

FSA003 - Capital Adequacy - Key Data - Main Details

- Main Details
- Consolidated Firms
- Rule Help
- Validation

a	Unique ID No.	
b	What is the name of the Firm	RBC Europe Consolidated Banking
c	The FSA firm reference number	124543
d	The front end schema version number under which data was collected	1
e	The Reporting period end date	30/04/2008
f	Please identify the currency of the report (all figures in 000s)	GBP (Pounds Sterling)

IMPORTANT:

Only validated data items can be submitted, and there are no tolerances for roundings. Therefore any roundings required to meet the validations should be made prior to entry. Further information is available on our website [here](#)

- A**
- The firm completing this is subject to the capital rules for (select one only):
- 1 A UK bank or a building society Yes
 - 2 A full scope BIPRU investment firm
 - 3 A BIPRU limited activity firm
 - 4 A BIPRU limited licence firm, including a UCITS investment firm
- 5 If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R?
- If you are a BIPRU investment firm, are you a:
- 6 BIPRU 730K firm
 - 7 BIPRU 125K firm (excluding UCITS investment firms)
 - 8 UCITS investment firm
 - 9 BIPRU 50K firm
- 10 Do you have an investment firm consolidation waiver under BIPRU 8.4?
- 11 Have you notified the FSA, at least one month in advance of the date of this report, that you intend to deduct illiquid assets?
- 12 Basis of reporting
 Un-consolidated/Solo-consolidated/Consolidated
If consolidated, please complete data elements 13 and 14, otherwise go straight to data element 15.

13 For consolidated reporting, provide

A	B
Group reference <input type="text" value="H0116"/>	Group name <input type="text" value="RBC Finance BV Group"/>

14 For consolidated reporting, provide details of all other FSA authorised firms included in this consolidated report. [Click here to enter](#)

	A Capital resources for all other purposes	B Capital resources omitting Stage C
15 Total capital after deductions	2,181,216	2,181,216
16 Total tier one capital after deductions	1,747,931	1,747,931
17 Core tier one capital	1,823,602	1,823,602
18 Permanent share capital	168,718	
19 Profit and loss account and other reserves	1,198,089	
20 Interim net losses		
21 Eligible partnership, LLP or sole trader capital		
22 Share premium account	456,795	
23 Externally verified interim net profits		
24 Other tier one capital		
25 Perpetual non-cumulative preference shares subject to limit		
26 Innovative tier one instruments subject to limit		
27 Deductions from tier one capital	75,671	75,671
28 Investments in own shares		
29 Intangible assets	75,671	75,671
30 Excess on limits for non innovative tier one instruments		
31 Excess on limits for innovative tier one instruments		
32 Excess of drawings over profits for partnerships, LLPs or sole traders		
33 Net losses on equities held in the available-for-sale financial asset category		
34 Material holdings		
35 Total tier two capital after deductions	276,467	276,467
36 Upper tier two capital	0	0
37 Excess on limits for tier one capital transferred to upper tier two capital		
38 Upper tier two capital instruments		
39 Revaluation reserve		
40 General/collective provisions		
41 Surplus provisions		
42 Lower tier two capital	276,467	276,467
43 Lower tier two capital instruments	276,467	276,467
44 Excess on limits for lower tier two capital	0	0
45 Deductions from tier two capital	0	0
46 Excess on limits for tier two capital		
47 Other deductions from tier two capital		
48 Deductions from total of tiers one and two capital	25,351	25,351
49 Material holdings		
50 Expected loss amounts and other negative amounts		
51 Securitisation positions	10	
52 Qualifying holdings		
53 Contingent liabilities		
54 Reciprocal cross-holdings		
55 Investments that are not material holdings or qualifying holdings	25,341	
56 Connected lending of a capital nature		
57 Total tier one capital plus tier two capital after deductions	1,999,047	1,999,047

58	Total tier three capital	182,169	182,169
59	Excess on limits for total tier two capital transferred to tier three capital		
60	Short term subordinated debt		
61	Net interim trading book profit and loss	182,169	182,169
62	Excess on limit for tier three capital		
63	Unused but eligible tier three capital (memo)	0	0
64	Total capital before deductions	2,181,216	2,181,216
65	Deductions from total capital	0	0
66	Excess trading book position		
67	Illiquid assets		
68	Free deliveries		
69	Base capital resources requirement	0	
70	Total variable capital requirement	714,434	
71	Variable capital requirement for UK banks and building societies	714,434	
72	Variable capital requirement for full scope BIPRU investment firms		
73	Variable capital requirement for BIPRU limited activity firms		
74	Variable capital requirement for BIPRU limited licence firms		
75	Variable capital requirement for UCITS investment firms		
76	Variable capital requirements to be met from tier one and tier two capital	442,847	
77	Total credit risk capital component	245,534	
78	Credit risk calculated by aggregation for UK consolidation group reporting		
79	Credit risk capital requirements under the standardised approach	245,534	
80	Credit risk capital requirements under the IRB approach		
81	Under foundation IRB approach		
82	Retail IRB		
83	Under advanced IRB approach		
84	Other IRB exposures classes		
85	Total operational risk capital requirement	72,186	
86	Operational risk calculated by aggregation for UK consolidation group reporting		
87	Operational risk basic indicator approach	72,186	
88	Operational risk standardised/alternative standardised approaches		
89	Operational risk advanced measurement approaches		
90	Reduction in operational risk capital requirement under BIPRU TP 12.1	0	
91	Counterparty risk capital component	125,127	
92	Capital requirements for which tier three capital may be used	271,587	
93	Total market risk capital requirement	271,587	
94	Market risk capital requirement calculated by aggregation for UK consolidation group reporting		
95	Position, foreign exchange and commodity risks under standardised approaches (TSA)	271,587	
96	Interest rate PRR	265,814	
97	Equity PRR	3,442	
98	Commodity PRR		
99	Foreign currency PRR	2,331	
100	CIU PRR		
101	Other PRR		
102	Position, foreign exchange and commodity risks under internal models (IM)		
103	Concentration risk capital component		
104	Fixed overhead requirement		
105	Capital resources requirement arising from capital floors		
106	Surplus (+) / Deficit (-) of own funds	1,466,782	1,466,782
107	Solvency ratio (%)	305	305.31
108	Individual Capital Guidance - total capital resources		
109	Individual Capital Guidance - general purpose capital		
110	Surplus/(deficit) total capital over ICG		
111	Surplus/(deficit) general purposes capital over ICG		
MEMORANDUM ITEMS			
112	Value of portfolio under management - UCITS investment firms		
Prudential filters			
113	Unrealised gains on available-for-sale assets		
114	Unrealised gains (losses) on investment properties		
115	Unrealised gains (losses) on land and buildings		
116	Unrealised gains (losses) on debt instruments held in the available for sale category		
117	Unrealised gains (losses) on cash flow hedges of financial instruments		
118	Unrealised gains (losses) on fair value financial liabilities		
119	Defined benefit asset (liability)		
120	Deficit reduction amount if used		
121	Deferred acquisition costs (deferred income) (DACs/DIRs)		
Minority interests			
122	Minority interests included within capital resources		
123	of which: innovative tier one instruments		
Profits			
124	Profits not externally verified at the reporting date but subsequently verified		
125	Total capital after deductions after profits have been externally verified		
Allocation of deductions between tier one and two capital			
126	Material insurance holdings excluded from allocation		
127	Allocated to tier one capital	10	
128	Allocated to tier two capital		

