

FSA003

Capital adequacy

a	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
e	The Reporting period end date	31/07/2011
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	

5	If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R?	
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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
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If consolidated, please complete data elements 13 and 14, otherwise go straight to data element 15.

13	For consolidated reporting, provide	
	Group reference	A

14 For consolidated reporting, provide details of all other FSA authorised firms included in this consolidated report.

	FRN	A

15	Total capital after deductions	A	1,292,370
16	Total tier one capital after deductions	A	994,286
17	Core tier one capital	A	996,678
18	Permanent share capital		497,996
19	Profit and loss account and other reserves		571,374
20	Interim net losses		73,495
21	Eligible partnership, LLP or sole trader capital		
22	Share premium account		803
23	Externally verified interim net profits		

135	Hybrid tier one capital		0
136	50% bucket		
137	35% bucket		
138	15% bucket		

24	Other tier one capital		0
25	Perpetual non-cumulative preference shares subject to limit		
26	Innovative tier one instruments subject to limit		

27	Deductions from tier one capital		2,392
28	Investments in own shares		
29	Intangible assets		2,392
139	Excess on limits for 50% bucket capital instruments		
140	Excess on limits for 35% bucket capital instruments		
141	Excess on limits for 15% bucket capital instruments		
30	Excess on limits for non innovative tier one instruments		

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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	298,084

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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	298,084
43	Lower tier two capital instruments	298,084
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	
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	1,292,370
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	1,292,370
65	Deductions from total capital	0
66	Excess trading book position	
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	4,370
70	Total variable capital requirement	546,886
71	Variable capital requirement for UK banks and building societies	546,886
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	339,116
77	Total credit risk capital component	103,275
78	Credit risk for firms not calculated under BIPRU 3 or 4 for UK consolidation group reporting	
79	Credit risk capital requirements under the standardised approach	103,275
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	

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85	Total operational risk capital requirement	59,003
86	Operational risk for firms not calculated under BIPRU 6 for UK consolidation group reporting	
87	Operational risk basic indicator approach	59,003
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	
91	Counterparty risk capital component	176,838
92	Capital requirements for which tier three capital may be used	207,769
93	Total market risk capital requirement	207,769
94	Market risk capital requirement for firms not calculated under BIPRU 7 for UK consolidation group reporting	
95	Position, foreign exchange and commodity risks under standardised approaches (TSA)	207,769
96	Interest rate PRR	202,007
97	Equity PRR	351
98	Commodity PRR	1,454
99	Foreign currency PRR	2,334
100	CIU PRR	1,623
101	Other PRR	
102	Position, foreign exchange and commodity risks under internal models (IM)	
103	Concentration risk capital component	0
104	Fixed overhead requirement	
105	Capital resources requirement arising from capital floors	
106	Surplus (+) / Deficit (-) of own funds	745,484
107	Solvency ratio (%)	236.31
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	890
114	Unrealised gains (losses) on investment properties	0
115	Unrealised gains (losses) on land and buildings	0
116	Unrealised gains (losses) on debt instruments held in the available for sale category	3219
117	Unrealised gains (losses) on cash flow hedges of financial instruments	0
118	Unrealised gains (losses) on fair value financial liabilities	0
119	Defined benefit asset (liability)	-3600
120	Deficit reduction amount if used	0
121	Deferred acquisition costs (deferred income) (DACs/DIRs)	0
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	0

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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	