

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	31/10/11
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	

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 data element 15.

13	For consolidated reporting, provide	A
	Group reference	

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

	A
FRN	

	A	
15	Total capital after deductions	1,267,393
16	Total tier one capital after deductions	967,908
17	Core tier one capital	970,258
18	Permanent share capital	497,996
19	Profit and loss account and other reserves	571,374
20	Interim net losses	99,915
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	2,350
28	Investments in own shares	
29	Intangible assets	2,350
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	
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	

A

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	
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 licence firms	
75	Variable capital requirement for UCITS investment firms	
76	Variable capital requirements to be met from tier one and tier two capital	305,240
77	Total credit risk capital component	78,509
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	78,509
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	57,026
86	Operational risk for firms not calculated under BIPRU 6 for UK consolidation group reporting	
87	Operational risk basic indicator approach	57,026
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	

A

91	Counterparty risk capital component	169,705
92	Capital requirements for which tier three capital may be used	200,745
93	Total market risk capital requirement	200,745
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)	200,745
96	Interest rate PRR	195,032
97	Equity PRR	144
98	Commodity PRR	2,194
99	Foreign currency PRR	3,375
100	CIU PRR	0
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	761,408
107	Solvency ratio (%)	250.48
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	1453
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	864
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
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	