

## Chapter 16

# Reporting requirements

**16.1 Application**

- 16.1.1 **R** This chapter applies to every *firm* within a category listed in column (2) of the table in **■** SUP 16.1.3 R and in accordance with column (3) of that table.
- 16.1.1A **D** The directions and *guidance* in **■** SUP 16.13 apply to a *payment service provider* as set out in that section.
- 16.1.1AA **G** *Credit institutions* and *electronic money institutions* should note that some of the directions in **■** SUP 16.13 apply to them as well as to *payment institutions* and *registered account information service providers*.
- 16.1.1B **D** The directions and *guidance* in **■** SUP 16.15 apply to *electronic money issuers* that are not *credit institutions*.
- 16.1.1C **G** The directions and *guidance* in **■** SUP 16.18 apply for the following types of *AIFM*:
  - (1) a *small registered UK AIFM*;
  - (2) an *above-threshold non-EEA AIFM marketing in the UK*; and
  - (3) a *small non-EEA AIFM marketing in the UK*.
- 16.1.1D **D** **■** SUP 16.21 applies to a *CBTL firm*.
- 16.1.1E **D** The *rules*, directions and *guidance* in **■** SUP 16.22 apply to a *payment service provider* located in the *UK* other than:
  - (1) a *credit union*;
  - (2) National Savings and Investments; and
  - (3) the Bank of England.
- 16.1.1F **R** The *rules* and *guidance* in **■** SUP 16.26 (Reporting of information about Directory persons) apply to an *SMCR firm*.

- 16.1.2 **G**
- (1) Subject to (2) and (3), the only category of *firm* to which no section of this chapter applies is an *ICVC*.
  - (2) ■ SUP 16.26 (Reporting of information about Directory persons) applies to a *firm* which is an *SMCR firm* (see ■ SUP 16.1.1FR).
  - (3) ■ SUP 16.27 (General insurance value measures reporting) applies to the type of firms listed in ■ SUP 16.1.3R.

16.1.2A **G** In ■ SUP 16.1 a reference to Gibraltar-based firm in relation to ■ SUP 16.27 (General insurance value measures reporting) has the same meaning as in the *Gibraltar Order*.

16.1.3 **R** Application of different sections of SUP 16 (excluding SUP 16.13, SUP 16.15, SUP 16.22 and SUP 16.26)

| (1) Section(s)  | (2) Categories of firm to which section applies                                   | (3) Applicable rules and guidance |
|---|---|-----------------------------------|
| SUP 16.1, SUP 16.2 and SUP 16.3   | <b>All categories of <i>firm</i> except:</b>                                      | <b>Entire sections</b>            |
|   | (a) an <i>ICVC</i> ;  |                                   |
|   | (b) [deleted]   |                                   |
|   | (c) [deleted]   |                                   |
| SUP 16.4 and SUP 16.5   | <b>All categories of <i>firm</i> except:</b>                                      | <b>Entire sections</b>            |
|   | (-a) a <i>credit union</i> ;  |                                   |
|   | (a) an <i>ICVC</i> ;  |                                   |
|   | (b) [deleted]   |                                   |
|   | (c) [deleted]   |                                   |
|   | (d) a <i>non-directive friendly society</i> ;                                     |                                   |
|   | (e) [deleted]   |                                   |
|   | (f) a <i>sole trader</i> ;  |                                   |
|   | (g) a <i>service company</i> ;  |                                   |
|   | (h) [deleted]   |                                   |
|   | (i) a <i>firm with permission to carry on only retail investment activities</i> ; |                                   |
| (ia) a <i>firm with permission only to advise on P2P agreements (unless that activity is carried on exclusively with or for professional clients)</i> ; |   |                                   |

| (1) Section(s) | (2) Categories of firm to which section applies  | (3) Applicable rules and guidance |
|----------------|--|-----------------------------------|
|                | (j) a firm with permission to carry on only insurance distribution activity, home finance mediation activity, or both; |                                   |
|                | (ja) an FCA-authorized person with permission to carry on only credit-related regulated activity;                      |                                   |
|                | (jb) a firm with permission to carry on only regulated claims management activities;                                   |                                   |
|                | (jc) a firm with permission to carry on only funeral plan distribution;  |                                   |
|                | (k) a firm falling within a combination of (i), (ia), (j), (ja), (jb) and (jc).  |                                   |
|                | (l) a firm with permission to carry on only the regulated activity of administering a benchmark;                       |                                   |
| SUP 16.6       | Bank   | SUP 16.6.4 R to SUP 16.6.5 R      |
|                |  |                                   |
|                |  |                                   |
|                | Depository of an authorised fund   | SUP 16.6.6R to SUP 16.6.11R       |
| SUP 16.7A      | A firm subject to the requirement in SUP 16.7A.3 R or SUP 16.7A.5 R  | Sections as relevant              |
| SUP 16.8       | Insurer with permission to effect or carry out life policies, unless it is a non-directive friendly society            | Entire section                    |
|                | Firm with permission to establish, operate or wind up a personal pension scheme or a stakeholder pension scheme        | Entire section                    |
| SUP 16.10      | All categories of firm except:   | Entire section                    |
|                | (a) an ICVC; and   |                                   |
|                | (b) [deleted]  |                                   |
|                | (c) [deleted]  |                                   |
|                | (d) a dormant asset fund operator.   |                                   |
| SUP 16.11      | (1) A firm, other than a managing agent, which is:   |                                   |
|                | (a) a home finance provider; or  | Entire section                    |
|                | (b) an insurer; or   | Entire section                    |
|                | (c) the operator of a regulated collective investment scheme or an investment trust savings scheme; or                 | Entire section                    |
|                | (d) a person who issues or manages the relevant assets of the issuer of a structured capital-at-risk product; or       | Entire section                    |

| (1)<br>Section(s) | (2) Categories of firm to which section applies  |  | (3) Applicable rules and guidance  |
|-------------------|--|--|--|
|                   |  | (e) one of the following:  |  |
|                   |  | (i) a <i>non-threshold short-term loan firm</i> ;  | SUP 16.11.1R(1), SUP 16.11.3R(1), SUP 16.11.5R, SUP 16 Annex 20R and SUP 16 Annex 21R. |
|                   |  | (ii) a <i>threshold 1 category A firm</i> ;  | Entire section   |
|                   |  | (iii) a <i>threshold 1 category B firm</i> ;   | Entire section   |
|                   |  | (iv) a <i>threshold 2 category A firm</i> ; or   | Entire section   |
|                   |  | (v) a <i>threshold 2 category B firm</i> .   | Entire section   |
|                   | (2)  | a <i>firm</i> in whom the rights and obligations of the lender under a <i>regulated mortgage contract</i> are vested.  | The provisions governing performance data reports in SUP 16.11 and SUP 16 Annex 21     |
| SUP 16.12         | A <i>firm</i> undertaking the <i>regulated activities</i> as listed in SUP 16.12.4 R, unless exempted in SUP 16.12.1 G   |  | Sections as relevant to <i>regulated activities</i> as listed in SUP 16.12.4 R         |
| SUP 16.14         | A <i>CASS large firm</i> and a <i>CASS medium firm</i>   |  | Entire section   |
| SUP 16.18         | A <i>full-scope UK AIFM</i> and a <i>small authorised UK AIFM</i>  |  | SUP 16.8.3 R   |
| [deleted]         |  |  |  |
| SUP 16.23         | A <i>firm</i> subject to the <i>Money Laundering Regulations</i> and within the scope of SUP 16.23.1R  |  | Entire Section   |
| SUP 16.23A        | A <i>firm</i> undertaking the <i>regulated activities</i> in SUP 16.23A.1R   |  | Entire section   |
| SUP 16.24         | A <i>firm</i> with <i>permission to effect or carry out contracts of insurance</i> in relation to <i>life and annuity contracts of insurance</i> to the extent that the <i>firm</i> and its business falls within the scope of SUP 16.24.1R. |  | Entire Section   |
| SUP 16.25         | A <i>firm</i> with <i>permission to carry on regulated claims management activities</i> .  |  | Entire section   |
| SUP 16.27         | A <i>firm</i> which, in respect of <i>general insurance contracts</i> , is:  |  | Entire section   |
|                   | (a)  | an <i>insurer</i> ;  |  |
|                   | (b)  | a <ul style="list-style-type: none"> <li>(i) <i>TP firm</i> which has <i>temporary permission</i>; or</li> <li>(ii) a <i>Gibraltar-based firm</i>, treated as having <i>permission</i>, to effect <i>contract of insurance</i> including those providing services</li> </ul> |  |

| (1) Section(s)  | (2) Categories of firm to which section applies  | (3) Applicable rules and guidance |
|---|--|-----------------------------------|
|   | from an establishment outside the UK with a <i>customer</i> in the UK;                       |                                   |
|   | (c) a <i>managing agent</i> ; or   |                                   |
|   | (d) an <i>insurance intermediary</i> ,   |                                   |
|   | to the extent that the <i>firm</i> and its business falls within the scope of SUP 16.27.7R.  |                                   |
| SUP 16.28   | A <i>firm</i> which, in respect of <i>general insurance contracts</i> , is:                  | Entire section                    |
|   | (1) an <i>insurer</i> ;  |                                   |
|   | (2) a <i>managing agent</i> ;  |                                   |
|   | (3) an <i>insurance intermediary</i> ;   |                                   |
|   | (4) a <i>TP firm</i> ; or  |                                   |
|   | (5) a <i>Gibraltar-based firm</i> that is not a <i>TP firm</i> .                             |                                   |
|   | to the extent that the <i>firm</i> and its business falls within the scope of SUP 16.28.8R.  |                                   |
| SUP 16.29   | A <i>MIFIDPRU investment firm</i> other than in the circumstances specified in SUP 16.29.1R. | Entire section                    |
| SUP 16.30   | A <i>person</i> who is:  | Entire section                    |
|   | (1) a <i>firm</i> except as specified in SUP 16.30.1R;                                       |                                   |
|   | (2) an <i>authorised electronic money institution</i> ;                                      |                                   |
|   | (3) an <i>authorised payment institution</i> ;   |                                   |
|   | (4) a <i>registered account information service provider</i> ;                               |                                   |
|   | (5) a <i>small electronic money institution</i> ;  |                                   |
|   | (6) a <i>small payment institution</i> ;   |                                   |
|   | (7) a <i>UK RIE</i> .  |                                   |
| SUP 16.31   | A <i>firm</i> with <i>approver permission</i> .  | Entire section                    |
| Note 1 [deleted]  |  |                                   |
| Note 2 The application of SUP 16.13 is set out under SUP 16.13.1 G; the application of SUP 16.15 is set out under SUP 16.15.1 G; the application of SUP 16.16 is set out SUP 16.16.1 R and SUP 16.16.2 R the application of SUP 16.17 is set out in SUP 16.17.3 R and SUP 16.17.4 R; and the application of SUP 16.26 is set out in SUP 16.26.1R. |  |                                   |
| Note 3 The application of SUP 16.18 for the types of <i>AIFMs</i> specified in SUP 16.1.1C G is set out in SUP 16.18.2 G.   |  |                                   |

- 16.1.4 **G**
- (1) This chapter contains requirements to report to the *FCA* on a regular basis. These requirements include reports relating to a *firm's* financial condition, and to its compliance with other *rules* and requirements which apply to the *firm*. Where the relevant requirements are set out in another section of the *Handbook*, this chapter contains cross references. An example of this is financial reporting for *insurers* and *friendly societies*.
  - (2) Where such requirements already apply to a *firm* under legislation other than the *Act*, they are not referred to in this chapter. An example of this is reporting to the *FCA* by *building societies* under those parts of the Building Societies Act 1986 which have not been repealed.
  - (3) Requirements for individual *firms* reflect:
    - (a) the category of *firm*;
    - (b) the nature of business carried on;
    - (c) whether a *firm* has its registered office (or if it does not have a registered office, its head office) in the *United Kingdom*; and
    - (d) [deleted]
    - (e) the regulated activities the *firm* undertakes.
- 16.1.5 **G** [deleted]
- 16.1.6 **G** [deleted]
- 16.1.7 **G** Where a *PRA-authorised person* is required to notify or provide any information to (a) the *FCA* by a *PRA Handbook* provision and (b) the *FCA* by the equivalent provision in the *FCA Handbook*, the *PRA-authorised person* is expected to comply with both provisions.