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### 1.1 BASIC INDICATOR APPROACH ("BIA")

Item	Nature of Item	Value
A	BIA as agreed approach?	NO

Item	Nature of Item	Last year	1 year prior	2 years prior
<b>B</b>	<b>Gross Income comprising:</b>			
B.1	Net Interest Income			
B.2	Net Non-Interest Income			
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>

Item	Nature of Item	Value
<b>C</b>	<b>BIA Calculation</b>	
C.1	Average Income, where positive	<b>0</b>
C.2	Alpha	<b>15%</b>

Item	Nature of Item	Capital Charge	RWA Equivalent
D	BIA Requirement	<b>0</b>	<b>0</b>

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1.2 THE STANDARDISED APPROACH TO OPERATIONAL RISK ("TSA")

Item	Nature of Item	Value
A	TSA as agreed approach?	YES

Item	Nature of Item	Last year	1 year prior	2 years prior
<b>B</b>	<b>Income</b>			
B.1	Corporate Finance			
B.2	Trading and sales			
B.3	Retail banking			
B.4	Commercial banking			
B.5	Payment and settlement			
B.6	Agency services			
B.7	Asset management			
B.8	Retail Brokerage			
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>

Item	Nature of Item	Beta	Last year	1 year prior	2 years prior
<b>C</b>	<b>Capital Charge</b>				
C.1	Corporate Finance	18%	0	0	0
C.2	Trading and sales	18%	0	0	0
C.3	Retail banking	12%	0	0	0
C.4	Commercial banking	15%	0	0	0
C.5	Payment and settlement	18%	0	0	0
C.6	Agency services	15%	0	0	0
C.7	Asset management	12%	0	0	0
C.8	Retail Brokerage	12%	0	0	0
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>

Item	Nature of Item	Capital Charge	RWA Equivalent
D	TSA Requirement	#DIV/0!	#DIV/0!

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### 1.3 ALTERNATIVE STANDARDISED APPROACH ("ASA")

Item	Nature of Item	Value			
A	ASA as agreed approach?	NO			
Item	Nature of Item		Last year	1 year prior	2 years prior
B	Retail/Commercial Lending - Volume				
Item	Nature of Item	Fixed factor "m"	Last year	1 year prior	2 years prior
<b>C</b>	<b>Income</b>				
C.1	Retail/Commercial Lending	3.5%	0	0	0
C.2	All other income				
<b>TOTAL</b>			<b>0</b>	<b>0</b>	<b>0</b>
Item	Nature of Item	Beta	Last year	1 year prior	2 years prior
<b>D</b>	<b>Capital Charge</b>				
D.1	Retail/Commercial Lending	15%	0	0	0
D.2	All other income	18%	0	0	0
<b>TOTAL</b>			<b>0</b>	<b>0</b>	<b>0</b>
Item	Nature of Item	Capital Charge	RWA Equivalent		
E	ASA Requirement	#DIV/0!	#DIV/0!		