

**INTEGRATED REGULATORY REPORTING (AMENDMENT NO 5)
INSTRUMENT 2009**

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) and (4) (Guidance).
- B. The rule-making powers listed above are specified for the purposes of section 153(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force on 6 July 2009.

Amendments to the Handbook

- D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Citation

- E. This instrument may be cited as the Integrated Regulatory Reporting (Amendment No 5) Instrument 2009.

By order of the Board
25 June 2009

Annex

Amendments to the Supervision manual (SUP)

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

16 Reporting requirements

16.1 Application

...

16.1.3 R Application of difference sections of SUP 16

(1) Section(s)	(2) Categories of firms to which section applies		(3) Applicable rules and guidance
<i>SUP</i> 16.1, <i>SUP</i> 16.2 and <i>SUP</i> 16.3	All categories of <i>firm</i> except:		
	(a)	...	
	(b)	an <i>incoming EEA firm</i> or <i>incoming Treaty firm</i> , which is not:	
		(i) a <i>firm</i> of a type to which <i>SUP</i> 16.6 or <i>SUP</i> 16.7 or <i>SUP</i> 16.12 applies; or	
		...	
...			

...

16.12 Integrated Regulatory Reporting

Application

16.12.1 G The effect of *SUP* 16.1.1R is that this section applies to every *firm* carrying on business set out in column (1) of *SUP* 16.12.4R except:

...

(3) an *authorised professional firm* (other than one that must comply

with *IPRU(INV)* 3, 5, 10 or 13 in accordance with *IPRU(INV)* 2.1.4R, where *SUP* 16.12.4R will apply in respect of the business the firm undertakes), which must comply with *SUP* 16.12.30R and *SUP* 16.12.31R; and

...

...

Reporting Requirement

16.12.3 R (1) Any *firm* permitted to carry on any of the activities within each of the *RAGs* set out in column (1) of the table in *SUP* 16.12.4R must:

- (a) (i) unless (ii) or (iii) applies, submit to the *FSA* the duly completed *data items* or other items applicable to the *firm* as set out in the provision referred to in column (2) of that table;
- (ii) ~~to the extent that~~ unless (iii) applies, where a *firm* is required to submit completed *data items* in respect of ~~for~~ more than one *RAG*, ~~the~~ that *firm* must only submit the *data item* of the same name and purpose in respect of the lowest numbered *RAG* applicable to it, *RAG* 1 being the lowest and *RAG* 10 the highest;
- (iii) ~~(ii) does not apply to any *data items* relating to the *FSA* fees or *FOS* or *FSCS* levy, or threshold conditions, which must be submitted in respect of each *RAG* where a *firm* is, but for this rule,~~ required to submit *data items* for more than one *RAG* and this includes the submission of *data items* in respect of *FSA* fees, the *FOS* or *FSCS* levy, or threshold conditions, that *firm* must only submit these *data items* if they belong to the lowest numbered of the *RAGs* applicable to it;
- (iv) in the case of a *non-EEA bank*, or an *EEA bank* (whether or not it has ~~permission to accept deposits~~ for accepting deposits) other than one with ~~permission~~ permission for ~~cross border services~~ cross border services only, any ~~data items~~ *data items* submitted should, unless indicated otherwise, only cover the activities of the branch operation in the *United Kingdom*;

...

- (b) submit this information at the frequency and in respect of the periods set out in the provision referred to in column

(3); and

- (c) submit this information by the due date referred to in the provision referred to in column (4).

...

16.12.3A G The following is designed to assist *firms* to understand how the reporting requirements set out in this chapter operate when the circumstances set out in SUP 16.12.3R(1)(a)(ii) apply.

(1) Example 1

A ~~UK bank~~ *BIPRU 730K firm* that undertakes activities in both *RAG 4 3* and *RAG 7*

Overlaying the requirements of ~~RAG~~ *RAG 4 3* (~~data items~~ *data items*) with the requirements of ~~RAG~~ *RAG 7* shows the following:

RAG 4 3 (SUP 16.12.6R 16.12.11R) data items	RAG 7 (<i>SUP 16.12.22AR</i>) data items
Annual accounts <i>Annual reports and accounts</i>	Annual accounts <i>Annual reports and accounts</i>
Audited accounts <i>Annual report and accounts of the mixed-activity holding company</i>	Annual accounts <i>Annual report and accounts of the mixed-activity holding company</i> (note 10)
...	...
UK integrated group large exposures	UK integrated group large exposures
Liquidity (other than stock)	
Liquidity stock	
Forecast data	
Solo consolidation data	Solo consolidation data
<u>Pillar 2 questionnaire</u>	Pillar 2 questionnaire
Interest rate gap report	
Non-EEA sub-group	Non-EEA sub-group
	Professional indemnity insurance

	Threshold conditions
	Training and Competence
	<u>COBS</u> data
	Supplementary product sales data
<u>Client money and client assets</u>	Client money and client assets
	Fees and levies
<u>CFTC</u>	
<u>IRB portfolio risk</u>	<u>IRB portfolio risk</u>
<u>Securitisation</u>	<u>Securitisation</u>

From this, the additional reports that are required are:

- (a) ~~Pillar 2 questionnaire (FSA019), but the note that applies to the data item for RAG 7 firms (note 8) makes clear this only applies to BIPRU investment firms (so it should not be completed by a RAG 1 firm); [deleted]~~
- (b) Professional indemnity insurance, where RAG 7 ~~firms~~ firms complete Section E of the RMAR, and therefore a RAG 1 ~~firm~~ firm should complete that;
- (c) ~~Threshold conditions, which is not applied across RAGs by virtue of SUP 16.12.3 R(1)(a)(iii); [deleted]~~
- (d) Training and competence data, where RAG 1 ~~firm~~ firms should also complete Section G of RMAR;
- (e) Conduct of business data, where RAG 1 ~~firm~~ firms should complete Section H of RMAR;
- (f) ~~Supplementary product sales data, the reporting requirements for which are met by completing Section I of RMAR; and [deleted]~~
- (g) ~~Fees and levies, which are not applied across RAGs by virtue of SUP 16.12.3 R(1)(a)(iii); [deleted]~~

The reporting frequency and submission times for items (b), ~~(d)~~ and ~~(f)~~ (e) above are then derived from the rules applicable to BIPRU firms in SUP 16.12.23R and SUP 16.12.24R. Threshold conditions and fees and levies reports do not need to be submitted as they are not required under the lowest numbered of the two RAGs in this example, see SUP 16.12.3R(1)(a)(iii).

(2) Example 2

A ~~non-EEA~~ UK bank in RAG 1 that also carries on activities in RAG 5

Again, overlaying the RAG 1 reporting requirements with the requirements for a RAG 5 ~~firm~~ firm gives the following:

RAG 1 requirements (SUP 16.12.5R)	RAG 5 requirements (SUP 16.12.18AR)
Annual accounts <u>Annual report and accounts</u>	Annual accounts <u>Annual report and accounts</u>
Audited accounts <u>Annual report and accounts of the mixed activity holding company</u>	
...	
ELMI questions	
Non-EEA sub-group	
<u>Sectoral information, including arrears and impairment</u>	
<u>Maturity analysis of assets and deposits</u>	
<u>IRB portfolio risk</u>	
<u>Securitisation</u>	
	Lending – Business flow and rates
	...
	Fees and levies

....

(a) ..

...

(h) ~~Fees and levies, which are not applied across RAGs by virtue of SUP 16.12.3 R (1)(a)(iii).~~

Fees and levies are not applicable as they are not required to be submitted under the lowest numbered RAG in this example. The reporting frequency and

submission times for items (a) to (g) above are then derived from the rules applicable to *RAG 5 firms* firms in *SUP 16.12.18R*.

The fact that the *non-EEA bank* has no specific data item to complete in respect of the balance sheet and capital adequacy in *RAG 1* means that the notional requirement to provide such reports is satisfied by a non-submission. For example, in the case of the balance sheet for a *non-EEA bank*, this data is not requested as it duplicates data provided to the Bank of England, which is also available to the *FSA*.

16.12.3B G Firms' attention is drawn to *SUP 16.3.25G* regarding a single submission for all *firms* in the group.

16.12.4 R Table of applicable rules containing *data items*, frequency and submission periods

(1)		(2)	(3)	(4)
RAG number	Regulated activities	Provisions containing:		
		applicable data items	reporting/frequency period	Due date
RAG 1	...	...	...	...
...				
RAG 5	<ul style="list-style-type: none"> • entering into a regulated mortgage contract • administering a regulated mortgage contract ▪ <u>home finance administration or home finance providing activity</u>	...	...	...
...				

16.12.4A G RAG 1 includes an *incoming EEA firm* exercising a *BCD* right through a *UK* branch.

Regulated Activity Group 1: Applicable data items

16.12.5 R The applicable *data items* and forms or reports referred to in *SUP*

16.12.4R are set out according to *firm* type in the table below:

Description of data item <u>data item</u>	Prudential category of <i>firm</i> , and applicable data items <u>data items</u> and reporting format (Note 1)						

Annual accounts <u>Annual report and accounts</u>	...		...			...
Audited accounts <u>Annual report and accounts of the mixed-activity holding company</u> (note 9)	...						
...							
...							
Note 4	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the <i>data item</i> in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the</u></p>						

	<p><u>threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where data element 93A in data item FSA003 (or similar) is greater than £10 million, or its currency equivalent, at the relevant reporting date for the firm.</u></p>
Note 5	Only applicable to firms with a CAD2 waiver <u>VaR model permission under GENPRU 2.1.52R.</u>
Note 6	This is only applicable to a firm that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach or Advanced Modelling Approaches <u>either the standardised approach, alternative standardised approach, or advanced measurement approach under BIPRU 6.</u>
Note 7	Only applicable to a firm that has a waiver under BIPRU 2.1 to solo consolidate subsidiaries. <u>Only applicable to a firm that has a solo consolidation waiver.</u>
...	
Note 11	Members of a <i>UK consolidation group</i> should only submit this <i>data item</i> at the <i>UK consolidation group</i> level. Firms² attention is drawn to SUP 16.3.25G regarding a single submission for all firms in the group.
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. Firms² attention is drawn to SUP 16.3.25G regarding a single submission for all firms in the group.
Note 13	Only applicable to firms that have an IRB permission <u>IRB permission to use the IRB approach and BIPRU 4.</u>
...	

- 16.12.6 R The applicable reporting frequencies for submission of *data items* and periods referred to in SUP 16.12.5R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

<i>Data item</i>	Unconsolidated <i>UK banks and building societies</i>	Solo consolidated <i>UK banks and building societies</i>	Report on a <i>UK consolidation group</i> basis by <i>UK banks and building</i>	Other members of RAG RAG 1
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			<i>societies</i>	
Annual accounts <u>Annual report and accounts</u>
Annual accounts <u>Annual report and accounts</u> of the <i>mixed-activity holding company</i>	...			
...				

16.12.7 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.6R.

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts <u>Annual report and accounts</u>				...
Annual accounts <u>Annual report and accounts</u> of the <i>mixed-activity holding company</i>				...
...				
FSA015		20 <u>30</u> <i>business days</i>	...	
...				

...

Regulated Activity Group 2.2

16.12.9 R The applicable *data items* referred to in SUP 16.12.4R are set out according to type of *firm* in the table below:

The applicable reporting frequencies for submission of *data items* and periods referred to in SUP 16.12.4R are set out in the table below and are calculated from a *firm's accounting reference date*, unless indicated otherwise.

The applicable due dates for submission referred to in SUP 16.12.4 R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

<u>Description of data item and Data data item</u>	<u>the Society of Lloyd's (note 1) Member's adviser (note 3)</u>		<u>Member's adviser (note 3) the Society (note 1)</u>		
	Frequency	Submission deadline	<u>Description of data item</u>	Frequency	Submission deadline
Annual audited accounts	Annually	6 months after the Society's accounting reference date	<u>Annual report and accounts</u>	Annually	6 months after the Society's accounting reference date
Annual Lloyd's return	Annually	6 months after the Society's accounting reference date	<u>Annual Lloyd's return</u>	Annually	6 months after the Society's accounting reference date
Syndicate returns (note 2)	Annually	6 months after the Society's accounting reference date	<u>Syndicate accounts and reports (note 2)</u>	Annually	6 months after the Society's accounting reference date
Audited annual financial statements				Annually	3 months after the firm's accounting reference date
Annual reporting statement				Annually	3 months after the firm's accounting reference date

					<i>date</i>
Annual reconciliation				Annually	3 months after the firm's accounting reference date
Audited accounts of any subsidiary, unless the rules in this chapter require those subsidiaries to submit accounts to the FSA				Annually	3 months after the firm's accounting reference date
Quarterly reporting statement	<u>Quarterly</u>	<u>15 business days after the quarter end</u>		<u>Quarterly</u>	<u>15 business days after the quarter end</u>
<u>Balance Sheet</u>					
<u>FSA001</u> (notes 4, 15, 20) or	<u>Quarterly or half yearly</u>	(note 14)			
<u>FSA029</u>	<u>Quarterly</u> (note 14)	(note 14)			
<u>Income Statement</u>					
<u>FSA002</u> (notes 4, 20), or	<u>Quarterly or half yearly</u> (note 14)	(note 14)			
<u>FSA030</u>	<u>Quarterly</u>	(note 14)			
<u>Capital Adequacy</u>					
<u>FSA003</u> (notes 4, 20) or	<u>Monthly, quarterly or half yearly</u> (note 14)	(note 14)			
<u>FSA033</u> (note	<u>Quarterly</u>	(note 14)			

<u>12) or</u> <u>FSA034 (note 13) or</u> <u>FSA035 (note 13)</u>	<u>Quarterly</u> <u>Quarterly</u>	<u>(note 14)</u> <u>(note 14)</u>			
<u>Credit Risk</u> <u>FSA004 (notes 4, 5, 20)</u>	<u>Quarterly or half yearly (note 14)</u>	<u>(note 14)</u>			
<u>Market Risk</u> <u>FSA005 (notes 4, 6, 20)</u>	<u>Quarterly or half yearly (note 14)</u>	<u>(note 14)</u>			
<u>Market Risk Supplementary</u> <u>FSA006 (note 7)</u>	<u>Quarterly</u>	<u>20 business days</u>			
<u>Operational Risk</u> <u>FSA007 (notes 8, 9)</u>	<u>Annually (note 18)</u>	<u>2 months</u>			
<u>Large Exposures</u> <u>FSA008 (notes 4, 20)</u>	<u>Quarterly</u>	<u>20 business days (note 19)</u>			
<u>Solo consolidation</u> <u>FSA016 (note 17)</u>	<u>Half yearly</u>	<u>30 business days</u>			
<u>UK integrated large exposures</u> <u>FSA018 (note 11)</u>	<u>Quarterly</u>	<u>45 business</u>			

		<u>days</u>			
<u>Pillar 2 questionnaire</u>					
<u>FSA019 (note 10)</u>	<u>Annually</u>	<u>2 months</u>			
<u>Non-EEA subgroup</u>					
<u>FSA028</u>	<u>Half yearly</u>	<u>30 business days</u>			
<u>IRB portfolio risk</u>					
<u>FSA045 (note 16)</u>	<u>Quarterly or Half Yearly (note 14)</u>	<u>(note 14)</u>			
<u>Note 1</u>	The <i>Society of Lloyd's</i> must prepare its reports in the format specified in LLD 15 <u>IPRU(INS) Appendix 9.11</u> , unless Note 2 applies.				
<u>Note 2</u>	The <i>Society</i> must ensure that the annual syndicate returns accounts and reports are prepared in accordance with, and in the format set out in , Lloyd's Syndicate Accounting Byelaw (No. 18 of 1994) as amended and in force at <i>commencement</i> the Insurance Accounts Directive (Lloyd's Syndicate and Aggregate Accounts) Regulations 2008 (S.I. 2008/1950).				
...					
<u>Note 4</u>	<u>Only firms subject to IPRU(INV) 4 report data item FSA003.</u>				
<u>Note 5</u>	<p><u>This applies to a firm that is required to submit data item FSA003 and, at anytime within the 12 months up to its latest accounting reference date ("the relevant period"), was reporting data item FSA004 ("Firm A") or not reporting this item ("Firm B").</u></p> <p><u>In the case of Firm A it must report this data item if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p><u>The threshold is exceeded where data element 77A in data item FSA003 is greater than £10 million, or its currency</u></p>				

	<u>equivalent, at the relevant reporting date for the <i>firm</i>.</u>
<u>Note 6</u>	<p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at anytime within the 12 <i>months</i> up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA005 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p><u>The threshold is exceeded where <i>data element</i> 93A in <i>data item</i> FSA003 is greater than £50 million, or its currency equivalent, at the relevant reporting date for the <i>firm</i>.</u></p>
<u>Note 7</u>	<u>Only applicable to <i>firms</i> with a <i>VaR model permission</i>.</u>
<u>Note 8</u>	<u>This will not be applicable to <i>BIPRU limited activity firms</i> or <i>BIPRU limited licence firms</i> unless they have a <i>waiver</i> under <i>BIPRU 6.1.2G</i>.</u>
<u>Note 9</u>	<u>This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the <i>standardised approach</i>, <i>alternative standardised approach</i>, or <i>advanced measurement approach</i> under <i>BIPRU 6</i>.</u>
<u>Note 10</u>	<p><u>Only applicable to <i>BIPRU investment firms</i> that:</u></p> <p><u>(a) are subject to consolidated supervision under <i>BIPRU 8</i>, except those that are either included within the consolidated supervision of a group that includes a <i>UK credit institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>; or</u></p> <p><u>(b) have been granted an <i>investment firm consolidation waiver</i>; or</u></p> <p><u>(c) are not subject to consolidated supervision under <i>BIPRU 8</i>.</u></p> <p><u>A <i>BIPRU investment firm</i> under (a) must complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) must complete the report on the basis of its solo position.</u></p>
<u>Note 11</u>	<u>Members of a <i>UK integrated group</i> should only submit this</u>

	<u>data item at the UK integrated group level.</u>
<u>Note 12</u>	<u>FSA033 is only applicable to firms subject to IPRU(INV) 3</u>
<u>Note 13</u>	<u>Only applicable to firms subject to IPRU(INV) 5. FSA034 must be completed by a firm not subject to the exemption in IPRU(INV) 5.2.3(2)R.</u> <u>FSA035 must be completed by a firm subject to the exemption in IPRU(INV) 5.2.3(2)R.</u>
<u>Note 14</u>	<u>BIPRU 50K firms report half yearly on 30 business days submission, all other BIPRU firms on unconsolidated basis report quarterly on 20 business days submission. All UK consolidation group reports report half yearly on 45 business days submission. All other firms report monthly on 20 business days submission.</u>
<u>Note 15</u>	<u>This data item only applies to BIPRU firms.</u>
<u>Note 16</u>	<u>Only applicable to firms that have an IRB permission.</u>
<u>Note 17</u>	<u>Only applicable to a firm that has a solo consolidation waiver.</u>
<u>Note 18</u>	<u>The annual reporting date for this data item is six months after a firm's most recent accounting reference date.</u>
<u>Note 19</u>	<u>UK consolidation group reports have 45 business days submission.</u>
<u>Note 20</u>	<u>Firms that are members of a UK consolidation group are also required to submit FSA001, FSA002, FSA003, FSA004, FSA005 and FSA008 on a UK consolidation group basis.</u>

...

Regulated Activity Group 3

...

16.12.11 R The applicable *data items* referred to in SUP 16.12.4R are set out according to *firm* type in the table below:

Description of data item <u>data item</u>	<u>Firms prudential category and applicable data items data items (note 1)</u>							
	<u>BIPRU firms (note 17)</u>			<u>Firms other than BIPRU firms</u>				
	<u>730K</u>	<u>125K and UCITS investment</u>	<u>50K</u>	<u>IPRU(INV) Chapter 3</u>	<u>IPRU(INV) Chapter</u>	<u>IPRU(INV) Chapter</u>	<u>IPRU(INV) Chapter</u>	<u>UPRU</u>

		<i>firms</i>			5	9	13	
<u>Annual accounts</u> <u>Annual report</u> <u>and accounts</u>	...		..	...			No standard format (note 21)	...
<u>Annual accounts</u> <u>Annual report</u> <u>and accounts</u> of the mixed-activity holding company (note 10)	...							
...		
Balance sheet	...	...	...	FSA029 (notes 16 and 18)	FSA029 (note 16)	FSA029	FSA029 (note 15 16), or Section A RMAR (note 21 15)	FSA029 note 16
Income statement	...	...	...	FSA030 (notes 16 and 18)	...	...	FSA030 (note 16 15) or Section B RMAR (note 21 15)	FSA030 (note 16)
Capital adequacy	...	...	...	FSA033 (notes 16 and 18)	FSA034 or FSA035 (note 14 and 16)	...	FSA032 (note 15) or FSA037 (note 15 and 16) or Sections D1 and D2 RMAR (note 21 15)	FSA036 (note 16)
...								
Solo consolidation data	FSA016 (note 25)	FSA016 (<u>note 25</u>)	FSA016 (note 25)					
...								
CFTC	FSA040 (note 24)	FSA040 (<u>note 24</u>)	FSA040 (note 24)	FSA040 (<u>note 24</u>)	FSA040 (<u>note 24</u>)	FSA040 (<u>note 24</u>)	FSA040 (<u>note 24</u>)	FSA040 (<u>note 24</u>)
...								

Note 1	...
Note 2	Firms <u>Firms</u> that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of <i>BIPRU 8 Annex 5R</i> are also required to submit this report on a <i>UK consolidation group</i> basis.
Note 3	<p>This is only applicable to a firm where, at the annual review of this requirement, following its <i>accounting reference date</i>, (a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the <i>data item</i> in accordance with the above.</p> <p><u>This applies to a firm that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The</u> threshold is exceeded if where <u>data element 77A</u> in <i>data item</i> FSA003 (or similar) is greater than £10 million, or its currency equivalent, at the <u>relevant</u> reporting date for the <i>firm</i>.</p>
Note 4	<p>This is only applicable to a firm where, at the annual review of this requirement, following its <i>accounting reference date</i>, (a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the <i>data item</i> in accordance with the above.</p>

	<p><u>This applies to a firm that is required to submit data item FSA003 and, at anytime within the 12 months up to its latest accounting reference date (“the relevant period”), was reporting data item FSA005 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this data item if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where data element 93A in data item FSA003 (or similar) is greater than £50 million, or its currency equivalent, at the relevant reporting date for the firm.</u></p>
Note 5	Only applicable to firms with a CAD2 waiver <u>VaR model permission under GENPRU 2.1.52R.</u>
...	
Note 7	This is only applicable to a firm that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach or Advanced Modelling Approaches <u>either the standardised approach, alternative standardised approach, or advanced measurement approach under BIPRU 6.</u>
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) are subject to consolidated supervision under <i>BIPRU 8</i>, except those that are either included within the consolidated supervision of a group that includes a UK <i>credit institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>; or</p> <p>(b) subject to consolidated supervision under BIPRU 8 that have been granted an <i>investment firm consolidation waiver</i>; and or</p> <p>(c) are not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should <u>must</u> complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should <u>must</u> complete the report on the basis of its solo position.</p>
Note 9	This will be applicable to firms that are members of a <i>UK consolidation group</i> on the reporting date. Firms’ attention is drawn to SUP 16.3.25G regarding a single submission for all firms in the group.
...	

Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. <i>Firms' attention is drawn to SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the group.
...	
Note 15	FSA029, FSA030 and FSA032 must be completed by a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is an <i>exempt CAD firm</i>. <u>Section A or Section B RMAR and Sections D1 and D2 RMAR only apply to a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is not an <i>exempt CAD firm</i>.</u> FSA037 must be completed by any other <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 carrying out <i>RAG 3</i> activities.
Note 16	The annual <i>data item</i> to be submitted is additional to the fourth quarterly return to be submitted. The information to be submitted in the annual <i>data item</i> must (except for <i>exempt CAD firms</i> or <i>firms</i> subject to the small firms audit exemption) be audited before it is submitted. [deleted]
...	
Note 21	This is only applicable to a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is not an <i>exempt CAD firm</i>. [deleted]
Note 22	Only applicable to firms that have an <i>IRB</i> permission to use the <i>IRB</i> approach and <i>BIPRU 4</i>. <u>Only applicable to <i>firms</i> that have an <i>IRB</i> permission.</u>
...	
<u>Note 24</u>	<u>Only applicable to <i>firms</i> granted a <i>Part 30 exemption order</i> and operating an arrangement to cover forward profits on the London Metals Exchange.</u>
<u>Note 25</u>	<u>Only applicable to a <i>firm</i> that has a <i>solo consolidation waiver</i>.</u>

16.12.12 R The applicable reporting frequencies for *data items* referred to in *SUP 16.12.4R* are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's accounting reference data*, unless indicated otherwise.

<u>Data item</u> <u>Data item</u>	<i>BIPRU</i> <i>730K firm</i>	<i>BIPRU</i> <i>125K firm</i> and <i>UCITS</i> <i>investment</i> <i>firm</i>	<i>BIPRU</i> <i>50K firm</i>	Consolidated <i>BIPRU</i> <i>investment</i> <i>firm</i> <i>UK</i> <i>consolidation</i> <i>group</i>	<i>Firm</i> other than <i>BIPRU</i> <i>firms</i>

Annual accounts <u>Annual report and accounts</u>	...	...	...		...
Annual accounts <u>Annual report and accounts</u> of the mixed-activity holding company	...	...	...
...					
FSA005	...	...	...	Quarterly <u>Half yearly</u>	
...					
FSA007	Annual <u>(note 4)</u>	Annual <u>(note 4)</u>	Annual <u>(note 4)</u>	Annual <u>(note 4)</u>	
...					
FSA037					Quarterly
...					
...					
<u>Note 4</u>	<u>The reporting date for this data item is six months after a firm's most recent accounting reference date.</u>				

16.12.13 R The applicable due dates for submission referred to in ~~SUP 16.12.6R~~ 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.12R.

<i>Data item</i>	Monthly submission	Quarterly Submission	Half yearly Submission	Annual submission
Annual accounts <u>Annual report and accounts</u>				...
Annual accounts <u>Annual report and accounts</u> of the mixed-activity holding company				...
...				
FSA029		...		80 business days
FSA030		...		80 business days
...				
FSA033		...		80 business days
FSA034		...		80 business days
FSA035		...		80 business days
FSA036		...		80 business days
FSA037		20 business days		80 business days
...				
...				

Regulated Activity Group 4

...

- 16.12.15 R The applicable *data items* referred to in SUP 16.12.4 R according to type of *firm* are set out in the table below:

Description of data item <i>data item</i>	<i>Firms prudential category and applicable data items (note 1)</i>							
	<i>BIPRU</i>			<i>Firms other than BIPRU firms</i>				
	730K	125K and UCITS investment firms	50K	IPRU (INV) Chapter 3	IPRU (INV) Chapter 5	IPRU (INV) Chapter 9	IPRU (INV) Chapter 13	UPRU
Annual accounts <i>Annual report and accounts</i>	No standard format (note 13)							
Annual accounts <i>Annual report and accounts of the mixed-activity holding company (note 10)</i>					...			...
...								
Balance sheet	...	...	...	FSA 029 (note 16)	FSA029 (note 16)	...	FSA029 (note 16 15) or Section A RMAR (note 17 15)	...
Income statement	...	...	...	FSA030 (note 16)	FSA030 (note 16)	FSA 030	FSA030 (note 16 15) or Section B RMAR (note 17 15)	...
Capital adequacy	...	...	...	FSA 033 (note 16)	FSA034 or FSA035 (note 14 and 16)	...	FSA032 (note 14) or Section D1 and D2 RMAR (note 17) Section D1 and D2 RMAR or FSA032 (note 15)	FSA036 (note 16)

...								
Solo consolidation data	FSA016 (note 20)	FSA016 (note 20)	FSA016 (note 20)					
Threshold conditions							Section F RMAR (note 17 15)	
Volumes and type of business (note 21)	...	...	...	...	...	...	...	...
Client money and client assets	...	...	...	...	...	...	Section C RMAR (note 17 15) or FSA039	
CEFC	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040
Asset managers that use hedge fund techniques (note 21)	...	...	...	...	...	...	...	...
UCITS (note 22)	...	...	...	...	...	...	...	...
...								
Note 1	...							
Note 2	<i>Firms</i> that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.							
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and at anytime within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p>							

	<p>In both cases, the <u>The threshold is exceeded if where data element 77A in data item FSA003 (or similar) is greater than £10 million, or its currency equivalent, at the relevant reporting date for the firm.</u></p>
Note 4	<p>This is only applicable to a firm where, at the annual review of this requirement, following its accounting reference date; (a) for a firm that was reporting this data item or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a firm that was not reporting this data item or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the FSA has notified the firm that it is required to submit the data item in accordance with the above.</p> <p><u>This applies to a firm that is required to submit data item FSA003 and at any time within the 12 months up to its latest accounting reference date (“the relevant period”), was reporting data item FSA005 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this data item if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where data element 93A in data item FSA003 (or similar) is greater than £50 million, or its currency equivalent, at the relevant reporting date for the firm.</u></p>
Note 5	<p>Only applicable to firms with a CAD2 waiver <u>VaR model permission under GENPRU 2.1.52R.</u></p>
...	
Note 7	<p>This is only applicable to a firm that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach or Advanced Modelling Approaches either the standardised approach, alternative standardised approach, or advanced measurement approach under BIPRU 6.</p>
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) are <u>subject to consolidated supervision under BIPRU 8, except those that are either included within the consolidated supervision of a group that includes a UK credit institution, or that have been granted an investment firm consolidation waiver; and or</u></p> <p>(b) subject to consolidated supervision under BIPRU 8 that have been granted an investment firm consolidation waiver; and or</p> <p>(c) <u>are not subject to consolidated supervision under BIPRU 8.</u></p>

	A <i>BIPRU investment firm</i> under (a) should <u>must</u> complete the report on the basis of its <i>UK consolidation group</i> . A <i>BIPRU investment firm</i> under (b) or (c) should <u>must</u> complete the report on the basis of its solo position.
Note 9	This will be applicable to <i>firms</i> that are members of a <i>UK consolidation group</i> on the reporting date. <i>Firms'</i> attention is drawn to SUP 16.3.25G regarding a single submission for all <i>firms</i> in the group.
...	
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. <i>Firms'</i> attention is drawn to SUP 16.3.25 G regarding a single submission for all <i>firms</i> in the group.
Note 13	This does not apply to a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is an <i>exempt CAD firm</i>. <u>This <i>data item</i> is applicable to all <i>firms</i> in this table except a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is not an <i>exempt CAD firm</i>.</u>
...	
Note 15	<u>FSA029, FSA030 and FSA032 must be completed by a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is an <i>exempt CAD firm</i>. Section A, B, C or F RMAR and Sections D1 and D2 RMAR only apply to a <i>firm</i> subject to <i>IPRU (INV)</i> Chapter 13 which is not an <i>exempt CAD firm</i>.</u>
...	
Note 17	This is only applicable to a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 which is not an <i>exempt CAD firm</i>. [deleted]
Note 18	Only applicable to <i>firms</i> that have an <i>IRB</i> permission to use the <i>IRB</i> approach and <i>BIPRU 4</i>. <u>Only applicable to <i>firms</i> that have an <i>IRB</i> permission.</u>
...	
Note 20	<u>Only applicable to a <i>firm</i> that has a <i>solo consolidation waiver</i>.</u>
Note 21	<u>Only applicable to <i>firms</i> that have a <i>managing investments permission</i>.</u>
Note 22	<u>Only applicable to <i>firms</i> that have <i>permission for establishing, operating or winding up a regulated collective investment scheme</i>.</u>

- 16.12.16 R The applicable reporting frequencies for *data items* referred to in SUP 16.12.15R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's* *accounting reference date*, unless indicated otherwise.

<u>Data item</u> <i>Data item</i>	Firm's prudential category
--------------------------------------	----------------------------

	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K</i>	<i>Consolidated BIPRU investment firm UK consolidation group</i>	<i>Firm other than BIPRU firms</i>
Annual accounts <u>Annual report and accounts</u>	...	...	...		...
Annual accounts <u>Annual report and accounts</u> of the <i>mixed- activity holding company</i>	...	...	...
...					
FSA005	Quarterly	Quarterly	Half yearly	<u>Quarterly</u> <u>Half yearly</u>	
...					
FSA007	Annual (<u>note 4</u>)	Annual (<u>note 4</u>)	Annual (<u>note 4</u>)	Annual (<u>note 4</u>)	
...					
FSA040	<u>Quarterly</u>	<u>Quarterly</u>	<u>Quarterly</u>		<u>Quarterly</u>
...					
...					
<u>Note 4</u>	<u>The reporting date for this <i>data item</i> is six months after a firm's most recent <i>accounting reference date</i>.</u>				

16.12.17 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.16R.

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual				...

accounts <i>Annual report and accounts</i>				
Annual accounts <i>Annual report and accounts</i> of the <i>mixed-activity holding company</i>				...
...				
...				
FSA029		...		80 business days
FSA030		...		80 business days
...				
FSA033		...		80 business days
FSA034		...		80 business days
FSA035		...		80 business days
FSA036		...		80 business days
FSA040		15 business days		
...				
...				

Regulated Activity Group 5

...

- 16.12.18A R The applicable *data items*, reporting frequencies and submission deadlines referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

Description of data item	Data item (note 1)	Frequency	Submission deadline
Annual accounts <i>Annual report</i>

<i>and accounts</i>			
...			
...			

Regulated Activity Group 6

...

- 16.12.19A R The applicable *data items* referred to in SUP 16.12.4R are set out according to type of *firm* in the table below:

Description of data item <i>data item</i>	<i>Firm's</i> prudential category and applicable data item (note 1)				
	<i>IPRU (INV)</i> Chapter 3	<i>IPRU (INV)</i> Chapter 5	<i>IPRU(INV)</i> Chapter 9	<i>IPRU(INV)</i> Chapter 13	<i>UPRU</i>
Annual accounts <i>Annual report and accounts</i>	...				
...					
Balance sheet	FSA029 (note 3)	FSA029 (note 3)	...	FSA029 (note 3) or Section A RMAR (note 7)	FSA029 (note 3)
Income statement	FSA030 (note 3)	FSA030 (note 3)	...	FSA030 (note 3) or Section B RMAR (note 7)	FSA030 (note 3)
Capital adequacy	FSA033 (note 3)	FSA034 or FSA035 (note 3 and 4)	...	...	FSA036 (note 3)
...					
CFTC	FSA040	FSA040	FSA040	FSA040	FSA040
...					
Note 3	The annual <i>data item</i> to be submitted is additional to the fourth quarterly return to be submitted. The information to be submitted in the annual <i>data item</i> must (except for <i>exempt CAD firm</i> or <i>firms</i> subject to the small firms audit exemption) be audited before it is submitted. [deleted]				

...	
Note 7	<u>FSA029 and FSA030 only apply to a firm subject to IPRU (INV) Chapter 13 which is an exempt CAD firm and Sections A and B RMAR only apply This is only applicable to a firm subject to IPRU(INV) Chapter 13 which is not an exempt CAD firm.</u>

16.12.20 R The applicable reporting frequencies for submission of *data items* referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

Annual accounts Annual report and accounts	Annually
...	
FSA040	Quarterly
...	

16.12.21 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.20R.

<i>Data item</i>	Quarterly submission	Half yearly submission	Annual submission
Annual accounts Annual report and accounts			...
...			
FSA029	...		80 business days
FSA030	...		80 business days
...			
FSA033	...		80 business days
FSA034	...		80 business days

FSA035	...		80 business days
FSA036	...		80 business days
...			

Regulated Activity Group 7

...

16.12.22A R The applicable *data items* referred to in SUP 16.12.4R are set out according to type of *firm* in the table below:

Description of <i>Data item</i>	Firm <i>Firm</i> prudential category and applicable <i>data item</i> (note 1)					
	<i>BIPRU 730 K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	<i>IPRU(INV) Chapter 13 firms carrying out European wide activities under MiFID Exempt CAD firms subject to IPRU(INV) Chapter 13</i>	<i>IPRU(INV) Chapter 13 firms not carrying out European wide activities under MiFID Firms (other than exempt CAD firms) subject to IPRU(INV) Chapter 13</i>	<i>Firms that are also in one or more of RAGS 1 to 6 and not subject to IPRU(INV) Chapter 13</i>
<u>Annual accounts</u> <u>Annual report and accounts</u>	...			No standard format		
<u>Annual accounts</u> <u>Annual report and accounts</u> of the <i>mixed-activity holding company</i> (note 10)	...					
...						

Balance Sheet	...	...	...	Section A RMAR	..	
...						
Capital Adequacy	...	...	...	FSA031 FSA032	...	
...						
Solo consolidation data	FSA016	FSA016	FSA016			
...						
Professional indemnity insurance (note 15)	...	...	...	Section E RMAR	...	<u>Section E</u> RMAR
Threshold Conditions	Section F RMAR	Section F RMAR	Section F RMAR	Section F RMAR	Section F RMAR	
Training and Competence	...	...	...	...	...	<u>Section G</u> RMAR
COBS data	...	...	...	...	...	<u>Section H</u> RMAR
Supplementary product sales data	Section I RMAR	Section I RMAR	Section I RMAR	Section I RMAR	Section I RMAR	
Client money and client assets	<u>Section C</u> RMAR	<u>Section C</u> RMAR	<u>Section C</u> RMAR	...	...
Fee and levies	Section J RMAR	Section J RMAR	Section J RMAR	Section J RMAR	Section J RMAR	
...						
...						
Note 2	Firms <i>Firms</i> that are members of a UK consolidation group subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a UK					

	<i>consolidation group</i> basis.
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>, (a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where <i>data element</i> 77A in <i>data item</i> FSA003 (or similar) is greater than £10 million, or its currency equivalent, at the relevant reporting date for the <i>firm</i>.</u></p>
Note 4	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>, (a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA005 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p>

	<p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where data element 93A in data item FSA003 (or similar) is greater than £50 million, or its currency equivalent, at the relevant reporting date for the firm.</u></p>
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver <u>VaR model permission under GENPRU 2.1.52R.</u>
...	
Note 7	This is only applicable to <i>a firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach or Advanced Modelling Approaches <u>either the standardised approach, alternative standardised approach, or advanced measurement approach</u> under BIPRU 6.
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) <u>are</u> subject to consolidated supervision under BIPRU 8, except those that are either included within the consolidated supervision of a group that includes a <i>UK credit institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>; <u>or</u></p> <p>(b) subject to consolidated supervision under BIPRU 8 that have been granted an <i>investment firm consolidation waiver</i>; and <u>or</u></p> <p>(c) <u>are</u> not subject to consolidated supervision under BIPRU 8.</p> <p>A <i>BIPRU investment firm</i> under (a) should <u>must</u> complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should <u>must</u> complete the report on the basis of its solo position.</p>
Note 9	This will be applicable to <i>firms</i> that are members of a <i>UK consolidation group</i> on the reporting date. Firms' attention is drawn to SUP 16.3.25G regarding a single submission for all firms in the group.
...	
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. Firms' attention is drawn to SUP 16.3.25G regarding a single submission for all firms in the group.
Note 13	Only applicable to firms that have an IRB permission to use the IRB approach and BIPRU 4. <u>Only applicable to firms that have an</u>

	<u>IRB permission.</u>
...	
<u>Note 15</u>	<u>This item only applies to firms that are subject to an FSA requirement to hold professional indemnity insurance and are not exempt CAD firms.</u>

16.12.23 R The applicable reporting frequencies for *data items* referred to in SUP 16.12.22AR are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

<i>Data item</i>	Frequency				
	Unconsolidated <i>BIPRU investment firm</i>	Solo consolidated <i>BIPRU investment firm</i>	Consolidated <i>BIPRU investment firm UK Consolidation group</i>	Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million
<u>Annual accounts</u> <u>Annual reports and accounts</u>	...				
...					
...					
FSA007	Annually <u>(note 3)</u>	Annually <u>(note 3)</u>	Annually <u>(note 3)</u>		
...					
<u>FSA031</u> <u>FSA032</u>				...	...
...					

Section I RMAR	Half yearly	Half yearly	Half yearly	Half yearly	Half yearly
...					
...					
Note 3	<u>The reporting date for this <i>data item</i> is six months after a <i>firm's</i> most recent <i>accounting reference date</i>.</u>				

16.12.24 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.23R.

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts <u>Annual reports and accounts</u>				...
Annual accounts <u>Annual report and accounts</u> of the <i>mixed- activity holding company</i>				...
...				
FSA031 FSA032		...		
...				
Section I RMAR			30 <i>business days</i>	
...				

...	
-----	--

Regulated Activity Group 8

...

16.12.25A R The applicable *data items* referred to in *SUP* 16.12.4R are set out according to type of *firm* in the table below:

Description of data item	Firms prudential category and applicable data items (note 1)							
	BIPRU			Firms other than BIPRU firms				
	730K	125K	50K	IPRU (INV) Chapter 3	IPRU (INV) Chapter 5	IPRU (INV) Chapter 9	IPRU (INV) Chapter 13	UPRU
<u>Annual accounts</u> <u>Annual report and accounts</u>	...							
<u>Annual accounts</u> <u>Annual report and accounts</u> of the mixed-activity holding company (note 10)	...							
...								
Balance sheet	FSA 029 (note 16)	FSA029 (note 16)	...	FSA029 (note 16) or Section A RMAR (note 17) or FSA029	FSA029 (note 16)
Income statement				FSA030 (note 16)	FSA030 (note 16)		FSA030 (note 16) or Section B RMAR (note 17) or FSA030	FSA030 (note 16)
Capital adequacy				FSA033 (note 16)	FSA034 or FSA035 (note 14 and 16)	FSA033 or FSA031	FSA032 (note 15) or Section D1 and D2 RMAR (note 17) or	FSA036 (note 16)

							<u>FSA032</u> (note 15)	
...								
Solo consolidation data	FSA 016 (note 20)	FSA016 (note 20)	FSA 016 (note 20)					
...								
CEFC	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040	FSA040
...								
...								
Note 2	<i>Firms</i> that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.							
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the <i>data item</i> in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where <i>data element</i> 77A in <i>data item</i> FSA003 (or similar) is greater than £10 million, or its currency equivalent, at the <u>relevant</u> reporting date for the <i>firm</i>.</u></p>							
Note 4	This is only applicable to a <i>firm</i> where, at the annual review of this							

	<p>requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p><u>This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA005 (“Firm A”) or not reporting this item (“Firm B”).</u></p> <p><u>In the case of Firm A it must report this <i>data item</i> if one or both of its last two submissions in the relevant period show that the threshold was exceeded.</u></p> <p><u>In the case of Firm B it must report this item if both the last two submissions in the relevant period show that the threshold has been exceeded.</u></p> <p>In both cases, the <u>The threshold is exceeded if where <i>data element</i> 93A in <i>data item</i> FSA003 (or similar) is greater than £50 million, or its currency equivalent, at the relevant reporting date for the <i>firm</i>.</u></p>
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver <u><i>VaR model permission</i> under <i>GENPRU 2.1.52R</i>.</u>
...	
Note 7	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach or Advanced Modelling Approaches <u>either the <i>standardised approach</i>, <i>alternative standardised approach</i>, or <i>advanced measurement approach</i> under <i>BIPRU 6</i>.</u>
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) <u>are</u> subject to consolidated supervision under <i>BIPRU 8</i>, except those that are either included within the consolidated supervision of a group that includes a UK <i>credit institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>; <u>or</u></p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and <u>or</u></p> <p>(c) <u>are</u> not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should <u>must</u> complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should <u>must</u> complete the report on the basis of its solo position.</p>

Note 9	This will be applicable to <i>firms</i> that are members of a <i>UK consolidation group</i> on the reporting date. <i>Firms'</i> attention is drawn to <i>SUP</i> 16.3.25G regarding a single submission for all <i>firms</i> in the group.
...	
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. <i>Firms'</i> attention is drawn to <i>SUP</i> 16.3.25 G regarding a single submission for all <i>firms</i> in the group.
...	
Note 16	The annual <i>data item</i> to be submitted is additional to the fourth quarterly return to be submitted. The information to be submitted in the annual <i>data item</i> must (except for <i>exempt CAD firms</i> or <i>firms</i> subject to the small firms audit exemption) be audited before it is submitted. [deleted]
...	
Note 18	Only applicable to firms that have an IRB permission to use the IRB approach and BIPRU 4. Only applicable to <i>firms</i> that have an <i>IRB permission</i>.
Note 20	<u>Only applicable to a <i>firm</i> that has a <i>solo consolidation waiver</i>.</u>

- 16.12.26 R The applicable reporting frequencies for *data items* referred to in *SUP* 16.12.25A are set out according to the type of *firm* in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

<u><i>Data item</i></u>	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm</i>	<i>BIPRU 50K firms</i>	<u>Consolidated <i>BIPRU investment firm UK consolidation group</i></u>	<i>Firms other than BIPRU firms</i>
<u>Annual accounts</u> <u>Annual reports and accounts</u>
<u>Annual accounts</u> <u>Annual report and</u>	

<i>accounts of the mixed-activity holding company</i>					
...					
FSA005	Quarterly	Quarterly	Half yearly	Quarterly Half yearly	...
...					
FSA007	Annually (note 4)	Annually (note 4)	Annually (note 4)	Annually (note 4)	...
...					
FSA039	...	...	...	Half yearly	...
FSA040	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
...					
...					
Note 4	<u>The reporting date for this data item is six months after a firm's most recent accounting reference date.</u>				

16.12.27 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.26R.

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts <i>Annual reports and accounts</i>				...
Annual accounts <i>Annual report</i>				As soon as available after the year end

<i>and accounts of the mixed-activity holding company</i>				<u>7 months</u>
...				
FSA029		...		80 business days
FSA030		...		80 business days
...				
FSA033		...		80 business days
FSA034		...		80 business days
FSA035		...		80 business days
FSA036		...		80 business days
...				
FSA040		<i>15 business days</i>		
...				
...				

Regulated Activity Group 9

16.12.28 R (1) SUP 16.12.28AR does not apply to:

...

(c) a local authority;

(d) a third party processor in respect of any home finance activity.

...

- 16.12.28A R The applicable data items, reporting frequencies and submission deadlines referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

Description of data item <i>data item</i>	Data item <i>Data item</i> (note 1)	Frequency		Submission deadline
		Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million	
...				
Professional indemnity insurance (note 2)	...	...	Half yearly Quarterly	...
...				
COBS data	...			
Supplementary product sales data	Section I RMAR	Annually Half yearly	...	...
...				
Fees and levies	...	...	...	...
...				
<u>Note 2</u>	<u>This item only applies to firms that may be subject to an FSA requirement to hold professional indemnity insurance and are not exempt CAD firms.</u>			

...

Authorised professional firms

16.12.30 R (1) An *authorised professional firm*, other than one that must comply with *IPRU(INV)* 3, 5, ~~10~~ or 13 in accordance with *IPRU(INV)* 2.1.4R, must submit an annual questionnaire, contained in *SUP* 16 Annex 9R, unless:

...

...

...

Financial conglomerates

...

16.12.33 R Financial reports from a member of a financial conglomerate (see *SUP* 16.12.32R)

Content of report	Form (Note 1)	Frequency	Due Date
...			
Report on compliance with <i>PRU</i> 8.4.35R <i>GENPRU</i> 3.1.35R where it applies	...	...	...
...			
Note 2	If Part 1 of <i>GENPRU</i> 3 Annex 1R <i>GENPRU</i> 3 Annex 1R (method 1), Part 2 of <i>GENPRU</i> 3 Annex 1R (method 2), or Part 3 of <i>GENPRU</i> 3 Annex 1R (method 3) applies, there is no specific form. Adequate information must be provided, and each <i>financial conglomerate</i> for which the <i>FSA</i> is the <i>co-ordinator</i> must discuss with the <i>FSA</i> how to do this.		
	<u>If Part 4 of <i>GENPRU</i> 3 Annex 1R applies (method 4):</u> (1) a <i>banking/investment</i> <i>banking and investment services conglomerate</i> must use FSA003; and 		
...			

<p>Note 4</p>	<p>For the purposes of this reporting requirement, an <i>intra-group transaction</i> will be presumed to be significant if its amount exceeds 5% of the total amount of capital adequacy requirements at the level of the <i>financial conglomerate</i>. Rather than specifying a standard format for each <i>financial conglomerate</i> to use, each <i>financial conglomerate</i> for which the <i>FSA</i> is the <i>co-ordinator</i> will need to must discuss with the <i>FSA</i> the form of the information to be reported. This should mean that usual information management systems of the <i>financial conglomerate</i> can be used to the extent possible to generate and analyse the information required. When reviewing the <i>intra-group transactions</i>, the <i>FSA</i> will in particular monitor the possible risk of contagion in the <i>financial conglomerate</i>, the risk of a conflict of interests, the risk of circumvention of <i>sectoral rules</i>, and the level or volume of risks.</p>
<p>Note 5</p>	<p>The frequency and due date will be as follows: (1) <i>banking/investment conglomerate</i> <i>banking and investment services conglomerate</i>: frequency is half-yearly with due date 45 <i>business days</i> after period end (2) <i>insurance conglomerate</i>: frequency is yearly with due date four months after period end for the capital adequacy return and three months after period end for the report on compliance with <i>GENPRU</i> 3.1.35R where it applies.</p>
<p>...</p>	

...

16 Annex 24 R

FSA044

Analysis of assets and deposits by maturity band

...

		A	B	C	D
Off-balance sheet items		Total	Unconditionally cancellable	Cancellable <1 year	Cancellable > 1 yr
32	...				
...		
39	o/w subject to credit deterioration				

...

16 Annex 25 G

...

FSA002 – Income Statement

...

6B Of which : Other

...

Receipts from security lending / borrowing should only be included when cash collateral is involved – other income from security lending / borrowing should be classified as fees.

~~Exclude any interest paid relating to interest rate swaps, which should be reported under data element 14B.~~

...

26B Interest paid

...

For *BIPRU investment firms*, this is likely to be limited to interest paid, or overdraft charges paid, to banks (also detailed in 27B) or on intra-group loans (detailed in 30B) or on other deposits (detailed in 31B).

...

31B Of which: On other deposits

This will ~~not~~ only be relevant for *BIPRU investment firms* if they have issued bonds or commercial paper.

Deposit takers will include all interest paid on all other balances not reported in 27B to 30B. It includes interest payments on bonds and subordinated loans, certificate of deposits and commercial paper issued.

FSA003 – Capital adequacy

...

17A Core tier one capital

This element is equivalent to stage A in

...

- *GENPRU 2 Annex 6R* for a *BIPRU investment firm* with a waiver from consolidated supervision.

[*CEBS' CA 1.1.1 less 1.1.1.2 plus 1.1.2*]

...

19A Profit and loss account and other reserves

See *GENPRU 2.2.85R* to *GENPRU 2.2.90R*, but excluding interim net losses reported in 20A below.

[*CEBS' CA 1.1.2.1 plus part of 1.1.2.6*]

20A Interim net losses

See *GENPRU 2.2.85R*. *UK banks* and *building societies* should include all losses for the current financial year. In the case of *BIPRU investment firms*, only material interim net losses should be reported.

[*CEBS' CA 1.1.2.4 plus 1.1.2.4b plus part of 1.1.2.6*]

...

27A Deductions from tier one capital

...

- *GENPRU 2 Annex 6R* for a *BIPRU investment firm* with a waiver from consolidated supervision.

[*CA 1.1.5 plus 1.1.1.2 all with the opposite sign*]

...

34A Material holdings

...

See Note (4) to *GENPRU 2 Annex 6R* and also *GENPRU 2.2.208R* to *GENPRU 2.2.215R*.

[*Part of CA 1.1.4.3.2 but in the opposite sign.*]

...

If the report is for a *UK consolidation group*, this should be zero – see *BIPRU 8.3.3G*

76A Variable capital requirements to be met from tier one and tier two capital

See *GENPRU 2.2.44R*. This is the sum of the *credit risk capital component* (data element 77A), the *operational risk capital requirement* (data element 85A, less data element 90A if applicable) and the *counterparty risk capital component* (data element 91A). ~~It also includes that part of 92A that is not met from tier three capital alone (58A).~~

...

91A Counterparty risk component

See *BIPRU 14.2.1 R* and *BIPRU 13*.

[*CEBS' CA 2.2*]

...

105A Capital resources requirement arising from capital floors

This is only relevant for a firm that has adopted the *IRB approach*. Firms should enter the total amount of capital resources required to equal or exceed the amounts as defined in *BIPRU TP 2* and *BIPRU TP 2.8R* in particular. ~~When reporting, the scaling factors set out in *BIPRU TP 2.8R* should have been applied.~~

...

106B Surplus/deficit of own funds

This is 15B less 70A.

...

Firms should note that although this figure may show a surplus, if ~~this~~ the figure reported in data element 57B is less than the *base capital resources requirement* (reported in data element 69A), the firm's *capital resources* are less than its *capital resources requirement*. See Note (2) in *GENPRU 2 Annexes 2R, 3R, 4R, 5R and 6R*.

...

FSA011 – Building society liquidity

...

Definitions

...

Column E The amount of prudential liquidity.

Note : In the case of complex, multi-step transactions:

Whether conducting a repo or a reverse repo, firms should take particular care not to "double count" either the stock or the cash as liquidity. This is especially relevant to more complex situations, where for example, gilts reversed in are subsequently repoed out or sold, taking in any timing mismatches that occur.

...

FSA017 – Interest rate gap

This data item collects information on the interest rate gap. It is designed to provide the FSA with sufficient information to understand the interest rate sensitivity of a firm's assets and liabilities. ~~Some firms may already have sophisticated models capable of showing the impact of a 2% shift in interest rates and, in such cases, these firms may seek a waiver from reporting this data item.~~

...

FSA019 – Pillar 2 questionnaire

...

6B Have your external auditors audited your firm's financial statements in the last 12 months?

The answer 'Yes', 'No' or 'Not applicable'. Firms that have a small firm's exemption audit should choose 'not applicable'.

...

12A to 23A Is your firm exposed to the risks listed

See *GENPRU* 1.2.30R. The answer to each question is either 'Yes' or 'No'.

BIPRU limited activity firms and *BIPRU limited licence firms* that also have to consider a fixed overheads requirement should assess their capital requirements under each of the headings even though their fixed overheads requirement may be higher. *Data element 23A* should include not only any risks other than those separately identified above, but it should also include the *firm's* assessment of how much capital is required to cover the fixed overheads requirement.

12B to 23 B If so, what is the amount of internal capital you have allocated to each of them?

For each answer in Column A that is 'Yes', enter the amount in column B in 000s.

BIPRU limited activity firms and BIPRU limited licence firms should include in 23B their assessment of the capital required to cover the fixed overheads requirement. A firm may assess that capital to be allocated to cover the fixed overheads requirement is more than one quarter of their annual fixed overheads.

...

28B In your firm's ICAAP, do you take account of the results of the stress tests set out in ~~BIPRU 4.3.39R and BIPRU 4.3.40R~~?

See ~~BIPRU 4.3.39R and BIPRU 4.3.40R~~. The answer is either 'Yes' or 'No'.

...

FSA030 – Income Statement

...

Description	Data element	Guidance
Dealing Profit/(Loss)		
...		
Revenue	A firm should complete <u>only</u> the sections relevant to the business it undertakes	
...		
Investment management fees	7A	This is the total of underwriting fees and commissions, fees from investment advice, valuations, management of investments and unit trusts, pension funds, discretionary management and collective investment schemes.
<u>Investment Advisory Fees</u>	<u>8A</u>	<u>Include all fees arising from investment advice (see <i>PERG 2.7.15G</i>).</u>
...		

...

FSA039 – Client Money and Client Assets

Description	Data element	Guidance
...
Does the firm undertake or allow stock lending activities using <i>client's</i> custody assets?	2A	<p>Please answer yes or no as applicable.</p> <p>For the purposes of this question, stock lending is an agreement for the temporary transfer of securities, in which the borrower undertakes to return equivalent securities at a pre-determined time. The lender retains ownership of the securities, and typically earns income from the borrower for agreeing to the loan, but the borrower is able to exercise the voting rights attached to the securities.</p> <p><u>Firms should note that CASS requires firms to obtain express prior consent from clients to enter into securities financing transactions and have due regard to the client's best interest rule.</u></p>

...

FSA042 - UCITS

Description	Data element	Guidance
<u>Do you operate one or more UK authorised UCITS scheme?</u>	<u>1A</u>	<u>That is, are you the authorised fund manager or ACD of at least one UCITS scheme that is authorised by the FSA (not simply notified under section 264 of the Act)?</u>
Do you use derivatives in the scheme(s) <u>derivatives in the UCITS scheme(s)?</u>	2B <u>2A</u>	FSA Handbook Glossary Definition: <i>Derivative: a contract for differences, a future or an option.</i>

Are you using <i>derivatives</i> for investment purposes?	4A 3A	"Using derivatives for investment purposes" is a term with which we believe managers are familiar. This term suggests that <i>derivatives</i> are not being used in pursuit of efficient portfolio management
Have you notified the FSA of the following details of your Risk Management Process: The methods used for estimating risks in derivative and forward transactions	5B	Required under COLL 5.2.24 (2)(a) http://fsahandbook.info/FSA/html/handbook/COLL/5/2
Have you notified the FSA of the following details of your Risk Management Process: The types of derivatives and forward transactions to be used within the scheme(s) together with the underlying risks and relevant quantitative limits	6B	Required under COLL 5.2.24 (2)(a) http://fsahandbook.info/FSA/html/handbook/COLL/5/2
Have there been any material alterations to the details provided within the last 6 months?	7B	The degree of materiality is to be decided by the manager and is in line with COLL 5.2.24 (3). http://fsahandbook.info/FSA/html/handbook/COLL/5/2

...

FSA044 – Maturity analysis of assets and deposits

...

Off-balance sheet elements**Maturity (columns B – D)**

...

Commitments, contingent liabilities or undrawn credit lines inward with a residual maturity up to one year should be included in column C, ~~and commitments~~ Commitments, contingent liabilities or undrawn credit lines inward with a residual maturity over one year, together with any non-cancellable commitments, should be included in column D.