FSA003

	_FSA003 Return OCT 2011 RBCEL for website (2).xls FSA	003
FSAG	003	
Capi	al adequacy	
а	Unique ID No.	
b	What is the name of the firm	Royal Bank of
		Canada Europe
		Ltd
C	The FSA firm reference number	124543
d	The front end schema version number under which data was collected	1
е	The Reporting period end date	31/10/11
f	Please identify the currency of the report (all figures in 000s)	GBP (Pounds
		Sterling)
	The firm completing this is subject to the capital rules for (tick 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	
		<u> </u>
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?	
	· · · · · · · · · · · · · · · · · · ·	<u> </u>
12	Basis of reporting	
12	Unconsolidated/Solo-consolidated/Consoli	dated Un-consolidated
	If consolidated, please complete data elements 13 and 14, otherwise go stra	
	, , , , , , , , , , , , , , , , , , ,	5
13	For consolidated reporting, provide	
		Α
	Group refe	rence
14	For consolidated reporting, provide details of all other FSA authorised firms in	ncluded in this consolidated repo
14	For consolidated reporting, provide details of all other FSA authorised firms in	Α
14	For consolidated reporting, provide details of all other FSA authorised firms in	
14	For consolidated reporting, provide details of all other FSA authorised firms in	Α
14	For consolidated reporting, provide details of all other FSA authorised firms in	Α
14	For consolidated reporting, provide details of all other FSA authorised firms in	Α
14	For consolidated reporting, provide details of all other FSA authorised firms in	Α
14		A FRN
14	For consolidated reporting, provide details of all other FSA authorised firms in Total capital after deductions	A FRN
		A FRN
		A FRN
15	Total capital after deductions	A FRN
15 16	Total capital after deductions Total tier one capital after deductions	A FRN A 1,267,393 967,908
15 16 17	Total capital after deductions Total tier one capital after deductions Core tier one capital	A FRN A 1,267,393 967,908 970,258
15 16 17 18	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital	A FRN A 1,267,393 967,908 970,258 497,996
15 16 17 18 19	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves	A FRN A 1,267,393 967,908 970,258 497,996 571,374
15 16 17 18 19 20	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses	A FRN A 1,267,393 967,908 970,258 497,996
15 16 17 18 19 20 21	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves	A FRN A 1,267,393 967,908 970,258 497,996 571,374
15 16 17 18 19 20	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses	A FRN A 1,267,393 967,908 970,258 497,996 571,374
15 16 17 18 19 20 21	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital	A FRN A 1,267,393 967,908 970,258 497,996 571,374 99,915
15 16 17 18 19 20 21 22	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account	A FRN A 1,267,393 967,908 970,258 497,996 571,374 99,915
15 16 17 18 19 20 21 22	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account	A FRN A 1,267,393 967,908 970,258 497,996 571,374 99,915
15 16 17 18 19 20 21 22 23	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits	A FRN
15 16 17 18 19 20 21 22 23 135	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital	A FRN
15 16 17 18 19 20 21 22 23 135 136	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket	A FRN
15 16 17 18 19 20 21 22 23 135 136 137	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket	A FRN
15 16 17 18 19 20 21 22 23 135 136 137	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit Innovative tier one instruments subject to limit	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket 15% bucket Defunctions from tier one capital	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket 15% bucket Deductions from tier one capital Investments in own shares	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28 29	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit Innovative tier one instruments subject to limit Innovative tier one capital Investments in own shares Intangible assets	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket 15% bucket Deductions from tier one capital Investments in own shares	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28 29	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit Innovative tier one instruments subject to limit Innovative tier one capital Investments in own shares Intangible assets	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28 29 139	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit Innovative tier one instruments subject to limit Deductions from tier one capital Investments in own shares Intangible assets Excess on limits for 50% bucket capital instruments	A FRN
15 16 17 18 19 20 21 22 23 135 136 137 138 24 25 26 27 28 29 139 140	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital Profit and loss account and other reserves Interim net losses Eligible partnership, LLP or sole trader capital Share premium account Externally verified interim net profits Hybrid tier one capital 50% bucket 35% bucket 15% bucket Other tier one capital Perpetual non-cumulative preference shares subject to limit Innovative tier one instruments subject to limit Deductions from tier one capital Investments in own shares Intangible assets Excess on limits for 50% bucket capital instruments Excess on limits for 35% bucket capital instruments	A FRN

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

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	_FSA003 Return OCT 2011 RBCEL for website (2).xls FS	SA003
		Α
34	Material holdings	
35	Total tier two capital after deductions	299,485
36	Upper tier two capital	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	299,485
43	Lower tier two capital instruments	299,485
44	Excess on limits for lower tier two capital	0
45	Deductions from tier two capital	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	0
49	Material holdings	
50	Expected loss amounts and other negative amounts	
51	Securitisation positions	
52	Qualifying holdings	
53	Contingent liabilities	
53 54	Reciprocal cross-holdings	
		0
55	Investments that are not material holdings or qualifying holdings	
56	Connected lending of a capital nature	
57	Total tier one capital plus tier two capital after deductions	1,267,393
58	Total tier three capital	0
59	Excess on limits for total tier two capital transferred to tier three capital	0
60	Short term subordinated debt	
61	Net interim trading book profit and loss	0
62	Excess on limit for tier three capital	
63	Unused but eligible tier three capital (memo)	0
64	Total capital before deductions	1,267,393
65	Deductions from total capital	0
66	Excess trading book position	
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	4,312
		,
70	Total variable capital requirement	505,985
71	Variable capital requirement for UK banks and building societies	505,985
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 activity minis	┣━━━━━┫
75	Variable capital requirement for UCITS investment firms	<b>├</b> ──── <b>┤</b>
.5	- anabie ouprair requirement for OOTO Investment IIIIIS	
76	Variable capital requirements to be mot from ties one and ties two capital	205 240
10	Variable capital requirements to be met from tier one and tier two capital	305,240
77	Total credit risk capital component	78,509
	Credit risk for firms not calculated under BIPRU 3 or 4 for UK consolidation	
78	reporting	a.oup
79	Credit risk capital requirements under the standardised approach	78,509
		78,509
80 81	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	
e -		
85	Total operational risk capital requirement	57,026
86	Operational risk for firms not calculated under BIPRU 6 for UK consolidati	ion
	group reporting	
87	Operational risk basic indicator approach	57,026
88	Operational risk standardised/alternative standardised approaches	
89	Operational risk advanced measurement approaches	
	<b>_</b>	· · · · · · · · · · · · · · · · · · ·
90	Reduction in operational risk capital requirement under BIPRU TP 12.1	

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91	Counterparty risk capital component
92	Capital requirements for which tier three capital may be used
93	Total market risk capital requirement
94	Market risk capital requirement for firms not calculated under BIPRU 7 for UK consolidation group reporting

Position, foreign exchange and commodity risks under standardised approaches (TSA)

- 96 Interest rate PRR97 Equity PRR
- 98 Commodity PRR
- 99 Foreign currency PRR
- 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
- 107 Solvency ratio (%)
- 108 Individual Capital Guidance total capital resources
- 109 Individual Capital Guidance general purpose capital
- 142 Capital Planning Buffer
- 143 Draw down of Capital Planning Buffer
- 110 Surplus/(deficit) total capital over ICG
- 111 Surplus/(deficit) general purposes capital over ICG
- 144 Surplus/(deficit) total capital over ICG and Capital Planning Buffer
- 145 Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer

## 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

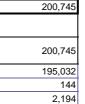
- 124 Profits not externally verified at the reporting date but subsequently verified
- 125 Total capital after deductions after profits have been externally verified

#### Allocation of deductions between tier one and two capital

- 126 Material insurance holdings excluded from allocation
- 127 Allocated to tier one capital
- 128 Allocated to tier two capital

# Firms on the IRB/AMA approaches

- 129 Total capital requirement under pre-CRD rules
- 130 Total credit risk capital component under pre-CRD
- 131 Expected loss amounts wholesale, retail and purchased receivables
- 132 Expected loss amounts equity
- 133 Total value adjustments and provisions eligible for the "EL less provisions" calculation under IRB
- 134 Total deductions from tier 1 and tier 2 capital according to pre-CRD rules



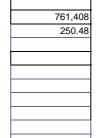
169,705

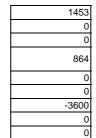
200,745

0

3,375













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