

Input – Exposures and coverage	
A) General information	
Reporting date (yyyy-mm-dd)	2004-01-01
Unit (1, 1000, 1000000)	1
Bank number	
B) Capital held and provisioning data	
1) Capital held by bank before supervisory deductions	
Tier 1 capital	
Tier 2 capital (incl. general provisions as currently eligible, regardless of Tier 1 cap)	
Total capital	0
Tier 3 capital (regardless of eligibility)	
2) Other supervisory deductions	
Current Accord	
Advanced IRB approach	
3) Provisioning Data	
Coverage general provisions as a percentage	100.00%
General Provisions; of which:	0
Included in Tier 2 capital under current Accord	
Not included in capital currently and only eligible for EL-provisions calculation under IRB	
C) Current Accord and trading book risk-weighted assets	
1) Trading book requirements	
Internal model method capital charge (if internal model is used)	
Market risk capital charge	
Capital charge for assets not included (counterparty and specific risk)	
2) Banking book requirements	
Risk-weighted assets for assets not included according to current supervisory returns	
3) Total risk-weighted assets	
Total risk-weighted assets according to current supervisory returns	
D) On-balance sheet exposures excluding counterparty exposures under repo and OT	
1) Banking book exposures included	
	Gross of SP
Total Corporate (not including SMEs); of which:	0
Corporate (not including SMEs, specialised lending and receivables)	
Specialised lending (HVCRE) – PD/LGD	
Specialised lending (not including HVCRE) – PD/LGD	
Specialised lending (HVCRE) – slotting criteria	
Specialised lending (not including HVCRE) – slotting criteria	
Sovereign	
Bank	
Retail (not including SMEs); of which:	0
Residential mortgages	
HELOCs	
Other retail	
Qualifying revolving retail exposures	
SME exposures; of which:	0
Treated as corporate (for capital purposes)	
Treated as retail (for capital purposes)	
Equity	
Purchased receivables (only those eligible for top-down approach)	
Securitised assets	
Total banking book on-balance sheet assets	0
2) Trading book exposures included	
	Gross of SP
Internal models approach	
Standardised approach	
Total banking book on-balance sheet assets	0
3) Other assets included	
	Gross of SP
Investments in related entities	
Cash	
Gold bullions eligible for a 0% risk-weight under the conditions of the current Accord	
Intangibles (Goodwill)	
Fixed assets; of which:	0
Fixed assets (own use)	
Fixed assets acquired through credit defaults	
Claims under reverse repo/securities borrowing	
Derivatives traded on a recognised exchange	
Other trading book assets (all portfolios)	
Other assets; of which (please specify):	0
Total other assets; of which:	0
Risk-weighted at 100%	0
4) Assets not included	
	Gross of SP
Total Corporate (not including SMEs); of which:	0
Corporate (not including SMEs, specialised lending and receivables)	
Specialised lending (HVCRE)	
Specialised lending (not including HVCRE)	
Sovereign	
Bank	
Retail (not including SMEs); of which:	0
Residential mortgages	
HELOCs	
Other retail	
Qualifying revolving retail exposures	
SME exposures	
Equity	
Purchased receivables (only those eligible for top-down approach)	
Securitised assets	
Trading book assets (all portfolios)	
Investments in related entities	
Total on-balance sheet assets not included	0
5) Total on-balance sheet assets	
	Gross of SP
Total assets	0

Input – Exposures and coverage

E) Off-balance sheet exposures (amounts before credit conversion)

1) Exposures included

	Gross of SP
Commitments; of which:	0
Total Corporate (not including SMEs) of which	0
Corporate (not including SMEs, specialised lending and receivables)	
Specialised lending (HVCRE) – PD/LGD	
Specialised lending (not including HVCRE) – PD/LGD	
Specialised lending (HVCRE) – slotting criteria	
Specialised lending (not including HVCRE) – slotting criteria	
Sovereign	
Bank	
Retail (not including SMEs); of which:	0
Residential mortgages	
HELOCs	
Other retail	
Qualifying revolving retail exposures	
SME exposures	0
Treated as corporate (for capital purposes)	
Treated as retail (for capital purposes)	
Purchased receivables (only those eligible for top-down approach)	
Securitized asset liquidity facilities (of which:)	
Other off-balance sheet items; of which:	0
Total Corporate (not including SMEs) of which	0
Corporate (not including SMEs, specialised lending and receivables)	
Specialised lending (HVCRE) – PD/LGD	
Specialised lending (not including HVCRE) – PD/LGD	
Specialised lending (HVCRE) – slotting criteria	
Specialised lending (not including HVCRE) – slotting criteria	
Sovereign	
Bank	
Retail (not including SMEs); of which:	0
Residential mortgages	
HELOCs	
Other retail	
Qualifying revolving retail exposures	
SME exposures	0
Treated as corporate (for capital purposes)	
Treated as retail (for capital purposes)	
Total off-balance sheet items included	0

2) Exposures not included

	Gross of SP
Commitments	
Other off-balance sheet items	
Total off-balance sheet items not included	0

3) Total off-balance sheet items

	Gross of SP
Total off-balance sheet items	0

F) Counterparty exposures under repo and OTC derivatives

1) Banking book exposures included (exposures pre-haircuts and netting)

	Gross of SP
Repo/securities lending; of which:	0
Corporate (not including SMEs and specialised lending)	
Sovereign	
Bank	
Retail	
SMEs	0
Treated as corporate (for capital purposes)	
Treated as retail (for capital purposes)	
OTC derivatives*; of which:	0
Corporate (not including SMEs and specialised lending)	
Sovereign	
Bank	
Retail	
SMEs	0
Treated as corporate (for capital purposes)	
Treated as retail (for capital purposes)	
Banking book counterparty exposures included	0

* OTC derivatives should record the credit equivalent amount. Repo-style transactions should be shown gross (i.e. "E"). Collateral (haircuts) and netting agreements should be reflected in the following worksheets

2) Trading book exposures included*

	Gross of SP
Repo / Securities lending; of which:	0
Corporate (not including SMEs and specialised lending)	
Sovereign	
Bank	
Retail	
SMEs	
OTC derivatives*; of which:	0
Corporate (not including SMEs and specialised lending)	
Sovereign	
Bank	
Retail	
SMEs	
Trading Book Counterparty exposures included	0

* OTC derivatives should record the credit equivalent amount. Repo-style transactions should be shown gross (i.e. "E"). Collateral (haircuts) and netting agreements should be reflected in the following worksheets

3) Exposures not included

	Gross of SP
Banking Book; of which:	0
Under repo/securities lending	
Under OTC derivatives	
Trading Book; of which:	0
Under repo/securities lending	
Under OTC derivatives	
Total counterparty exposures not included	0

4) Total counterparty exposures

	Gross of SP
Total counterparty exposures	0

Results – Risk-weighted assets, EL amounts and capital

2) Trading Book

2a) Counterparty exposures (risk-weighted assets)

	RWA	RWA
Repo-style transactions	0	0
OTC derivatives	0	0

2b) Specific risk charge (risk-weighted assets)

	RWA	RWA
Standard method	0	0
Internal model method (equivalent RWA)	0	0

2c) General market risk charge (risk-weighted assets)

	RWA	RWA
Market risk charge (equivalent RWA)	0	0
Sub-total trading book	0	0

3) Operational risk requirements

	RWA
Advanced Measurement Approach (only used if switched on in Parameter sheet)	0
Sub-total operational risk	613

4) Risk-weighted assets and EL amounts – totals and scaling

4a) Risk-weighted assets and EL amount for exposures included

	RWA	RWA	EL amount*12.5
Banking book	0	77,836	2,751,375
Trading book (counterparty risk and specific risk)	0	0	0
Sub-total RWA and EL amount*12.5 excluding equity subject to scaling	0	77,836	2,751,375
EL amount*12.5 for equity exposures			0
Other Assets	0	0	
Market risk	0	0	
Operational risk		613	
Related entities (investments with risk-weighting treatment)	0	0	
Sub-total RWA and EL amount*12.5 not subject to scaling	0	613	0
Total RWA and EL amount*12.5 for incl. exposures (under IRB excl. EL amount for EL amount*12.5 for equity exposures)	0	78,448	2,751,375
Total RWA and EL amount*12.5 for included exposures	0	78,448	2,751,375

4b) Coverage*

	%
Coverage (GP)	100.00%
Coverage (exposures)	100.00%
Exposures included	0
Total exposures	0
Coverage (current risk-weighted assets)	100.00%
RWA included	0
Total RWA	0

* Coverage will be set to 100% if scaling mechanism is switched off in Parameter sheet.

4c) RWA, EL amount and calculation difference for included exposures subject to scaling

	Amount
EL amount on assets included	220,110
GP on assets included	0
SP on assets included	0
EL amount for equity exposures	0
Regulatory calculation difference (excluding EL amount for equity)	220,110

Results – Risk-weighted assets, EL amounts and capital

B) Capital and Deductions

1) Supervisory deductions

	Amount	Amount
Supervisory deductions for related entities	0	0
Deductions for securitisation exposures (originations and investments)	0	0
Other supervisory deductions	0	0
Total supervisory deductions	0	0

2) Actual eligible capital

	Amount	Amount
Tier 1 capital (after supervisory deductions)	0	0
Tier 1 capital (IRB) after deduction of regulatory calculation difference		-220,110
Tier 2 capital (after supervisory deductions)	0	0
Tier 2 capital (IRB) after recalculation/removal of GP included		0
Tier 2 capital (IRB) after removal of GP included and recognition of regulatory calc. diff.		-220,110
Total Tier 1 and Tier 2 capital	0	-440,220
Tier 3 capital	0	0
Tier 1 eligible for market risk	0	-43
Eligible Tier 3 capital	0	-108
Total eligible capital	0	-440,328

C) Minimum capital to meet the minimum capital ratio and actual capital ratios

1) Minimum capital to meet the minimum capital ratio

	Amount	Amount
Tier 1 capital	0	43
Tier 2 capital (after removal of GP included under the current Accord)	0	43
Total capital (after removal of GP included under the current Accord)	0	86

2) Actual capital ratios

	%	%
Tier 1 Ratio	0.00%	0.00%
Total Capital Ratio	0.00%	-40789.49%

D) Changes versus current

1) Change in minimum capital to meet the minimum capital ratio

	%
Tier 1 capital	0.00%
Total capital	0.00%

2) Change in eligible capital

	%
Tier 1 capital	0.00%
Total capital	0.00%

3) Change in risk-weighted assets

	%
Total	0.00%

4) Change in actual capital ratios

	%
Change in Tier 1 ratio	0.00%
Change in total capital ratio	0.00%

5) Change in capital to keep actual capital ratio constant

	%
Change in Tier 1 capital	0.00%
Change in total capital	-100.00%

Current Accord

1a) Corporate Drawn and Off-Balance Sheet Exposures (not including SMEs, Specialised lending or purchased receivables)

Drawn corporate exposures:	0
Off-balance sheet corporate exposures (before CCF):	0
Off-balance sheet corporate exposures (after CCF):	0
Total corporate exposures	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA corporate drawn exposures (pre CRM)	0
RWA corporate drawn exposures (post CRM)	0

1b) Corporate Commitments (not including SMEs, Specialised lending or purchased receivables)

Total committed corporate exposures (before CCF):	0
Total committed corporate exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA corporate committed exposures (pre CRM)	0
RWA corporate committed exposures (post CRM)	0

1c) Corporate counterparty exposures: Repo-style transactions (not including SMEs, Specialised lending or purchased receivables)

Repo / Securities lending exposures: gross exposure	-
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Risk Weight	Repo / Sec. Lending gross exposure	Repo / sec lending RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA Repo / Securities lending (post CRM)	0
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1d) Corporate counterparty exposures: OTC derivatives (not including SMEs, Specialised lending or purchased receivables)

OTC derivatives (credit equivalent amount)	-
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Risk Weight	OTC derivatives (Credit equivalent amount pre CRM)	OTC derivatives RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA OTC derivative (post CRM)	0
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Current Accord

2a) Sovereign Drawn and Off-Balance Sheet Exposures

Drawn sovereign exposures:	0
Off-balance sheet sovereign exposures (before CCF):	0
Off-balance sheet sovereign exposures (after CCF):	0
Total sovereign exposures	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA sovereign drawn exposures (pre CRM)	0
RWA sovereign drawn exposures (post CRM)	0

2b) Sovereign Commitments

Total committed sovereign exposures (before CCF):	0
Total committed sovereign exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA sovereign committed exposures (pre CRM)	0
RWA sovereign committed exposures (post CRM)	0

2c) Sovereign counterparty exposures: Repo-style transactions

Repo / Securities lending exposures: gross exposure	-
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Risk Weight	Repo / Sec. Lending gross exposure	Repo / sec lending RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA Repo / Securities lending (post CRM)	0
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2d) Sovereign counterparty exposures: OTC derivatives

OTC derivatives (credit equivalent amount)	-
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Risk Weight	OTC derivatives (Credit equivalent amount pre CRM)	OTC derivatives RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA OTC derivative (post CRM)	0
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Current Accord

3a) Bank Drawn and Off-Balance Sheet Exposures

Drawn Bank exposures:	0
Off-balance sheet Bank exposures (before CCF):	0
Off-balance sheet Bank exposures (after CCF):	0
Total Bank exposures	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA Bank drawn exposures (pre CRM)	0
RWA Bank drawn exposures (post CRM)	0

3b) Bank Commitments

Total committed Bank exposures (before CCF):	0
Total committed Bank exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA Bank committed exposures (pre CRM)	0
RWA Bank committed exposures (post CRM)	0

3c) Bank counterparty exposures: Repo-style transactions

Repo / Securities lending exposures: gross exposure	-
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Risk Weight	Repo / Sec. Lending gross exposure	Repo / sec lending RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA Repo / Securities lending (post CRM)	0
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3d) Bank counterparty exposures: OTC derivatives

OTC derivatives (credit equivalent amount)	-
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Risk Weight	OTC derivatives (Credit equivalent amount pre CRM)	OTC derivatives RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA OTC derivative (post CRM)	0
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Current Accord

4-1a) Residential retail Drawn and Off-Balance Sheet Exposures (not including SMEs)

Drawn retail exposures:	0
Off-balance sheet retail exposures (before CCF):	0
Off-balance sheet retail exposures (after CCF):	0
Total drawn and off-balance sheet retail exposures:	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail drawn exposures (pre CRM)	0
RWA retail drawn exposures (post CRM)	0

4-1b) Residential retail committed (not including SMEs)

Total committed retail exposures (before CCF):	0
Total committed retail exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail committed exposures (pre CRM)	0
RWA retail committed exposures (post CRM)	0

4-2a) HELOCs Drawn and Off-Balance Sheet Exposures (not including SMEs)

Drawn retail exposures:	0
Off-balance sheet retail exposures (before CCF):	0
Off-balance sheet retail exposures (after CCF):	0
Total drawn and off-balance sheet retail exposures:	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail drawn exposures (pre CRM)	0
RWA retail drawn exposures (post CRM)	0

4-2b) HELOCs committed (not including SMEs)

Total committed retail exposures (before CCF):	#REF!
Total committed retail exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail committed exposures (pre CRM)	0
RWA retail committed exposures (post CRM)	0

5a) Non-mortgage retail (not including small businesses or qualifying revolving exposures) Drawn and Off-Balance Sheet E

Drawn retail exposures:	0
Off-balance sheet retail exposures (before CCF):	0
Off-balance sheet retail exposures (after CCF):	0
Total drawn and off-balance sheet retail exposures:	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail drawn exposures (pre CRM)	0
RWA retail drawn exposures (post CRM)	0

5b) Non-mortgage retail (not including small businesses or qualifying revolving exposures) committed

Total committed retail exposures (before CCF):	0
Total committed retail exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
	0	0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail committed exposures (pre CRM)	0
RWA retail committed exposures (post CRM)	0

Current Accord**6a) Non-mortgage retail (qualifying revolving exposures) Drawn and Off-Balance Sheet Exposures**

Drawn retail exposures:	0
Off-balance sheet retail exposures (before CCF):	0
Off-balance sheet retail exposures (after CCF):	0
Total drawn and off-balance sheet retail exposures:	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail drawn exposures (pre CRM)	0
RWA retail drawn exposures (post CRM)	0

6b) Non-mortgage retail (qualifying revolving exposures) committed

Total committed retail exposures (before CCF):	0
Total committed retail exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA retail committed exposures (pre CRM)	0
RWA retail committed exposures (post CRM)	0

7a) SMEs treated as corporate Drawn and Off-Balance Sheet Exposures

Total drawn SME corporate exposures:	0
Total off-balance sheet SME corporate exposures before CCF:	0
Total off-balance sheet SME corporate exposures after CCF:	0
Total drawn and off-balance sheet SME corporate exposures:	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SME corporate drawn exposures (pre CRM)	0
RWA SME corporate drawn exposures (post CRM)	0

7b) SMEs treated as corporate commitments

Total committed SME corporate exposures (before CCF):	0
Total committed SME corporate exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SME corporate committed exposures (pre CRM)	0
RWA SME corporate committed exposures (post CRM)	0

Current Accord

7e) SMEs treated as retail Drawn and Off-Balance Sheet Exposures

Total drawn SME retail exposures:	0
Total off-balance sheet SME retail exposures before CCF:	0
Total off-balance sheet SME retail exposures after CCF:	0
Total drawn and off-balance sheet SME retail exposures:	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SME retail drawn exposures (pre CRM)	0
RWA SME retail drawn exposures (post CRM)	0

7f) SMEs treated as retail commitments

Total committed SME retail exposures (before CCF):	0
Total committed SME retail (after CCF):	0

Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SME retail committed exposures (pre CRM)	0
RWA SME retail committed exposures (post CRM)	0

Current Accord**8-1a) Specialised Lending (HVCRE) drawn and Off-Balance Sheet**

Drawn specialised lending exposures:	0
Off-balance sheet Specialised lending exposures (before CCF):	0
Off-balance sheet Specialised lending exposures (after CCF):	0
Total Specialised lending exposures	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA specialised lending drawn exposures (pre CRM)	0
RWA specialised lending drawn exposures (post CRM)	0

8-1b) Specialised lending (HVCRE) commitments

Total committed specialised lending exposures (before CCF):	0
Total committed specialised lending exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SL committed exposures (pre CRM)	0
RWA SL committed exposures (post CRM)	0

8-2a) Specialised Lending (not including HVCRE) drawn and Off-Balance Sheet

Drawn specialised lending exposures:	0
Off-balance sheet Specialised lending exposures (before CCF):	0
Off-balance sheet Specialised lending exposures (after CCF):	0
Total Specialised lending exposures	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA specialised lending drawn exposures (pre CRM)	0
RWA specialised lending drawn exposures (post CRM)	0

8-2b) Specialised lending (not including HVCRE) commitments

Total committed specialised lending exposures (before CCF):	0
Total committed specialised lending exposures (after CCF):	0

Risk Weight	All exposures	RWA
0%	0	0
10%	0	0
20%	0	0
50%	0	0
100%	0	0
		0

Check (should equal total exposures)	0
Check OK?	Yes

RWA SL committed exposures (pre CRM)	0
RWA SL committed exposures (post CRM)	0

Current Accord

9) Equity

Total Equity exposures:		0
Risk Weight	All exposures	RWA
100%		0
		0
		0
Check (should equal total exposures)		0
Check OK?	Yes	
RWA Equity exposures (pre CRM)		0
RWA Equity exposures (post CRM)		0

10) Purchased Receivables

Purchased receivables exposures:		0
Risk Weight	All exposures	RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0
Check (should equal total exposures)		0
Check OK?	Yes	
RWA purchased receivables (pre CRM)		0
RWA purchased receivables (post CRM)		0

11a) Trading book counterparty exposures: Repo-style transactions

Repo / Securities lending exposures: gross exposure		-
Risk Weight	Repo / Sec. Lending gross exposure	Repo / sec lending RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0
Check (should equal total exposures)		0
Check OK?	Yes	
RWA Repo / Securities lending (post CRM)		0

11b) Trading book counterparty exposures: OTC derivatives

OTC derivatives (credit equivalent amount)		-
Risk Weight	OTC derivatives (Credit equivalent amount pre CRM)	OTC derivatives RWA
0%		0
10%		0
20%		0
50%		0
100%		0
		0
Check (should equal total exposures)		0
Check OK?	Yes	
RWA OTC derivative (post CRM)		0

11c) Trading Book Exposures - Specific risk

Trading book on-balance sheet exposures	Net of SP	
OTC derivative and repo-style transactions giving rise to specific risk		
Trading book specific risk exposures		0
Capital charge	Exposures	Equivalent risk-weighted
0.00%		0
0.25%		0
1.00%		0
1.60%		0
4.00%		0
8.00%		0
		0
Check (should equal total exposures)		0
Check OK?	Yes	
Trading book specific risk capital charge		0
RWA trading book - specific risk		0

Current Accord

12a) Securitizations

1) Rated Exposures

Current Accord risk weight bucket	All exposures
0%	
10%	
20%	
50%	
100%	
1250%	

2) Unrated Exposures

(i) Exposures for which able to use SFA

Exposures Not Subject To Collateralised Guarantees

Exposure Amount

ii) Other unrated exposures:

Exposures Not Subject To Collateralised Guarantees

Exposure Amount

Total risk-weighted assets for unrated exposures

-

3) Early amortisation features

Controlled Amortization Structures

RWA For Drawn Exposures
Before CCF

Retail Lines

Committed

Uncommitted

Non-retail Lines

Committed

Uncommitted

Total risk-weighted assets for investors interest

-

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IRB - Retail HELOCs

Parameters

Confidence level	0.9990
Maturity adjustment	No

1a) Drawn and off-balance sheet exposures

Drawn and off-balance sheet exposures:	0
Off-balance sheet exposures (before CCF):	0
Off-balance sheet exposures (after CCF):	100,000
Total exposures	100,000

EL charge on defaulted assets	250,000
EL charge on non-defaulted assets	125
Total risk-weighted assets	2,769
Average risk weight non-defaulted	6%
Average risk weight	3%

PD quality bands			Total exposures	UL RWA	Effects of credit protection		Collateral type (if applicable): LGD:	LGD bands - enter amount of exposures in each LGD band														Total exposures				
Lower bound	Upper bound	Estimated PD			Exposures before credit protection (e.g. guarantees / credit derivs)	Exposures after credit protection (e.g. guarantees / credit derivs)		Unsecured																		
		0.05%	50,000	2,769		50,000		40%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	50,000
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IRB - Retail QRE

1b) Committed exposures

Committed exposures (before CCF):	0
EL charge on defaulted assets	0
EL charge on non-defaulted assets	0
Total risk-weighted assets	0
Average risk weight non-defaulted	0%
Average risk weight	0%

PD quality bands			Total exposures	EL amount	UL RWA	Effects of credit protection		Collateral type (if applicable): LGD:	LGD bands - enter amount of exposures in each LGD band																Total exposures							
Lower bound	Upper bound	Estimated PD				Exposures before credit protection (e.g. guarantees / credit derivs)	Exposures after credit protection (e.g. guarantees / credit derivs)																									
			0	0	0				0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0
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IRB Equity portfolio

Equities: Summary

Total equity exposures:	-	
Are these exposures considered material?	No	→ If no, banks do not need to complete any further information on this worksheet

If no, RWA for equity portfolio:	Exposure	RWA
RWA for equity exposures, 100%	200	200
RWA for equity exposures, 150%	200	300

If yes, breakdown of exposures:

(1) Equities excluded from IRB approach	
(2) Equities included in market based approach	

Check (should equal total equity exposures)	0
Check OK?	Yes

(1) IRB Equity - Excluded exposures

Total equity exposures excluded from IRB	0	
--	---	--

Exposure	Offsetting values	Net book value	Risk-weight	RWA
Grandfathered		0	100%	-
Zero risk-weighted under Current approach		0	100%	-
Legislative programs		0	100%	-

Check (should equal total excluded exposures)	0
Check OK?	Yes

Total risk-weighted assets	0
----------------------------	---

IRB Equity portfolio

(2) IRB Equities - Market-based approach (MBA)

Total equities included in MBA	0
Publicly traded	
Other equities	

(2a) Market-based approach - Simple risk weight method

	Exposure		Offsetting values	Net book value	Risk-weight	RWA
Publicly traded	0			0	300%	0
Other equities	0			0	400%	0
Check (should equal total exposures)		0				
Check OK?		Yes				
Total risk-weighted assets		0				

(2b) Market-based approach - Internal models approach

Exposure amounts	0
Potential losses	
Multiplier	12.5
Risk weighted assets	0

	Exposure		Risk-weight	RWA
Floors				
Publicly traded	0		200%	0
Other equities	0		300%	0
Total risk weighted assets		0		

IRB Equity portfolio

IRB Equity portfolio

Specialized Lending (Supervisory Slotting Criteria)

Summary

a) Exposures

	Drawn exposures	Off-balance sheet exposures (before)	Committed exposures (before)
Total other SL exposures; of which:	0	0	0
(1) Project finance			
(2) Income producing real estate (IPRE)			
(3) Object finance			
(4) Commodity finance			
High volatility commercial real estate lending (HVCRE)	0	0	0
Check should equal total exposures	0	0	0
Check OK?	Yes	Yes	Yes
Percentage of total commercial real estate lending included in HVCRE	0.00%		

b) Risk-weighted assets

	Other SL		HVCRE	
	Drawn and off balance sheet exposures	Committed exposures	Drawn and off balance sheet exposures	Committed exposures
EL amount*12.5 on defaulted assets	0	0	0	0
EL amount*12.5 on non-defaulted assets	0	0	0	0
Total risk-weighted assets	0	0	0	0
Average risk weight	0%	0%	0%	0%

1a) Drawn and off-balance sheet exposures

	Other SL	HVCRE
Drawn exposures	0	0
Off balance sheet exposures (before CCF)	0	0
Off balance sheet exposures (after CCF)		
Total exposures	0	0

Supervisory rating grade	EL risk weights		UL risk weights	
	HVCRE	Other	HVCRE	Other
Strong	5%	5%	95%	70%
Strong*		0%		50%
Good*	5%	10%	120%	90%
Good		5%		75%
Satisfactory	35%	35%	140%	115%
Weak	100%	100%	250%	250%
Default	625%	625%	0%	0%

Rows corresponding to strong* and good* may only be filled in at the national supervisors discretion

Sub-total EL amount*12.5 on non defaulted assets	
Sub-total UL risk-weighted assets	

Check should equal total drawn and off-balance sheet exposures	0
Check OK?	Yes

Project Finance	Income Producing Real Estate	Object Finance	Commodity Finance	High volatility commercial real estate lending

0	0	0	0	0
0	0	0	0	0

Specialized Lending (Supervisory Slotting Criteria)

1b) Committed exposures

Other SL HVCRE

Committed exposures (after CCF)	0	0
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Supervisory rating grade	EL risk weights		UL risk weights	
	HVCRE	Other	HVCRE	Other
Strong	5%	5%	95%	70%
Strong*	5%	0%	95%	50%
Good*	5%	10%	120%	90%
Good	5%	5%	120%	75%
Satisfactory	35%	35%	140%	115%
Weak	100%	100%	250%	250%
Default	625%	625%	0%	0%

Rows corresponding to strong* and good* may only be filled in at the national supervisors discretion

Sub-total EL amount* 12.5 on non defaulted assets	
Sub-total UL risk-weighted assets	

Check should equal total drawn and off-balance sheet exposures	0
Check OK?	Yes

Project Finance	Income Producing Real Estate	Object Finance	Commodity Finance	High volatility commercial real estate lending

0	0	0	0	0
0	0	0	0	0

Securitization

1) Summary information

	Current RWA	AIRB RWA	Deductions
Total securitizations (of which:)			
Gain on sale and CEIO strips	-	-	-
Rated exposures	-	-	-
Unrated exposures	-	-	-
Investors interest subject to early amortization charge	-	-	n/a
Total:	-	-	-

2) Risk Weighted Assets

A) Select securitization exposures requiring deduction

	Deductions	
	From Tier 1	From Tier 2
Gain on sale		n/a
Credit enhancing interest-only strips, net of gain on sale		
Total deductions	-	

Securitization

B) Securitization exposures subject to ratings based approach

Use the Ratings Based Approach for exposures that are rated or where a rating can be inferred (see Section C for exposures that are unrated)

Rating Category	Risk Weight Prior To CRM	Exposures Not Subject To Collateralised Guarantees		Exposures Subject To Collateralised Guarantees			
		Exposures With External Or Inferred rating	Exposures Using Internal Assessments Approach	Exposures Before CRM (E)	Exposures After CRM (E*)	RWA After CRM	Deductions After CRM
Senior exposures (rated BBB and above)							
AAA or A1 / P1	7%					-	n/a
AA	8%					-	n/a
A+	10%					-	n/a
A or A2 / P2	12%					-	n/a
A-	20%					-	n/a
BBB+	35%					-	n/a
BBB or A3 / P3	60%					-	n/a
Base risk weight exposures (rated BBB and above)							
AAA or A1 / P1	12%					-	n/a
AA	15%					-	n/a
A+	18%					-	n/a
A or A2 / P2	20%					-	n/a
A-	35%					-	n/a
BBB+	50%					-	n/a
BBB or A3 / P3	75%					-	n/a
Exposures backed by non-granular pools (rated BBB and above)							
AAA or A1 / P1	20%					-	n/a
AA	25%					-	n/a
A+	35%					-	n/a
A or A2 / P2	35%					-	n/a
A-	35%					-	n/a
BBB+	50%					-	n/a
BBB or A3 / P3	75%					-	n/a
All exposures rated BBB- or below							
BBB-	100%					-	n/a
BB+	250%					-	n/a
BB	425%					-	n/a
BB-	650%					-	n/a
Rated below BB- or A3 / P3 (deduction)	1250%					-	n/a
Total risk-weighted assets on rated exposures						-	n/a
Total deductions on rated exposures						-	n/a

Securitization

C) Securitization exposures that are unrated

(i) Exposures subject to Supervisory Formula Approach:

Risk Weight Prior to CRM	Exposures Not Subject To Collateralised Guarantees	
	Exposure Amount	Risk Weighted Assets
1 - 7%		
7.01%-25%		
25.01%-50%		
50.01%-100%		
100.01%-250%		
250.01%-425%		
425.01%-650%		
650.01%-1249.99%		
deduction		n/a

(ii) Exposures for which there is no IRB treatment for underlying pool:

	Exposures Not Subject To Collateralised Guarantees		
	Exposure Amount	Risk Weighted Assets	Deductions
Retained exposures (excluding deductions in 2A)			
Other exposures (e.g., investments)			

iii) Other unrated exposures not subject to RBA or SFA:

Exposures Not Subject To Collateralised Guarantees		
Exposure Amount	Risk Weighted Assets	Deductions

Total risk-weighted assets for unrated exposures	-
Total deductions on unrated exposures	-

Exposures Subject To Collateralised Guarantees

Before CRM			After CRM		
Exposure Amount (E)	RWA	Deductions	Exposure Amount (E*)	RWA	Deductions
		n/a			n/a
		n/a			n/a
		n/a			n/a
		n/a			n/a
		n/a			n/a
		n/a			n/a
		n/a			n/a
		n/a			n/a
	n/a			n/a	

Exposures Subject To Collateralised Guarantees

Before CRM			After CRM		
Exposure Amount (E)	RWA	Deductions	Exposure Amount (E*)	RWA	Deductions

Exposures Subject To Collateralised Guarantees

Before CRM			After CRM		
Exposure Amount (E)	RWA	Deductions	Exposure Amount (E*)	RWA	Deductions
	n/a				
	n/a				

Securitization

D) Investors Interest

Early amortisation features

Retail Lines

Committed
Uncommitted

Non-retail Lines

Committed
Uncommitted

Total risk-weighted assets for investors interest

Controlled Amortization Structures		RWA For Undrawn Exposures	
RWA For Drawn Exposures		Before CCF	After CCF
Before CCF	After CCF		

-

Placeholder: may have additional breakout in this section for HELOCs

Uncontrolled Amortization Structures

RWA For Drawn Exposures		RWA For Undrawn Exposures	
Before CCF	After CCF	Before CCF	After CCF

Operational Risk-AMA Capital

1. Advanced Measurement Approach Capital Charge

a. Total Operational Risk Exposure		(See instructions sect. 16.21 A.1)
b. Exposure without diversification adjustment		(See instructions sect. 16.21 B.1)
c. Exposure without insurance offset		(See instructions sect. 16.21 B.2)
d. Exposure without qualitative adjustments		(See instructions sect. 16.21 B.3)

2. Breakdown OF 1d by Internal Business Line and Internal Event Type

Note: QIS does not require the use of either the Basel Business lines or the Basel Event Types.

Note: See instructions section 16.22)

		Internal Event Types							
		ET1	ET2	ET3	...				
Internal Business Lines	BL1	AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
	BL2	AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
	BL3	AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
	...	AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)			Insert additional rows and columns as needed.				
		AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
		AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
		AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							
		AMA Capital held at 99.9% C.I. Capital Methodology (I, E, or S)							