BANK OF ENGLAND
PRUDENTIAL REGULATION AUTHORITY

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Firm name:	[Firm]	**FRN:**	
Risk Type:	Balance Sheet, Profit and Loss	**Reporting date:**	31 December 2015
PRA analysis period:	ST-2016	**Reporting currency:**	

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For Future Use

Submission ID:	1	**Previous ID:**	
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Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Portfolio								Validation Ref	
Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Scenario	Projection Period - Year	Context (if applicable)	Rule ID	Comment

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Balance Sheet Level 1	Balance Sheet Level 2	Scenario	Projection Period - Year	Carrying Amount
Cash, cash balances at central banks and other demand deposits	Cash on hand			
Cash, cash balances at central banks and other demand deposits	Cash balances at central banks			
Cash, cash balances at central banks and other demand deposits	Other demand deposits			
Financial assets held for trading	Derivatives			
Financial assets held for trading	Loans and advances			
Financial assets held for trading	Other financial assets			
Financial assets designated at fair value through profit or loss	Loans and advances			
Financial assets designated at fair value through profit or loss	Other financial assets			
Available-for-sale financial assets	Loans and advances			
Available-for-sale financial assets	Other financial assets			
Loans and receivables	Loans and advances			
Loans and receivables	Other financial assets			
Held-to-maturity investments	Loans and advances			
Held-to-maturity investments	Other financial assets			
Derivatives – Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Investments in subsidaries, joint ventures and associates				
Tangible assets				
Intangible assets				
Tax assets	Current tax assets			
Tax assets	Deferred tax assets			
Other assets				
Non-current assets and disposal groups classified as held for sale				
Total assets				
Financial liabilities held for trading	Derivatives			
Financial liabilities held for trading	Deposits			
Financial liabilities held for trading	Other financial liabilities			
Financial liabilities designated at fair value through profit or loss	Deposits			
Financial liabilities designated at fair value through profit or loss	Debt securities issued			
Financial liabilities designated at fair value through profit or loss	Other financial liabilities			
Financial liabilities measured at amortised cost	Deposits			
Financial liabilities measured at amortised cost	Debt securities issued			
Financial liabilities measured at amortised cost	Other financial liabilities			
Derivatives – Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Provisions	Pensions and other post employment defined benefit obligations			
Provisions	Other provisions			
Tax liabilities				
Share capital repayable on demand				
Other liabilities				
Liabilities included in disposal groups classified as held for sale				
Total Liabilities				
Capital				
Share premium				
Equity instruments issued other than capital				
Equity instruments issued other than capital	Equity component of compound financial instruments			
Accumulated other comprehensive income				
Retained earnings				
Revaluation reserves				
Other reserves				
(-) Treasury shares				
Profit or loss attributable to owners of the parent				
(-) Interim dividends				
Minority interests [Non-controlling interests]				
Total equity				
Total equity and total liabilities				

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Profit and Loss Level 1	Profit and Loss Level 2	Scenario	Projection Period - Year	Carrying Amount
Interest income				
(Interest expenses)				
(Expenses on share capital repayable on demand)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences [gain or (-) loss], net				
Gains or (-) losses on derecognition of non financial assets, net				
Other operating income				
(Other operating expenses)				
TOTAL OPERATING INCOME, NET				
(Administrative expenses)	(Staff expenses)			
(Administrative expenses)	(Other administrative expenses)			
(Depreciation)				
(Provisions or (-) reversal of provisions)	(Commitments and guarantees given)			
(Provisions or (-) reversal of provisions)	(Other provisions)			
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates				
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
Profit or (-) loss after tax from discontinued operations	Profit or (-) loss before tax from discontinued operations			
Profit or (-) loss after tax from discontinued operations	(Tax expense or (-) income related to discontinued operations)			
PROFIT OR (-) LOSS FOR THE YEAR	Attributable to minority interest [non-controlling interests]			
PROFIT OR (-) LOSS FOR THE YEAR	Attributable to owners of the parent			

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Profit and Loss (Business Line) Level 1	Profit and Loss (Business Line) Level 2	Scenario	Projection Period - Year	Carrying Amount
					Net-interest income				
					Non-interest income				
					Non-interest income	Of which: Trading income			
					Non-interest income	Of which: Exceptional / one-off income			
					Total income				
					Costs				
					Costs	Of which: Exceptional / one-off expenses			
					Impairments				
					Other income or (-) expenses				
					Profit or (-) Loss before tax				
					Profit or (-) Loss after tax				
					Customer assets				
					Customer liabilities				

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Profit and Loss Level 1 (Other Income Details)	Profit and Loss Level 2 (Other Income Details)	Asset Liability Class Retail (Oher Income Details) (if applicable)	Product Type (if applicable)	Scenario	Projection Period - Year	Income	Income of which: Market Risk
					Other operating income	Insurance premium income	[redacted]					[redacted]
					Other operating income	Other income	[redacted]					[redacted]
					Fee and commission income	Early Redemption Fee	Mortgages					[redacted]
					Fee and commission income	Merchant Service Charge	Retail non-mortgage, non-SME					[redacted]
					Fee and commission income	Interchange Fee	Retail SME					[redacted]
					Fee and commission income	Late Payment Fee	Retail Funding					[redacted]
					Fee and commission income	Usage Fee						[redacted]
					Fee and commission income	Excess Fee						[redacted]
					Fee and commission income	Packaged Accounts Fee						[redacted]
					Fee and commission income	ATM Charges						[redacted]
					Fee and commission income	Assets under Management Fee						[redacted]
					Fee and commission income	Non-Retail Income						[redacted]
					Fee and commission income	Other income	[redacted]					[redacted]
					Gains or (-) losses on financial assets and liabilities held for trading, net		[redacted]					

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Profit and Loss Level 1 (Other Expense Details)	Profit and Loss Level 2 (Other Expense Details)	Scenario	Projection Period - Year	Expense
					(Other operating expenses and Administrative expenses)	Insurance claims			
					(Other operating expenses and Administrative expenses)	Branch related costs			
					(Other operating expenses and Administrative expenses)	Marketing & Advertising			
					(Other operating expenses and Administrative expenses)	IT and Infrastructure			
					(Other operating expenses and Administrative expenses)	FSCS levy			
					(Other operating expenses and Administrative expenses)	UK bank levy			
					(Other operating expenses and Administrative expenses)	Operational Risk Losses			
					(Other operating expenses and Administrative expenses)	Non-recurring items (exceptional)			
					(Other operating expenses and Administrative expenses)	Other expenses			
					(Other operating expenses and Administrative expenses)	Staff expenses: Salaries			
					(Other operating expenses and Administrative expenses)	Staff expenses: Performance-based compensation			
					(Other operating expenses and Administrative expenses)	Staff expenses: Other staff costs			
					(Fee and commission expenses)				

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Balance Sheet Level 1 (Market Volumes UK)	Balance Sheet Level 2 (Market Volumes UK)	Asset Liability Class (Market Volumes UK)	Product Type (if applicable)	Scenario	Projection Period - Year	Balance (beginning of period)	New Business (Gross)	Repayments or Withdrawals	New Business (Net)	Balance Projected (end of period)	Market Growth Rate Assumption (Annual %)
Loans and receivables	Loans and advances	Mortgages	Mainstream								
Loans and receivables	Loans and advances	Mortgages	Buy-To-Let (BTL)								
Loans and receivables	Loans and advances	Mortgages	Self Certified, Sub-Prime and Other								
Loans and receivables	Loans and advances	Retail non-mortgage, non-SME	Credit Card			[redacted]					
Loans and receivables	Loans and advances	Retail non-mortgage, non-SME	Personal/Term Loan			[redacted]					
Loans and receivables	Loans and advances	Retail SME	Personal/Term Loan			[redacted]					
Loans and receivables	Loans and advances	Retail SME	Credit Card			[redacted]					
Loans and receivables	Loans and advances	Retail SME	Overdraft			[redacted]					
Loans and receivables	Loans and advances	Housing Associations	Loan (excluding reverse repos)								
Loans and receivables	Loans and advances	Large and Mid Corporates	Loan (excluding reverse repos)								
Loans and receivables	Loans and advances	SME	Loan (excluding reverse repos)								
Loans and receivables	Loans and advances	CRE	Loan (excluding reverse repos)								
Loans and receivables	Loans and advances	Financial Institutions	Loan (excluding reverse repos)								
Financial liabilities measured at amortised cost	Deposits	Retail Funding	Current Account			[redacted]					
Financial liabilities measured at amortised cost	Deposits	Retail Funding	Savings Account								
Financial liabilities measured at amortised cost	Deposits	Retail Funding	Term Deposits								
Financial liabilities measured at amortised cost	Deposits	SME									
Financial liabilities measured at amortised cost	Deposits	Corporates									

Balance Sheet, Profit and Loss Projections Data Request for [Firm] as of 31/12/2015

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Profit and Loss Level 1 (Cards Other Income)	Profit and Loss Level 2 (Cards Other Income)	Asset Liability Class Retail (Cards Other Income)	Product Type	Scenario	Projection Period - Year	Turnover
					Fee and commission income	Merchant Service Charge	Retail non-mortgage, non-SME	Credit Card			
					Fee and commission income	Merchant Service Charge	Retail Funding	Debit Card			
					Fee and commission income	Interchange Fee	Retail non-mortgage, non-SME	Credit Card			
					Fee and commission income	Interchange Fee	Retail Funding	Debit Card			

Balance Sheet and Profit & Loss Projections Data Request for ABC Group as of 30/6/2013

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Assets under Management Level 1	Assets under Management Level 2	Scenario	Projection Period - Year	Carrying Amount
					Internal funds	Equities			
					Internal funds	Other funds			
					External funds	Equities			
					External funds	Other funds			
					Inflows				
					Outflows				
					Value adjustments				