

INTEGRATED REGULATORY REPORTING (AMENDMENT) INSTRUMENT 2005

Powers exercised

- A. The Financial Services Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 138 (General rule-making power);
 - (2) section 156 (General supplementary powers); and
 - (3) section 157(1) (Guidance).
- B. The rule-making powers listed above are specified for the purpose of section 153(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force on 1 January 2007.

Revocation of previous amendments

- D. The provisions set out in Annex A to this instrument, as made or amended by the Supervision Manual (Reporting and Audit Requirements) Instrument 2004 (FSA 2004/29), commencement of which was suspended by the Integrated Regulatory Reporting Instrument 2004 (FSA 2004/79), are hereby revoked.

Amendments to the Supervision manual

- E. The Supervision manual is amended in accordance with Annex B to this instrument.

Citation

- F. This instrument may be cited as the Integrated Regulatory Reporting (Amendment) Instrument 2005.

By order of the Board
17 November 2005

Annex A

Revoked amendments to the Supervision manual

The following provisions were made or amended in Part 3 of Annex A to the Supervision Manual (Reporting and Audit Requirements) Instrument 2004 (FSA 2004/29), commencement of which was suspended by the Integrated Regulatory Reporting Instrument 2004 (FSA 2004/79). These amendments are now revoked.

1. *SUP* 16.1.3 R: insertion into the table of:

...		
<i>SUP</i> 16.7	
	<i>Insurer</i> <i>Friendly society</i>	<i>SUP</i> 16.7.73R to <i>SUP</i> 16.7.75R
	...	

...

2. *SUP* 16.7.2G: amendments made to this guidance

3. *SUP* 16.7.5G: insertion into the table of:

...	
<i>Insurer</i> <i>Friendly society</i>	<i>SUP</i> 16.7.73R to <i>SUP</i> 16.7.75R
...	

4. Amendments made to:

- a. *SUP* 16.7.8R
- b. *SUP* 16.7.10R
- c. *SUP* 16.7.12R
- d. *SUP* 16.7.17R
- e. *SUP* 16.7.21R
- f. *SUP* 16.7.25R
- g. *SUP* 16.7.27R
- h. *SUP* 16.7.29R
- i. *SUP* 16.7.33R
- j. *SUP* 16.7.36R
- k. *SUP* 16.7.58R
- l. *SUP* 16.7.63R
- m. *SUP* 16.7.63AG
- n. *SUP* 16.7.66R

5. Insertion of the following new provisions:

- a. *SUP* 16.7.73R
- b. *SUP* 16.7.74R
- c. *SUP* 16.7.75R

Annex B

Amendments to the Supervision manual

In this Annex, underlining indicates new text and striking through indicates deleted text.

Part 1: Amendments to the transitional provisions

SUP TP1 Transitional provisions

(1)	(2) Material to which the transitional applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Hand-book provision: coming into force																				
12 G	<u>SUP 16.7.7R;</u> <u>SUP 16.7.9R;</u> <u>SUP 16.7.11R;</u> <u>SUP 16.7.16R;</u> <u>SUP 16.7.20R;</u> <u>SUP 16.7.24R;</u>	R	<p>(1) Where a <i>rule</i> in SUP 16.7 requires a <i>firm</i> to submit information using the <i>RMAR</i> on a half yearly basis the relevant <i>rule</i> must be read as requiring the first return to be provided in accordance with SUP TR 12HR.</p> <p>(2) Where a <i>firm</i> is carrying on <i>regulated activities</i> on or before 1 January 2007 and is required under a <i>rule</i> in SUP 16.7 to submit information using the <i>MLAR</i>, the first return must cover the <i>firm's</i> first full financial quarter which starts on or after this date and be submitted 20 <i>business days</i> after period end.</p>	From <u>1 January 2007</u> – <u>31 December 2007</u>	<u>1 January 2007</u>																				
12 H	<u>SUP 16.7.26R;</u> <u>SUP 16.7.28R;</u> <u>SUP 16.7.35R;</u> <u>SUP 16.7.57R;</u> <u>SUP 16.7.62R;</u> <u>SUP 16.7.65R;</u> <u>SUP 16.7.73R;</u>	R	<p>If SUP TR 12G R (1) applies, the <i>firm's</i> first return must be provided as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Accounting reference date</u> (dates inclusive)</th> <th style="text-align: center;"><u>Reporting period starts</u></th> <th style="text-align: center;"><u>Reporting period ends</u></th> <th style="text-align: center;"><u>Return to be provided</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Between <u>1 January</u> and <u>31 March</u></td> <td style="text-align: center;">The day after the <u>accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>6 months</u> after the <u>accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>30 business days</u> after period end.</td> </tr> <tr> <td style="text-align: center;">Between <u>1 April</u> and <u>30 June</u></td> <td style="text-align: center;"><u>1 January 2007</u></td> <td style="text-align: center;"><u>Accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>30 business days</u> after period end.</td> </tr> <tr> <td style="text-align: center;">Between <u>1 July</u> and <u>30 September</u></td> <td style="text-align: center;">The day after <u>6 months</u> preceding the <u>accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>Accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>30 business days</u> after period end.</td> </tr> <tr> <td style="text-align: center;">Between <u>1 October</u> and <u>31 December</u></td> <td style="text-align: center;"><u>1 January 2007</u></td> <td style="text-align: center;"><u>6 months</u> before the <u>accounting reference date</u> within <u>2007</u></td> <td style="text-align: center;"><u>30 business days</u> after period end</td> </tr> </tbody> </table>	<u>Accounting reference date</u> (dates inclusive)	<u>Reporting period starts</u>	<u>Reporting period ends</u>	<u>Return to be provided</u>	Between <u>1 January</u> and <u>31 March</u>	The day after the <u>accounting reference date</u> within <u>2007</u>	<u>6 months</u> after the <u>accounting reference date</u> within <u>2007</u>	<u>30 business days</u> after period end.	Between <u>1 April</u> and <u>30 June</u>	<u>1 January 2007</u>	<u>Accounting reference date</u> within <u>2007</u>	<u>30 business days</u> after period end.	Between <u>1 July</u> and <u>30 September</u>	The day after <u>6 months</u> preceding the <u>accounting reference date</u> within <u>2007</u>	<u>Accounting reference date</u> within <u>2007</u>	<u>30 business days</u> after period end.	Between <u>1 October</u> and <u>31 December</u>	<u>1 January 2007</u>	<u>6 months</u> before the <u>accounting reference date</u> within <u>2007</u>	<u>30 business days</u> after period end		
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Part 2: Amendments to SUP 16

16.1.3 R

	...	
16.7	<u>Insurer</u> <u>Friendly society</u>	<u>SUP 16.7.73R to SUP 16.7.75R</u>
...	A firm not subject to other reporting requirements...	

...

- 16.7.2G (1) Financial reporting requirements for *insurers*, excluding *friendly societies* are set out in *IPRU(INS)*. For their other reporting requirements, see SUP 16.7.73R -16.7.75R.
- (2) Financial reporting requirements for *friendly societies* are set out in *IPRU(FSOC)*. For their other reporting requirements, see SUP 16.7.73R -16.7.75R.

16.7.5G

Table Applicable rules and guidance on ~~financial~~ reports (see SUP 16.7.1G)

...	
<u>Insurer</u> <u>Friendly society</u>	<u>SUP 16.7.73R – SUP 16.7.75R</u>
A firm not subject to other reporting requirements...	...

...

16.7.8R

Table ~~Financial r~~Reports from a UK bank (see SUP 16.7.7R)

Content of report	Form or Return (Note 1)	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u>	<u>RMAR</u> (excluding	<u>Half yearly</u>	<u>30 business days after period end</u>

<u>(1) insurance mediation activity;</u>	<u>sections A, B, C, D, E)</u>		
<u>(2) mortgage mediation activity;</u>			
<u>(3) retail investment activity.</u>			
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR (excluding A1, A2, B1 and C)</u>	<u>Quarterly</u>	<u>20 business days after quarter end</u>

Note 1= When giving the report required, a *bank* must use the form or return indicated, if any. The content of the form has the status of *guidance* on the type of information that should be provided to meet the reporting obligation. A copy of the form is located in *SUP 16 Ann 1R*. The *RMAR* and *MLAR* are located at *SUP 16 Ann 18AR* and *Ann 19AR* respectively and have the status of *rules*.

...

16.7.10R

Table ~~Financial r~~Reports from an EEA Bank (see *SUP 16.7.9R*)

Content of report	Form <u>or</u> <u>Return</u> (Note <u>1</u>)	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> <u>(1) insurance mediation activity;</u> <u>(2) mortgage mediation activity;</u> <u>(3) retail investment activity.</u>	<u>RMAR (excluding A, B C, D, E)</u>	<u>Half yearly</u>	<u>30 business days after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration</u>	<u>MLAR (excluding A1, A2, B1, C)</u>	<u>Quarterly</u>	<u>20 business days after quarter end</u>

Note 1= When giving the report required, a *bank* must use the form or return indicated, if any. The content of the form has the status of *guidance* on the type of information that should be provided to meet the reporting obligation. A copy of the form is located in *SUP 16 Ann 1R*. The *RMAR* and *MLAR* are located at *SUP 16 Ann 18AR* and *Ann 19AR* respectively and have the status of *rules*.

...

16.7.12R

Table ~~Financial~~ Reports from a bank established outside the EEA (see SUP16.7.11R)

Content of report	Form or Return (Note 1)	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <i>insurance mediation activity;</i> (2) <i>mortgage mediation activity;</i> (3) <i>retail investment activity.</i>	<u>RMAR</u> (excluding A, B, C, D, E)	<u>Half yearly</u>	<u>For half yearly report: 30 business days after period end.</u>
<u>Adequate information relating to mortgage lending and mortgage administration</u>	<u>MLAR</u>	<u>Quarterly</u>	<u>20 business days after quarter end</u>

Note 1 = When giving the report required, a bank must use the form or return indicated, if any. The content of the form has the status of *guidance* on the type of information that should be provided to meet the reporting obligation. A copy of the form is located in SUP 16 Ann 1R. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of *rules*.

...

16.7.17R

Table ~~Financial~~ Reports from a building society (see SUP 16.7.16R)

Content of report	Form or Return (Note 1)	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <i>insurance mediation activity;</i> (2) <i>mortgage mediation activity;</i> (3) <i>retail investment activity.</i>	<u>RMAR</u> (excluding sections A, B, C, D, E)	<u>Half yearly</u>	<u>30 business days after period end.</u>
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u> (excluding A1, A2, B1 and C)	<u>Quarterly</u>	<u>20 business days after quarter end</u>

Note 1 = When giving the report required, a *building society* must use the form or return indicated, if any. The content of the form has the status of *guidance* on the type of information that should be provided to meet the reporting obligation. A copy of the form is located at *SUP 16 Ann 3R* for all reports (except the “Analysis of interest rate gap” for which no form is provided). The *RMAR* and *MLAR* are located at *SUP 16 Ann 18AR* and *Ann 19AR* respectively and have the status of *rules*.

...

16.7.21R

Table ~~Financial~~ RReports required from service companies (see *SUP 16.7.20R*)

Report	Frequency	Due date
Annual audited financial statements	Annually	6 months after the <i>firm's accounting reference date</i>

...

16.7.25R

Table ~~Financial~~ RReports required from a securities and futures firm which is a category A or B firm or a broad scope firm (see *SUP 16.7.24R*)

Report	<u>Return</u>	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <i>insurance mediation activity</i> ; (2) <i>mortgage mediation activity</i> ; (3) <i>retail investment activity</i> .	<u><i>RMAR</i></u> (excluding sections A, B, C, D, E) (Note 5)	<u>Half yearly</u>	<u>For half yearly report: 30 <i>business days</i> after period end</u>
<u>Adequate information relating to <i>mortgage lending</i> and <i>mortgage administration</i></u>	<u><i>MLAR</i></u> (excluding A1, A2 and B1) (Note 6)	<u>Quarterly</u>	<u>20 <i>business days</i> after quarter end</u>

...

Note 6 = When giving the report required, a *firm* must use the return indicated. The *RMAR* and *MLAR* are located at *SUP 16 Ann 18AR* and *Ann 19AR* respectively and have the status of *rules*.

...

16.7.27R

Table ~~Financial~~ ~~Reports~~ required from a securities and futures firm which is a category C or D firm or an arranger or venture capital firm (see SUP16.7.26R)

Report	Return	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <u>insurance mediation activity;</u> (2) <u>mortgage mediation activity;</u> (3) <u>retail investment activity.</u>	<u>RMAR</u> (excluding sections A, B, C, D, E) (Note 5)	<u>Half yearly</u>	<u>For half yearly report: 30 business days after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u> (excluding A1, A2 and B1) (Note 6)	<u>Quarterly</u>	<u>20 business days after quarter end</u>

...

Note 6 = When giving the report required, a firm must use the return indicated. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of rules.

...

16.7.29R

~~Financial~~ ~~Reports~~ from a securities or futures firm which is an adviser, local or a traded options market maker (see SUP 16.7.28R)

Report	Return	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <u>insurance mediation activity;</u> (2) <u>mortgage mediation activity;</u> (3) <u>retail investment activity.</u>	<u>RMAR</u> (excluding sections A, B, C, D E) (Note 1)	<u>Half yearly</u>	<u>For half yearly report: 30 business days after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u> (excluding A1, A2 and	<u>Quarterly</u>	<u>20 business days after quarter end</u>

	<u>B1</u> (Note 1)		
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Note 1 = When giving the report required, a firm must use the return indicated. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of rules.

- 16.7.33R (1) Any report in SUP 16.7.23R to SUP 16.7.30R submitted to the FSA by a securities and futures firm must be signed by two authorised signatories satisfying the requirements of SUP 16.7.33R(2), except for:
- (a) the audited accounts of a subsidiary of the firm and the firm's audited annual financial statements; ~~and~~
 - (aa) reports in accordance with SUP 16 Ann 18AR or SUP 16 Ann 19AR; and
 - (b) other reports where the firm is a sole trader, when only one authorised signatory is required; and

...

...

16.7.36R

Table Financial Reports from an investment management firm (see SUP 16.7.35R)

Report	Return	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> (1) <u>insurance mediation activity;</u> (2) <u>mortgage mediation activity;</u> (3) <u>retail investment activity.</u>	<u>RMAR</u> (excluding sections A, B, C, D, E) (Note 6)	<u>Half yearly</u>	<u>For half yearly report: 30 business days after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u> (excluding A1, A2 and B1) (Note 7)	<u>Quarterly</u>	<u>20 business days after quarter end</u>

...

Note 7 = When giving the report required, a firm must use the return indicated. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of rules.

...

16.7.58R

Table ~~Financial r~~Reports from a members' adviser (see SUP16.7.57R)

Report	<u>Return</u> (<u>Note 1</u>)	Frequency	Due date
...			
Quarterly reporting statement		Quarterly	15 <i>business days</i> after quarter end
<u>Adequate information relating to the following activities:</u> (1) <i>insurance mediation activity;</i> (2) <i>mortgage mediation activity;</i> (3) <i>retail investment activity.</i>	<u>RMAR</u> (excluding A, B C, D, E)	<u>Half yearly</u>	<u>For half yearly report: 30 <i>business days</i> after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u>	<u>Quarterly</u>	<u>20 <i>business days</i> after quarter end</u>

Note 1 = When giving the report required, a *firm* must use the return indicated. The *RMAR* and *MLAR* are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of *rules*.

...

16.7.63R

Table ~~Financial r~~Reports required from a credit union (see SUP16.7.62R)

Content of report	<u>Form or</u> <u>Return</u>	Frequency	Due date
Key financial data	CQ	Quarterly	One <i>month</i> after quarter end
Extended financial data	CY	Annually	Seven <i>months</i> after the financial year end
<u>Adequate information relating to the following activities:</u> (1) <i>insurance mediation activity;</i> (2) <i>mortgage mediation activity;</i>	<u>RMAR</u> (excluding sections A, B, C, D E) (<u>Note 1</u>)	<u>Half yearly</u>	<u>For half yearly report: 30 <i>business days</i> after period end</u>

<u>(3) retail investment activity.</u>			
<u>Adequate information relating to mortgage lending and mortgage administration.</u>	<u>MLAR</u> (excluding A1, A2, B1 and C) (Note 1)	<u>Quarterly</u>	<u>20 business days</u> <u>after quarter end</u>

Note 1 = When giving the report required, a *firm* must use the return indicated. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of rules.

16.7.63A G ~~Guidance~~ Notes for the completion of the reports are contained in SUP 16 Ann 15 G, SUP 16 Ann 18BG and SUP 16 Ann 19BG.

...

16.7.66R

Table ~~Financial~~ Reports from an ELMI (see SUP16.7.65R)

Content of report	Form or Return (Note 1)	Frequency	Due date
...			
<u>Adequate information relating to the following activities:</u> <u>(1) insurance mediation activity;</u> <u>(2) mortgage mediation activity;</u> <u>(3) retail investment activity.</u>	<u>RMAR</u> (excluding sections A, B, C, D, E)	<u>Half yearly</u>	<u>30 business days</u> <u>after period end</u>
<u>Adequate information relating to mortgage lending and mortgage administration</u>	<u>MLAR</u> (excluding A1, A2, B1 and C)	<u>Quarterly</u>	<u>20 business days</u> <u>after quarter end</u>

Note 1=When giving the report required, an *ELMI* must use the form or return indicated (if any).

A copy of forms BSD 3 and ELM-CA/LE are set out in SUP 16 Annex 1R. The RMAR and MLAR are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of rules.

...

Insurers and friendly societies

16.7.73R If an *insurer* or a *friendly society* is carrying on any of the activities set out in SUP 16.7.74R, it must submit a report to the *FSA* in accordance with SUP 16.7.75R.

16.7.74R The activities referred to in SUP 16.7.73R are:

- (1) *insurance mediation activity*;
- (2) *mortgage mediation activity*;
- (3) *retail investment activity*;
- (4) *mortgage lending*; and
- (5) *mortgage administration*.

16.7.75R

Table Reports from an insurer or friendly society (see SUP 16.7.73R)

<u>Report</u>	<u>Return (Note 1)</u>	<u>Frequency</u>	<u>Due date</u>
<u>Adequate information relating to the following activities:</u> <u>(1) <i>insurance mediation activity</i></u> ; <u>(2) <i>mortgage mediation activity</i></u> ; <u>(3) <i>retail investment activity</i></u> .	<u><i>RMAR</i></u> (excluding sections <u>A, B, C, D, E</u>)	<u>Half yearly</u>	<u>30 business days after period end</u>
<u>Adequate information relating to <i>mortgage lending</i> and <i>mortgage administration</i></u> .	<u><i>MLAR</i></u> (excluding <u>A1, A2, B1 and C</u>)	<u>Quarterly</u>	<u>20 business days after quarter end</u>

Note 1 = When giving the report required, a *firm* must use the return indicated. The *RMAR* and *MLAR* are located at SUP 16 Ann 18AR and Ann 19AR respectively and have the status of *rules*.