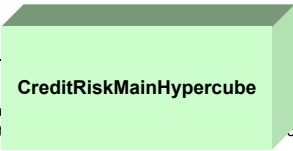



ID	Label	Amount (a)	Legal References & Comments
1	TOTAL OWN FUNDS FOR SOLVENCY PURPOSES		=1.1+1.2+1.3+1.6+1.7 =1.4+1.5+1.6+1.7
1.1	ORIGINAL OWN FUNDS		Eligible Tier 1 capital 1.1.1+1.1.2+1.1.3+1.1.4+1.1.5
1.1.1	Eligible Capital		1.1.1.1+1.1.1.2+1.1.1.3+1.1.1.4
1.1.1*	Of which: Non-innovative instruments subject to limit		See item 1.1.5.2
1.1.1**	Of which: Innovative instruments subject to limit		Corresponds to the type of instruments referred to Basel Committee on Banking Supervision's press release (Sydney, October 1998). See item 1.1.5.3
1.1.1.1	<i>Paid up capital</i>		Article 57, sentence 1 lit. (a). ≈ FINREP: Paid in capital
1.1.1.2	<i>(-) Own shares</i>		Article 57, sentence 2 lit. (i) ≈ FINREP: Treasury shares
1.1.1.3	<i>Share premium</i>		Article 57, sentence 1 lit. (a) ≈ FINREP: Share premium
1.1.1.4	<i>Other instruments eligible as capital</i>		Article 57, sentence 1 lit. (a). See also Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. This item includes the instruments eligible as original own funds but classified as debt under the IAS-type accounting rules ≈ FINREP: Includes amongst others the item "Other equity:other" and "share capital repayable on demand (e.g. cooperative shares)"
1.1.2	Eligible Reserves		1.1.2.1+1.1.2.2+1.1.2.3+1.1.2.4+1.1.2.5+1.1.2.6
1.1.2.1	<i>Reserves</i>		Article 57 sentence 1 lit. (b), including profit and losses brought forward as a result of the application of the final profit or loss. Article 65 (1) lit. (b), (c) and (d) and (2) ≈ FINREP: Reserve+Revaluation reserves (excludes the valuation differences included in 1.1.2.6)
1.1.2.2	<i>Minority interest</i>		Article 65 (1) lit. (a) and (2). ≈ FINREP: Minority interest (excludes the valuation differences included in 1.1.2.6)
1.1.2.2*	Of which: Non-innovative instruments subject to limit		See item 1.1.5.2
1.1.2.2**	Of which: Innovative instruments subject to limit		Corresponds to the type of instruments referred to Basel Committee on Banking Supervision's press release (Sydney, October 1998). See item 1.1.5.3
1.1.2.3	<i>Interim profits</i>		= 1.1.2.3.01+1.1.2.3.02. Article 57, sentence 3 (starting "For the purposes...")
1.1.2.3.01	Income (positive) from current year		≈ FINREP: Part of (positive) Income from current year - interim dividends, when verified by persons responsible for the auditing of the accounts according to Article 57, sentence 3
1.1.2.3.02	Part of Income (positive) of the current year to be filtered out to valuation differences		Component of the Income (positive) from the current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11)
1.1.2.4a	<i>(-) Material losses of the current financial year</i>		= Min [(1.1.2.4a.01+1.1.2.4a.02); 0] if material according to article 57, sentence 2 lit. (k)
1.1.2.4a.01	Income from current year when it is unaudited		≈ FINREP: (Part of) Income - interim dividends when conditions in Art 57, sentence 3 are not fulfilled and so the amount has not been verified by persons responsible for the auditing of the accounts.
1.1.2.4a.02	Part of the unaudited income from the current year to be filtered out to valuation differences		Component of the unaudited Income from current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11)
1.1.2.4b	<i>Interim profits or material losses of the current financial year</i>		= 1.1.2.4b.01+1.1.2.4b.02 Article 57, sentence 3 if positive or Article 57, sentence 2 lit (k) if negative
1.1.2.4b.01	<i>(-) Income (negative) from current year</i>		≈ FINREP: Negative Income from current year - interim dividends, when verified by persons responsible for the auditing of the accounts according to Article 57, sentence 3
1.1.2.4b.02	Part of Income (negative) from current year to be filtered out to valuation differences		Component of the Income (negative) from current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11)
1.1.2.5	<i>(-) Net gains from capitalisation of future margin income from securitisations</i>		Article 57, sentence 4
1.1.2.6	<i>Valuation differences eligible as original own funds</i>		Σ 1.1.2.6.i, i = 01 to 16 For reporting purposes all valuation differences must be included in this item. Nevertheless, this does not preclude the whole amount of an item being transferred to additional own funds.
1.1.2.6.01	Valuation differences in AFS equities		Includes the cash flow hedges related to AFS equities (see also 1.1.2.6.09). ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves
1.1.2.6.02	Adjustment to Valuation differences in AFS equities		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.03	Valuation differences in AFS loans and receivables		Includes the cash flow hedges related to AFS loans and receivables. (see also 1.1.2.6.09). ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves
1.1.2.6.04	Adjustment to Valuation differences in AFS loans and receivables		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.05	Valuation differences in other AFS assets		Includes the cash flow hedges related to other AFS assets (see also 1.1.2.6.09). ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves
1.1.2.6.06	Adjustment to Valuation differences in other AFS assets		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.07	Valuation differences in FVO financial liabilities (own credit risk)		≈ FINREP: Respective part of Income from current year + Reserves (included retained earnings) + Minority interest: other (related to income)
1.1.2.6.08	Adjustment to Valuation differences in FVO financial liabilities (own credit risk)		Article 64, para 4. See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. FINREP : table 15, fourth column "Amount of cumulative change in fair values attributable to changes in credit risk"

ID	Label	Amount (a)	Legal References & Comments
1.1.2.6.09	Valuation differences in cash flow hedges not related to AFS assets		In principle cash flow hedges related to AFS assets are excluded. Nevertheless, in case of neutralisation of AFS assets to which the cash flow hedges are related, these cash flow hedges may be included in this item. ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves
1.1.2.6.10	Adjustment to Valuation differences in cash flow hedges		Article 64, para 4. See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.11	Valuation differences in investment property		≈ FINREP: Respective part of Income from current year + Reserves (included retained earnings) + Minority interest: other (in relation to income)
1.1.2.6.12	Adjustment to Valuation differences in investment property		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.13	Valuation differences in property, plant and equipment		≈ FINREP: Respective part of Revaluation reserves (positive valuation differences in tangible assets) + Minority interest: revaluation reserves (positive valuation differences in tangible assets)
1.1.2.6.14	Adjustment to Valuation differences in property, plant and equipment		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.2.6.15	Other valuation differences affecting the eligible reserves		≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves
1.1.2.6.16	Adjustment to Other valuation differences affecting the eligible reserves		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.3	Funds for general banking risks		Article 57, sentence 1 lit. (c). When applicable according to accounting rules
1.1.4	Other country specific Original Own Funds		≈1.1.4.1+1.1.4.2+1.1.4.3+1.1.4.4
1.1.4.1	Non-innovative instruments subject to limit		See item 1.1.5.2
1.1.4.2	Innovative instruments subject to limit		Corresponds to the type of instruments referred to Basel Committee on Banking Supervision's press release (Sydney, October 1998). See item 1.1.5.3
1.1.4.3	Positive filter of first time adoption of IAS-type accounting rules		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.4.4	Other		Includes those prudential filters not listed above that increase the original own funds
1.1.5	(-) Other deductions from Original Own Funds		≈1.1.5.1+1.1.5.2+1.1.5.3+1.1.5.4
1.1.5.1	(-) Intangible assets		Article 57, sentence 2 lit. (j) Includes any goodwill not already deducted (first consolidation difference) within 1.1.2.1 Reserves.
1.1.5.2	(-) Excess on limits for non innovative instruments		Is the result of the application of the limit on instruments referred to in 1.1.1*, 1.1.2.2* and 1.1.4.1 in relation with item 1.1 following the International Convergence of Capital Measurement and Capital Standards, Basel Committee on Banking Supervision (July 1988).
1.1.5.3	(-) Excess on limits for innovative instruments		Is the result of the application of the limit on instruments referred to 1.1.1**, 1.1.2.2** and 1.1.4.2 in relation with item 1.1 following the Basel Committee on Banking Supervision's press release (Sydney, October 1998).
1.1.5.4	(-) Other country specific deductions to Original Own Funds		≈1.1.5.4.1+1.1.5.4.2
1.1.5.4.1	(-) Negative filter of first time adoption of IAS-type accounting rules		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.5.4.2	(-) Other		Includes those prudential filters not listed above that reduce the original own funds
1.2	ADDITIONAL OWN FUNDS		Article 66 para. 1 lit. (a). Eligible Tier 2 capital ≈1.2.1+1.2.2+1.2.3
1.2.1	Core Additional Own Funds		Eligible Upper Tier 2 capital. ≈1.2.1.1+1.2.1.2+1.2.1.3+1.2.1.4+1.2.1.5+1.2.1.6+1.2.1.7+1.2.1.8
1.2.1.1	Excess on limits for original own funds transferred to core additional own funds		The excess on limits for original own funds (see items 1.1.5.2 and 1.1.5.3) that are eligible for inclusion within core additional own funds. ≈1.1.5.2+1.1.5.3
1.2.1.2	Adjustments made to valuation differences in original own funds transferred to core additional own funds"		Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) Σ 1.2.1.2.i, i = 01 to 05
1.2.1.2.01	Adjustment to Valuation differences in AFS equities transferred to core additional own funds		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.02
1.2.1.2.02	Adjustment to Valuation differences in other AFS assets transferred to core additional own funds		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.06
1.2.1.2.03	Adjustment to Valuation differences in investment property transferred to additional own funds		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.12
1.2.1.2.04	Adjustment to Valuation differences in property, plant and equipment transferred to additional own funds		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.14
1.2.1.2.05	Other adjustments to valuation differences affecting the eligible reserves transferred to core additional own funds		See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.16 and any other adjustments not explicitly listed above.
1.2.1.3	Revaluation reserves		Article 57, sentence 1 lit. (d), net of valuation differences arising from IAS-type accounting rules which have already been included and filtered within the original own funds, some of them having been transferred to core additional own funds (item 1.2.1.2)
1.2.1.4	Value adjustments for credit risk positions in standardised approach		Art. 57, sentence 1 lit.(e)
1.2.1.5	Other items		Article 57, sentence 1 lit. (f) in conjunction with Article 63 para. (1)
1.2.1.6	Securities of indeterminate duration and other instruments		Article 57, sentence 1 lit. (f) in conjunction with Article 63 para. (2)
1.2.1.7	IRB Provision excess		Article 63 para. (3)
1.2.1.8	Country specific Core Additional Own Funds		
1.2.2	Supplementary Additional Own Funds		Article 66 para. 1 lit. (b). Eligible Lower Tier 2 capital. ≈1.2.2.1+1.2.2.2+1.2.2.3+1.2.2.4+1.2.2.5
1.2.2.1	Commitments of the members of credit institutions set up as co-operative societies		Article 57, sentence 1 lit. (g)

ID	Label	Amount (a)	Legal References & Comments
1.2.2.2	Fixed-term cumulative preferential shares		Article 57, sentence 1 lit. (h) in conjunction with Article 64 (3), sentence 1
1.2.2.3	Subordinated loan capital		Article 57, sentence 1 lit. (h) in conjunction with Article 64 (3), sentence 2, paying particular attention to letter (c) whose calendar effects have been considered"
1.2.2.4	Country specific Supplementary Additional Own Funds		
1.2.2.5	(-) Excess on limits for Supplementary Additional Own Funds		Article 66 (1) lit. (b)
1.2.3	(-) Deductions from Additional Own Funds		=1.2.3.1+1.2.3.2
1.2.3.1	(-) Excess on limits for Additional Own Funds		Article 66 (1) lit. (a). According to the particular rules governing the deductions in 1.2.3.2, the latter may be deducted before calculating the excess on limits for additional own funds.
1.2.3.2	(-) Other country-specific deductions to Additional Own Funds		
1.3	(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS		$\sum 1.3.i, i = 1 \text{ to } 11$ Also=1.3.T1*+1.3.T2*
1.3.T1*	Of which: (-) From Original Own Funds		Article 66, para 2. Deduction from original own funds (item 1.1) is, at least, 50% of (1.3 less 1.3.11) (see 1.3.T2*). See also item 1.4. In the case of item 1.3.11, the competent authorities may decide to apply deductions from original or additional own funds in different proportions according to Article 61 paragraph 1
1.3.T2*	(-) From Additional Own Funds		Article 66, para 2. When 50% of item 1.3 exceeds item 1.2, the excess will also be deducted from item 1.1, so being included in 1.3.T1*. See item 1.5 In the case of item 1.3.11, the competent authorities may decide to apply deductions from original or additional own funds in different proportions according to Article 61 paragraph 1
1.3.1	(-) Holdings in other credit and financial institutions amounting to more than 10% of their capital		Article 66 (1) lit. (c) in conjunction with Article 57 sentence 2 lit. (l)
1.3.2	(-) Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10% of their capital		Article 66 (1) lit. (c) in conjunction with Article 57 sentence 2 lit. (m)
1.3.3	(-) Excess on limit for holdings, subordinated claims and other items in credit and financial institutions in which holdings are up to 10% of their capital		Article 66 (1) lit. (c) in conjunction with Article 57 sentence 2 lit. (n), 1st alternative
1.3.4	(-) Participations hold in insurance undertakings, reinsurance undertakings and insurance holding companies		Article 57, sentence 2 lit. (o) It must be noted that supervisors may not apply deductions referred in this line (see article 59) and apply mutatis mutandis methods 1, 2 or 3 of Annex 1 to Directive 2002/87. The issue as to how credit institutions considered as conglomerate apply for reporting purposes the joint forum method should be dealt with (further clarification necessary)
1.3.5	(-) Other instruments hold in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained		Article 57, sentence 2 lit. (p) It must be noted that supervisors may not apply deductions referred in this line (see article 59) and apply mutatis mutandis methods 1, 2 or 3 of Annex 1 to Directive 2002/87. The issue as how credit institutions considered as conglomerate apply for reporting purposes the joint forum method should be dealt with (further clarification necessary)
1.3.6	(-) Country-specific deductions from Original and Additional Own Funds		
1.3.LE	Memorandum item: <i>Own Funds relevant for limits to large exposures when additional capital to cover market risks is not used AND for limits to qualifying participating interests</i>		=1.1+(1.2-1.2.1.7)+1.3.1+1.3.2+1.3.3+1.3.4+1.3.5+1.3.6 Nonetheless, if specific local rules are applied for the definition of capital relevant for large exposures or for limits to qualifying participating interests, other components might be taken into account in the formula above.
1.3.7	(-) Certain securitisation exposures not included in risk-weighted assets		Article 57, sentence 2 lit (r), unless Article 66, para 2, sentence 3 applies.
1.3.8	(-) IRB Provision shortfall		Article 57 sentence 2 lit. (q)
1.3.9	(-) Qualified participating interest in non financial institutions		Article 120, Article 122 (2)
1.3.10	(-) Free deliveries from 5 business days post second contractual payment or delivery leg until extinction of the transaction		Annex II paragraph 2 Table 1a of Directive 93/6
1.3.11	(-) Other country specific deductions from Original and Additional Own Funds		Article 61, paragraph 1
1.4	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES		=1.1+1.3.T1*
1.5	TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES		=1.2+1.3.T2*
1.6	TOTAL ADDITIONAL OWN FUNDS SPECIFIC TO COVER MARKET RISKS		Tier 3 capital =1.6.1+1.6.2+1.6.3+1.6.4+1.6.5+1.6.6+1.6.7
1.6.1	Excess on limits for additional own funds transferred to additional own funds specific to cover market risks		Directive 93/6 Article 13 para. 5 in conjunction with para. 2 lit. (c). The excess on limits for additional own funds (see items 1.2.3.1) that is allowed to be eligible for inclusion within additional own funds specific to cover market risks.
1.6.2	Net trading book profits		Directive 93/6 Article 13 para. 2 lit. (b). Includes the profit/losses originating from valuation adjustments/reserves as laid down in Annex VII, part B, paragraph 14-14a of Directive 93/6.
1.6.3	Short term subordinated loan capital		Directive 93/6 Article 13 para. 2 lit. (c)
1.6.4	(-) Illiquid assets		Directive 93/6 Article 13 para. 2 lit. (d)
1.6.5	(-) Excess on limit for Own Funds Specific to Cover Market Risks		Directive 93/6 Article 13, para. 4 in conjunction with Article 14.
1.6.LE	Memorandum item: <i>Total own funds relevant for the limits of large exposures when additional capital to cover market risks is used</i>		=1.3.LE+1.3.9+1.3.10+1.6.1+1.6.2+1.6.3+1.6.5 Nonetheless, if specific local rules are applied for the definition of capital relevant for large exposures, other components might be taken into account in the formula above.
1.6.6	(-) Country specific deductions from Own Funds Specific to Cover Market Risks		For instance, capital amounts for backing any overshooting of the large exposure limits in the trading book Directive 93/6 Art. 31 lit (b)

ID	Label	Amount (a)	Legal References & Comments
1.6.7	(-) Unused but eligible Own Funds Specific to Cover Market Risks		Directive 93/6 Article 13, para.2 = -Max[1.6.1+1.6.2+1.6.3+1.6.4+1.6.5+1.6.6-2.3 : 0]
1.7	(-) DEDUCTIONS FROM TOTAL OWN FUNDS		=1.7.1+1.7.2
1.7.1	Country specific deductions from total own funds		Country specific deductions from own funds not allocated to original, additional or additional to cover market risks own funds
1.7.2	Participations in insurance undertakings		Transitional treatment under article 154 paragraph 1b
1.8	MEMORANDUM ITEMS:		
1.8.1	IRB provision excess (+) / shortfall (-)		=1.8.1.1+1.8.1.2
1.8.1.1	Amount of provisions for IRB		
	Of which:		
1.8.1.1*	General provision / Collective impairment		
1.8.1.1**	Specific provision / Individual Impairment		
1.8.1.1***	Credit revaluation reserves		
1.8.1.2	(-) IRB measurement of expected losses		
1.8.2	Gross amount of subordinated loan capital		Without taking into account the reduction in the eligible amount during the five years before repayment. Art. 64, para 3 (c)
1.8.3	Minimum initial capital required		Article 9, 10(2) and 10(4) of Directive 2000/12 and articles 5(1), 5(3), 6, 9, 10(1) and 10(3) of Directive 93/6.

ID	Label	Amount (a)	Legal References & Comments
2	CAPITAL REQUIREMENTS		$=2.1+2.2+2.3+2.4+2.5+2.6$ For investment firms under article 20(2) and 24 of Directive 93/6 = Max [2.1+2.2+2.3+2.6, 2.5] For investment firms under article 20(3) and 25 of Directive 93/6 = 2.1+2.2+2.3+2.5+2.6 For investment firms under article 45b of Directive 93/6 = Min[2.4,(12/88)*max(2.1+2.2+2.3, 2.5)] plus, if applicable, an incremental increase + 2.6
2a	<i>Of which: Investment firms under article 20(2) and 24</i>		For investment firms under article 20(2) and 24 of Directive 93/6 = Max [2.1+2.2+2.3+2.6, 2.5]
2b	<i>Of which: Investment firms under article 20(3) and 25</i>		For investment firms under article 20(3) and 25 of Directive 93/6 = 2.1+2.2+2.3+2.5+2.6
2c	<i>Of which: Investment firms under article 45b</i>		For investment firms under article 45b, paragraphs 1 to 3 of Directive 93/6 = Min[2.4,(12/88)*max(2.1+2.2+2.3, 2.5)] plus, if applicable, an incremental increase + 2.6
2.1	TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT, DILUTION AND DELIVERY RISKS		=2.1.1+2.1.2
2.1.1	Standardised approach (SA)		CR SA template at the level of total exposures. $=2.1.1.1a$ or $2.1.1.1b+2.1.1.2$ $2.1.1.1a$, or $2.1.1.1b$ because national supervisors may a referred to in Art. 86, para 1 for reporting the credit risk st application of standard and IRB approaches). 
2.1.1.1a	SA exposure classes excluding securitization positions		CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Art. 79, para 1, excluding securitisation positions. $\sum 2.1.1.1.ia, i = 1 \text{ to } 15$
2.1.1.1a.01	Central governments or central banks		CR SA. Claims or contingent claims
2.1.1.1a.02	Regional governments or local authorities		CR SA. Claims or contingent claims
2.1.1.1a.03	Administrative bodies and non-commercial undertakings		CR SA. Claims or contingent claims
2.1.1.1a.04	Multilateral Developments Banks		CR SA. Claims or contingent claims
2.1.1.1a.05	International Organisations		CR SA. Claims or contingent claims
2.1.1.1a.06	Institutions		CR SA. Claims or contingent claims
2.1.1.1a.07	Corporates		CR SA. Claims or contingent claims
2.1.1.1a.08	Retail		CR SA. Claims or contingent claims
2.1.1.1a.09	Secured by real estate property		CR SA. Claims or contingent claims
2.1.1.1a.10	Past due items		CR SA. Claims or contingent claims
2.1.1.1a.11	Items belonging to regulatory high-risk categories		CR SA. Claims or contingent claims
2.1.1.1a.12	Covered bonds		CR SA. Claims
2.1.1.1a.13	Short-term claims on institutions and corporate		CR SA.
2.1.1.1a.14	Collective investments undertakings (CIU)		CR SA. Claims
2.1.1.1a.15	Other items		CR SA
2.1.1.1b	IRB exposure classes excluding securitization positions		CR SA template at the level of total exposures+2.1.1.1.06b $\sum 2.1.1.1.1b, i = 1 \text{ to } 6$ See comment to item 2.1.1. For the mapping of SA into IRB exposures classes particular attention may be paid to paragraphs 2, 3, 5, 6, 8 and 9 of Art. 86 and paragraphs 11 and 12 of Art. 87.
2.1.1.1b.01	Central governments and central banks		CR SA. Claims or contingent claims
2.1.1.1b.02	Institutions		CR SA. Claims or contingent claims
2.1.1.1b.03	Corporates		CR SA. Claims or contingent claims
2.1.1.1b.04	Retail		CR SA. Claims or contingent claims
2.1.1.1b.05	Equity		CR SA. Claims or contingent claims
2.1.1.1b.06	Other non-credit obligation assets		No link. In principle the capital requirement will be the 8% of the exposure to non credit-obligation assets (see annex 7 part 3 paragraph 15 of Directive 2000/12 and annex 7 part 1 paragraph 25).
2.1.1.2	Securitization positions SA		CR SEC SA
2.1.2	Internal ratings based Approach (IRB)		$=2.1.2.1+2.1.2.2+2.1.2.3+2.1.2.4+2.1.2.5$
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used		CR IRB
2.1.2.1.01	Central governments and central banks		CR IRB
2.1.2.1.02	Institutions		CR IRB
2.1.2.1.03	Corporates		CR IRB
2.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used		CR IRB
2.1.2.2.01	Central governments and central banks		CR IRB
2.1.2.2.02	Institutions		CR IRB
2.1.2.2.03	Corporates		CR IRB
2.1.2.2.04	Retail		CR IRB
2.1.2.3	Equity IRB		CR EQU IRB
2.1.2.4	Securitization positions IRB		CR SEC IRB
2.1.2.5	Other non credit-obligation assets		No link. In principle the capital requirement will be the 8% of the exposure to non credit-obligation assets.
2.2	SETTLEMENT RISK		CR TB SETT 
2.3	TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS		=2.3.1+2.3.2
2.3.1	Position, foreign exchange and commodity risks under standardised approaches (SA)		=2.3.1.1+2.3.1.2+2.3.1.3+2.3.1.4
2.3.1.1	Traded debt instruments		MKR SA TDI
2.3.1.2	Equity		MKR SA EQU
2.3.1.3	Foreign Exchange		MKR SA FX
2.3.1.4	Commodities		MKR SA COM

ID	Label	Amount (a)	Legal References & Comments
2.3.2	Position, foreign exchange and commodity risks under internal models (IM)		=MKR IM
2.4	TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)		=2.4.1+2.4.2+2.4.3 For investment firms under article 20(2), 24, 20(3) and 25 this element will be zero.
2.4.1	OpR Basic indicator approach		See OPR
2.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches		See OPR
2.4.3	OpR Advanced measurement approaches		See OPR
2.5	CAPITAL REQUIREMENTS RELATED TO FIXED OVERHEADS		Only for investment firms under articles 20(2), 24, 20(3), 25 and 45b of Directive 93/6. See also article 21 of Directive 93/6.
2.6	OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS		=2.6.1+2.6.2+2.6.3
2.6.1	Complements to overall floor for Capital Requirements		Includes complements to capital requirements stemming from provisions in article 152 of Directive 2000/12 Without link to any template. ≥ 0
2.6.2	Complement to capital requirements for investment firms under article 45(b)		For investment firms under article 45b, the amount referred to in paragraph 4 (starting "Applying this") of article 45b of Directive 93/6.
2.6.3	Other country specific own funds requirements		Without link to any template. To introduce national flexibility.
3	MEMORANDUM ITEMS:		
3.1	Surplus (+) / Deficit (-) of own funds		=1-2
3.1.a	Solvency ratio (%)		TO DECIDE if $=1/2 \cdot 8\%$ or $=1/(2-2.6) \cdot 8\%$???
3.2	Surplus (+) / Deficit (-) of own funds taking into account the supervisory review process		Includes the effect of the review and evaluation performed by competent authorities as indicated in article 124 and annex XI of Directive 2000/12. Accordingly it takes into account the specific own funds requirements laid down in paragraph 2 of article 136 of Directive 2000/12.
3.2.a	Solvency ratio (%) taking into account the supervisory review process		Total own funds for solvency purposes/ capital requirements* 8%. Both figures are those used for assessing the surplus (+) / deficit (-) in 3.2
3.3	Internal assessment Surplus (+) / Deficit (-) of capital		=3.3.1-3.3.2
3.3.1	Internal assessment of capital		Article 123 of Directive 2000/12
3.3.2	Internal assessment of capital needs		Article 123 of Directive 2000/12

(a) **Convention on signs:** Any amount that increases the own funds or the capital requirements will be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements will be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.