

Consultation Paper | CP6/17
Regulatory reporting: occasional consultation paper

June 2017



Consultation Paper | CP6/17

Regulatory reporting: occasional consultation paper

June 2017

The Bank of England and the Prudential Regulation Authority (PRA) reserve the right to publish any information which it may receive as part of this consultation.

Information provided in response to this consultation, including personal information, may be subject to publication or release to other parties or to disclosure, in accordance with access to information regimes under the Freedom of Information Act 2000 or the Data Protection Act 1998 or otherwise as required by law or in discharge of the PRA's statutory functions.

Please indicate if you regard all, or some of, the information you provide as confidential. If the Bank of England or the PRA receives a request for disclosure of this information, the Bank of England or the PRA will take your indication(s) into account, but cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system on emails will not, of itself, be regarded as binding on the Bank of England and the PRA.

Responses are requested by Friday 7 July 2017.

Please address any comments or enquiries to:

Banking Data Change Group Prudential Regulation Authority 20 Moorgate London EC2R 6DA

Email: CP6_17@bankofengland.co.uk

Contents

1	Overview	5
2	Proposals	5
3	The PRA's statutory obligations	6
Appe	endices	9

1 Overview

- 1.1 This Prudential Regulation Authority (PRA) consultation paper (CP) sets out proposals for minor amendments to the templates and reporting instructions for PRA101 to PRA103 (Capital+), PRA108, and the removal of the definition of 'whole-firm liquidity modification' from the PRA Rulebook.
- 1.2 The proposals would result in changes to the Regulatory Reporting Part of the PRA Rulebook (Appendix 1) and reporting templates and instructions for PRA101 to PRA103 (Appendix 2 and 3), and instructions for PRA108 (Appendix 4). Appendix 1 of Supervisory Statement (SS) 34/15 'Guidelines for completing regulatory reports' will be updated to link to the amended templates when final policy is published.¹
- 1.3 The proposals in relation to the Capital+ and PRA108 templates are relevant to PRA-authorised UK banks, building societies and PRA-designated investment firms. The removal of the definition of 'whole-firm liquidity modification' is relevant to non-European Economic Area (EEA) banks authorised to accept deposits through a branch in the United Kingdom.

Responses and next steps

- 1.4 This consultation closes on Friday 7 July 2017. The PRA invites feedback on the proposals set out in this consultation. Please address any comments or enquiries to CP6 17@bankofengland.co.uk.
- 1.5 The proposed implementation date for the changes to the templates and reporting instructions is 1 October 2017, to align with the introduction of reporting of the Capital+templates; the removal of the definition of 'whole-firm liquidity modification' would also take effect on the same date.

2 Proposals

PRA101 to PRA103 (Capital+)

- 2.1 The PRA has identified inconsistencies between the templates and instructions published in Policy Statement (PS) 32/16 'Responses to Chapter 3 of CP17/16 forecast capital data' ² and the XBRL taxonomy subsequently published on the Bank's website in February 2017.³ The PRA therefore proposes to make the following amendments:
- change the note on the header page to indicate that values in the template should be
 reported in units, not thousands. Reporting in thousands is not consistent with the
 European Banking Authority (EBA) taxonomy on which this reporting is based, which
 requires firms to report in units. It is the PRA's view that firms would expect to report in
 units. This change does not impact the data that firms must submit in the Capital+
 templates; it is merely a change in format;
- remove the requirement for firms to supply a Group Reference Number (GRN) and add the requirement for firms to supply their Legal Entity identifier (LEI), a globally recognised data standard;

¹ April 2017: www.bankofengland.co.uk/pra/Pages/publications/ss/2017/ss3415update2.aspx.

November 2016: www.bankofengland.co.uk/pra/Pages/publications/ps/2016/ps3216.aspx.

³ See: www.bankofengland.co.uk/pra/Pages/regulatorydata/crdfirmstaxonomy.aspx.

- remove the example date ('30-Sep-2016') from the header page and at the top of the columns on the 'Input' section; and
- update the reporting instructions in SS34/15 for the above changes.

It is proposed that these changes come into effect at the same date as the rules to introduce reporting of PRA101 to PRA103 (1 October 2017).

PRA108 (Memorandum items)

2.2 The template for PRA108 does not indicate if thousands or units should be used when reporting. However, the reporting instructions indicate that 'figures should be reported in 000s, except for Number of Customers (65A) which should be reported in units'. To be consistent with the Capital+ data items, the PRA proposes to change the PRA108 reporting instructions to indicate that reporting should be in units (see Appendix 4).

Regulatory Reporting Glossary

- 2.3 The PRA has identified an error in rule-making instrument PRA 2017/4, published in PS4/17 'Responses to CP36/16 and correction to PS2/16 PIN rules'.¹ The PRA intended to remove references to 'whole-firm liquidity modification' (WFLM) from the Regulatory Reporting Part of the PRA Rulebook, and the definition of WFLM from the Rulebook Glossary. However, the definition of WFLM is contained within the Regulatory Reporting Part Glossary rather than the central Rulebook Glossary, so this change could not be made.
- 2.4 The PRA proposes to correct this by deleting the definition for 'whole-firm liquidity modification' from the Regulatory Reporting Part Glossary. The PRA also proposes to remove a further reference to WFLM in 14.4 of the Regulatory Reporting Part.

3 The PRA's statutory obligations

- 3.1 Before making any rules, the Financial Services and Markets Act 2000 (FSMA)² requires the PRA to publish a draft of the proposed rules accompanied by:
- a cost benefit analysis;
- a statement as to whether the impact of the proposed rules will be significantly different to mutuals than to other persons;³
- an explanation of the PRA's reasons for believing that making the proposed rules is compatible with the PRA's duty to act in a way that advances its general objective,⁴ and secondary competition objective;⁵ and
- an explanation of the PRA's reasons for believing that making the proposed rules are compatible with its duty to have regard to the regulatory principles.⁶

February 2017: www.bankofengland.co.uk/pra/Pages/publications/ps/2017/ps417.aspx.

² Section 138J of FSMA.

³ Section 138K of FSMA.

⁴ Section 2B of FSMA.

⁵ Section 2H(1) of FSMA.

⁶ Sections 2H(2) and 3B of FSMA.

- 3.2 The PRA is required by the Equality Act 2010¹ to have due regard to the need to eliminate discrimination and to promote equality of opportunity in carrying out its policies, services and functions.
- 3.3 The PRA should also have regard to aspects of the economic policy of Her Majesty's government as recommended by HM Treasury.²

Cost benefit analysis

- 3.4 The benefit of the proposed changes in this CP is to give firms certainty on how they should be reporting by removing discrepancies between the templates, instructions and the XBRL taxonomy, and to remove unnecessary material from the PRA Rulebook.
- 3.5 The proposed changes are minor. They are not expected to increase costs to firms. Therefore a full cost benefit analysis has not been provided.

Compatibility with the PRA's objectives

- 3.6 The PRA considers that the proposals set out in this CP will assist the PRA in advancing its general safety and soundness objective by clarifying information for firms, and will make the PRA rules consistent with EU requirements for firms.
- 3.7 The PRA considers there to be no impact of the proposals in this CP on effective competition.

Regulatory principles

- 3.8 In developing the proposals in this CP the PRA has had regard to the regulatory principles set out in FSMA. Two are of particular relevance:
- The principle that a burden imposed should be proportionate to the benefits expected to result: by making the amendments set out in Chapter 2 (Proposals) to address the inconsistencies identified, there will be a proportionate increase in benefits realised from the data collected.
- That the PRA should exercise its functions as transparently as possible: addressing the inconsistencies identified as proposed is a fully transparent remedy.

Government economic policy

3.9 HM Treasury has made recommendations to the Prudential Regulation Committee about aspects of the Government's economic policy to which the Committee should have regard when considering how to advance the objectives of the PRA and apply the regulatory principles as set out in FSMA.³ The PRA considers that the recommendation most relevant to the proposals in this CP is that the PRA acts consistently, transparently and in a proportionate way.

¹ Section 149.

² Section 30B of the Bank of England Act 1998.

³ www.gov.uk/government/publications/recommendations-for-the-prudential-regulation-committee-spring-budget-2017.

Impact on mutuals

3.10 In the PRA's opinion, the impact of the proposed rule changes on mutuals is expected to be no different from the impact on other firms.

Equality and diversity

3.11 The PRA has performed an assessment of the policy proposals and does not consider that the proposals give rise to equality and diversity implications.

Appendices

1	Draft PRA Rulebook: CRR firms: Regulatory reporting amendment instrument
2	PRA101 to PRA103 (Capital+) templates
3	PRA101 to PRA103 (Capital+) instructions
4	PRA108 instructions

Appendix 1: Draft PRA Rulebook: CRR firms: Regulatory reporting amendment instrument

PRA RULEBOOK: CRR FIRMS: REGULATORY REPORTING AMENDMENT (No. X) INSTRUMENT 2017

Powers exercised

- A. The Prudential Regulation Authority ("PRA") makes this instrument in the exercise of the following powers in the Financial Services and Markets Act 2000 ("the Act"):
 - (1) section 137G (The PRA's general rules); and
 - (2) section 137T (General supplementary powers).
- B. The rule-making powers referred to above are specified for the purpose of section 138G(2) (Rule-making instrument) of the Act.

Pre-conditions to making

C. In accordance with section 138J of the Act (Consultation by the PRA), the PRA consulted the Financial Conduct Authority. After consulting, the PRA published a draft of proposed rules and had regard to representations made.

PRA Rulebook: CRR Firms: Regulatory Reporting Amendment (No X) Instrument 2017

D. The PRA makes the rules in Annex A to this instrument.

Commencement

E. This instrument comes into force on 1 October 2017.

Citation

F. This instrument may be cited as the PRA Rulebook: CRR Firms: Regulatory Reporting Amendment (No X) Instrument 2017.

By order of the Prudential Regulation Committee [DATE]

Annex A

Amendments to the Regulatory Reporting Part

In this Annex new text is underlined and deleted text is struck through.

1	APPLICATION AND DEFINITIONS
1.2	
whole	firm liquidity modification
	means a modification to the overall liquidity adequacy rule of the kind described in BIPRU 12.8.22G in the PRA handbook as in effect on 30 September 2015 granted to a firm and in effect on that date.
•••	
14	TRANSITIONAL PROVISIONS – WAIVERS
14.4	This Chapter does not apply in relation to a waiver that is an intra-group liquidity modificationor a whole-firm liquidity modification
16	DATA ITEMS AND OTHER FORMS
16.26	PRA101 can be found here here.
16.27	PRA102 can be found here here.
16.28	PRA103 can be found here here.

Appendix 2: PRA101 to PRA103 (Capital+) templates

In this appendix, new text is underlined and deleted text is struck through.



PRA101 template

4	Name of the template	Capital+
2	PRA template version control	PRA 101
3 <u>1</u>	Basis of reporting (select from list)	
4	Submission number (increase by 1 if resubmission)	4
5- <u>2</u>	Firm reference number (FRN)	
3	<u>LEI code</u>	
6 <u>4</u>	Name of the firm	
7	Group reference number (where applicable)	
8 <u>5</u>	Reporting period start date	
9 6	Reporting period end date	30-Sep-16
10 <u>7</u>	Reporting currency for this report (select from list, all figures in thousands)	
lotes fro	om the firm, if any	

Notes from the firm, if any								
(for example, notes explaining change in the latest actuals vs. previous report, any update to the business plan that affects the projections, etc.)								

- () - 000s

- () - 00	- OWN FUI	IDS (CA1)	Current reporting	Q1	Q2	Q3	Q4	30-Sep-16 Q5	Q6	Q7	Q8	Year-end
			month	-						-		following Q8
Rows [r] 010	ID 1	OWN FUNDS	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
015 020		GWN TORGS TIER 1 CAPITAL COMMON EQUITY TIER 1 (CET1) CAPITAL										
030 040	1.1.1.1 1.1.1.1.1	Capital instruments eligible as CET1 Capital Paid up capital instruments										
045 050	1.1.1.1.2*	Of which: Capital instruments subscribed by public authorities in emergency situations Memorandum item: Capital instruments not eligible										
060 070 080	1.1.1.1.3 1.1.1.1.4 1.1.1.4.1	Share premium (-) Own CET1 instruments (-) Direct holdings of CET1 instruments										
090 091	1.1.1.1.4.1 1.1.1.1.4.2 1.1.1.1.4.3	(-) Indirect holdings of CET1 institutions (-) Indirect holdings of CET1 instruments (-) Synthetic holdings of CET1 instruments										
092 130	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments Retained earnings										
140 150	1.1.1.2.1	Previous years retained earnings Profit or loss eligible										
160 170 180	1.1.1.2.2.1 1.1.1.2.2.2 1.1.1.3	Profit or loss attributable to owners of the parent (-) Part of interim or year-end profit not eligible Accumulated other comprehensive income										
200	1.1.1.4	Other reserves Funds for general banking risk										
220 230	1.1.1.6	Transitional adjustments due to grandfathered CET1 Capital instruments Minority interest given recognition in CET1 capital										
240 250	1.1.1.9	Transitional adjustments due to additional minority interests Adjustments to CET1 due to prudential filters										
260 270	1.1.1.9.1	(-) Increases in equity resulting from securitised assets Cash flow hedge reserve										
280 285 290	1.1.1.9.3 1.1.1.9.4 1.1.1.9.5	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities (-) Value adjustments due to the requirements for prudent valuation										
300 310		(-) Goodwill (-) Goodwill accounted for as intangible asset										
320 330	1.1.1.10.2 1.1.1.10.3	(-) Goodwill included in the valuation of significant investments Deferred tax liabilities associated to goodwill										
340 350	1.1.1.11.1	(-) Other intangible assets (-) Other intangible assets before deduction of deferred tax liabilities Deferred tay liabilities										
360 370	1.1.1.11.2 1.1.1.12	Deferred tax liabilities associated to other intangible assets (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities										
380 390		(-) Internal Ratings Based (IRB) shortfall of credit risk adjustments to expected losses (-) Defined benefit pension fund assets										
400 410	1.1.1.14.1 1.1.1.14.2	Defined benefit pension fund assets Deferred tax liabilities associated to defined benefit pension fund assets										
420 430		Defined benefit pension fund assets which the institution has an unrestricted ability to use (-) Reciprocal cross holdings in CET1 Capital										
440 450	1.1.1.16	(-) Excess of deduction from Additional Tier 1 (AT1) items over AT1 Capital (see 1.2.10) (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight										
460 470		(-) Securitisation positions which can alternatively be subject to a 1.250% risk weight										
471	1.1.1.20	(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1.250% risk weight										
472	1.1.1.21	(-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250% risk weight										
480	1.1.1.22	 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment 										
490		(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences										
500 510	1.1.1.25	(-) CET1 instruments of financial sector entities where the institution has a significant investment (-) Amount exceeding the 17.65% threshold										
520 524	1.1.1.27	Other transitional adjustments to CET1 Capital (-) Additional deductions of CET1 Capital due to Article 3 CRR										
529 530 540	1.1.2	CET1 capital elements or deductions - other ADDITIONAL TIER 1 (AT1) CAPITAL Capital instruments eligible as AT1 Capital										
550 560	1.1.2.1.1 1.1.2.1.2*	Paid up capital instruments Memorandum item: Capital instruments not eligible										
570 580	1.1.2.1.3 1.1.2.1.4	Share premium (-) Own AT1 instruments										
590 620	1.1.2.1.4.1											
621 622 660	1.1.2.1.4.3 1.1.2.1.5 1.1.2.2	(-) Synthetic holdings of AT1 instruments (-) Actual or contingent obligations to purchase own AT1 instruments Transitional adjustments due to grandfathered AT1 Capital instruments										
670	1.1.2.3	Transitional adjustments due to grandiathered ATT Capital instruments issued by subsidiaries that are given recognition in AT1 Capital Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by										
680 690	1.1.2.4	subsidiaries (-) Reciprocal cross holdings in AT1 Capital										
700	1.1.2.6	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment										
710 720 730	1.1.2.8	(-) AT1 instruments of financial sector entities where the institution has a significant investment (-) Excess of deduction from Tier 2 (T2) items over T2 Capital Other transitional adjustments to AT1 Capital										
740 744	1.1.2.10	Other transitional adjustments to ATT capital Excess of deduction from AT1 items over AT1 Capital (deducted in CET1) (-) Additional deductions of AT1 Capital due to Article 3 CRR										
748 750	1.1.2.12 1.2	AT1 capital elements or deductions - other TIER 2 (T2) CAPITAL										
760 770	1.2.1 1.2.1.1	Capital instruments and subordinated loans eligible as T2 Capital Paid up capital instruments and subordinated loans										
780 790 800	1.2.1.2* 1.2.1.3 1.2.1.4	Memorandum item: Capital instruments and subordinated loans not eligible Share premium (-) Own T2 instruments										
810 840	1.2.1.4 1.2.1.4.1 1.2.1.4.2	(-) Direct holdings of T2 instruments (-) Indirect holdings of T2 instruments										
841 842	1.2.1.4.3 1.2.1.5	(-) Synthetic holdings of T2 instruments (-) Actual or contingent obligations to purchase own T2 instruments										
880 890	1.2.2 1.2.3	Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans Instruments issued by subsidiaries that are given recognition in T2 Capital	-									
900	1.2.4 1.2.5	Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries IRB Excess of provisions over expected losses eligible										
910 920 930		IRB Excess or provisions over expected losses eligible SA General credit risk adjustments (-) Reciprocal cross holdings in T2 Capital										
940	1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment										
950 960		(-) T2 instruments of financial sector entities where the institution has a significant investment Other transitional adjustments to T2 Capital										
970 974	1.2.12	Excess of deduction from T2 items over T2 Capital (deducted in AT1) (-) Additional deductions of T2 Capital due to Article 3 CRR										
978	1.2.13	T2 capital elements or deductions - other	<u> </u>	1		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
C 02.00	- OWN FUI	NDS REQUIREMENTS (CA2)	Current reporting	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8
			month									TOTOWING Q0

			monun									
Rows [r]	Item	Label	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
010	1	TOTAL RISK EXPOSURE AMOUNT										
020	1*	Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR										
030	1**	Of which : Investment firms under Article 96 paragraph 2 and Article 97 of CRR										
040	1.1	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES										
050	1.1.1	Standardised approach (SA)										
060	1.1.1.1	SA exposure classes excluding securitisation positions										
070	1.1.1.1.01	Central governments or central banks										
080	1.1.1.1.02	Regional governments or local authorities										
090	1.1.1.1.03	Public sector entities										

30-Sep-16 100 1.1.1.1.04 Multilateral Development Banks 110 .1.1.1.05 International Organisations 120 .1.1.1.06 Institutions 130 .1.1.1.07 Corporates .1.1.1.08 150 .1.1.1.09 Secured by mortgages on immovable property 160 .1.1.1.10 Exposures in default 170 .1.1.1.11 Items associated with particular high risk 180 .1.1.1.12 Covered bonds 190 .1.1.1.13 Claims on institutions and corporates with a short-term credit assessment .1.1.1.14 200 Collective investments undertakings (CIU) .1.1.1.15 210 Equity 211 .1.1.1.16 Other items 220 1.1.1.2 Securitisation positions SA of which: resecuritisation 1.1.1.2 Internal ratings based Approach(IRB) 240 1.1.2 IRB approaches when neither own estimates of LGD nor Conversion Factors are used 250 1.1.2.1 260 .1.2.1.01 Central governments and central banks 270 .1.2.1.02 Institutions .1.2.1.03 280 Corporates - SME 290 .1.2.1.04 Corporates - Specialised Lending .1.2.1.05 300 Corporates - Other 1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factors are used 310 320 .1.2.2.01 Central governments and central banks 330 .1.2.2.02 Institutions 340 .1.2.2.03 Corporates - SME 350 .1.2.2.04 Corporates - Specialised Lending 360 .1.2.2.05 Corporates - Other 370 .1.2.2.06 Retail - Secured by real estate SME 380 .1.2.2.07 Retail - Secured by real estate non-SME 390 .1.2.2.08 Retail - Qualifying revolving Retail - Other SME 400 .1.2.2.09 410 .1.2.2.10 Retail - Other non-SME 420 1.1.2.3 Equity IRB Securitisation positions IRB 430 1.1.2.4 1.1.2.4* 440 Of which: resecuritisation 450 1.1.2.5 Other non credit-obligation assets 1.1.3 1.2 Risk exposure amount for contributions to the default fund of a CCP 460 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY 500 1.2.1 Settlement/delivery risk in the non-Trading book 510 1.2.2 Settlement/delivery risk in the Trading book 520 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS 1.3 Risk exposure amount for position, foreign exchange and commodities risks under standardised 530 1.3.1 approaches (SA) 540 1.3.1.1 Traded debt instruments 550 1.3.1.2 Particular approach for position risk in CIUs Memo item: CIUs exclusively invested in traded debt instruments 555 557 Memo item: CIUs invested exclusively in equity instruments or in mixed instruments 1.3.1.3 Foreign Exchange 560 570 1.3.1.4 Commodities Risk exposure amount for Position, foreign exchange and commodities risks under internal models 580 1.3.2 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (Opr.) 590 1.4 OpR Basic indicator approach (BIA) 1.4.1 600 OpR Standardised (STA) / Alternative Standardised (ASA) approaches 610 1.4.2 OPR Advanced measurement approaches (AMA)
ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS 620 1.4.3 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT 640 1.6 650 1.6.1 Advanced method 660 1.6.2 Standardised method 670 1.6.3 Based on OEM 680 1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK 690 1.8 OTHER RISK EXPOSURE AMOUNTS 710 1.8.2 Of which: Additional stricter prudential requirements based on Art 458 Of which: requirements for large exposures
Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial 720 1.8.2*

C 04.00	- MEMOR	ANDUM ITEMS (CA4)	reporting month	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8
Rows [r]	ID	ltem	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
Deferred	tax asse	ets and liabilities										
010	1	Total deferred tax assets										A
020	1.1	Deferred tax assets that do not rely on future profitability										A
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences										A
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences										
050	2	Total deferred tax liabilities										A
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability										A
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability										A
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do										A
000	2.2.1	not arise from temporary differences										A Comment of the Comm
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise										
		from temporary differences										
Provisio	ns and e	xpected losses										
100	2	IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own										
100	3	funds reductions to expected losses for non defaulted exposures										
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for										A
110		inclusion in the calculation of the expected loss amount										A
120	3.1.1	General credit risk adjustments										A
130	3.1.2	Specific credit risk adjustments										A
131	3.1.3	Additional value adjustments and other own funds reductions										A .
140	3.2	Total expected loss eligible										A
145	1	IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted										
_	7	exposures										
150	4.1	Specific credit risk adjustments and positions treated similarly										A .
155	4.2	Total expected losses eligible										A .
160	5	Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2										
170	6	Total gross provisions eligible for inclusion in T2 capital										
180	7	Risk weighted exposure amounts for calculating the cap to the provision eligible as T2										
Thresho	lds for C	ommon Equity Tier 1 deductions										
400		Threshold non deductible of holdings in financial sector entities where an institution does not have a										
190	8	significant investment										
		1 -	T	1	1	1	1	1	1	1	1	-1

Current

1.8.2**

1.8.2**

1.8.3

1.8.4

property

Of which: due to intra financial sector exposures

Of which: Additional stricter prudential requirements based on Art 459 Of which: Additional risk exposure amount due to Article 3 CRR

730

750

200 10% CET1 threshold 17.65% CET1 threshold 10 225 11.1 Eligible capital for the purposes of qualifying holdings outside the financial sector

226 11.2 Eligible capital for the purposes of large exposures

Investments in the capital of financial sector entities where the institution does not have a significant investment

230 12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant 230 12 investment, net of short positions

Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant 240 12.1 Investment
Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment

(-) Permitted offsetting short positions in relation to the direct gross holdings included above Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment 250 12.1.1 260 12.1.2 270 12.2 investment

Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a

280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment				
290 291	12.2.2 12.3	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant				
292	12.3.1	investment Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment				
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above Holdings of AT1 capital of financial sector entities where the institution does not have a significant				
300	13	investment, net of short positions Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant				
310	13.1	investment Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant				
320	13.1.1	significant investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above				
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment				
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment				
360 361	13.2.2 13.3	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant				
362	13.3.1	investment Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a				
363	13.3.2	significant investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above				
370	14	Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions				
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant				
390 400	14.1.1	investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above				
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment				
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment				
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant				
431	14.3	investment Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a				
432	14.3.1	significant investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above				
Investme 440	ents in the	capital of financial sector entities where the institution has a significant investment Holdings of CET1 capital of financial sector entities where the institution has a significant investment,				
450	15.1	net of short positions Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment				
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant				
470	15.1.2	investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above				
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant				
490 500	15.2.1 15.2.2	investment (-) Permitted offsetting short positions in relation to the indirect gross holdings included above				
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment				
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment				
503 510	15.3.2 16	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net				
520	16.1	of short positions Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment				
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant				
540	16.1.2	investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above				
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant				
560 570	16.2.1 16.2.2	investment (-) Permitted offsetting short positions in relation to the indirect gross holdings included above				
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment				
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment				
573 580	16.3.2 17	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above Holdings of T2 capital of financial sector entities where the institution has a significant investment, net				
590	17.1	of short positions Direct holdings of T2 capital of financial sector entities where the institution has a significant investment				
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment				
610 620	17.1.2 17.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment				
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant				
640	17.2.2	investment (-) Permitted offsetting short positions in relation to the indirect gross holdings included above				
641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant				
642 643	17.3.1 17.3.2	investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above				
Total ris	k exposur	e amounts of holdings-not deducted from the corresponding capital category: Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the				
650	18	institution's CET1 capital Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the				
660	19 20	institution's AT1 capital Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the				
		institution's T2 capital from deduction from own funds				
680	21	Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived				
690	22	Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived				
700	23	Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived				
710	24	Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived				
720	25	Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived				
730	26	Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived				
Capital b		Combined buffer requirement				
750 760		Capital conservation buffer Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
770		Institution specific countercyclical capital buffer				
780 790		Systemic risk buffer Systemically important institution buffer				
800 810		Global Systemically Important Institution buffer Other Systemically Important Institution buffer				
820		Own funds requirements related to Pillar II adjustments				
830	29	tion for investment firms Initial capital				
840	30	Own funds based on Fixed Overheads				

Additional information for calculation of reporting thresholds 31 Non-domestic original exposures 860 Total original exposures Basel I floor 870 880 Adjustments to total own funds Own funds fully adjusted for Basel I floor 890 900 Own funds requirements for Basel I floor Own funds requirements for Basel I floor - SA alternative Deficit of total capital as regards the minimum own funds requirements of the Basel I floor 910 Current Year-end C 05.01 - TRANSITIONAL PROVISIONS (CA5.1) reporting Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 following Q8 month Row/ 30-Sep-16 31-Dec-16 31-Mar-17 30-Jun-17 30-Sep-17 31-Dec-17 31-Mar-18 30-Jun-18 30-Sep-18 31-Dec-18 Col r010c040 Total transitional adjustments included in RWAs Current Year-end PRA SUPPLEMENTARY DATA SECTION Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 following Q8 31-Mar-17 30-Jun-17 31-Dec-17 31-Mar-18 30-Jun-18 Connected funding of a capital nature

Of which: Connected funding of CET1 nature 030 040 050 Of which: Connected funding of Tier 2 nature
Of which: Connected funding that is treated as a significant investment 060 070 Risk weighted exposure amount for counterparty credit risk
Of which: Relating to trading book Additional information on investments in the capital of financial sector entities

Amount exceeding the 17.65% threshold: proportion attributable to significant investments (+)

Total significant investments in the CET1 capital of financial sector entities

Of which: within the scope of consolidated supervision

Big weighted expected special for significant investments in CET1 which are not deducted for Risk weighted exposure amount of significant investments in CET1 which are not deducted from the institution's 110 CET1 120 Total significant investments in the AT1 capital of financial sector entities 130 140 150 Of which: within the scope of consolidated supervision
Total significant investments in the Tier 2 capital of financial sector entities Of which: within the scope of consolidated supervision

Non-significant investments in the CET1 capital of financial sector entities within the scope of consolidated 160 supervision

Non-significant investments in the AT1 capital of financial sector entities within the scope of consolidated 170 supervision Non-significant investments in the Tier 2 capital of financial sector entities within the scope of consolidated 180 supervision Memo: CET1 capital after applying full deduction treatment to financial sector investments

Memo: Total risk weighted exposure amount after applying full deduction treatment to financial sector 190 200 Additional information on capital issued out of subsidiaries that are institutions to third parties 210 220 Total CET1 capital in the group's subsidiaries that are institutions that is held by third party investors Total Tier 1 capital in the group's subsidiaries that are institutions that is held by third party investors 230 Total capital (all tiers) in the group's subsidiaries that are institutions that is held by third party investors

Additional information on risk exposures which can either be deducted or subject to a 1250% risk weight (only report if risk-weighted)

Risk weighted exposure amount due to qualifying holdings outside the financial sector Risk weighted exposure amount due to securitisation positions

Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital

Additional information on P&L, balance sheet and leverage data

Profit (+) or loss (-) for the period Total balance sheet assets

260 270



4	Name of the template	Capital+
2	PRA template version control	PRA 102
3 <u>1</u>	Basis of reporting (select from list)	
4	Submission number (increase by 1 if resubmission)	4
<u>5-2</u>	Firm reference number (FRN)	
3	<u>LEI code</u>	
6 <u>4</u>	Name of the firm	
7	Group reference number (where applicable)	
8 <u>5</u>	Reporting period start date	
9 <u>6</u>	Reporting period end date	30 Sep 16
10 <u>7</u>	Reporting currency for this report (select from list, all figures in thousands)	
	om the firm, if any nple, notes explaining change in the latest actuals vs. previous report, any update to the bo	usiness plan that affects the projections, etc.)

-()-000s

C 01.00	C 01.00 - OWN FUNDS (CA1)		Current reporting month	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8
Rows [r]	ID	Item	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
010 015	1.1	OWN FUNDS TIER 1 CAPITAL										
020 030 040 045	1.1.1.1.1	COMMON EQUITY TIER 1 (CET1) CAPITAL Capital instruments eligible as CET1 Capital Paid up capital instruments Of which: Capital instruments subscribed by public authorities in emergency situations										
050 060 070 080	1.1.1.1.2* 1.1.1.1.3 1.1.1.1.4 1.1.1.4.1	Memorandum item: Capital instruments not eligible Share premium (-) Own CET1 instruments (-) Direct holdings of CET1 instruments										
090 091 092	1.1.1.1.4.2 1.1.1.1.4.3 1.1.1.1.5	(-) Indirect holdings of CET1 instruments (-) Synthetic holdings of CET1 instruments (-) Actual or contingent obligations to purchase own CET1 instruments										
130 140	1.1.1.2 1.1.1.2.1	Retained earnings Previous years retained earnings										
150 160 170	1.1.1.2.2 1.1.1.2.2.1 1.1.1.2.2.2	Profit or loss eligible Profit or loss attributable to owners of the parent (-) Part of interim or year-end profit not eligible										
180 200 210	1.1.1.4	Accumulated other comprehensive income Other reserves Funds for general banking risk										
220 230	1.1.1.6 1.1.1.7	Transitional adjustments due to grandfathered CET1 Capital instruments Minority interest given recognition in CET1 capital										
240 250	1.1.1.9	Transitional adjustments due to additional minority interests Adjustments to CET1 due to prudential filters										
260 270 280	1.1.1.9.1 1.1.1.9.2 1.1.1.9.3	(-) Increases in equity resulting from securitised assets Cash flow hedge reserve Cumulative gains and losses due to changes in own credit risk on fair valued liabilities										
285 290 300 310	1.1.1.9.4 1.1.1.9.5 1.1.1.10 1.1.1.10.1	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities (-) Value adjustments due to the requirements for prudent valuation (-) Goodwill										
320 330	1.1.1.10.2 1.1.1.10.3											
340 350 360	1.1.1.11 1.1.1.11.1 1.1.1.11.2	(-) Other intangible assets before deduction of deferred tax liabilities										
370	1.1.1.12	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities										
380 390	1.1.1.14	(-) Internal Ratings Based (IRB) shortfall of credit risk adjustments to expected losses (-) Defined benefit pension fund assets										
400 410 420	1.1.1.14.1 1.1.1.14.2 1.1.1.14.3	(-) Defined benefit pension fund assets Deferred tax liabilities associated to defined benefit pension fund assets Defined benefit pension fund assets which the institution has an unrestricted ability to use										
430 440	1.1.1.15	(-) Reciprocal cross holdings in CET1 Capital										
450	1.1.1.17	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight										
460 470		(-) Securitisation positions which can alternatively be subject to a 1.250% risk weight (-) Free deliveries which can alternatively be subject to a 1.250% risk weight (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB										
471	1.1.1.20	approach, and can alternatively be subject to a 1.250% risk weight (-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250%										
472	1.1.1.21	risk weight (-) CET1 instruments of financial sector entities where the institution does not have a significant										
490		investment (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences										
500	1.1.1.24	(-) CET1 instruments of financial sector entities where the institution has a significant investment										
510 520	1.1.1.26	(-) Amount exceeding the 17.65% threshold Other transitional adjustments to CET1 Capital										
524 529 530	1.1.1.28	(-) Additional deductions of CET1 Capital due to Article 3 CRR CET1 capital elements or deductions - other ADDITIONAL TIER 1 (AT1) CAPITAL										
540 550		Capital instruments eligible as AT1 Capital Paid up capital instruments										
560 570	1.1.2.1.2* 1.1.2.1.3	Share premium										
580 590 620	1.1.2.1.4 1.1.2.1.4.1 1.1.2.1.4.2	(-) Own AT1 instruments (-) Direct holdings of AT1 instruments (-) Indirect holdings of AT1 instruments										
621 622	1.1.2.1.4.2 1.1.2.1.4.3 1.1.2.1.5	(-) Synthetic holdings of AT1 instruments										
660 670	1.1.2.2 1.1.2.3	Transitional adjustments due to grandfathered AT1 Capital instruments Instruments issued by subsidiaries that are given recognition in AT1 Capital										
680	1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries										
700	1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital (-) AT1 instruments of financial sector entities where the institution does not have a significant investment										
710 720		(-) AT1 instruments of financial sector entities where the institution has a significant investment (-) Excess of deduction from T2 items over T2 Capital										
730 740 744	1.1.2.10	Other transitional adjustments to AT1 Capital Excess of deduction from AT1 items over AT1 Capital (deducted in CET1) (-) Additional deductions of AT1 Capital due to Article 3 CRR										
748 750	1.1.2.12 1.2	AT1 capital elements or deductions - other TIER 2 (T2) CAPITAL										
760 770 780		Capital instruments and subordinated loans eligible as T2 Capital Paid up capital instruments and subordinated loans Memorandum item: Capital instruments and subordinated loans not eligible										
790 800	1.2.1.3 1.2.1.4	Share premium (-) Own T2 instruments										
810 840	1.2.1.4.1	(-) Direct holdings of T2 instruments (-) Indirect holdings of T2 instruments										
841 842 880	1.2.1.4.3 1.2.1.5 1.2.2	(-) Synthetic holdings of T2 instruments (-) Actual or contingent obligations to purchase own T2 instruments Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans										
890 900	1.2.3	Instruments issued by subsidiaries that are given recognition in T2 Capital Transitional adjustments due to additional recognition in T2 Capital of instruments issued by										
910 920	1.2.5	subsidiaries IRB Excess of provisions over expected losses eligible SA General credit risk adjustments										
930 940	1.2.7 1.2.8	(-) Reciprocal cross holdings in T2 Capital (-) T2 instruments of financial sector entities where the institution does not have a significant investment										
950 960 970		(-) T2 instruments of financial sector entities where the institution has a significant investment Other transitional adjustments to T2 Capital Excess of deduction from T2 items over T2 Capital (deducted in AT1)										
974 978	1.2.12	(c) Additional deductions of T2 Capital due to Article 3 CRR T2 capital elements or deductions - other										
			C									
C 02.00	OWN FU	NDS REQUIREMENTS (CA2)	Current reporting month	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8

			month									lollowing Q8
Rows [r]	Item	Label	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
010	1	TOTAL RISK EXPOSURE AMOUNT										
020	1*	Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR										
030	1**	Of which : Investment firms under Article 96 paragraph 2 and Article 97 of CRR										
040	111	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES										
050	1.1.1	Standardised approach (SA)										
060	1.1.1.1	SA exposure classes excluding securitisation positions										
070	1.1.1.1.01	Central governments or central banks										
080	1.1.1.1.02	Regional governments or local authorities										
090	1.1.1.1.03	Public sector entities										

30-Sep-16 Multilateral Development Banks 100 1.1.1.1.04 110 .1.1.1.05 International Organisations 120 .1.1.1.06 Institutions 130 .1.1.1.07 Corporates .1.1.1.08 150 .1.1.1.09 Secured by mortgages on immovable property 160 .1.1.1.10 Exposures in default 170 .1.1.1.11 Items associated with particular high risk 180 .1.1.1.12 Covered bonds 190 .1.1.1.13 Claims on institutions and corporates with a short-term credit assessment .1.1.1.14 200 Collective investments undertakings (CIU) 210 .1.1.1.15 Equity 211 .1.1.1.16 Other items 220 1.1.1.2 Securitisation positions SA 230 240 of which: resecuritisation Internal ratings based Approach(IRB) 1.1.2 IRB approaches when neither own estimates of LGD nor Conversion Factors are used 250 1.1.2.1 260 .1.2.1.01 Central governments and central banks 270 .1.2.1.02 Institutions .1.2.1.03 280 Corporates - SME Corporates - Specialised Lending .1.2.1.04 290 .1.2.1.05 300 Corporates - Other 1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factors are used 310 320 .1.2.2.01 330 .1.2.2.02 Institutions 340 .1.2.2.03 Corporates - SME 350 .1.2.2.04 Corporates - Specialised Lending 360 .1.2.2.05 Corporates - Other 370 .1.2.2.06 Retail - Secured by real estate SME 380 .1.2.2.07 Retail - Secured by real estate non-SME .1.2.2.08 Retail - Qualifying revolving 390 .1.2.2.09 Retail - Other SME 400 410 .1.2.2.10 Retail - Other non-SME 420 1.1.2.3 Equity IRB 430 1.1.2.4 Securitisation positions IRB 440 1.1.2.4* Of which: resecuritisation 450 Other non credit-obligation assets Risk exposure amount for contributions to the default fund of a CCP 460 1.1.3 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY 1.2 500 1.2.1 Settlement/delivery risk in the non-Trading book 510 Settlement/delivery risk in the Trading book 1.2.2 520 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS 1.3 Risk exposure amount for position, foreign exchange and commodities risks under standardised 530 1.3.1 approaches (SA) 540 1.3.1.1 Traded debt instruments 1.3.1.2 555 Particular approach for position risk in CIUs Memo item: CIUs exclusively invested in traded debt instruments 557 Memo item: CIUs invested exclusively in equity instruments or in mixed instruments 1.3.1.3 Foreign Exchange 560 570 1.3.1.4 Risk exposure amount for Position, foreign exchange and commodities risks under internal models 580 1.3.2 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (Opr) 590 1.4 OpR Basic indicator approach (BIA) 1.4.1 600 1.4.2 610 OpR Standardised (STA) / Alternative Standardised (ASA) approaches OpR Advanced measurement approaches (AMA) 620 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS 1.5 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT 640 1.6 650 1.6.1 Advanced method Standardised method Based on OEM 670 1.6.3 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK 680 1.7 690 1.8 OTHER RISK EXPOSURE AMOUNTS 1.8.2 Of which: Additional stricter prudential requirements based on Art 458 Of which: requirements for large exposures 720 1.8.2* Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial 730 740 1.8.2** Of which: due to intra financial sector exposures 750 1.8.3 Of which: Additional stricter prudential requirements based on Art 459 Of which: Additional risk exposure amount due to Article 3 CRR 1.8.4

C 04.00	04.00 - MEMORANDUM ITEMS (CA4)		Current reporting month	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8
Rows [r]	ID	Item	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
Deferred	l tax asset	ts and liabilities										
010	1	Total deferred tax assets										
020	1.1	Deferred tax assets that do not rely on future profitability										
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences										
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences										
050	2	Total deferred tax liabilities										
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability										
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability										
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences										
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences										
Provisio	ns and ex	pected losses										
		IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own										
100	3	funds reductions to expected losses for non defaulted exposures										
440		Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for										
110	3.1	inclusion in the calculation of the expected loss amount										
120	3.1.1	General credit risk adjustments										
130	3.1.2	Specific credit risk adjustments										
131	3.1.3	Additional value adjustments and other own funds reductions										
140	3.2	Total expected loss eligible										
145	4	IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures										
150	4.1	Specific credit risk adjustments and positions treated similarly										
155	4.2	Total expected losses eligible										
160	5	Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2										
170	6	Total gross provisions eligible for inclusion in T2 capital										
180	7	Risk weighted exposure amounts for calculating the cap to the provision eligible as T2										
Thresho	lds for Co	mmon Equity Tier 1 deductions										
190	8	Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment										

30

Own funds based on Fixed Overheads

30-Sep-16 200 10% CET1 threshold 210 10 17.65% CET1 threshold Eligible capital for the purposes of qualifying holdings outside the financial sector Eligible capital for the purposes of large exposures 225 11.1 226 capital of financial sector entities where the institution does not have a significant investment ts in th nvestm Holdings of CET1 capital of financial sector entities where the institution does not have a significant 230 12 investment, net of short positions Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant 240 12.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a 250 12.1.1 significant investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant 260 12.1.2 270 12.2 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a 280 12.2.1 significant investment (-) Permitted offsetting short positions in relation to the indirect gross holdings included above Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant 290 12.2.2 291 12.3 investment Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment 293 12.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above Holdings of AT1 capital of financial sector entities where the institution does not have a significant 300 13 investment, net of short positions Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant 310 13.1 investment Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a 320 13.1.1 significant investment 330 13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant 340 13.2 investment Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a 350 13.2.1 significant investment 360 13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant 13.3 361 investment Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a 362 significant investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above 363 13.3.2 Holdings of T2 capital of financial sector entities where the institution does not have a significant 370 14 investment, net of short positions Direct holdings of T2 capital of financial sector entities where the institution does not have a significant 380 14.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant 390 14.1.1 investment (-) Permitted offsetting short positions in relation to the direct gross holdings included above 400 14.1.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant 410 14.2 investment Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a 420 14.2.1 significant investment (c) Permitted offsetting short positions in relation to the indirect gross holdings included above
Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant 430 14.2.2 431 14.3 investment Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a 432 significant investment 433 1432 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above vestm its in the capital of financial sector entities where the institution has a significant investment Holdings of CET1 capital of financial sector entities where the institution has a significant investment, 440 15 net of short positions Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment 450 15.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant 460 15.1.1 470 15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment 480 15.2 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant 490 15.2.1 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above 15.2.2 500 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment 501 15.3 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant 502 15.3.1 investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above
 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net 503 15.3.2 510 16 of short positions 520 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment 16.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant 530 16.1.1 540 16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above 550 16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant 560 16.2.1 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above 16.2.2 570 571 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment 16.3 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant 572 16.3.1 investment (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above
 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net 573 16.3.2 580 17 of short positions Direct holdings of T2 capital of financial sector entities where the institution has a significant investment 590 17.1 $Gross\ direct\ holdings\ of\ T2\ capital\ of\ financial\ sector\ entities\ where\ the\ institution\ has\ a\ significant$ 600 17.1.1 (-) Permitted offsetting short positions in relation to the direct gross holdings included above 610 17.1.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment 17.2 620 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant (-) Permitted offsetting short positions in relation to the indirect gross holdings included above 640 17.2.2 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment 641 17.3 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant 642 17.3.1 investment
(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above 643 17.3.2 otal risl exposure amounts of holdings-not deducted from the corresponding capital category: Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the 650 institution's CET1 capital Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the 660 19 institution's AT1 capital Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the 670 20 institution's T2 capital empor waiver from deduction from own funds Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a 680 significant investment temporary waived Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant 690 investment temporary waived Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a 700 significant investment temporary waived loldings on AT1 Capital Instruments of financial sector entities where the institution has a significant 710 investment temporary waived Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a 720 25 significant investment temporary waived Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant 730 26 investment temporary waived Capital buffers Combined buffer requirement 740 27 750 Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State 760 770 Institution specific countercyclical capital buffer 780 Systemic risk buffer Systemically important institution buffer 790 Global Systemically Important Institution buffer 800 810 Other Systemically Important Institution buffer Pillar II requirements Own funds requirements related to Pillar II adjustments 820 28 Additional information for investment firms 830 29 Initial capital

Additional information for calculation of reporting thresholds

850 31 Non-domestic original exposures

860 32 Total original exposures

870 Adjustments to total own funds

880 Own funds fully adjusted for Basel I floor

880 Own funds requirements for Basel I floor

890 Own funds requirements for Basel I floor

900 Deficit of total capital as regards the minimum own funds requirements of the Basel I floor

Current
C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

Teporting Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 following Q8 month

 Row/Col
 ID
 <t

Current
PRA SUPPLEMENTARY DATA SECTION

reporting Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 following Q8
month

Rows [r]	ID	ltem	30-Sep-16	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18
Addition	Additional information in relation to capital resources, adjustments to capital resources and capital requirements											
010		Dividends deducted in this period										
020		Connected funding of a capital nature										
030		Of which: Connected funding of CET1 nature										
040		Of which: Connected funding of Tier 2 nature										
050		Of which: Connected funding that is treated as a significant investment										
060		Risk weighted exposure amount for counterparty credit risk										
070		Of which: Relating to trading book										
Addition	al informa	ation on investments in the capital of financial sector entities										
080		Amount exceeding the 17.65% threshold: proportion attributable to significant investments (+)										
090		Total significant investments in the CET1 capital of financial sector entities										
100		Of which: within the scope of consolidated supervision										
110		Risk weighted exposure amount of significant investments in CET1 which are not deducted from the institution's CET1										
120		Total significant investments in the AT1 capital of financial sector entities										
130		Of which: within the scope of consolidated supervision										
140		Total significant investments in the Tier 2 capital of financial sector entities										
150		Of which: within the scope of consolidated supervision										
160		Non-significant investments in the CET1 capital of financial sector entities within the scope of consolidated supervision										
170		Non-significant investments in the AT1 capital of financial sector entities within the scope of consolidated supervision										
180		Non-significant investments in the Tier 2 capital of financial sector entities within the scope of consolidated supervision										
190		Memo: CET1 capital after applying full deduction treatment to financial sector investments										
200		Memo: Total risk weighted exposure amount after applying full deduction treatment to financial sector investments										
Addition	al informa	ation on capital issued out of subsidiaries that are institutions to third parties										
210		Total CET1 capital in the group's subsidiaries that are institutions that is held by third party investors										
220		Total Tier 1 capital in the group's subsidiaries that are institutions that is held by third party investors										
230		Total capital (all tiers) in the group's subsidiaries that are institutions that is held by third party investors										
Addition	al informa	ation on risk exposures which can either be deducted or subject to a 1250% risk weight (only report if risk-v	veighted)									
240		Risk weighted exposure amount due to qualifying holdings outside the financial sector										
250		Risk weighted exposure amount due to securitisation positions										
Addition	al informa	ation on P&L, balance sheet and leverage data										
260		Profit (+) or loss (-) for the period										
270		Total balance sheet assets										
281		Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital										
				1	l.	l .	l	l .	l .	l	I.	



PRA103 template

4	Name of the template	Capital+
2	PRA template version control	PRA 103
3 <u>1</u>	Basis of reporting (select from list)	
4	Submission number (increase by 1 if resubmission)	4
5- <u>2</u>	Firm reference number (FRN)	
3	<u>LEI code</u>	
6 <u>4</u>	Name of the firm	
7	Group reference number (where applicable)	
8 <u>5</u>	Reporting period start date	
<u>9 6</u>	Reporting period end date	31-Dec-16
10 <u>7</u>	Reporting currency for this report (solect from list, all figures in thousands)	

 Notes from the firm, if any (for example, notes explaining change in the latest actuals vs. previous report, any update to the business plan that affects the projections, etc.)										

- () - 000s

- () - 0 (10s		31-Dec-16									
			Current reporting month	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Year-end following Q8
Rows [r]	ID	Item	31-Dec-16	31-Mar-17	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	30-Jun-18	30-Sep-18	31-Dec-18	31-Dec-19
C 01.00	OWN FU	NDS (CA1)										
010	1	OWN FUNDS										
015	1.1	TIER 1 CAPITAL										
020	1.1.1	COMMON EQUITY TIER 1 CAPITAL										
530	1.1.2	ADDITIONAL TIER 1 CAPITAL										
750	1.2	TIER 2 CAPITAL										
C 02.00	OWN FU	NDS REQUIREMENTS (CA2)										
010	1	TOTAL RISK EXPOSURE AMOUNT										
C 04.00	- MEMORA	ANDUM ITEMS (CA4)										
Capital I	ouffers											
740	27	Combined buffer requirement										
750		Capital conservation buffer										
760		Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State										
770		Institution specific countercyclical capital buffer										
780		Systemic risk buffer										
790		Systemically important institution buffer										
800		Global Systemically Important Institution buffer										
810		Other Systemically Important Institution buffer										
Pillar II r	equireme	nts										
820	28	Own funds requirements related to Pillar II adjustments										
PRA SU	PPLEMEN	TARY DATA SECTION										
Addition	al informa	ation on P&L, balance sheet and leverage data										
260		Profit (+) or loss (-) for the period										
270		Total balance sheet assets										
281		Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital										

Appendix 3: PRA101 to PRA103 (Capital+) instructions

In this appendix, new text is underlined and deleted text is struck through.

Extracts

Notes on filling in data-points in PRA101 - Capital+

. . .

Capital+ input section

This is the section for entering most of the relevant data. It comprises various sections replicating parts of the Capital Adequacy Overview (CA) data items within COREP, and an additional section to capture data that are bespoke to the Capital+ report.

Please note all figures on the **Capital+ Input** page are to be reported in **thousands** units, unless otherwise indicated.

. . .

Notes on filling in data-points in PRA102 Capital+ forecast - semi annual

. . .

Capital+ input section

This is the section for entering most of the relevant data. It comprises various sections replicating parts of the Capital Adequacy Overview (CA) data items within COREP, and an additional section to capture data that are bespoke to the Capital+ report.

Please note all figures on the **Capital+ Input** page are to be reported inthousands units unless otherwise indicated.

. . .

Notes on filling in data-points in PRA103 Capital+ forecast annual

...

Capital+ input section

This is the section for entering most of the relevant data. It comprises sections replicating small parts of the Capital Adequacy Overview (CA) data items within COREP, and an additional section to capture data that are bespoke to the Capital+ report.

Please note all figures on the **Capital+ Input** page are to be reported in **thousands** <u>units</u> unless otherwise indicated.

. . .

Appendix 4: PRA108 instructions

In this appendix, new text is underlined and deleted text is struck through.

Extract

Instructions for Memorandum items (PRA108)

• • •

Currency

Firms should report in the currency of their annual audited accounts. <u>All figures</u> Figures should be reported in 000s, except for Number of Customers (65A) which should be reported in units.

...