FSA003 Capital adequacy

а	Unique ID No.		
	What is the name of the firm	Royal Bank of	
b	what is the name of the firm	,	
	The FOA Committee of the committee of th	Canada	
С	The FSA firm reference number		
d	The front end schema version number under which data was collected	1	
е	The Reporting period end date	31/10/2011	
f	Please identify the currency of the report (all figures in 000s)	GBP (Pounds	
'	r lease identity the editericy of the report (all figures in 6003)	Sterling)	
		Sterring)	
	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		
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		
	Unconsolidated/Solo-consolidated/Consolidated	Un-consolidated	
	If consolidated, please complete data elements 13 and 14, otherwise go straight to		
	The consensation, produce comprete data elemente to differ the go chaight.	o data olollioni loi	
13	For consolidated reporting, provide		
	To Contonidated Topotang, provide	Α	
	Crown reference		
	Group reference		
14	For consolidated reporting, provide details of all other FSA authorised firms include	ded in this consolidate	ed report.
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	FRN	ı A	
	FRN	A	
	FRN	A	
	FRN	A	
	FRN	A	
	FRN		
	FRN	A A	
15		A	
15	Total capital after deductions		
	Total capital after deductions	A 2,308,208	
15 16		A	
	Total capital after deductions	A 2,308,208	
16	Total capital after deductions Total tier one capital after deductions	A 2,308,208 2,078,505	
16 17	Total capital after deductions Total tier one capital after deductions Core tier one capital	A 2,308,208 2,078,505 2,155,793	
16 17 18	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital	A 2,308,208 2,078,505	
16 17	Total capital after deductions Total tier one capital after deductions Core tier one capital	A 2,308,208 2,078,505 2,155,793	
16 17 18	Total capital after deductions Total tier one capital after deductions Core tier one capital Permanent share capital	A 2,308,208 2,078,505 2,155,793 162,732	
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 2,308,208 2,078,505 2,155,793 162,732	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471	
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 2,308,208 2,078,505 2,155,793 162,732	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 Hybrid tier one capital	A 2,308,208 2,078,505 2,155,793 162,732 1,552,471	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
16 17 18 19 20 21 22 23 135 136 137	Total 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
16 17 18 19 20 21 22 23 135 136 137 138	Total 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590	
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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0	
116 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 capital Investments in own shares	A 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0 0 77,288	
116 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 Deductions from tier one capital Investments in own shares Intangible assets	A 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0	
116 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 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0 0 77,288	
116 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 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0 0 77,288	
116 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 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0 0 77,288	
116 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 2,308,208 2,078,505 2,155,793 162,732 1,552,471 440,590 0 0 77,288	

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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	254,216

		A
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 40	Revaluation reserve General/collective provisions	
41	Surplus provisions	
42	Lower tier two capital	254,216
43	Lower tier two capital instruments	254,216
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	24,513
49	Material holdings	24,515
50	Expected loss amounts and other negative amounts	
51	Securitisation positions	
52	Qualifying holdings	
53	Contingent liabilities	
54	Reciprocal cross-holdings	
55	Investments that are not material holdings or qualifying holdings	24,513
56	Connected lending of a capital nature	
57	Total tier one capital plus tier two capital after deductions	2,308,208
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	2,308,208
65	Deductions from total capital	0
66	Excess trading book position	U
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	0
70	Total variable capital requirement	687,152
71	Variable capital requirement for UK banks and building societies	687,152
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	485,927
77	Total credit risk capital component	227,440
78	Credit risk for firms not calculated under BIPRU 3 or 4 for UK consolidation group	
79	reporting Credit risk capital requirements under the standardised approach	227,440
80	Credit risk capital requirements under the standardised approach	221,440
81	Under foundation IRB approach	
82	Retail IRB	
83	Under advanced IRB approach	
84	Other IRB exposures classes	

Operational risk for firms not calculated under BIPRU 6 for UK consolidation group reporting Operational risk basic indicator approach Operational risk standardsea/dalrenative standardised approaches Operational risk advanced measurement approaches Operational risk advanced measurement approaches Operational risk standardsea/dalrenative standardised approaches Operational risk standardsea/dalrenative standardised approaches Operational risk standardsea/dalrenative standardised approaches Operational risk capital component 169,7 Counterparty risk capital component 169,7 Total market risk capital requirement 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) Interest rate PRR 199, Foreign currency PRR Commodity PRR Commodity PRR Position, foreign exchange and commodity risks under internal models (IM) Concentration risk capital component Individual Capital Guidance - total capital resources Individual Capital Guidance - total capital resources Individual Capital Guidance - total capital resources Individual Capital Guidance - general purpose capital Capital Planning Buffer Surplus/(deficit) total capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG Unrealised gains (losses) on investment properties Unrealised gains (losses) on investment properties Unrealised gains (losses) on debi instruments led in the available for sale category Unrealised gains (losses) on debi instruments led in the available for sale category Unrealised gains (losses) on debi instruments led in the available for sale category Unrealised gains (losses) on debi instruments led in the available for sale category Unrealised gains (losses) on the standard instruments Profits Profits Profits not externally verified at the reporting date but subsequently verified Allocation of d	Operational risk for firms not calculated under BIPRU 6 for UK consolidation group reporting Operational risk shade indicator approach Operational risk advanced measurement approaches Operational risk advanced measurement under BIPRU TP 12.1 101 102 103 104 105 105 105 105 105 105 105 105 105 105			Α
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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) Interest rate PRR 195,0 Equity PRR 2,2,6 Commodity PRR 2,2,6 Commodity PRR 2,3,4 Commodity PRR 2,3,4 Commodity PRR 3,4 Commodity PRR 3,4 Commodity PRR 3,4 Commodity PRR 3,4 Coment of the PRR 3,4 Company Company Commodity risks under internal models (IM) Concentration risk capital component [IMA] Fixed overhead requirement [IMA] Concentration risk capital component [IMA] Company (Application of Capital Flaming Individual Capital Guidance - total capital resources Individual Capital Guidance - total capital resources Individual Capital Guidance - general purpose capital Individual Capital Planning Buffer [IMA] Draw down of Capital Planning Buffer [IMA] Surplus/(deficit) total capital over ICG [IMA] Surplus/(deficit) total capital over ICG [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) total capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer [IMA] Surplus/(deficit) general purposes [IMA] Surplus/(deficit) general purpose	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). Interest rate PRR 195,03 Equity PRR 2,26 Equity PRR 2,26 CIU PRR 3,42 Commodity PRR 3,42 Cotto PRR 3,42 Cotto PRR 3,42 Position, foreign exchange and commodity risks under internal models (IM) Cotto PRR 3,42 Concentration risk capital component 5 Exized overhead requirement 6 Capital resources requirement arising from capital floors 7 Surplus (-) Deficit (-) of own funds 1,621,063 Individual Capital Guidance - total capital resources 1,624,064 Individual Capital Guidance - general purpose capital 7 Capital Planning Buffer 9 Surplus ((deficit) general purposes capital over ICG 9 MEMORANDUM ITEMS 112 Value of portfolio under management - UCITS investment firms 9 Prudential filters 113 Unrealised gains (losses) on land and buildings 114 Unrealised gains (losses) on land and buildings 115 Unrealised gains	92	Capital requirements for which tier three capital may be used	201,224
consolidation group reporting Position, foreign exchange and commodity risks under standardised approaches (TSA) 195 196 1 Interest rate PRR 195 201,2 197 Equity PRR 206 Commodity PRR 206 Commodity PRR 207 108 Commodity PRR 208 109 Foreign currency PRR 209 Foreign currency PRR 209 Position, foreign exchange and commodity risks under internal models (IM) 100 CUI PRR 101 Concentration risk capital component 104 Fixed overhead requirement 105 Capital resources requirement arising from capital floors Surplus (+) / Deficit (-) of own funds 1,621,0 Solvency ratio (%) 108 109 109 101 101 102 103 104 105 106 107 108 108 109 109 109 109 109 109	onsolidation group reporting Position, foreign exchange and commodity risks under standardised approaches (TSA) 105 107 108 109 109 109 109 109 100 100	93	Total market risk capital requirement	201,224
96 (TSA) 201.2 96 Interest rate PRR 195.0 97 Equity PRR 2.6 98 Commodity PRR 2.6 99 Foreign currency PRR 2.6 100 CIU PRR 3.4 101 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 105 Surplus (+) / Deficit (-) of own funds 11.621.0 Surplus (14) / Deficit (-) of own funds 11.621.0 Surplus (14) / Deficit (-) of own funds 11.621.0 Individual Capital Guidance - total capital resources 11.621.0 Individual Capital Guidance - general purpose capital 12.0 Draw down of Capital Planning Buffer 12.0 Surplus (deficit) total capital over ICG 12.0 Surplus (deficit) total capital over ICG 12.0 Surplus (deficit) general purposes capital over ICG 12.0 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 12.0 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 13.0 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital over ICG and Capital Planning Buffer 14.5 Surplus (deficit) general purposes capital	Section Commodity PRR 195.03	94	consolidation group reporting	
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Foreign currency PRR CIU PRR Other PRR Position, foreign exchange and commodity risks under internal models (IM) Concentration risk capital component Fixed overhead requirement Capital resources requirement arising from capital floors Surplus (+) / Deficit (-) of own funds Individual Capital Guidance - total capital resources Individual Capital Guidance - total capital resources Individual Capital Guidance - general purpose capital Capital Planning Buffer Surplus/(deficit) total capital over ICG Surplus/(deficit) total capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer 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 (losses) on investment properties 114 Unrealised gains (losses) on land and buildings 115 Unrealised gains (losses) on land and buildings 116 Unrealised gains (losses) on land and buildings 117 Unrealised gains (losses) on cash flow hedges of financial instruments 118 Unrealised gains (losses) on cash flow hedges of financial instruments 119 Deficit reduction amount if used Profits 120 Minority interests included within capital resources of which: innovative tier one instruments 121 Minority interests included within capital resources of which: innovative tier one instruments 122 Minority interests included within capital resources of which: innovative tier one instruments 123 Officits not externally verified at the reporting date but subsequently verified Allocation of deductions between tier one and two capital	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 104 Capital Planning Buffer 105 Surplus/(deficit) total capital over ICG 106 Surplus/(deficit) total capital over ICG 107 Surplus/(deficit) general purposes capital over ICG 108 Surplus/(deficit) general purposes capital over ICG 109 Surplus/(deficit) general purposes capital over ICG 110 Surplus/(deficit) general purposes capital over ICG 111 Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer 112 Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer 113 Unrealised gains (sesse) on investment properties 114 Unrealised gains (sesse) on investment properties 115 Unrealised gains (sesse) on investment properties 116 Unrealised gains (sesse) on land buildings 117 Unrealised gains (losses) on fair value financial liabilities 118 Unrealised gains (sesse) on fair value financial liabilities 119 Defined benefit asset (liability) 120 Deficit reduction amount if used 121 Deferred acquisition costs (deferred income) (DACs/DIRs) 122 Minority interests 123 Minority interests 124 Minority interests included within capital resources 125 of which: innovative tier one instruments 126 Material insurance holdings excluded from allocation 127 Allocated to tier one capital	97	Equity PRR	144
CIU PRR Other PRR Position, foreign exchange and commodity risks under internal models (IM) Concentration risk capital component Fixed overhead requirement Capital resources requirement arising from capital floors Surplus (+) / Deficit (-) of own funds Surplus (+) / Deficit (-) of own funds Individual Capital Guidance - total capital resources Individual Capital Guidance - general purpose capital Praw down of Capital Planning Buffer Surplus/(deficit) total capital over ICG Surplus/(deficit) total capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer MEMORANDUM ITEMS Value of portfolio under management - UCITS investment firms Prudential filters Unrealised gains (losses) on investment properties Unrealised gains (losses) on investment properties Unrealised gains (losses) on lebt instruments held in the available for sale category Unrealised gains (losses) on fair value financial liabilities Defined benefit asset (liability) Deficit reduction amount if used Deferred acquisition costs (deferred income) (DACs/DIRs) Minority interests Minority interests included within capital resources of which: innovative tier one instruments Profits Profits Profits Profits not externally verified at the reporting date but subsequently verified Allocation of deductions between tier one and two capital	CIU PRR Other PRR Position, foreign exchange and commodity risks under internal models (IM) Concentration risk capital component Capital resources requirement Capital resources requirement arising from capital floors Surplus (+) / Deficit (-) of own funds Surplus (+) / Deficit (-) of own funds Individual Capital Guidance - total capital resources Individual Capital Guidance - general purpose capital Capital Planning Buffer Draw down of Capital Planning Buffer Surplus/(deficit) total capital over ICG Surplus/(deficit) total capital over ICG Surplus/(deficit) general purposes capital over ICG Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer Surplus/(deficit) general purposes capital over ICG and Capital Planning Buffer MEMORANDUM ITEMS Value of portfolio under management - UCITS investment firms Prudential filters Unrealised gains (losses) on investment properties Unrealised gains (losses) on fair value financial instruments Unrealised gains (losses) on fair value financial instruments Unrealised sperial signal (signal) or fair value financial instruments Unrealised pains (losses) on fair value financial instruments Deficit reduction amount if used Deficit reduction amount if used Deferred acquisition costs (deferred income) (DACs/DIRs) Minority interests Minority interests Minority interests included within capital resources of which: innovative tier one instruments Profits Profits Profits not externally verified at the reporting date but subsequently verified Allocation of deductions between tier one and two capital Material insurance holdings excluded from allocation	98	Commodity PRR	2,627
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128 Allocated to tier two capital		128	Allocated to tier two capital	0

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

Α