



# Cayman Monetary Regulatory Authority International

At the forefront of financial regulation, the Cayman Monetary Regulatory Authority International (CMRAI) is dedicated to upholding the highest standards of financial oversight and compliance. Our mission is to safeguard the stability and integrity of the global financial system by ensuring that financial services operate within a framework of transparency, accountability, and excellence.

As a trusted partner to financial institutions worldwide, CMRAI provides rigorous supervision, innovative solutions, and strategic guidance to foster a secure and thriving financial environment. With decades of experience and a commitment to global standards, we stand as a pillar of trust and security in an ever-evolving financial landscape.

With a legacy of excellence in financial oversight, the Cayman Monetary Regulatory Authority International (CMRAI) is a beacon of trust in the international financial community. Our role extends beyond regulation; we are innovators, collaborators, and protectors of the global financial ecosystem. By fostering compliance, promoting best practices, and embracing technological advancements, CMRAI ensures that financial services remain resilient and adaptable in a dynamic global market.

Our comprehensive approach to regulation encompasses a deep understanding of financial risks and a proactive stance on emerging challenges. We are committed to empowering financial institutions with the tools and guidance necessary to navigate complex regulatory landscapes, thereby contributing to global economic stability and growth.

**DRAFT BASEL II AND GENERAL PRUDENTIAL RETURNS DECLARATION SHEET**  
 Template Release Version 1.5 A. FILING INFORMATION Institution Name Licence Number  
 Status Quarter End #VALUE! Fiscal Year End Type Name of Person Authorising Returns  
 Position B. CREDIT RISK DECLARATION Methodology selected for Credit Risk Mitigation  
 in the Banking Book Methodology selected for Counterparty Credit Risk C. OPERATIONAL  
 RISK DECLARATION Methodology selected for Operational Risk D. MARKET RISK  
 DECLARATION Trading Book Methodology selected for Interest Rate Risk Methodology  
 selected for Commodities Methodology selected for Options D.1 Interest Rate Risk - Selection  
 of Currencies Currency 1 D.2 Equity Position Risk - Selection of Markets Market 1 D.3  
 Commodity Risk - Selection of Commodities Commodity 1 D.4 Foreign Exchange Risk -  
 Selection of Currencies Gold (oz.) XAU #N/A Currency 1 000. Cover Sheet DRAFT 000.  
 Cover Sheet DRAFT 000. Cover Sheet DRAFT 000. Cover Sheet DRAFT TOTAL ELIGIBLE  
 CAPITAL Amounts in US dollars to the nearest thousand, omitting \$000s A. Minimum Capital  
 Requirements Minimum CAR Credit risk total credit RWA Minimum CAR A Operational risk  
 total operational RWA Minimum CARB Market risk total market RWA Minimum CARC  
 Total Minimum Capital Requirements - Pillar 1  $D=A+B+C$  Total Minimum Capital  
 Requirements - Pillar 2 E Available Capital Tier 1 capital (after appropriate deductions) F Net  
 tier 1 and net tier 2 capital G Tier 3 capital H Total Available Capital  $I=G+H$  B. Minimum Capital  
 Allocation for : Market Risk Requirement Minimum tier 1 to support trading book J - minimum  
 of 28.5% of C Eligible tier 3 capital K Other tier 2 or tier 1 capital L Credit & Operational Risk  
 Requirement Tier 1 & tier 2  $M=A+B$  Pillar 2 Capital Requirement Tier 1 & tier 2 N C. Eligible  
 Capital Net tier 1 capital (used) O Net tier 2 capital (used) P Eligible tier 3 capital (used) Q Total  
 Eligible Capital  $R=O+P+Q$  Surplus/(Deficit) Capitals S Tier 1 Ratio T Total Capital Adequacy  
 Ratio U 001. Capital Ratios DRAFT CAPITAL CONSTITUENTS Amounts in US dollars to the  
 nearest thousand, omitting \$000s A. Tier 1 Capital Paid up capital Disclosed reserves Share  
 premium Retained earnings Current year's earnings (audited) General reserves Foreign  
 currency translation adjustment Paid-up perpetual non-cumulative preference shares Eligible  
 innovative instruments Minority interest Other Tier 1 Capital Total Tier 1 Capital A B.  
 Deductions from Tier 1 Capital Goodwill Intangible assets Increase in equity capital resulting  
 from a securitisation exposure 50/50 pro rata basis deduction Unrealised Losses on AFS  
 Equity Securities Other Tier 1 Deductions Total Deductions from Tier 1 Capital B Net Tier 1  
 Capital  $C=A-B$  C. Tier 2 Capital Perpetual cumulative preference shares Perpetual cumulative  
 subordinated debt Excess on innovative instruments General provisions Asset revaluation  
 reserves\* 1 Unrealised gains on long term holdings of equity securities Investments in  
 significant investments/joint ventures/subsidiaries Other upper tier 2 investments Total Upper  
 Tier 2 Instruments D Term subordinated debt Limited life preference shares Other lower tier 2  
 instruments Total Lower Tier 2 Instruments E Total Tier 2 Instruments  $F=D+E$  D. Deductions  
 from Tier 2 Capital 50/50 pro rata basis deduction Other tier 2 deductions Total Deductions  
 from Tier 2 Capital G Net Tier 2 Capital  $H=F-G$  Total Net Tier 1 and Net Tier 2 Capital  $I=C+H$   
 002. Capital Constituents DRAFT CAPITAL CONSTITUENTS Amounts in US dollars to the  
 nearest thousand, omitting \$000s E. Tier 3 capital\* 2 Fully paid, unsecured subordinated  
 debt J Available Capital Base  $K=I+J$  F. Deductions from Tier 1 and Tier 2 capital (50/50 pro rata  
 basis) Off-balance sheet items Securities financing transactions Unsettled non-DvP  
 transactions Investments in unconsolidated banking and financial subsidiaries Significant  
 minority interests in other financial institutions Reciprocal holdings of other banks' capital  
 Investments in other banks that exceed the 20% threshold Investments in commercial entities  
 that exceed respective threshold All deductions relating to securitisations Other Total

Deductions from Tier 1 and Tier 2 Capital \* 1 Is relevant to those banks whose balance sheets traditionally include very substantial amounts of equities held in their portfolio at historic cost. \* 2 The eligibility of Tier 3 capital is based on the market risk capital requirement. The calculation for the eligibility of Tier 3 capital is shown in Capital Ratios 002.

**Capital Constituents DRAFT RISK WEIGHTED ASSETS** Amounts in US dollars to the nearest thousand, omitting \$000s

**A. CREDIT RISK** Capital Requirements RWA

A. Cash Items  
 B. Claims on Sovereigns  
 C. Claims on Non Central Government Public Sector Entities (PSEs)  
 D. Claims on Multilateral Development Banks (MDBs)  
 E. Claims on Banks and Security Firms  
 F. Claims on Corporates and Security Firms  
 G. Claims on Short Term Issue Specific  
 H. Claims on Retail Portfolio  
 I. Claims secured by Residential Property  
 J. Claims secured by Commercial Real Estate  
 K. Claims secured on Higher Risk Categories & Other Assets  
 L. Past Due Exposures

**TOTAL BALANCE SHEET ITEMS** Off-Balance Sheet Items Counterparty Credit Risk Unsettled Transactions Securitisations

**TOTAL CREDIT RISK**

**B. OPERATIONAL RISK** Basic Indicator Approach Standardised Approach Alternative Standardised Approach

**TOTAL OPERATIONAL RISK**

**C. MARKET RISK** FX & Gold Commodities Interest Rate Risk Maturity Method Interest Rate Risk Duration Method Equities Correlation Trading Portfolio

**TOTAL MARKET RISK**

**TOTAL RWA** 003. RWA

**DRAFT CREDIT RISK - STANDARDISED APPROACH**

**BALANCE SHEET ITEMS** Amounts in US dollars to the nearest thousand, omitting \$000s

**A. Cash Items** Notional or Principal Amount Risk Weights

**Risk Weighted Assets** (a)(b) (c) = (a\*b)

Cash and Cash Equivalents 0.0%  
 Gold Bullion 0.0%  
 Receivable Funds from DvP Transactions 0.0%  
 Cheques and Other Items in Process of Collection 20.0%

**Sub-total Gross Exposure**

**Exposures Net of Specific Provisions**

**Redistribution of Net Exposures for Guarantees and Credit Derivatives**

**Redistribution of Net Exposure for Collateral (Simple Approach)**

**Adjustments to Net Exposure for Collateral (Comprehensive Approach)**

**After CRM**

**Risk Weight Risk Weighted Assets** (d)(e)(f)(g)(h)(i) = (e+f+g+h)(j)(k) = (i\*j)

**B. Claims on Sovereigns** Sovereigns Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service

**Risk Weights** AAA to AA- / Aaa to Aa 320.0% 20%  
 Ato A- / A1 to A3 50.0% 50%  
 BBBto BBB- / Baa1 to Baa3 100.0% 100%  
 BBto BB- / Ba1 to Ba3 100.0% 100%  
 Bto B-/B1 to B3 100.0% 100%  
 Below B- / Below B3 150.0% 150%  
 Unrated exposures 100.0% 100%

**Sum to zero**

**C. Claims on Non Central Government Public Sector Entities (PSEs)** PSEs Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service

**Risk Weights** AAA to AA- / Aaa to Aa 320.0% 20%  
 Ato A- / A1 to A3 50.0% 50%  
 BBBto BBB- / Baa1 to Baa3 100.0% 100%  
 BBto BB- / Ba1 to Ba3 100.0% 100%  
 Bto B-/B1 to B3 100.0% 100%  
 Below B- / Below B3 150.0% 150%  
 Unrated exposures 100.0% 100%

**PSEs eligible for 0% risk weight** 0.0% 0%

**Sum to zero**

**D. Claims on Multilateral Development Banks (MDBs)** MDBs Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service

**Risk Weights** AAA to AA- / Aaa to Aa 320.0% 20%  
 Ato A- / A1 to A3 50.0% 50%  
 BBBto BBB- / Baa1 to Baa3 50.0% 50%  
 BBto BB- / Ba1 to Ba3 100.0% 100%  
 Bto B-/B1 to B3 100.0% 100%  
 Below B- / Below B3 150.0% 150%  
 Unrated exposures 50.0% 50%

**MDBs eligible for 0% risk weight** 0.0% 0%

**Sum to zero**

**CRM Adjustments**

**Sub-total**

**Sub-total**

**Sub-total**

**Before CRM** 004. CR-On Balance Sheet

**DRAFT CREDIT RISK - STANDARDISED APPROACH**

**BALANCE SHEET ITEMS** Amounts in US dollars to the nearest thousand, omitting \$000s

**E. Claims on Banks and Security Firms\*** Banks and Security Firms Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service

**Risk Weights** 0% AAA to AA- / Aaa to Aa 320.0% 20%  
 Ato A- / A1 to A3 50.0% 50%  
 BBBto BBB- / Baa1 to Baa3 50.0% 50%  
 BBto BB- / Ba1 to Ba3 100.0% 100%  
 Bto B-/B1 to B3 100.0% 100%  
 Below B- / Below B3 150.0% 150%  
 Unrated

exposures 50.0% 50% Sum to zero Sum to zero E 1. Short Term Claims Short Term Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service Risk Weights 0% AAA to AA- / Aaa to Aa 320.0% 20% A to A- / A1 to A3 20.0% 20% BBB to BBB- / Baa1 to Baa3 20.0% 20% BB to BB- / Ba1 to Ba3 50.0% 50% B to B- / B1 to B3 50.0% 50% 100% Below B- / Below B- 150.0% 150% Unrated exposures 20.0% 20% Sum to zero Sum to zero F. Claims on Corporates and Security Firms\* Corporates and Security Firms Ratings issued by Standard & Poors and Fitch Ratings / Moodys Investors Service Risk Weights 0% AAA to AA- / Aaa to Aa 320% 20% A to A- / A1 to A3 50% 50% BBB to BBB- / Baa1 to Baa3 100% 100% BB to BB- / Ba1 to Ba3 100% 100% B to B- / B1 to B3 150% 150% Below B- / Below B3 150% 150% Unrated exposures 100% 100% All exposures rated at 100% 100% 100% Sum to zero Sum to zero G Short Term Issue Specific Short Term issue Specific Ratings issued by Standard & Poors / Fitch Ratings / Moodys Investors Service Risk Weights 0% A-1 / F-1 / P-1 20% 20% A-2 / F-2 / P-2 50% 50% A-3 / F-3 / P-3 100% 100% Others 150% 150% Sum to zero Sum to zero H. Claims secured by Residential Property 0% 20% 50% 75% 100% 150% Sum to zero Sum to zero I. Claims secured by Retail Portfolio 0% 20% 50% 75% 100% 150% Sum to zero Sum to zero Sub-total Sub-total Sub-total Total Claims on Banks and Security Firms Risk Weight 75% Sub-total Sub-total Rated exposure Risk Weight 75% Risk Weight 100% Sub-total Rated exposure Risk Weight 35% Risk Weight 50% 004. CR-On Balance Sheet DRAFT CREDIT RISK - STANDARDISED APPROACH BALANCE SHEET ITEMS Amounts in US dollars to the nearest thousand, omitting \$000s J. Claims secured by Commercial Real Estate 0% 20% 50% 100% 150% Sum to zero Sum to zero K. Claims on Higher Risk Assets & Other Assets 0% 20% 50% 100% 150% Sum to zero Sum to zero L. Past Due Loans 0% 20% 35% 50% 75% 100% 150% Sum to zero Sum to zero 100% Sum to zero Sum to zero \*Claims on securities firms may be treated as claims on banks provided these firms are subject to supervisory and regulatory arrangements comparable to those under the Basel II Framework. In particular, risk-based capital requirements. That is, capital requirements that are comparable to those applied to banks in the Basel II Framework. This is where the meaning of the word comparable is that the securities firm (but not necessarily its parent) is subject to consolidated regulation and supervision with respect to any downstream affiliates. Otherwise such claims would follow the rules for claims on corporates. Rated exposure Risk Weight 100% Risk Weight 20% Risk Weight 0% Residential Mortgages Risk Weight 100% Risk Weight 75% Total Claims on Past Due Exposures Retail (Non-residential) Rated exposure Risk Weight 150% Risk Weight 100% Sub-total Total Sub-total Risk Weight 100% Risk Weight 0% Risk Weight 20% Risk Weight 35% Risk Weight 50% Sub-total Risk Weight 150% Sub-total 004. CR-On Balance Sheet DRAFT OFF-BALANCE SHEET EXPOSURES (Excluding Derivatives and Securitization Exposures) Amounts in US dollars to the nearest thousand, omitting \$000s Item Principal Amount in US\$ Credit Conversion Factor Credit Equivalent Amount Redistribution of Net Exposures for Guarantees and Credit Derivatives Redistribution of Net Exposure for Collateral (Simple Approach) Adjustments to Net Exposure for Collateral (Comprehensive Approach) Credit Equivalent After CRM Risk Weight RWA Deductions (from Tier 1 and Tier 2) (a)(b)(c) = (a\*b) (d)(e)(f) (g=c+d+e+f)(h)(i) = (g\*h) Retail Exposures Unconditionally cancellable at any time 0% Original maturity one year and under Risk Weight 0% 20% 0% Risk Weight 20% 20% 20% Risk Weight 35% 20% 35% Risk Weight 50% 20% 50% Risk Weight 75% 20% 75% Risk Weight 100% 20% 100% Total - Original maturity one year and under Original maturity over one year Risk Weight 0% 50% 0% Risk Weight 20% 50% 20% Risk Weight 35% 50% 35% Risk Weight 50% 50% 50% Risk Weight 75% 50% 75% Risk Weight 100% 50% 100% Total - Original maturity over one year Total

Retail Exposures Sum to zero Sum to zero Commitments (credit lines, formal standby facilities, including exposures to SME) Unconditionally cancellable at any time 0% Original maturity one year and under Risk Weight 0% 20%0% Risk Weight 10%20%10% Risk Weight 20%20%20% Risk Weight 50%20%50% Risk Weight 100%20%100% Risk Weight 150%20%150% Total - Original maturity one year and under Original maturity over one year Risk Weight 0% 50%0% Risk Weight 10%50%10% Risk Weight 20%50%20% Risk Weight 50%50%50% Risk Weight 100%50%100% Risk Weight 150%50%150% Total - original maturity over one year Total non-retail exposures Sum to zero Sum to zero Non- Retail Exposures CRM Adjustments 005. CR-Off Balance Sheet DRAFT Other Off-Balance Sheet Short-term self-liquidating trade-related contingencies Risk Weight 0% 20%0% Risk Weight 10%20%10% Risk Weight 20%20%20% Risk Weight 50%20%50% Risk Weight 100%20%100% Risk Weight 150%20%150% Total - Short-term self-liquidating trade-related contingencies Transaction-related contingencies Risk Weight 0% 50%0% Risk Weight 10%50%10% Risk Weight 20%50%20% Risk Weight 50%50%50% Risk Weight 100%50%100% Risk Weight 150%50%150% Total - Transaction-related contingencies NIFs & RUFs Risk Weight 0% 50%0% Risk Weight 10%50%10% Risk Weight 20%50%20% Risk Weight 50%50%50% Risk Weight 100%50%100% Risk Weight 150%50%150% Total NIFs & RUFs Direct credit substitutes - excluding credit derivatives Risk Weight 0% 100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Total - Direct credit substitutes - excluding credit derivatives Asset sales with recourse Risk Weight 0%100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Items of capital nature (Deduct from Tier 1 & 2) Total - Asset sales with recourse Forward asset purchases Risk Weight 0%100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Items of capital nature (Deduct from Tier 1 & 2) Total - Forward asset purchases 005. CR-Off Balance Sheet DRAFT Forward forward deposits Risk Weight 0%100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Total - Forward forward deposits Partly paid shares and securities Risk Weight 0%100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Items of capital nature (Deduct from Tier 1 & 2) Total - Partly paid shares and securities Total other off-balance sheet exposures Sum to zero Sum to zero Total Off-Balance Sheet Exposures 005. CR-Off Balance Sheet DRAFT COUNTERPARTY CREDIT RISK Amounts in US dollars to the nearest thousand, omitting \$000s A. Current Exposure Method for OTCs Notional Amount Add-on % After Add-on Replacement Cost After Add-on (Anet) Replacement Cost Time to Maturity Credit Equivalent Amount Redistribution of Net Exposures for Guarantees and Credit Derivatives Redistribution of Net Exposure for Collateral (Simple Approach) Adjustments to Net Exposure for Collateral (Comprehensive Approach) Credit Equivalent Amount After CRM Risk Weight RWA (b)(a)(c) = (a b)(d)(e)(f)(g)=(c+d+e+f)(h)(i)(j)(k) = (g+h+i+j)(l)(m) = (k l) 0.0% 1Year 0% 0.0% 1Year 10% 0.0% 1Year 20% 0.0% 1Year 50% 0.0% 1Year 100% 0.0% 1Year 150% 0.5% 1< Years 50% 0.5% 1< Years 510% 0.5% 1< Years 520% 0.5% 1< Years 550% 0.5% 1< Years 5100% 0.5% 1< Years 5150% 1.5% > 5 Years 0% 1.5% > 5 Years 10% 1.5% > 5 Years 20% 1.5% > 5 Years 50% 1.5% > 5 Years 100% 1.5% > 5 Years 150% Sum to zero Sum to zero 1.0% 1Year 0% 1.0% 1Year 10% 1.0% 1Year 20% 1.0% 1Year 50% 1.0% 1Year 100% 1.0% 1Year 150% 5.0% 1< Years 50% 5.0% 1< Years 510% 5.0% 1< Years

520% 5.0%1< Years 550% 5.0%1< Years 5100% 5.0%1< Years 5150% 7.5%> 5 Years0% 7.5%> 5 Years10% 7.5%> 5 Years20% 7.5%> 5 Years50% 7.5%> 5 Years100% 7.5% > 5 Years 150% Sum to zeroSum to zero 6.0% 1Year0% 6.0% 1Year10% 6.0% 1Year20% 6.0% 1Year50% 6.0% 1Year100% 6.0% 1Year150% 8.0%1< Years 50% 8.0%1< Years 510% 8.0%1< Years 520% 8.0%1< Years 550% 8.0%1< Years 5100% 8.0%1< Years 5150% 10.0%> 5 Years0% 10.0%> 5 Years10% 10.0%> 5 Years20% 10.0%> 5 Years50% 10.0%> 5 Years100% 10.0% > 5 Years 150% Sum to zeroSum to zero 7.0% 1Year0% 7.0% 1Year10% 7.0% 1Year20% 7.0% 1Year50% 7.0% 1Year100% 7.0% 1Year150% 7.0%1< Years 50% 7.0%1< Years 510% 7.0%1< Years 520% 7.0%1< Years 550% 7.0%1< Years 5100% 7.0%1< Years 5150% 8.0%> 5 Years0% 8.0%> 5 Years10% 8.0%> 5 Years20% 8.0%> 5 Years50% 8.0%> 5 Years100% 8.0% > 5 Years 150% Sum to zeroSum to zero 10.0% 1Year0% 10.0% 1Year10% 10.0% 1Year20% 10.0% 1Year50% 10.0% 1Year100% 10.0% 1Year150% 12.0%1< Years 50% 12.0%1< Years 510% 12.0%1< Years 520% 12.0%1< Years 550% 12.0%1< Years 5100% 12.0%1< Years 5150% 15.0%> 5 Years0% 15.0%> 5 Years10% 15.0%> 5 Years20% 15.0%> 5 Years50% 15.0%> 5 Years100% 15.0% > 5 Years 150% Sum to zeroSum to zero 10.0% 1Year0% 10.0% 1Year10% 10.0% 1Year20% 10.0% 1Year50% 10.0% 1Year100% 10.0% 1Year150% 12.0%1< Years 50% 12.0%1< Years 510% 12.0%1< Years 520% 12.0%1< Years 550% 12.0%1< Years 5100% 12.0%1< Years 5150% 15.0%> 5 Years0% 15.0%> 5 Years10% 15.0%> 5 Years20% 15.0%> 5 Years50% 15.0%> 5 Years100% 15.0% > 5 Years 150% Sum to zeroSum to zero TOTAL Credit Derivatives (qualified) Credit Derivatives (non-qualified) 006. CR-Counterparty DRAFT 10.0% 1Year100% 10.0% 1Year150% 12.0%1< Years 50% 12.0%1< Years 510% 12.0%1< Years 520% 12.0%1< Years 550% 12.0%1< Years 5100% 12.0%1< Years 5150% 15.0%> 5 Years0% 15.0%> 5 Years10% 15.0%> 5 Years20% 15.0%> 5 Years50% 15.0%> 5 Years100% 15.0% > 5 Years 150% Sum to zeroSum to zero 10.0% 1Year0% 10.0% 1Year10% 10.0% 1Year20% 10.0% 1Year50% 10.0% 1Year100% 10.0% 1Year150% 12.0%1< Years 50% 12.0%1< Years 510% 12.0%1< Years 520% 12.0%1< Years 550% 12.0%1< Years 5100% 12.0%1< Years 5150% 15.0%> 5 Years0% 15.0%> 5 Years10% 15.0%> 5 Years20% 15.0%> 5 Years50% 15.0%> 5 Years100% 15.0% > 5 Years 150% Sum to zeroSum to zero TOTAL B. Standardised Method for OTCs Time to Maturity Notional Amount for all contracts 1Year Interest Rate Contracts1< Years 5 > 5 Years 1Year Foreign Exchange Contracts1< Years 5 > 5 Years 1Year Equity Contracts1< Years 5 > 5 Years 1Year Precious Metal Contracts1< Years 5 > 5 Years 1Year Other Commodities Contracts1< Years 5 > 5 Years 1Year Credit Derivatives1< Years 5 > 5 Years All Contracts Contracts Subject to Current Market Value of the Hedging Sets ExposureRisk WeightRWA (n)(o)(p)(q)=(o x p) Risk Weight 0%0% Risk Weight 10%10% Risk Weight 20%20% Risk Weight 50%50% Risk Weight 100%100% Risk Weight 150%150% TOTAL 006. CR-Counterparty DRAFT C. Securities Financing Transactions (SFTs) Principal Amount in US\$Credit Conversion Factor Credit Equivalent Amount Redistribution of Net Exposures for Guarantees and Credit Derivatives Redistribution of Net Exposure for Collateral (Simple Approach) Adjustments to Net Exposure for Collateral (Comprehensive Approach) After CRMRWA Deductions (from Tier 1 and Tier 2) (i)(ii)(iii)=(i ii)(iv)(v)(vi)(vii)=(iii+iv+v+vi)(viii)(ix) = (vii viii)(x) Risk Weight 0%100%0% Risk Weight 10%100%10% Risk Weight 20%100%20% Risk Weight 50%100%50% Risk Weight 100%100%100% Risk Weight 150%100%150% Items of capital nature (Deduct from Tier 1 & 2) TOTALSum to zeroSum to zero CRM Adjustments Risk Weight 006. CR-Counterparty DRAFT UNSETTLED TRANSACTIONS Amounts in US dollars to the nearest thousand, omitting \$000s Positive Current Exposure Risk Weight RWA (a)(b)(c) = (a\*b) A. Unsettled DvP Number of working days after the due settlement date

From 5 to 158% From 16 to 3050% From 31 to 4575% 46 or more100% Sub-total B.  
 Unsettled non-DvP\* Second leg less than 5 days late100% Second leg 5 days late or more  
 Total \*When exposures are not material, banks may choose to apply an uniform 100%  
 risk-weight to these exposures, in order to avoid the burden of a full credit assessment.  
 Deductions from Tier 1 and Tier 2 Capital 007. CR-Settlements DRAFT STANDARDISED  
 APPROACH TO SECURITISATION AND RESECURITISATION Amounts in US dollars to the  
 nearest thousand, omitting \$000s A. SECURITISATION RATED  
 EXPOSURES Notional Amount Gross Exposure\* (Credit Equivalent Amount for Off  
 Balance Sheet) Net Exposure\* (Credit Equivalent Amount for Off Balance Sheet)  
 Redistribution of Net Exposure for Guarantees, Credit Derivatives Redistribution of Net  
 Exposure for Collateral (Simple Approach) Adjustment to Net Exposure for Collateral  
 (Comprehensive Approach) Net Exposure After CRM Risk Weights Risk Weighted  
 Assets (a) (b) (c) (d) (e) (f)(g) = (c+d+e+f)(h) (i)=(g\*h) Originator 0% 10% AAA to AA- /  
 Aaa to Aa320% Ato A- / A1 to A350% BBBto BBB- / Baa1 to Baa3100% 150% BBto BB- /  
 Ba1 to Ba3Deduction Bto B-/B1 to B3Deduction Below B- / Below B3Deduction A-1 / F-1 /  
 P-120% A-2 / F-2 / P-250% A-3 / F-3 / P-3100% Below A-3 / F-3 / P-3Deduction Investor 0%  
 10% AAA to AA- / Aaa to Aa320% Ato A- / A1 to A350% BBBto BBB- / Baa1 to Baa3100%  
 150% BBto BB- / Ba1 to Ba3350% Bto B-/B1 to B3Deduction Below B- / Below B3Deduction  
 A-1 / F-1 / P-120% A-2 / F-2 / P-250% A-3 / F-3 / P-3100% Below A-3 / F-3 / P-3Deduction  
 Total ratedsum to zerosum to zero B. RESECURITISATION RATED  
 EXPOSURES Notional Amount Gross Exposure\* (Credit Equivalent Amount for Off  
 Balance Sheet) Net Exposure\* (Credit Equivalent Amount for Off Balance Sheet)  
 Redistribution of Net Exposure for Guarantees, Credit Derivatives Redistribution of Net  
 Exposure for Collateral (Simple Approach) Adjustment to Net Exposure for Collateral  
 (Comprehensive Approach) Net Exposure After CRM Risk Weights Risk Weighted  
 Assets (a) (b) (c) (d) (e) (f)(g) = (c+d+e+f)(h) (i)=(g\*h) Originator 0% 10% 20% AAA to  
 AA- / Aaa to Aa340% 50% Ato A- / A1 to A3100% 150% BBBto BBB- / Baa1 to Baa3225%  
 BBto BB- / Ba1 to Ba3Deduction Bto B-/B1 to B3Deduction Below B- / Below B3Deduction  
 A-1 / F-1 / P-140% A-2 / F-2 / P-2100% A-3 / F-3 / P-3225% Below A-3 / F-3 / P-3Deduction  
 Investor 0% 10% 20% AAA to AA- / Aaa to Aa340% 50% Ato A- / A1 to A3100% 150%  
 BBBto BBB- / Baa1 to Baa3225% BBto BB- / Ba1 to Ba3650% Bto B-/B1 to B3Deduction  
 Below B- / Below B3Deduction Before CRMAdjustments for CRM Before CRMAdjustments  
 for CRM 008. CR-Securitisation DRAFT A-1 / F-1 / P-140% A-2 / F-2 / P-2100% A-3 / F-3 /  
 P-3225% Below A-3 / F-3 / P-3Deduction Total ratedsum to zerosum to zero 008.  
 CR-Securitisation DRAFT C. UNRATED EXPOSURES Notional Amount Gross Exposure\*  
 (Credit Equivalent Amount for Off Balance Sheet) Net Exposure\* (Credit Equivalent  
 Amount for Off Balance Sheet) Redistribution of Net Exposure for Guarantees, Credit  
 Derivatives Redistribution of Net Exposure for Collateral (Simple Approach) Adjustment  
 to Net Exposure for Collateral (Comprehensive Approach) Net Exposure After CRM Risk  
 Weights Risk Weight Assets (a) (b) (c) (d) (e) (f)(g) = (c+d+e+f)(h) (i)=(g\*h) Originator  
 Unrated most senior securitization exposures Other unrated securitization exposures: Eligible  
 liquidity facilities Eligible servicer cash advance facilities Second loss positions in ABCPs  
 Other unrated exposures Investor Unrated most senior securitization exposures Other  
 unrated securitization exposures: Eligible liquidity facilities Eligible servicer cash advance  
 facilities Second loss positions in ABCPs Other unrated exposures Total unratedsum to  
 zerosum to zero D. EARLY AMORTIZATION Before CCFAfter CCFBefore CCFAfter CCF  
 Before CCFAfter CCF Before CCF Before CCFAfter CCF Retail Lines Committed Uncommitted

Non-Retail Lines Committed Uncommitted Total E. Summary of Credit Risk Treatment of  
 Securitization Exposures in the Standardised Approach Tier 1 only Tier 1 and Tier 2 Rated  
 Securitisation Exposures Rated Resecuritisation Exposures Unrated Securitisation  
 Exposures Early Amortisation Credit Enhancing Interest Only Strips Gain on Sale \* Gross of  
 all allow.; Net of specific allow. On-Balance Sheet Off-Balance Sheet RWA Before CRM  
 Uncontrolled Amortisation Structures RWA Deductions from On-Balance Sheet Off-Balance  
 Sheet Adjustments for CRM Controlled Amortisation Structures 008. CR-Securitisation  
 DRAFT Deductions (from Tier 1 and Tier 2) (j)=(g) Deductions (from Tier 1 and Tier 2)  
 (j)=(g) 008. CR-Securitisation DRAFT 008. CR-Securitisation DRAFT Deductions (from Tier  
 1 and Tier 2) (j)=(g) RWA 008. CR-Securitisation DRAFT OPERATIONAL RISK Amounts in  
 US dollars to the nearest thousand, omitting \$000s A. Basic Indicator Approach First  
 Year Second Year Third Year First Year Second Year Third Year 15% B. Standardised Approach  
 First Year Second Year Third Year First Year Second Year Third Year Corporate Finance 18%  
 Trading and Sales 18% Retail Banking 12% Commercial Banking 15% Payment and  
 Settlement 18% Agency Services 15% Asset Management 12% Retail Brokerage 12% Total C.  
 Alternative Standardised Approach (i) First Year Second Year Third Year First Year Second  
 Year Third Year Corporate Finance 18% Trading and Sales 18% Payment and Settlement 18%  
 Agency Services 15% Asset Management 12% Retail Brokerage 12% Sub-total First  
 Year Second Year Third Year First Year Second Year Third Year Retail Banking 12% 0.035  
 Commercial Banking 15% 0.035 Total D. Alternative Standardised Approach (ii) First  
 Year Second Year Third Year First Year Second Year Third Year Corporate Finance 18% Trading  
 and Sales 18% Payment and Settlement 18% Agency Services 15% Asset Management 12%  
 Retail Brokerage 12% Sub-total First Year Second Year Third Year First Year Second Year Third  
 Year Aggregate Business Lines (v) 15% 0.035 Total E. Alternative Standardised Approach (iii)  
 First Year Second Year Third Year First Year Second Year Third Year Aggregate Business Lines  
 (vi) 18% Sub-total First Year Second Year Third Year First Year Second Year Third Year Retail  
 Banking 12% 0.035 Commercial Banking 15% 0.035 Total F. Alternative Standardised Approach  
 (iv) First Year Second Year Third Year First Year Second Year Third Year Aggregate Business  
 Lines (vi) 18% Sub-total First Year Second Year Third Year First Year Second Year Third Year  
 Aggregate Business Lines (v) 15% 0.035 Capital Requirement Gross Income Factors  
 Weighted Income Capital Requirement Business Lines Gross Income Factors Weighted  
 Income Capital Requirement Factors m Factor Weighted Income Business Lines Gross  
 Income Factors Weighted Income m Factor Weighted Income Business Lines Gross  
 Income Factors Weighted Income Capital Requirement Business Lines Loans and  
 Advances Weighted Income Business Lines Gross Income Factors Weighted Income Capital  
 Requirement Business Lines Loans and Advances Factors Business Lines Gross Income  
 Factors Weighted Income Capital Requirement Business Lines Loans and Advances  
 Factors m Factor Business Lines Loans and Advances Factors m Factor Weighted Income  
 009. Operational Risk DRAFT Total 009. Operational Risk DRAFT DATA FOR INTEREST  
 RATE RISK Amounts in US dollars to the nearest thousand, omitting \$000s A. LONG  
 POSITIONS IN FIXED AND FLOATING RATE DEBT SECURITIES  
 Long Long Long Rating Rating Agency B. SHORT POSITIONS IN FIXED AND FLOATING  
 RATE DEBT SECURITIES Short Short Short Rating Rating Agency C. FORWARDS AND  
 FUTURES ON DEBT SECURITIES D. FORWARD RATE AGREEMENTS Position Settlement  
 Date Maturity Date Counterparty Gains or Losses E. INTEREST RATE FUTURES  
 Position Expiry Date Type / Underlying Gains or Losses F. INTEREST RATE SWAPS AND  
 CROSS CURRENCY SWAPS G. OPTIONS G.1. Simplified Approach G.2. Delta-Plus Method



H. OTHER EXPOSURES CONTRIBUTING TO THE CALCULATION OF INTEREST RATE RISK

Position Cash Position Notional Notional in USD Currency Maturity of the Notional  
Borrowing Gamma Impact Vega Rating Maturity Time-Band: Coupon < 3%  
(or >=3%) Source Amount the Option is in the Money Market Value of the Option Vega  
Impact Capital Requirement Gains or Losses Modified Duration Receiving Leg Contract Rate  
Reference Rate Coupon Type Interest Rate Notional in USD Issuer Coupon Type Future /  
Forward Maturity Date Position Modified Duration of the Future/Forward Counterparty  
Details on Futures / Forwards Coupon Type ISIN / CUSIP Code Category Issuer Modified  
Duration of Long Notional Position Long Notional Position Long Notional Position in USD  
ISIN / CUSIP Code Category Contract Price ISIN / CUSIP Code Category Coupon Type Issuer  
Issuer's Country Reference Rate Coupon Rate/Discount Maturity Date dd/mm/yyyy Issuer's  
Country Currency Coupon Rate/Discount Currency Issuer's Country Maturity Date  
dd/mm/yy Reference rate Counterparty Reference rate Modified Duration of Short Notional  
Position Short Notional Position in USD Currency Reference rate Rating Agency Details on  
Debt Securities Long Notional Position Long Notional Position in USD Currency FRA  
Contract Rate Modified Duration of Long Notional Position Short Notional Position Modified  
Duration of Short Notional Position Interest Rate Risk Ratings Market Value in USD  
Embedded Options Market Value Number of Positions Risk Ratings Market Value Market  
Value in USD Embedded Options Number of Positions Market Value Market Value in USD  
Embedded Options Custodian Risk Ratings Source Spot Price Modified Duration Last  
Trade Date dd/mm/yyyy Purchase Price Spot Price Source Modified Duration Yield to  
maturity Yield to maturity Short Sale Price Buy Back Date dd/mm/yy Next Coupon Date Short  
Notional Position Coupon Type Short Notional Position in USD Currency Reference Rate  
Coupon Rate/Discount Payment Interval Next Reset Date Paying Leg Notional Modified  
Duration Maturity date Position in Option Notional Specific Risk Charge Market Value of  
Underlying in USD Source Notional General Market Risk Charge Repricing Specific Risk  
Rating Residual Term to Final Maturity General Market Risk Maturity Time-Band:  
Coupon < 3% (or >=3%) Modified Duration Category Reference Rate Payment  
Interval Payment Interval Counterparty Next Coupon Date Currency Maturity Date  
dd/mm/yyyy Option Type Strike Price Premium Notes Counterparty Gamma Position of  
Underlying Currency of Underlying VU Residual Term to Final Maturity Modified Duration  
Specific Risk General Market Risk % Charge Charge Market Value of Underlying Delta  
Adjusted Market Value (USD) Description Currency Market Value in USD Position in Option  
Category ISIN / CUSIP Code Category Issuer Currency Market Value of Underlying ISIN /  
CUSIP Code Issuer Market Value of Underlying in USD Delta Next Coupon Date Modified  
Duration Spot Price Yield to maturity Source Number of Positions

010. MR-Data IRR DRAFT  
DATA FOR EQUITY RISK Amounts in US dollars to the nearest thousand, omitting \$000s  
A. LONG POSITIONS IN EQUITIES B. SHORT POSITIONS IN EQUITIES % Charge Charge C.  
FUTURES AND FORWARDS % Charge Charge D. EQUITY SWAPS E. EQUITY OPTIONS  
E.1. Simplified Approach % Charge Charge E.2. Delta-Plus Method F. OTHER EXPOSURES  
CONTRIBUTING TO THE CALCULATION OF EQUITY POSITION RISK Position Number of  
Shares / Units Specific Risk Charge Market Value Market Value in USD General Market  
Risk Charge Capital Requirement Delta Adjusted Market Value (USD) Charge Specific Risk  
Charge Vega Impact Initial Date Source Counterparty Cash Position Premium Specific Risk  
% Charge Charge Notes Description National Market Market Value in USD Position in Option  
Market Currency Spot Price per Unit Position in Option Notional General Market Risk  
Charge % Charge Source ISIN / CUSIP Code VU Gamma Impact Strike Price Future /

Forward Maturity Date Receiving Leg Market Price per Share / Unit GammaVega Position  
 Details on Equities Next Reset DateMaturity date Price per Share / Unit Repricing Specific  
 Risk General Market Risk Charge Source Market Value in USD General Market Risk  
 Charge Market ValueMarket Value in USD Number of Shares / Units Currency Issuer Price  
 per Share / Unit Market Value Specific Risk Charge Source Type of Equity Security ISIN /  
 CUSIP CodeMarket Details on Futures / Forwards ISIN / CUSIP Code Number of Shares /  
 Units Last Acquisition Date Currency Market Price per Share / Unit Type of Equity Security  
 Market Value Number of Shares / Units Price per Share / Unit Currency MarketIssuer Issuer  
 Market Value in USD Last Transaction Date Custodian Source Specific Risk Charge  
 General Market Risk Charge Charge% Charge Source Type of Equity Security Specific  
 Risk Market Value of Underlying in USD Delta ISIN / CUSIP Code % ChargeCharge  
 CounterpartyOption Type Market Value in USD Specific Risk Currency General Market Risk  
 Charge Issuer Amount the Option is in the Money Market Value of the Option Number of  
 Shares / Units Market Value Maturity Date General Market Risk Charge ISIN / CUSIP Code  
 Type of Equity Security Issuer Position of Underlying MarketCurrency Market Value of  
 Underlying Type of Equity Security Issuer Market Value in USD Paying Leg Currency  
 Source Market Value Type of Equity Security % ChargeCharge ISIN / CUSIP CodeContract  
 PriceCounterparty Number of Shares / Units Issuer MarketISIN / CUSIP Code Counterparty  
 Type of Equity Security 011. MR-Data Equity DRAFT General Market Risk Charge 011.  
 MR-Data Equity DRAFT DATA FOR COMMODITY RISK Amounts in US dollars to the  
 nearest thousand, omitting \$000s A. LONG POSITIONS IN COMMODITIES B. SHORT  
 POSITIONS IN COMMODITIES C. FUTURES AND FORWARDS D. COMMODITY SWAPS  
 E. COMMODITIES OPTIONS E.1. Simplified Approach E.2. Delta-Plus Approach Maturity  
 Ladder Time-band VUGamma Impact Market Value of the Option Vega Cash Position Vega  
 Impact General Market Risk Charge Source Price per Unit in USD Market Value in USD  
 Source Last Acquisition Date Details on Commodities Capital Requirement Strike  
 PricePremium Amount the Option is in the Money Notional Number of Units Price per Unit  
 in USD Source Last Acquisition Date Market Value in USD Source Last Acquisition Date  
 Market Value in USD Standard Unit of Measurement Number of Units Details on Futures /  
 Forwards Commodity Standard Unit of Measurement Number of Units Price per Unit in USD  
 Commodity Standard Unit of Measurement Position Commodity Market Value of Underlying  
 in USD Delta Commodity Standard Unit of Measurement Number of Units Price per Unit in  
 USD Position Position in OptionSource Option TypeMarket Value in USD  
 CounterpartyGamma Delta Adjusted Market Value (USD) Counterparty Position of  
 Underlying Standard Unit of Measurement Number of Units Price per Unit in USD Market  
 Value in USD Source Paying Leg Standard Unit of Measurement Number of Units Price per  
 Unit in USD Market Value in USD Source Commodity Future / Forward Maturity Date  
 CounterpartyContract PriceCommodity Receiving Leg RepricingNext Reset DateMaturity  
 dateCounterparty Commodity 012. MR-Data Comm DRAFT RESULTS FOR INTEREST  
 RATE RISK MATURITY METHOD Amounts in US dollars to the nearest thousand, omitting  
 \$000s A. Specific Risk Weighting Factors Residual Term to Final Maturity AAA to AA-0.00%  
 Ato BBB-0.25%0 6 months 1.00%> 6 24 months 1.60%> 24 months BBto B-8.00% Below  
 B-12.00% Unrated8.00% 0.25%0 6 months 1.00%> 6 24 months 1.60%> 24 months BBto  
 BB-8.00% Below BB-12.00% Unrated8.00% Total B. General Market Risk 0 Positions  
 Matched by Bands Coupon 3% or moreCoupon less than  
 3%LongShortLongShortMatchedLongShort 0 1 month0 1 month0.00% > 1 3 months> 1  
 3 months0.20% > 3 6 months> 3 6 months0.40% > 6 12 months> 6 12 months0.70% >

1.0 2.0 years > 1.0 1.9 years 1.25% > 2.0 3.0 years > 1.9 2.8 years 1.75% > 3.0 4.0  
 years > 2.8 3.6 years 2.25% > 4.0 5.0 years > 3.6 4.3 years 2.75% > 5.0 7.0 years > 4.3  
 5.7 years 3.25% > 7.0 10.0 years > 5.7 7.3 years 3.75% > 10.0 15.0 years > 7.3 9.3  
 years 4.50% > 15.0 20.0 years > 9.3 10.6 years 5.25% > 20.0 years > 10.6 12.0 years 6.00%  
 > 12.0 20.0 years 8.00% > 20.0 years 12.50% abc Calculation of General Market Risk  
 Residual Unmatched Positions 1 Net long or short position in the trading book (ABS (A-B)) d  
 2 Vertical Disallowance Positions Matched by Bands Weights Disallowance Charge 10% e  
 3 First Round of Horizontal Offsetting Zones Matched Weighted Positions Weights  
 Disallowance Charge In Zone 140% In Zone 230% In Zone 330% First Round of Horizontal  
 Offsetting f 4 Second Round of Horizontal Offsetting Zones LongShort Unmatched Position  
 Zone 1 Unmatched Position Zone 2 Unmatched Position Zone 3 Zones Matched Weighted  
 Positions Weights Disallowance Charge Between zones 1&2 and 2&3 40% Between zones 1  
 & 3 100% Second Round of Horizontal Offsetting g 5 Total Capital Requirement (d+e+f+g)  
 Total General Market Risk Capital Requirement Across All Currencies C. Options - Simplified  
 Approach D. Options - Delta-Plus Approach E. Options - Scenario Approach Gamma and  
 Vega Impacts 000 Total Total Total F. Total Market Risk Capital Requirement Zone 3 Options -  
 Scenario Approach Currencies Currencies Currencies Options - Simplified Approach Gamma  
 Impact Vega Impact Zone 2 Bands Individual Net Positions Weighting Factors Weighted Net  
 Positions Zone Specific Risk Capital Charge Qualifying Other Netted Positions Zone 1  
 Government Categories External Credit Assessment Specific Risk Market Value in USD 013.  
 MR-IRR Maturity Result DRAFT 013. MR-IRR Maturity Result DRAFT RESULTS FOR  
 INTEREST RATE RISK DURATION METHOD Amounts in US dollars to the nearest  
 thousand, omitting \$000s A. Specific Risk Weighting factors Residual Term to Final Maturity  
 AAA to AA-0.00% A to BBB-0.25% 0 6 months 1.00% > 6 24 months 1.60% > 24 months  
 BB to B-8.00% Below B-12.00% Unrated 8.00% 0.25% 0 6 months 1.00% > 6 24 months  
 1.60% > 24 months BB to BB-8.00% Below BB-12.00% Unrated 8.00% Total B. General Market  
 Risk 0 Assumed change in yield Positions Matched by Bands  
 LongShort LongShort Matched LongShort 0 1 month 1.00% > 1 3 months 1.00% > 3 6  
 months 1.00% > 6 12 months 1.00% > 1.0 1.9 years 0.90% > 1.9 2.8 years 0.80% > 2.8  
 3.6 years 0.75% > 3.6 4.3 years 0.75% > 4.3 5.7 years 0.70% > 5.7 7.3 years 0.65% > 7.3  
 9.3 years 0.60% > 9.3 10.6 years 0.60% > 10.6 12.0 years 0.60% > 12.0 20.0 years 0.60%  
 > 20.0 years 0.60% abc Calculation of General Market Risk Residual Unmatched Positions  
 1 Net long or short position in the trading book (ABS (A-B)) d 2 Vertical Disallowance  
 Positions Matched by Bands Weights Disallowance Charge 5% e 3 First Round of Horizontal  
 Offsetting Zones Matched Weighted Positions Weights Disallowance Charge In Zone 140%  
 In Zone 230% In Zone 330% First Round of Horizontal Offsetting f 4 Second Round of  
 Horizontal Offsetting Zones LongShort Unmatched Position Zone 1 Unmatched Position  
 Zone 2 Unmatched Position Zone 3 Zones Matched Weighted Positions Weights  
 Disallowance Charge Between zones 1&2 and 2&3 40% Between zones 1 & 3 100% Second  
 Round of Horizontal Offsetting g 5 Total Capital Requirement (d+e+f+g) Total General Market  
 Risk Capital Requirement Across All Currencies C. Options - Simplified Approach D. Options  
 -Delta-Plus Approach E. Options - Scenario Approach Gamma and Vega Impacts 000  
 Total Total Total F. Total Market Risk Capital Requirement Zone 2 Zone 3 Government  
 Qualifying Other Zone Zone 1 External Credit Assessment Net Positions \* Modified Duration  
 Bands Options - Simplified Approach Currencies Gamma Impact Categories Currencies  
 Weighted Net Positions Netted Positions Specific Risk Capital Charge Vega Impact Currencies  
 Options - Scenario Approach Specific Risk Market Value in USD 014. MR-IRR Duration

Result DRAFT RESULTS FOR EQUITY POSITION RISK Amounts in US dollars to the nearest thousand, omitting \$000s A. Specific Risk Spot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotalSpot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotal 0 Total B. General Market Risk Spot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotalSpot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotal 0 Total C. Options - Simplified ApproachD. Options -Delta-Plus Approach E. Options - Scenario Approach Gamma and Vega Impacts 000 TotalTotalTotal F. Total Market Risk Capital Requirement for Equity Position Risk Long Positions Gamma Impact National Market Short Positions National Market National Market Options - Simplified Approach National Market Options - Scenario Approach National Market Capital Requirement Capital Requirement Long PositionsShort Positions Vega Impact 015. MR-Equity Result DRAFT RESULTS FOR COMMODITY RISK Amounts in US dollars to the nearest thousand, omitting \$000s A. Summary of Positions Spot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotalSpot Position Forwards and Futures Swaps Options - Delta Adjusted Positions (1) OtherTotal 0 Total B. Simplified Approach CommoditiesLong positionShort PositionAbsolute Net Open Positions Risk Charge for Net Positions Capital Requirement for Net Positions Absolute Gross Position (B) Risk Charge for Net Positions Capital Requirement for Gross Positions Market Risk Capital Requirement 015%3% Total C. Maturity Ladder Approach Long ShortLong Short > 1 3 months> 3 6 months> 6 12 months> 1 2 years> 2 3 yearsover 3 years 0 1 month > 1 3 months > 3 6 months > 6 12 months > 1 2 years > 2 3 years over 3 years Total Total Capital Requirement Across All Commodities D. Options - Simplified ApproachE. Options -Delta-Plus Approach F. Options - Scenario Approach Gamma and Vega Impacts 000 TotalTotalTotal G. Total Market Risk Capital Requirement for Commodity Risk Vega ImpactCommodity Matched Positions Carry-ForwardsCarry-Forwards Matched Against Later Time-bands Surcharge for Carrying Forward Commodities Long PositionsShort Positions Options - Scenario Approach Time-bands Commodity Options - Simplified Approach CommodityGamma Impact 0 Positions Total Matched Positions 016. MR-Commodities Results DRAFT Long Short 1.50% 1.50% 1.50% 1.50% 1.50% 1.50% Total Capital Requirement Capital Requirement for Matched Positions Remaining Unmatched Positions Capital Requirement for Unmatched Positions Spread Rate 016. MR-Commodities Results DRAFT RESULTS FOR FOREIGN EXCHANGE RISK Amounts in US dollars to the nearest thousand, omitting \$000s A. Summary of Positions LongShortLongShort Spot Position Forward Position Guarantees Future Income / Expenses Profit or Losses in Foreign Currencies Delta Based Equivalent Position Other Total Net Long or Short Position B. Capital Charge Calculation Sum of Net Long Positions in Foreign Currencies Sum of Net Short Positions in Foreign Currencies Higher of aggregate net short/long open positions Net Open Position in Gold Total Risk Charge8% Capital Requirement C. Options - Simplified ApproachD. Options -Delta-Plus Approach E. Options - Scenario Approach Gamma and Vega Impacts GoldGoldGold 000 TotalTotalTotal F. Total General Market Risk Capital Requirement for Foreign Exchange Risk Options - Scenario Approach Currencies Options - Simplified Approach CurrenciesGamma ImpactVega ImpactCurrencies Gold0 017. MR-FX Result CORRELATION TRADING PORTFOLIO Amounts in US dollars to the nearest thousand, omitting \$000s A. Securitisation Rated Exposures Net Long Positions Net Short Positions (a) (b) AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 A-1 / F-1 / P-1 A-2 / F-2 / P-2 A-3 / F-3 / P-3 Below A-3 / F-3 / P-3 Unrated

Unrated (based on concentration ratio) \* Total B. Resecuritisation Rated Exposures Net Long Positions Net Short Positions (a) (b) AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 A-1 / F-1 / P-1 A-2 / F-2 / P-2 A-3 / F-3 / P-3 Below A-3 / F-3 / P-3 Unrated Unrated (based on concentration ratio) \* Total C. Nth to Default Credit Derivatives Net Long Net Short Contract 1 Total (all contracts) The lesser of the sum of the specific risk charges for individual reference instruments or the maximum credit event D. Specific Risk for Correlation Trading Portfolio \* Unrated exposures must be multiplied by the concentration ratio to derive the Risk Weighted Positions. If the concentration ratio is greater that 12.5 it must be deducted from capital Total of Net Long Total of Net Short Total Securitisation and Resecuritisation Exposures Total Nth to Default Credit Derivatives Correlation Trading Portfolio (including Securitisations & Nth to Default) Specific Risk Weights Risk Weighted Long Positions Risk Weighted Short Positions Deductions (from Tier 1 and Tier 2) (c) (d) =(axc) (e)=(bxc) (f) = (a)b 1.6% 4% 8% 28% Deduction Deduction 1.6% 4% 8% Deduction Deduction 8% Specific Risk Weights Risk Weighted Long Positions Risk Weighted Short Positions Deductions (from Tier 1 and Tier 2) (c) (d) =(axc) (e)=(bxc) (f) = (a)b 3.2% 8% 18% 52% Deduction Deduction 3.2% 8% 18% Deduction Deduction 8% The lesser of the sum of the specific risk charges for individual reference instruments or the maximum credit event Total Specific Risk DRAFT

QPR-STATEMENT OF FINANCIAL POSITION Amounts in US dollars to the nearest thousand, omitting \$000s ASSETS 1CASH ITEMSResidentNon-Resident% of Legal EntitySection Total 1.1Cash 1.2Gold and bullion 1.3Cash items in process of collection 1.4Deposit balances with and CDs issued by banking institutions: 1.4.1 Group Bank - Parent, Branch, Subsidiary or Affiliate 1.4.2Group non-bank entities 1.4.3Other Banks 1.5Due from financial institutions 1.6TOTAL 2FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSSResidentNon-Resident% of Legal EntitySection Total 2.1Sovereigns and Central Banks 2.2Non Central Government Public Sector Entities (PSEs) 2.3Multilateral Development Banks (MDBs) 2.4Group Bank - Parent, Branch, Subsidiary or Affiliate 2.5Group non-bank entities 2.6Other Banks 2.7Non-Financial Corporations -Industrial & commercial private sector 2.8Other Financial Corporations - Financial intermediaries & auxiliaries 2.9Other Financial Corporations - Securities Firms 2.10TOTAL 3INVESTMENTS - Held-to-Maturity ResidentNon-Resident% of Legal EntitySection Total 3.1Sovereigns and Central Banks 3.2Non Central Government Public Sector Entities (PSEs) 3.3Multilateral Development Banks (MDBs) 3.4Group Bank - Parent, Branch, Subsidiary or Affiliate 3.5Group non-bank entities 3.6Other Banks 3.7Non-Financial Corporations -Industrial & commercial private sector 3.8Other Financial Corporations - Financial intermediaries & auxiliaries 3.9Other Financial Corporations - Securities Firms 3.10TOTAL 4INVESTMENTS -Available-for-saleResidentNon-Resident% of Legal EntitySection Total 4.1Sovereigns and Central Banks 4.2Non Central Government Public Sector Entities (PSEs) 4.3Multilateral Development Banks (MDBs) 4.4Group Bank - Parent, Branch, Subsidiary or Affiliate 4.5Group non-bank entities 4.6Other Banks 4.7Non-Financial Corporations -Industrial & commercial private sector 4.8Other Financial Corporations - Financial intermediaries & auxiliaries 4.9Other Financial Corporations - Securities Firms 4.10TOTAL 5OTHER INVESTMENTSResidentNon-Resident% of Legal EntitySection Total 5.1Central Banks 5.2Non Central Government Public Sector Entities (PSEs) 5.3Multilateral Development Banks (MDBs) 5.4Group Bank - Parent, Branch, Subsidiary or Affiliate 5.5Group non-bank entities 5.6Other Banks 5.7Non-Financial Corporations -Industrial & commercial private sector 5.8Other Financial Corporations - Financial intermediaries & auxiliaries 5.9Other Financial

Corporations - Securities Firms 5.10TOTAL 6LOANS AND  
 ADVANCESResidentNon-Resident% of Legal EntitySection Total 6.1Sovereigns and Central  
 Banks 6.2Non Central Government Public Sector Entities (PSEs) 6.3Multilateral Development  
 Banks (MDBs) 6.4Group Bank - Parent, Branch, Subsidiary or Affiliate 6.5Group non-bank  
 entities 6.6Other Banks 6.7Non-Financial Corporations - Industrial & commercial private  
 sector 6.8Non-Financial Corporations - Commercial Mortgages 6.9Other Financial  
 Corporations - Financial intermediaries & auxiliaries 6.10Retail Lending/Consumer Loans -  
 Households 6.11Residential Mortgages - Households 6.12Other loans and advances  
 6.13TOTAL 7LESS LOAN LOSS PROVISIONSResidentNon-Resident% of Legal  
 EntitySection Total 7.1Specific loan loss provisions 7.2Unearned interest 7.3TOTAL 7.4NET  
 LOANS 8OTHER ASSETSResidentNon-Resident% of Legal EntitySection Total 8.1Premises  
 (net of accumulated depreciation) 8.2Other real estate owned (net of accumulated  
 depreciation) 8.3Equipment and other fixed assets (net of accumulated depreciation)  
 8.4Goodwill and other intangible assets (net of amortisation) 8.5Accrued interest receivable  
 8.6Other assets 8.7TOTAL 9TOTAL ASSETS ASSET MEMORANDA ITEMS 10DIRECTORS  
 /CONTROLLERS LOANS AND ADVANCESSection Total 10.1Due from directors, controllers,  
 and their associates 10.2Due from non-group companies with which directors and controllers  
 are associated 10.3Due from non-group banks with which directors and controllers are  
 associated 10.4Total 050. QPR-Statement of Fin Pos DRAFT 11LOANS COVERED BY  
 COLLATERAL OR GUARANTEES 11.1Loans covered by cash with legal right of set-off  
 11.2Loans covered by bank guarantees 12ENCUMBERED ASSETS 050. QPR-Statement of  
 Fin Pos DRAFT LIABILITIES 13DEPOSITSResidentNon-Resident% of Legal EntitySection  
 Total 13.1Sovereign 13.2Non-Central Government Public Sector Entities (PSEs)  
 13.3Multilateral Development Banks (MDBs) 13.4Group Bank - Parent, Branch, Subsidiary or  
 Affiliate 13.5Group non-bank entities 13.6Other Banks 13.7Non-Financial Corporations -  
 Industrial & commercial private sector 13.8Other Financial Corporations - Financial  
 intermediaries & auxiliaries 13.9Individuals - Households 13.10Other deposits 13.11TOTAL  
 14REPURCHASE AGREEMENTS (REPOS)ResidentNon-Resident% of Legal EntitySection  
 Total 14.1Group Bank - Parent, Branch, Subsidiary or Affiliate 14.2Other Banks 14.3Group  
 non-bank entities 14.4Other 14.5TOTAL 15TERM DEBT AND OTHER BORROWINGS  
 15.1HYBRID DEBT AND SUBORDINATED DEBTResidentNon-Resident% of Legal  
 EntitySection Total 15.1.1Unsecured subordinated debt (over 5 years original term maturity)  
 15.1.2Hybrid debt/equity instruments (over 5 years original term to maturity) 15.1.3Subtotal  
 15.2OTHER NOTES, BONDS AND COMMERCIAL PAPERResidentNon-Resident% of Legal  
 EntitySection Total 15.3.1Group Bank - Parent, Branch, Subsidiary or Affiliate 15.2.2Group  
 non-bank entities 15.2.3Other Banks 15.2.4Other 15.2.5Subtotal 15.3OTHER  
 BORROWINGS (loans, overdrafts, credit facilities , etc.)ResidentNon-Resident% of Legal  
 EntitySection Total 15.3.1Group Bank - Parent, Branch, Subsidiary or Affiliate 15.3.2Group  
 non-bank entities 15.3.3Other Banks 15.3.4Other 15.3.5Subtotal 15.4TOTAL TERM DEBT  
 AND OTHER BORROWINGS 16CREDITORS AND OTHER  
 LIABILITIESResidentNon-Resident% of Legal EntitySection Total 16.1Interest payable  
 16.2Dividends payable 16.3Items in suspense 16.4Other liabilities 16.5TOTAL 17OTHER  
 LOSS PROVISIONSResidentNon-Resident% of Legal EntitySection Total 17.1General loan  
 loss reserves 17.2Other loss reserves 17.3TOTAL 18TOTAL LIABILITIES LIABILITY  
 MEMORANDA ITEMS 19DIRECTORS' DEPOSITSSection Total 19.1Due to directors,  
 controllers and their associates 19.2Due to non-group companies with which directors and  
 controllers are associated 19.3Due to non-group banks with which directors, controllers are

associated SHAREHOLDERS EQUITY 20SHARE CAPITALResidentNon-ResidentSection  
 Total 20.1Issued and fully paid up common stock (at par or nominal value) 20.2Perpetual  
 non-cumulative issued and fully paid up preference shares 20.3Additional paid-up capital in  
 excess of par or nominal value 20.4TOTAL LESS: 20.5 Treasury stock (a deduction from  
 capital) 20.6TOTAL 21RETAINED PROFITS AND CURRENT YEARS  
 EARNINGSResidentNon-ResidentSection Total 21.1Unappropriated retained earnings  
 21.2Current year's net income/(loss) 21.3TOTAL  
 22RESERVESResidentNon-ResidentSection Total 22.1Foreign currency translation  
 adjustment 22.2Unrealised net gains/(losses) on assets available for sale 22.3Unrealized net  
 gains (losses) on cash flow hedges 22.4Asset revaluation reserves 22.4.1Owner occupied  
 property 22.4.2Plant and equipment 22.4.3Intangibles revaluation surplus 22.4.4Investments  
 in subsidiaries 22.4.5Investments in associates/shares of associates 22.4.6Relating to  
 non-current assets or disposal groups held for sale 22.4.7Other 22.5Share based payments  
 reserve 22.6Other reserves 22.7TOTAL 23TOTAL SHAREHOLDERS EQUITY 050.  
 QPR-Statement of Fin Pos DRAFT 24MINORITY INTEREST 25TOTAL EQUITY 26TOTAL  
 LIABILITIES AND SHAREHOLDERS EQUITY GENERAL MEMORANDA ITEMS 27ASSETS  
 UNDER ADMINISTRATION/CONTROLResidentNon-Resident% of Legal EntitySection Total  
 27.1Approximate value of TRUST ASSETS (in US\$ thousands) 27.2Number of trusts  
 27.3Approximate NAV (in US\$ thousands) of MUTUAL FUNDS ADMINISTERED  
 27.4Number of funds administered 27.5Approximate value of assets (in US\$ thousands) of  
 MANAGED COMPANIES 27.6Number of companies managed 28NUMBER OF STAFF  
 EMPLOYED 050. QPR-Statement of Fin Pos DRAFT 29QPR - STATEMENT OF FINANCIAL  
 PERFORMANCE Amounts in US dollars to the nearest thousand, omitting \$000s  
 29.1INTEREST INCOMEResidentNon-Resident% of Legal EntitySection Total 29.1.1Interest  
 on loans and advances 29.1.2Interest from trading portfolio 29.1.3Dividend from trading  
 portfolio 29.1.4Interest from financial instruments available for sale 29.1.5Dividend from  
 financial instruments available for sale 29.1.6Interest income of financial assets designated at  
 fair value 29.1.7Interest received on placement and money market instruments 29.1.8Other  
 interest income 29.1.9TOTAL 29.2INTEREST EXPENSEResidentNon-Resident% of Legal  
 EntitySection Total 29.2.1Interest paid on deposits due to banks 29.2.2Interest paid on  
 deposits due to customers 29.2.3Interest expense from trading portfolio 29.2.4Dividend  
 expense from trading portfolio 29.2.5Interest on financial liabilities designated at fair value  
 29.2.6 Interest paid on debt securities 29.2.7 Interest paid of Certificates of Deposits  
 29.2.8Other interest expense 29.2.9TOTAL 29.3.NET INTEREST INCOME  
 29.4PROVISIONS FOR CREDIT LOSSES /RECOVERIESResidentNon-Resident% of Legal  
 EntitySection Total 29.4.1Loans and advances 29.4.2Other assets contingent liabilities and  
 commitments 29.4.3TOTAL 29.5.FEES AND COMMISSIONS  
 INCOMEResidentNon-Resident% of Legal EntitySection Total 29.5.1 Investment  
 management fees 29.5.2 Trust and company administration fees 29.5.3 Trustee/Custodian  
 fees 29.5.4 Fund management fees 29.5.5 Investment dealing profits and commissions  
 29.5.6 Other non-interest income 29.5.7 TOTAL 29.6NON-INTEREST  
 EXPENSEResidentNon-Resident% of Legal EntitySection Total 29.6.1 Commissions Paid  
 29.6.2 Other non-interest expenses 29.6.3 TOTAL 29.7NET GAIN/(LOSS) ON FINANCIAL  
 INSTRUMENTSResidentNon-Resident% of Legal EntitySection Total 29.7.1 Gain/(Loss) on  
 foreign exchange dealing and currency positions 29.7.2 Gain/(Loss) on investments held for  
 trading 29.7.3Realized gains/(losses) on assets available-for-sale 29.7.4Net gain/(loss) on fair  
 value hedges 29.7.5Gains/(Losses) on disposal of held-to-maturity investments 29.7.6Other

net gain/(loss) on financial instruments 29.7.7TOTAL 29.8OTHER  
INCOMEResidentNon-Resident% of Legal EntitySection Total 29.8.1Share of profits/(losses)  
from subsidiaries and associated companies 29.8.2Income/(Loss) attributable to minority  
interest 29.8.3Other Income 29.8.4TOTAL 29.9OPERATING INCOME 29.10.OPERATING  
EXPENSESResidentNon-Resident% of Legal EntitySection Total 29.10.1 Directors  
Remuneration 29.10.2 Management Charge 29.10.3 Staff costs 29.10.4 Depreciation 29.10.5  
Premises & Equipment 29.10.6 Audit, Legal and other professional fees 29.10.7Other  
operating expenses 29.10.8TOTAL 29.11.EXTRAORDINARY ITEMS 29.12.INCOME  
BEFORE TAXES 29.13.APPLICABLE TAXES 29.14.NET INCOME 29.15.DIVIDEND  
29.16NET INCOME RETAINED MEMORANDA ITEMS 29.17Net earnings from related  
transactions 29.18Loan loss charged- off 29.19Recoveries on loan charged-off 051.  
QPR-Statement of Fin Perf DRAFT 30. TEN LARGEST EXPOSURES TO FINANCIAL  
INSTITUTIONS AND TEN LARGEST DEPOSITORS Amounts in US dollars to the nearest  
thousand, omitting \$000s TEN LARGEST EXPOSURES TO FINANCIAL INSTITUTIONS  
Bank Name, Country Amount Related (Yes/No) Currency Maturity Date (dd/mm/yy) 1 2 3 4  
5 6 7 8 9 10 Total TEN LARGEST DEPOSITORS Customer Name, Country Amount Related  
(Yes/No) Currency Maturity Date (dd/mm/yy) 1 2 3 4 5 6 7 8 9 10 Total 052. QPR-Ten Largest  
deposits DRAFT Item 32. EXPOSURES EQUAL TO OR GREATER THAN 10% OF CAPITAL  
BASE Amounts in US dollars to the nearest thousand, omitting \$000s Counterparty  
On-Balance Sheet Exposures Off-Balance Sheet Exposures Exempt Exposures Approved  
Guarantees Secured by Cash or Marketable Securities Total Non-Exempt  
Exposures Total Non- Exempt Exposures as % of Capital Base Maximum Exposure  
during the Reporting Period Credit Rating of the Counterparty Rating Agency Related  
Counterparty (Yes/No) Provisions (a)(b)(c)(d)(e)(f)(g)=(b+c-d-e-f)(h)(i)(j)(k)(m)(l) Total 053.  
QPR-Large exposures DRAFT Item 33. ASSET QUALITY Amounts in US dollars to the  
nearest thousand, omitting \$000s Ratings issued by Standard & Poors and Fitch Ratings /  
Moody's Investors Service Satisfactory Special Mention SubstandardDoubtfulLoss Value  
Impaired Loans (A) (B)(C)(D)(E)(F)(G)=(D)E)F) ItemCOUNTERPARTY GROUPING AAA to  
AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto  
B-/B1 to B3 Below B- / Below B3 Unrated exposures AAA to AA- / Aaa to Aa3 Ato A- / A1 to  
A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3  
Unrated exposures AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3  
BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures AAA to AA- /  
Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to  
B3 Below B- / Below B3 Unrated exposures AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto  
BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated  
exposures AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- /  
Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures AAA to AA- / Aaa to Aa3  
Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below  
B- / Below B3 Unrated exposures 33.8Non- Financial Corporations - Commercial Mortgages  
AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3  
Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures AAA to AA- / Aaa to Aa3 Ato A- / A1  
to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below  
B3 Unrated exposures 33.11Retail Lending / Consumer Loans - Households  
33.12Residential Mortgages - Households AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto  
BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated  
exposures 33.14 Total On-Balance Sheet Items 33.15 Off-Balance Sheet Items PROVISIONS



AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures MEMORANDA: AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures AAA to AA- / Aaa to Aa3 Ato A- / A1 to A3 BBBto BBB- / Baa1 to Baa3 BBto BB- / Ba1 to Ba3 Bto B-/B1 to B3 Below B- / Below B3 Unrated exposures 33.1 33.2 33.3 33.13 33.4 33.5 33.6 33.7 33.9 33.10 33.16 Specific Provisions 33.17 Loans to related counterparties 33.18 Restructured loans (current reporting period) Other Banks Other loans and advances Non- Financial Corporations - Industrial & commercial private sector Other Financial Corporations - Financial intermediaries & auxiliaries Other Financial Corporations - Securities Firms Sovereigns and Central Banks Non Central Government Public Sector Entities (PSEs) Multilateral Development Banks (MDBs) Group Bank - Parent, Branch, Subsidiary or Affiliate Group Non-Bank Entities 054. QPR-Asset Quality DRAFT Non-Accruals (H) 054. QPR-Asset Quality DRAFT Item 34: INVESTMENTS IN DEBT SECURITIES Amounts in US dollars to the nearest thousand, omitting \$000s ISIN / CUSIP Code Type of Security Fixed / Floating Rate Payment Interval Offering Method Securitisation Tranche Issuer Issuer's Country Face Value Currency Next Repricing Date Maturity Date Coupon Rate Last Acquisition Date Book Value Source Price Yield Market Value Embedded Options (1)(2.1)(2.2)(2.3)(2.4)(2.5)(3)(4)(5)(6)(7)(8)(9)(10)(11)(12.1)(12.2)(12.3)(13)(15) Total Market Price per Unit Security Details (2) 055. QPR-Debt Securities DRAFT Rating Rating Agency (16.1)(16.2) Risk Ratings (16) 055. QPR-Debt Securities DRAFT Item 35: INVESTMENTS IN EQUITY SECURITIES Amounts in US dollars to the nearest thousand, omitting \$000s ISIN / CUSIP Code Type of Equity Security Traded on Stock Exchange (Y/N) Issuer Issuer's Country Currency Last Acquisition Date Book Value Price per Share / Unit Number of Shares / Units Market Value Source Custodian Rating Rating Agency (1)(2.1)(2.2)(3)(4)(5)(6)(7)(8)(9)(10)(11)(12)(13.1)(13.2) Total Security Details (2) Risk Ratings (13) 056. QPR-Equities DRAFT Item 36. INVESTMENTS IN MUTUAL FUNDS AND HEDGE FUNDS Amounts in US dollars to the nearest thousand, omitting \$000s ISIN / CUSIP Code Name of the Fund Objectives Issuer's Country Currency Last Acquisition Date Book Value Net Asset Value per Share Number of Shares Market Value Source Custodian (1)(2)(3)(4)(5)(6)(7)(8)(9)(10)(11)(12) Total 057. QPR-Funds Item 37. SUMMARY OF OTC AND EXCHANGE TRADED CONTRACTS Amounts in US dollars to the nearest thousand, omitting \$000s Item Description (A) Interest Rate Contracts (B) Foreign Exchange Contracts & Gold (C) Equity Contracts (D) Precious Metal Contracts (E) Other Commodities Contracts (F) Credit Derivatives (G) 37.1 OTC - Forwards 37.2 OTC - Swaps 37.3 OTC - Purchased Options 37.4 OTC - Written Options 37.5 Total OTC Contracts 37.6 Exchange Traded - Futures-Long Positions 37.7 Exchange Traded- Futures-Short Positions 37.8 Exchange Traded -Purchased Options 37.9 Exchange Traded - Written Options 37.10 Total Exchange Traded Contracts Total (H) Item 38. SUMMARY OF OFF-BALANCE SHEET EXPOSURES Amounts in US dollars to the nearest thousand, omitting \$000s Notional or Book Value Item RETAIL EXPOSURES 38.1 Unconditionally cancellable at any time 38.2 Original maturity one year and under 38.3 Original maturity over one year 38.4 Sub-Total - Retail Exposures Item NON- RETAIL EXPOSURES 38.5 Unconditionally cancellable at any time 38.6 Original maturity one year and under 38.7 Original maturity over one year 38.8 Sub-Total - Non- Retail Exposures Item OTHER OFF-BALANCE SHEET EXPOSURES 38.9 Short-term self-liquidating trade-related contingencies 38.10 Transaction-related contingencies 38.11 Note Issuance Facilities and Revolving Underwriting Facilities 38.12

Direct credit substitutes - excluding credit derivatives 38.13 Asset sales with recourse 38.14  
Forward asset purchases 38.15 Forward forward deposits 38.16 Partly paid shares and  
securities 38.17 Sub-Total - Other Off-Balance Sheet 38.18 Total Off-Balance Sheet  
Exposures ITEM 39. INTEREST RATE REPRICING AND MATURING Amounts in US dollars  
to the nearest thousand, omitting \$000s INTEREST RATE REPRICING 39.1 Sight - 8 days  
8 days - 1 Month 1 - 3 Months 3 - 6 Months 6 - 12 Months 1 - 5 Years Over 5 Years  
Non-Interest Sensitive (Assets and Liabilities) (A) (B) (C) (D) (E) (F) (G) (H) 39.1.1  
39.1.2 39.1.3 39.1.4 39.1.5 39.2 Sight - 8 Days 8 Days - 1 Month 1 - 3 Months 3 - 6 Months  
6 - 12 Months 1 - 5 Years Over 5 Years Non-Interest Sensitive (Assets and Liabilities)  
39.2.1 39.2.2 39.2.3 39.2.4 39.2.5 39.2.6 39.3 INTEREST RATE MATURING 39.4 Sight - 8  
days 8 days - 1 Month 1 - 3 Months 3 - 6 Months 6 - 12 Months 1 - 5 Years Over 5 Years  
Non-Interest Sensitive (Assets and Liabilities) 39.4.1 39.4.2 39.4.3 39.4.4 39.4.5 39.5 Sight  
- 8 Days 8 Days - 1 Month 1 - 3 Months 3 - 6 Months 6 - 12 Months 1 - 5 Years Over 5  
Years Non-Interest Sensitive (Assets and Liabilities) 39.5.1 39.5.2 39.5.3 39.5.4 39.5.5  
39.5.6 39.6 Equity Total Off-balance sheet items ASSETS Cash and deposits Loans  
Investments Other assets Repos, Term Debt and other Borrowings Other liabilities ASSETS  
Cash and deposits Total Deposits from banks Other deposits Repos, Term Debt and other  
Borrowings Other liabilities LIABILITIES & EQUITY Loans Investments Other assets Equity  
Total Off-balance sheet items Total LIABILITIES & EQUITY Deposits from banks Other  
deposits Total (I) Total Total Total