

Individual Capital Assessment

£m	RWA	Pillar 1 Minimum Capital	Ec Cap / ICA
Credit Risk			
Mortgages		y	a
Flex Account		y	b
NTL		y	c
Credit Card		y	d
UCBHL		y	e
Commercial		y	f
Treasury Liquidity			g
Investment Assets		y	h
Total Credit Risk		z	i
Operational Risk			j
PILLAR 1 TOTAL (CRR)		z	k
Market Risk			l
Business Risk			m
Pension Risk			n
Fixed Assets/Property Risk		y	o
Other Assets		y	p
Insurance Risk			q
Non - work stream subsidiaries		y	r
Sub-total		z	s
Pillar 2 Diversification			-t
Total RWAs / Capital required		z	u
CRR adjustment			v
Concentration Risk			w
Disallowed Pillar 1 diversification			x
Stress Test - Additional Capital to cover 1:25 year loss			y
Base Capital			z
Qualitative Scalar			?
Estimated ICR/ICG			z