ
Canada	CA
Cocos (Keeling) Islands	CC
Congo, The Democratic Republic of the	CD
Central African Republic	CF
Congo, Dem. Rep. of	CG
Switzerland	CH
Côte d'Ivoire	CI
Cook Islands	CK
Chile	CL
Cameroon	CM
China	CN
Colombia	CO
Costa Rica	CR
Cuba	CU
Cape Verde	CV

Christmas Island	CX
Cyprus	CY
Czech Republic	CZ
Germany	DE
Djibouti	DJ
Denmark	DK
Dominica	DM
Dominican Republic	DO
Algeria	DZ
Ecuador	EC
Estonia	EE
Egypt	EG
Western Sahara	EH
Eritrea	ER
Spain	ES
Ethiopia	ET
Finland	FI
Fiji	FJ
Falkland Islands (Malvinas)	FK
Micronesia, Federated States of	FM
Faroe Islands	FO
France	FR
Gabon	GA
United Kingdom	GB
Grenada	GD
Georgia	GE
French Guiana	GF
Guernsey	GG
Ghana	GH
Gibraltar	GI
Greenland	GL
Gambia	GM
Guinea	GN
Guadeloupe	GP
Equatorial Guinea	GQ
Greece	GR
South Georgia and The South Sandwich Islands	GS
Guatemala	GT
Guam	GU
Guinea-Bissau	GW
Guyana	GY
Hong Kong	HK
Heard Island and McDonald Islands	HM
Honduras	HN
Croatia	HR
Haiti	HT
Hungary	HU
Indonesia	ID
Ireland	IE
Israel	IL
Isle of Man	IM
India	IN
British Indian Ocean Territory	IO
Iraq	IQ
Iran, Islamic Republic of	IR

Iceland	IS
Italy	IT
Jersey	JE
Jamaica	JM
Jordan	JO
Japan	JP
Kenya	KE
Kyrgyzstan	KG
Cambodia	KH
Kiribati	KI
Comoros	KM
St. Kitts and Nevis	KN
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kuwait	KW
Cayman Islands	KY
Kazakhstan	KZ
Lao People's Democratic Republic	LA
Lebanon	LB
St. Lucia	LC
Liechtenstein	LI
Sri Lanka	LK
Liberia	LR
Lesotho	LS
Lithuania	LT
Luxembourg	LU
Latvia	LV
Libyan Arab Jamahiriya	LY
Morocco	MA
Monaco	MC
Moldova, Republic of	MD
Montenegro	ME
Madagascar	MG
Marshall Islands	MH
Macedonia, The Former Yugoslav Republic	MK
Mali	ML
Myanmar	MM
Mongolia	MN
Macao	MO
Northern Mariana Islands	MP
Martinique	MQ
Mauritania	MR
Montserrat	MS
Malta	MT
Mauritius	MU
Maldives	MV
Malawi	MW
Mexico	MX
Malaysia	MY
Mozambique	MZ
Namibia	NA
New Caledonia	NC
Niger	NE
Norfolk Island	NF

Nigeria	NG
Nicaragua	NI
Netherlands	NL
Norway	NO
Nepal	NP
Nauru	NR
Niue	NU
New Zealand	NZ
Oman	OM
Panama	PA
Peru	PE
French Polynesia	PF
Papua New Guinea	PG
Philippines	PH
Pakistan	PK
Poland	PL
St. Pierre and Miquelon	PM
Pitcairn	PN
Puerto Rico	PR
Palestinian Territory, Occupied	PS
Portugal	PT
Palau	PW
Paraguay	PY
Qatar	QA
Réunion	RE
Romania	RO
Serbia	RS
Russian Federation	RU
Rwanda	RW
Saudi Arabia	SA
Solomon Islands	SB
Seychelles	SC
Sudan	SD
Sweden	SE
Singapore	SG
St. Helena	SH
Slovenia	SI
Svalbard and Jan Mayen	SJ
Slovakia	SK
Sierra Leone	SL
San Marino	SM
Senegal	SN
Somalia	SO
Suriname	SR
São Tomé and Príncipe	ST
El Salvador	SV
Syrian Arab Republic	SY
Swaziland	SZ
Turks and Caicos Islands	TC
Chad	TD
French Southern Territories	TF
Togo	TG
Thailand	TH
Tajikistan	TJ
Tokelau	TK
Timor-Leste	TL

Turkmenistan	TM
Tunisia	TN
Tonga	TO
Turkey	TR
Trinidad and Tobago	TT
Tuvalu	TV
Taiwan Province of China	TW
Tanzania, United Republic of	TZ
Ukraine	UA
Uganda	UG
United States Minor Outlying Islands	UM
United States	US
Uruguay	UY
Uzbekistan	UZ
Holy See (Vatican City State)	VA
St. Vincent and the Grenadines	VC
Venezuela	VE
Virgin Islands, British	VG
Virgin Islands, U.S.	VI
Vietnam	VN
Vanuatu	VU
Wallis and Futuna	WF
Samoa	WS
Yemen	YE
Mayotte	YT
South Africa	ZA
Zambia	ZM
Zimbabwe	ZW

For Vatican City State please use code for Holy See

For Zaire please use code for Congo, The Democratic Republic

<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	FSCACI 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	Calculated automatically by the sheet
	1.03	Capital - Share Premium Account	FSCACI 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.	Calculated automatically by the sheet
	1.04	Total	FSCACI 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	Calculated automatically by the sheet
	1.06	Reserves	FSCACI 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	Calculated automatically by the sheet
	1.07	Minority Interest	FSCACI 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	Calculated automatically by the sheet
	1.08	Interim Profits	FSCACI 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.	Calculated automatically by the sheet
	1.09	(-) Net gains from securitisation	FSCACI 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	Calculated automatically by the sheet
	1.10	Valuation differences eligible as original own funds	FSCACI 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	FSCACI Regulations 7(1)(c) within the meaning of Article 38 of Directive 86/635/EEC	Calculated automatically by the sheet
	1.13	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	If a liability, enter as a positive, if it is an asset enter as a negative figure
	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	Calculated automatically by the sheet

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		BCACI Regulations 23(d)	
	2.24	Operational Risk: Basic Indicator Approach		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			Picked up from relevant cell in MR-IM sheet
3.30	Minimum Own Funds Required			Calculated automatically by the sheet
4.00	Own Funds criteria met?			System will automatically generate this response (Yes or NO).
5.00	Tier 1 Ratio			Calculated automatically by the sheet
6.00	Tier 1 Ratio greater than 10%			System will automatically generate this response (Yes or NO). The 10% threshold is a trigger ratio that has been set by the FSC
Supervisory Ratios				
1.00	Liquidity monitoring Ratios			2.01-2.06 - Three columns to complete the amount agreed with Banking Supervisor, as per Maturities Sch & the variance. The Variance is calculated by deducting the Maturities Sch Values from that set by the Banking Supervisor (not for e-money institutions)
	1.01 - 1.07			Dates the liquidity ratios were agreed with FSC
2.00	Solvency Ratio			
	2.01	Own Funds		Picks up figures calculated in the Own Funds Sheet
	2.02	Own Funds Required		Picks up figures calculated in the Own Funds Sheet
	2.03	ICAAP capital requirement		Figure to be included in line with amount approved by Banking Supervisor
	2.04	Date agreed with Banking Supervisor		Date agreed with Banking supervisor to be included here.
	2.05	Own funds surplus		Calculated automatically by the sheet
	2.06	Solvency Ratio		Calculated automatically by the sheet
3.00	Subordinated debt ratio			
	3.01	Amount of Subordinated debt		Calculated automatically by the sheet
	3.02	Original Own Funds		Calculated automatically by the sheet
4.00	Minimum Own Funds Requirement ratio			
	4.01	Own Funds		Picks up figure from 2.01 above
	4.02	Minimum Capital requirement in Euros		Input Eur minimum capital requirement as set by the directive (i.e. 5 million Euros for Banks and 1 million Euros for E-money institutions) N.B. figures are in 000's.
	4.03	Exchange rate		Please input exchange rate stipulated by Commission
	4.04	Minimum Capital Requirement reporting currency		Calculated automatically by the sheet
Balance Sheet - Assets				
1.00	Cash			Notes and coins, including gold bullion and cash. The

2.00	Balances with/and Governments and Central Banks		To be completed in line with the information required in subsections
3.00	Balances with Multilateral Development Banks and International Organisations		To be completed in line with the information required in subsections
4.00	Balances with credit institutions (inc Bank CDs over 1 year duration)		To be completed in line with the information required in subsections
5.00	Short Term Claims on credit institutions and corporate		To be completed in line with the information required in subsections
6.00	Loans and advances		To be completed in line with the information required in subsections, not to be completed by e-money institutions
7.00	Other Funding		To be completed in line with the information required in subsections
8.00	Investments	BCACI Regulations in line with some components required by own funds calculation	To be completed in line with the information required in subsections
9.00	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
10.00	Premises		Enter amount
11.00	Other Property		Enter amount
12.00	Plant & Equipment		Enter amount
13.00	Intangible Assets	BCACI Regulations in line with some components required by own funds calculation	Enter amount
14.00	Other Assets		Enter amount
15.00	Total Assets		Calculated automatically by the sheet
Balance Sheet - Liabilities			
1.00	Amounts due to customers		To be completed in line with the information required in subsections
2.00	Balances from Credit Institutions		To be completed in line with the information required in subsections , not to be completed by e-money institutions
3.00	Promissory Notes, Bills, CD's, Etc		
4.00	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 (note some items will not appear for branches)
5.00	Non-eligible capital instruments		To be completed in line with the information required in subsections
6.00	Provisions		To be completed in line with the information required in subsections
7.00	Other Liabilities		To be completed in line with the information required in subsections (7.02 should not include current year losses, because 7(j) of BCACI Regulations requires current year losses to be eligible capital)
8.00	Total Liabilities		Calculated automatically by the sheet
Profit and Loss account, Quarterly Results			
1.00	Income		
	1.01	Interest receivable and similar income	Banking (Accounts Directive) Regulations 1997 (Part IV & V)
			This item includes all income arising out of banking activities including income from assets included in Assets items (in the balance sheet), income resulting from covered forward contracts spread over the actual duration of the contract and similar in nature to interest; and fees and commissions receivable similar in nature to interest and calculated on a time basis or by reference to the amount of the claim (but not other fees and commissions receivable).

1.02	Interest payable and similar charges	Banking (Accounts Directive) Regulations 1997 (Part IV & V)	This item includes all expenditure arising out of banking activities including charges arising out of liabilities included in Liabilities items in the balance sheet, charges resulting from covered forward contracts, spread over the actual duration of the contract and similar in nature to interest and fees and commissions payable similar in nature to interest and calculated on a time basis or by reference to the amount of the liability (but not other fees and commissions payable).
1.03	Total net interest income		Calculated automatically by sheet
1.04	Income from shares and other variable/fixed-yield securities		
1.05	Commissions/fees receivable	Banking (Accounts Directive) Regulations 1997 (Part IV & V)	This item comprises income in respect of all services supplied by the company to third parties, but not fees or commissions required to be included under interest receivable. In particular the following fees and commissions receivable shall be included (unless required to be included under interest receivable) – (a) fees and commissions for guarantees, loan administration on behalf of other lenders and securities transactions; (b) fees, commissions and other income in respect of payment transactions, account administration charges and commissions for the safe custody and administration of securities; (c) fees and commissions for foreign currency transactions and for the sale and purchase of coin and precious metals; and (d) fees and commissions charged for brokerage services in connection with savings and insurance contracts and loans. NOTE: This should include the FX commission
1.06	Commissions/fees payable	Banking (Accounts Directive) Regulations 1997 (Part IV & V)	This item comprises charges for all services rendered to the company by third parties but not fees or commissions required to be included under interest payable. In particular the following fees and commissions payable shall be included (unless required to be included under interest payable) – (a) fees and commissions for guarantees, loan administration and securities transactions; (b) fees, commissions and other charges in respect of payment transactions, account administration charges and commissions for the safe custody and administration of securities; (c) fees and commissions for foreign currency transactions and for the sale and purchase of coin and precious metals; and (d) fees and commissions for brokerage services in connection with savings and insurance contracts and loans.
1.1	Total		Calculated automatically by the sheet
2.00	Expenditure		
2.01	Remuneration to Staff		Include salary costs, employer's social security contributions, the employer's contribution to any pension scheme and the costs of staff benefits paid on a per capita basis such as private medical insurance, staff travel concessions etc. General staff benefits should be included under "other expenses" as appropriate.
2.02	Administration		Normal business expenses
2.03	Provisions for bad/doubtful debts	Banking (Accounts Directive) Regulations 1997 (Part IV & V)	Enter here the net charge for specific and general bad debt provision.

	2.04	Other Expenses (inc. current year dividends)	This comprises all other expenditure not included in any other heading, including depreciation. The audit fee should be included here.
	2.05	Taxes	The taxation charge should be estimated by applying a reasonable estimate of the institution's tax liability applicable for the year in question.
	2.06	Total Expenses	Calculated automatically by the sheet
3.00	a.	Profit (Loss) for the reporting period	These figures will later be compared to the figures submitted in the annual accounts
4.00	b.	Cumulative Profit (Loss) for the year	This should include figures for the quarters from the last year end until the quarter end
5.00		Interest held in suspense	These figures will later be compared to the figures submitted in the annual accounts
Further Analysis - refer to Bank (Accounts Directive) Regulations 1997			
1.00		Provisions (Bad/doubtful debts)	
	1.01	Acquisitions/Disposals	Enter any provisions made as a result of an acquisition or disposal of a subsidiary company the balance sheet of which includes specific or general provisions and is included in the consolidation for the particular return. Where the net adjustment is negative, report the amount in brackets.
	1.02	Exchange rate Movements	Enter any provisions made for exchange rate movements in respect of provisions denominated in currencies other than sterling. Where the adjustment is negative, report the amount in brackets.
	1.03	Amounts Written Off, not previously provided for	Enter the gross amount written off and not previously provided for (before recoveries) (enter negative value)
	1.04	Recoveries	Enter the total amount of loans recovered which have previously been written-off.
	1.05	Other	Enter any other items, including exceptional provisions and transfers between general and specific provisions.
	1.06	Charge/credit to P&L	Enter the total net charge or credit to the profit and loss account in respect of provisions; this should equal item 27. A net credit should be shown in brackets. The gross charge for new provisions should be offset by other items including any provisions made in earlier years but now released in the current year's profit and loss account. The charge or credit for specific provisions should include the charge or credit for provisions in respect of suspended interest where it is the practice of the reporting institution to show suspended interest as interest receivable in the profit and loss account.
	1.07	Previous Balance	Show the balance outstanding on the specific and general provisions account at the end of the previous accounting year relating to debts considered bad or doubtful. Do not include provisions made against the value of investments.
	1.08	Current Balance	The current balance should be the sum of 1.06 and 1.07
2.00		Loans, Advances etc on which	
	2.01	Payments of interest or capital overdue by more than three months	Enter the total amount of the remaining exposure, not just the part that is outstanding.
	2.02	Interest has been suspended or cancelled	Enter the total amount of the remaining exposures.

3.00	Back-to-Back Deposits/Loans with legal right to set-off		Enter the total Deposits held as collateral for advances on which the institution is satisfied that legal right to set-off exists.
4.00	Connected Loans and Advances		
	4.01	Other Group Companies	Enter amounts to group companies
	4.02	Directors, controllers and their associates	Enter amount to any directors or controllers of the reporting institution.
	4.03	Non-group companies with which directors and controllers are associated	Enter amounts to entities and persons associated with the directors of the reporting institution.
5.00	Connected Deposits		Deposit in relation to a client which is closely connected to the reporting bank.
6.00	Fiduciary Deposits		Enter total amount of deposits placed with the reporting institution on a fiduciary basis.
7.00	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 bank 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 bank.
8.00	Undrawn/undisbursed lending commitments		
9.00	Staff Numbers		
	9.01	Employed directly by the licensee	Total number of employees directly employed by the licensee
	9.02	Employed by a group service company	Total number of employees that provide employment services to the licensee but are employed by another group company.
10.00	Funds under management		
	10.01	Discretionary managed	Enter number of customers and total of funds managed on their behalf where discretionary management agreements are in existence.
	10.02	Non-discretionary managed	Enter number of customers and total of funds managed on their behalf on an execution only basis.
	10.03	Total	Number of Customers & Amount
11.00	Deposit Base - Analysis		
	11.01	Resident	Enter the deposits held by residents
	11.02	Non-resident	Enter the deposits held by non-residents
	11.03	Total	

12.00	Derivatives Contracts	Contracts whose value depends on a reference rate or the value of an underlying asset or index. Derivatives contracts could be further broken down into over-the-counter (OTC) contracts and exchange-traded contracts and into contracts held for trading and contracts held for other than trading.
12.01		Section has 5 columns; Foreign Exchange contracts, Interest rate contracts, Equity-Linked Contracts, Commodity Contracts and Other Contracts
12.02	Notional amounts by underlying exposures	Notional Amounts = Face value of the contracts
12.03	OTC contracts	Over-the-counter contracts
12.07	OTC Market values and potential credit exposure	
12.09	Contracts held for trading purposes; (a) Gross positive market value	Gross positive market value is 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)
12.1	Contracts held for trading purposes; (b) Gross negative market value	Gross negative market value is 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)
12.12	Contracts held for other than trading; (a) Gross positive market value	Gross positive market value is 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)
12.13	Contracts held for other than trading; (b) Gross negative market value	Gross negative market value is 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)
12.14	Potential credit exposure	
13.00	Guarantees and Commitments	
13.01	Guarantees	As per IMF guidelines, guarantees, commitments, and other credit substitutes are traditional off-balance sheet exposures, where a bank has underwritten the obligations of a third party and currently stands behind the risk (guarantees) or has committed itself to a future transaction that would normally result in the banks acquiring a credit exposure (either an asset or possibly a guarantee) at some future date (commitments) (For further clarifications, please see BCBS, 1986).
13.02	Commitments	
13.03	Other Credit Substitutes	
13.04	Total	Total of the above items
14.00	Total Number of Accounts Opened in Reporting Period	Please enter the total number of accounts opened within the quarter relating to the reporting period of the return
14.01	Top Ten Countries, Origin of Funds Received	Please enter the top 10 countries of origin (in 000's of the reporting currency of the return) from where new funds have been received in the reporting period for the firm.
15.00	Breakdown of lending (in Gibraltar) Sectoral analysis	This is being requested for statistical purposes, to be able to monitor trends in the local market.
15.01	Construction	Please indicate amount of lending provided to the construction sector

	15.02	Financial Services	Please indicate amount of lending provided to the financial services sector
	15.03	Investment	Please indicate amount of lending provided for the purposes of Investments, this will include for example gearing on investment portfolios.
	15.04	Real Estate	Please indicate amount of lending provided to the real estate sector
	15.05	Retail	Please indicate amount of lending provided to the retail sector, for example lending to individuals (for non investment purposes) would normally come under this.
	15.06	Ship building/repairing	Please indicate amount of lending provided to the ship building/repairing sector
	15.07	Tourism	Please indicate amount of lending provided to the tourism sector
	15.08	Transport	Please indicate amount of lending provided to the transport sector
	15.09	Wholesale	Please indicate amount of lending provided to the wholesale sector, i.e. large corporate clients, mid-sized companies, real estate developers and investors, international trade finance businesses, institutional customers (such as pension funds and government entities/agencies), and services offered to other banks or other financial institutions.
	15.10	Others	Please indicate amount of lending provided to any other sector not included in 13.01 to 13.09
	15.11	Total	Total
16.00	Mortgages		
	16.01	Balance B/fwd from previous qtr	Mortgages assigned to residential and commercial properties for Gibraltar, Spain and other jurisdictions (each to be allocated to relevant columns provided for in the sheet). This figure should correspond with the Net Mortgage Book Position (line 16.05) reported in the return submitted for the previous quarter.
	16.02	New Lending and Additional Advances	Total of new lending plus any additional advances (to existing lending) in respect of residential/commercial mortgages in Gibraltar, Spain and other jurisdictions (each to be allocated to relevant columns provided for in the sheet).
	16.03	FX Revaluation of Balance B/fwd	Please enter the value of the difference between the value of the balance brought forward and the actual balance for the current quarter. If the current value has reduced, please enter a negative figure.
	16.04	Client Capital Repayment for Period	Enter the total amount paid in the form of capital contributions (unless this has already been allocated as a redemption) from customers toward the debt.
	16.05	Redemptions	Enter total amount of redemptions during the quarter in respect of residential/commercial mortgages in Gibraltar, Spain and other jurisdictions (each to be allocated to relevant columns provided for in the sheet).
	16.06	Provisions/Bad Debts	Insert the amount of provisions/bad debts allocated for each applicable column.
	16.07	Net Mortgage Book Position	Calculated automatically by the sheet. This will be the addition of 16.01 and 16.02 minus 16.03 and 16.04. This should be the same as line 16.01 in the next quarter.
	16.08	Arrears of three months or over	

16.09	Break Down of New Lending and Additional Advances	
16.10	£600,000+	Value of residential and Commercial mortgages (each to be allocated to relevant columns) whose values are greater than £600,000 (or equivalent using the exchange rates provided by the Commission in the relevant Newsletter)
16.11	£200,000 to £599,999	Value of residential and Commercial mortgages (each to be allocated to relevant columns) whose values are between £200,000 and £599,999 (or equivalent using the exchange rates provided by the Commission in the relevant Newsletter)
16.12	Under £200,000	Value of residential and Commercial mortgages (each to be allocated to relevant columns) whose values are £200,000 (or equivalent using the exchange rates provided by the Commission in the relevant Newsletter)
Ten Largest Placements and Exposures		
1.00	Ten largest short term placements to other credit institutions	Report the ten largest placements with non group banks and building societies. For branches only, report aggregate placements in excess of £2 million or equivalent in other currencies.
Column A	Institution	Use a unique identifier for each credit institution. Once this identifier has been allocated, it may not be changed without obtaining the consent of the Banking Supervisor. The name of the institution and its identifier must be made known to the Banking Supervisor under separate cover.
Column B	Currencies	Enter the abbreviation for all currencies or the placements with that institution.
Column C	First Possible Maturity date	Enter the maturity date using dd/mm/yyyy format. If there are more than one accounts, enter the maturity date of the largest balance. If this maturity is call, enter the reporting date
Column D	Maximum amount in reporting period	The Maximum exposure during the reporting period, this should be in the same currency as the return.
Column E	Amount as at reporting date	The aggregated amount for the client in the same currency as the return, it as a snap-shot of reporting date
Column F	Limit notified to the Banking Supervisor	Enter the total limit allocated to the counterparty, in reporting currency.
2.00	Ten Largest exposures, loans, advances, etc.	Report the ten largest exposures, loans, advances etc. with non group banks and building societies.
Column A	Customer	Enter a unique identifier - this number may not be changed at subsequent reporting dates. If the same client appears as a deposit and a loan the same unique identifier must be used. Report only customer exposures. The name of the client and his identifier must be made known to the Banking Supervisor under separate cover.
Column B	Currencies	Enter the abbreviation(s) for the currencies in which the deposits/loans are made.
Column C/D	First Possible Maturity date	Enter the maturity date using dd/mm/yyyy format. If there are more than one accounts, enter the maturity date of the largest balance. If this maturity is call, enter the reporting date.

Column D	Amount	Enter the amount (in reporting currency) to the nearest £000's. 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.
3.00	Ten Largest Depositors	List the ten largest customer deposits. Exclude liabilities under sale and repurchase agreements and deposits from other credit institutions. Where the same depositor has made more than one deposit. Or where depositors are closely related, the deposits should be aggregated for the purpose of this return. Where the reporting bank acts as agent in its receipt of funds, and these funds are never reported on the bank's balance sheet, they should be excluded from the return.
Column A	Customer	Enter a unique identifier - this number may not be changed at subsequent reporting dates. If the same client appears as a deposit and a loan the same unique identifier must be used. Report only customer deposits.
Column B	Currencies	Enter the abbreviation(s) for the currencies in which the deposits/loans are made.
Column C/D	First Possible Maturity date	Enter the maturity date using dd/mm/yyyy format. If there are more than one accounts, enter the maturity date of the largest balance. If this maturity is call, enter the reporting date.
Column E	Amount	The aggregated amount for the client in reporting currency. Report to the nearest £000's.
Column F	Maximum amount in reporting period	The Maximum amount deposited during the reporting period. In reporting currency.
Column G	Client Money Account	Tick this column if the deposit is in relation to client accounts either as provided for in accounting standards or in relation to a firm of lawyers or accountants.
Column H	Mandated Accounts	Funds held in accounts operated by an FSO authorised/licensed firm under a mandate signed by the account holder.
Column I	Connected Deposit	Tick this column if the deposit is in relation to a client which is closely connected to the reporting bank.
Column J	Other	Tick this column if the deposit does not fall under the definitions in Columns G to I.

Analysis of Large Exposures

An Credit Institution 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 Credit Institution 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 Credit Institution should refer to the Guidance Note on Concentration Risk for further information. A Credit Institution 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 BCACI Regulations. Part VII of the BCACI 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. To note - items added in this field must fit into the box provided and if needed, should be abbreviated and a supporting note advising the Key should be supplied.
Column AA	Connected Counterparty		To select yes or no from the drop down box to confirm if the counterparty is connected to the firm.
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	Current Exposure		Amount of exposure as at quarter end.
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 (Y or N), if exempt figure should not be included in column		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	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
	2.05 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.
Maturities Schedule		
Column C	Next Day	The maturity next day comprises every liability and asset due, available or maturing on the next business day after the reporting date: an asset or liability which matures on a non business day should be regarded as maturing on the succeeding business day.
Column D	2 days to < 8 days	2 days to less than 8 days - Funds which are callable at one days notice should be entered as two days maturity and not as next day, unless the notice has been received or given on the reporting date. Funds callable at seven days notice should be entered in the "2 days to less than 8 days" column, even if not called
Column E-I		As applicable for "2 days to less than 8 days". Where a period remaining to maturity is to be entered in months. it should be calculated on a calendar month basis, starting from the reporting date.
1.00	Liabilities	Include all items due for payment but not effected.

2.00	Assets		If on any reporting date an asset, or part of it, has passed the due date for repayment by 14 days or more, the amount which is in arrears should be entered in the "overdue" column. Only that part of the loan or asset actually overdue and not any unmatured instalments, should be reported in this column, unless the whole of the loan or asset has been declared in default within the terms of the contract.
3.01	Net Position (+ -)		Automatically calculated by the sheet
4.00	% Mismatch		This result is obtained by dividing the Net Cumulative Position (in each time band) by the Total Liabilities (across all time bands).
Banking Activity Indicators via-a-vis Individual Countries (replaces 'Banking Supplementary Return')			
Column A	Country		The sheet relates to an analysis, per country of the balance sheet with a distinction being drawn between bank and non-bank business. In order to facilitate data entry into the form users need only enter the ISO country code in the relevant column (a full list of ISO country codes appears as the last worksheet as a reference) and the full country name is completed for the user. The country represents the "resident country" of the customers.
Column B	ISO Code		ISO Code (abbreviation) for the country - this will automatically appear when typing in the country
Column C	Total Assets		Must be equal to Total Assets on Balance Sheet
Column D	Total Assets vis-à-vis non-banks		Must be less, or equal to, Total Assets
Column E	Total Loans		Must be less, or equal to, Total Assets
Column F	Total Loan vis-à-vis non-banks		Must be less, or equal to, Total Assets
Column G	Total Liabilities		Must be equal to Total Liabilities on Balance Sheet
Column H	Total Liabilities vis-à-vis non-banks		Must be less, or equal to, Total Liabilities
Column I	Total Deposits		Must be less, or equal to, Total Liabilities
Column J	Total Deposits vis-à-vis non-banks		Must be less, or equal to, Total Liabilities
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.
	Firms net foreign-exchange position and net gold position		
3.14	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			
The reporting threshold is set as 10,000 Euros or equivalent.			
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	Risk event type (Letter)		The letter used for each column for Historical internal loss data by business line and loss type classification event type in
Column R	Occurrence	BCACI Regulations Sch 10	Date when the event occurred or when it started
Column S	Recognition	BCACI Regulations Sch 10	Date when the event was first recognised
Column T	First Payment from risk transfer mechanisms	BCACI Regulations Sch 10	Date when the first compensation from an insurance company is received
Column U	Last Payment from risk transfer mechanisms	BCACI Regulations Sch 10	Date when the latest compensation from an insurance company is received
Credit Risk Standardised Approach: On-balance Sheet Items			
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-	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%	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 ≥20% of exposure value	Guidance Note, CR SA 4.92.1	100% rated
	11.03	if value adjustments ≥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 SA 4.98.3	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			
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	Low Risk	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%
	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%
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 provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.
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 the amount of "investors' interest" as defined in BCACI Regulations Sch 9	Originator credit institutions must report the current amount of exposures underlying a securitisation transaction.
Column B/C/D	Synthetic securitisations: Credit protection to the securitised exposures	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 value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement For originators in synthetic securitisations will be the result of the column computation: (A) + (B) + (C) + (D)
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
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
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 considered in the regs, receive a capital charge.
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 commodity
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 \leq 1 year	FSCAIF Regulations Sch 4	
	2.06	Maturity zone > 1 year and \leq 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				
Traded debt instruments in trading book: Positions in traded debt instruments in Trading Book and their correspondent capital requirements for position risk according to article 18, paragraph 1 (a) of Directive				
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	(-) Reduction effect for underwriting positions		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	