Changes made to version 2 of this data request, published on 30 March 2015

‘IB P&L’ tab – inserted columns for Year 4 and Year 5 (columns J, K and S, T)
‘Data Dictionary’ tab – no change
‘FINREP IDs’ tab – no change
‘Other Info’ tab – no change
‘Worked Example’ tab – inserted columns for Year 4 and Year 5 (columns J, K and S, T)

[FIRM NAME]

Investment Banking Income and Costs

FINREP ID		Baseline Scenario								Stress Scenario							
		Actual			Forecast					Actual			Forecast				
		2012	2013	2014	2015	2016	2017	2018	2019	2012	2013	2014	2015	2016	2017	2018	2019
		Year -2	Year -1	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year -2	Year -1	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
		base units	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*
	Income (Split by Firm Sub-business Line & Geographical Region)																
	Interest Income																
10	*Interest Income*									*0*	*0*	*0*					
90	*(Interest Expense)*									*0*	*0*	*0*					
	Net Interest Income	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
	Memo item: AFS component of Net Interest Income									*0*	*0*	*0*					
	Non-Interest Income																
200	*Fee and commission income*									0	0	0					
210	*(Fee and commission expenses)*									0	0	0					
	Fee and commission income, net	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Gross non-interest income on trading of financial assets and liabilities (i.e. Income pre market & counterparty risk losses)									*0*	*0*	*0*					
	(Market & Counterparty Risk losses on fair value of financial assets and liabilities held for trading)									*0*	*0*	*0*					
280	Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net Non-Interest Income	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
	Memo item: Sales Credits									*0*	*0*	*0*					
	Other Income																
340	*Other operating income*									0	0	0					
350	*(Other operating expenses)*									0	0	0					
	Net Other Operating Income	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
355	**Total Operating Income, Net**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Costs (Split by Firm Sub-business Line & Geographical Region)																
	Administrative Expenses																
	Staff expenses: Salaries									*0*	*0*	*0*					
	Staff expenses: Performance-based compensation									*0*	*0*	*0*					
	*Staff expenses: Other staff costs (*to include staff redundancy costs*)*									*0*	*0*	*0*					
370	(Staff expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Marketing & Advertising									*0*	*0*	*0*					
	IT and Infrastructure									*0*	*0*	*0*					
	Occupancy and equipment									*0*	*0*	*0*					
	FSCS levy									*0*	*0*	*0*					
	UK bank levy									*0*	*0*	*0*					
	Operational risk losses									*0*	*0*	*0*					
	Non-recurring items (exceptional)									*0*	*0*	*0*					
	Other expenses									*0*	*0*	*0*					
380	(Other administrative expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
360	***(Administrative Expenses)***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
	Impairments																
460	*(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit and loss)*									0	0	0					
	Other																
	(Other)									0	0	0					
	(Total Costs)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
610+633+650	**Profit Or (-) Loss Before Tax**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
620+634+660	*(Tax expense or (-) income)*									0	0	0					
670	**Profit Or (-) Loss After Tax**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Customer assets									0	0	0					
	Customer liabilities									0	0	0					

Data Dictionary

1.1 Expense	
Definition:	The amount of expense related to different expense types
Reference(s):	
Data role:	Measure
Data type:	Decimal
Relationship(s):	

1.2 Impairment Charge	
Definition:	Amount of Impairment taken in the time period specified. This should be the impairment charge recorded in the Firm's P&L.
Reference(s):	
Data role:	Measure
Data type:	Integer
Relationship(s):	

1.3 Income	
Definition:	The amount of income related to different income types For Gains or (-) losses on financial assets and liabilities held for trading this could be negative to indicate a loss
Reference(s):	
Data role:	Measure
Data type:	Decimal
Relationship(s):	

1.4 Book Type

Value	Comments
Trading	As per the PRA handbook: (1) (in UPRU) in relation to a firm's business or exposures, means: (a) its proprietary positions in financial instruments: (i) which are held for resale and/or are taken on by the firm with the intention of benefiting in the short term from actual and/or expected differences between their buying and selling prices or from other price or interest-rate variations; (ii) arising from matched principal broking; (iii) taken in order to hedge other elements of the trading book; (b) exposures due to unsettled securities transactions, free deliveries, OTC derivative instruments, repurchase agreements and securities lending transactions based on securities included in (a)(i) to (iii) above, reverse repurchase agreements and securities borrowing transactions based on securities included in (a)(i) to (iii) above; and (c) fees, commission, interest and dividends, and margin on exchange-traded derivatives which are directly related to the items included in (a) and (b) above. (2) has the meaning in CRR Article 4(86) and Part III Title I Chapter 3 (Article 102) which is in summary, all that firm's positions in CRD financial instruments and commodities held either with trading intent or in order to hedge other elements of the trading book, and which are either free of any restrictive covenants on their tradability or able to be hedged. (3) has the meaning in (2) with references to a firm replaced by ones to a person.
Non Trading	As per the PRA handbook: positions, exposures, assets and liabilities that are not in the trading book.

P&L Items as defined by FINREP

FINREP ID	Profit and Loss Level 1
010	**Interest income**
090	**(Interest expenses)**
150	**(Expenses on share capital repayable on demand)**
160	**Dividend income**
200	**Fee and commission income**
210	**(Fee and commission expenses)**
220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**
280	**Gains or (-) losses on financial assets and liabilities held for trading, net**
290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**
300	**Gains or (-) losses from hedge accounting, net**
310	**Exchange differences [gain or (-) loss], net**
330	**Gains or (-) losses on derecognition of non financial assets, net**
340	**Other operating income**
350	**(Other operating expenses)**
355	**TOTAL OPERATING INCOME, NET**
360	**(Administrative expenses)**
390	**(Depreciation)**
430	**(Provisions or (-) reversal of provisions)**
460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**
510	**(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)**
520	**(Impairment or (-) reversal of impairment on non-financial assets)**
580	**Negative goodwill recognised in profit or loss**
590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates**
600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**
610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**
620	**(Tax expense or (-) income related to profit or loss from continuing operations)**
630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**
640	**Profit or (-) loss after tax from discontinued operations**
670	**PROFIT OR (-) LOSS FOR THE YEAR**

Profit and Loss, Level 1	FINREP ID
Interest income	010
Financial assets held for trading	020
Financial assets designated at fair value through profit or loss	030
Available-for-sale financial assets	040
Loans and receivables	050
Held-to-maturity investments	060
Derivatives - Hedge accounting, interest rate risk	070
Other assets	080
(Interest expense)	090
(Financial liabilities held for trading)	100
(Financial liabilities designated at fair value through profit or loss	110
(Financial liabilities measured at amortised cost)	120
(Derivatives - Hedge accounting, interest rate risk)	130
(Other liabilities)	140
(Expenses on share capital repayable on demand)	150
Dividend income	160
Financial assets held for trading	170
Financial assets designated at fair value through profit or loss	180
Available-for-sale financial assets	190
Fee and commission income	200
(Fee and commission Expenses)	210
Gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	220
Available-for-sale financial assets	230
Loans and receivables	240
Held-to-maturity investments	250
Financial liabilities measured at amortised cost	260
Other	270
Gains or (-) losses on financial assets and liabilities held for trading, net	280
Gains or (-) losses on trading financial assets and liabilities, net	285
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	290
Gains or (-) losses on non trading financial assets and liabilities, net	295
Gains or (-) losses from hedge accounting, net	300
Exchange differences [gain or (-) loss], net	310
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	320
Gains or (-) losses on derecognition of non financial assets other than held for sale, net	330
Other operating income	340
(Other operating Expenses)	350
TOTAL OPERATING INCOME, NET	355
(Administrative Expenses)	360
(Staff Expenses)	370
(Other administrative Expenses)	380
(Depreciation)	390
(Property, Plant and Equipment)	400
(Investment Properties)	410
(Goodwill)	415
(Other intangible assets)	420
(Provisions or (-) reversal of provisions)	430
(Commitments and guarantees given)	440
(Other provisions)	450
(Increases or (-) decreases of the fund for general banking risks, net)	455
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	460
(Financial assets measured at cost [unquoted equity and related derivatives])	470
(Available- for-sale financial assets)	480
(Loans and receivables	490
(Held to maturity investments)	500
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	510
(Impairment or (-) reversal of impairment on non-financial assets)	520
(Property, plant and equipment)	530
(Investment properties)	540
(Goodwill)	550
(Other intangible assets)	560
(Other)	570
Negative goodwill recognised in profit or loss	580
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	590
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	600
Profit or (-) loss before tax from continuing operations	610
(Tax Expenses or (-) income related to profit or loss from continuing operations)	620
Profit or (-) loss after tax from continuing operations	630
Extraordinary profit or (-) loss after tax	632
Extraordinary profit or loss before tax	633
(Tax Expenses or (-) income related to extraordinary profit or loss)	634
Profit or (-) loss after tax from discontinued operations	640
Profit or (-) loss before tax from discontinued operations	650
(Tax Expenses or (-) income related to discontinued operations)	660
Profit or (-) loss for the year	670
Attributable to minority interest [non-controlling interests]	680
Attributable to owners of the parent	690

Additional Details on Expenses Breakdown

Profit and Loss: Other Expense Details

Value	Comments
Insurance claims	
Branch related costs	
Marketing & Advertising	
IT and Infrastructure	
FSCS levy	
UK bank levy	
Operational Risk Losses	
Non-recurring items (exceptional)	
Other expenses	To record expenses which do not fit with other line items under ‘Other operating expenses’
Staff expenses: Salaries	
Staff expenses: Performance-based compensation	
Staff expenses: Other staff costs	

LEMON BANK

Investment Banking Income and Costs

FINREP ID		Baseline Scenario								Stress Scenario							
		Actual			Forecast					Actual			Forecast				
		2012	2013	2014	2015	2016	2017	2018	2019	2012	2013	2014	2015	2016	2017	2018	2019
		Year -2	Year -1	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year -2	Year -1	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
		base units	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*	*base units*
	Income (Split by Firm Sub-business Line & Geographical Region)																
	Interest Income																
10	*Interest Income*	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980	7,980
90	*(Interest Expense)*	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,500)	(4,000)	(4,000)	(4,000)	(4,500)
	Net Interest Income	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,980**	**4,480**	**3,980**	**3,980**	**3,980**	**3,480**
	Memo item: AFS component of Net Interest Income	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Non-Interest Income																
200	*Fee and commission income*	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
210	*(Fee and commission expenses)*	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
	Fee and commission income, net	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900
	Gross non-interest income on trading of financial assets and liabilities (i.e. Income pre market & counterparty risk losses)	12,456	12,456	12,456	12,456	12,456	12,456	12,456	12,456	12,456	12,456	12,456	11,356	10,789	10,789	10,789	9,907
	(Market & Counterparty Risk losses on fair value of financial assets and liabilities held for trading)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(4,500)	(6,000)	(6,000)		
280	Gains or (-) losses on financial assets and liabilities held for trading, net	9,456	9,456	9,456	9,456	9,456	9,456	9,456	9,456	9,456	9,456	9,456	6,856	4,789	4,789	10,789	9,907
	Net Non-Interest Income	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**12,356**	**9,756**	**7,689**	**7,689**	**13,689**	**12,807**
	Memo item: Sales Credits	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	10,000	8,000	8,000	8,000	5,000
	Other Income																
340	*Other operating income*	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
350	*(Other operating expenses)*	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
	Net Other Operating Income	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**	**800**
355	**Total Operating Income, Net**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**18,136**	**15,036**	**12,469**	**12,469**	**18,469**	**17,087**
	Costs (Split by Firm Sub-business Line & Geographical Region)																
	Administrative Expenses																
	Staff expenses: Salaries	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
	Staff expenses: Performance-based compensation	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
	*Staff expenses: Other staff costs (*to include staff redundancy costs*)*	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)
370	(Staff expenses)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)	(5,300)
	Marketing & Advertising	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)
	IT and Infrastructure	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)
	Occupancy and equipment	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)
	FSCS levy	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)
	UK bank levy	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)	(600)
	Operational risk losses	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
	Non-recurring items (exceptional)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
380	(Other administrative expenses)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)	(1,700)
360	***(Administrative Expenses)***	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**	**(7,000)**
	Impairments																
460	*(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit and loss)*	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(150)	(200)	(200)	(200)	(300)
	Other																
	(Other)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(Total Costs)	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,100)**	**(7,150)**	**(7,200)**	**(7,200)**	**(7,200)**	**(7,300)**
610+633+650	**Profit Or (-) Loss Before Tax**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**11,036**	**7,886**	**5,269**	**5,269**	**11,269**	**9,787**
620+634+660	*(Tax expense or (-) income)*	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(3,311)	(2,366)	(1,581)	(1,581)	(3,381)	(2,936)
670	**Profit Or (-) Loss After Tax**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**7,725**	**5,520**	**3,688**	**3,688**	**7,888**	**6,851**
	Customer assets	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000
	Customer liabilities	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)	(400,000)