

**INTEGRATED REGULATORY REPORTING (AMENDMENT NO 2) INSTRUMENT
2007**

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 as follows:
- (1) Parts 1 to 6 of the Annex come into force on 1 January 2008; and
 - (2) Parts 7 and 8 of the Annex come into force on 30 June 2008.

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 2) Instrument 2007.

By order of the Board
25 October 2007

Annex A

Amendments to the Supervision manual (SUP)

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

Part 1

SUP 16

...

Reporting requirement

16.12.3 R (1) Any *firm* ~~permitted to carrying~~ 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) 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 a *firm* is required to submit completed *data items* in respect of more than one RAG, the *firm* must only submit the *data item* of the same name and purpose in respect of the lowest numbered RAG applicable to it;
- (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;
- (iv) in the case of a non-EEA bank, or an EEA bank (whether or not it has permission to accept deposits) other than one with permission for cross border services only, any data items submitted should, unless indicated otherwise, only cover the activities of the branch operation in the United Kingdom;
- in the format specified as applicable to the *firm* in the provision referred to in column (2);

(b) ...

...

16.12.3 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.

A

(1) Example 1

A UK bank that undertakes activities in both RAG 1 and RAG 7

Overlaying the requirements of RAG 1 (data items) with the requirements of RAG 7 shows the following:

<u>RAG 1 (SUP 16.12.6R) data items</u>	<u>RAG 7 (SUP 16.12.22AR) data items</u>
<u>Annual accounts</u>	<u>Annual accounts</u>
<u>Audited accounts of the <i>mixed-activity holding company</i></u>	<u>Annual accounts of the <i>mixed-activity holding company</i> (note 10)</u>
<u>Solvency statement</u>	<u>Solvency statement</u>
<u>Balance sheet</u>	<u>Balance Sheet</u>
<u>Income statement</u>	<u>Income Statement</u>
<u>Capital adequacy</u>	<u>Capital Adequacy</u>
<u>Credit risk</u>	<u>Credit risk</u>
<u>Market risk</u>	<u>Market risk</u>
<u>Market risk - supplementary</u>	<u>Market risk - supplementary</u>
<u>Operational risk</u>	<u>Operational risk</u>
<u>Large exposures</u>	<u>Large exposures</u>
<u>UK integrated group large exposures</u>	<u>UK integrated group large exposures</u>
<u>Liquidity (other than stock)</u>	
<u>Liquidity – stock</u>	
<u>Forecast data</u>	
<u>Solo consolidation data</u>	<u>Solo consolidation data</u>
	<u>Pillar 2 questionnaire</u>
<u>Interest rate gap report</u>	
<u>Non-EEA sub-group</u>	<u>Non-EEA sub-group</u>
	<u>Professional indemnity insurance</u>
	<u>Threshold Conditions</u>
	<u>Training and Competence</u>
	<u>COB data</u>
	<u>Supplementary product sales data</u>
	<u>Client money and client assets</u>
	<u>Fees and levies</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);
- (b) Professional indemnity insurance, where RAG 7 firms complete Section E of the RMAR, and therefore a RAG 1 firm should complete that;
- (c) Threshold conditions, which is not applied across RAGs by virtue of SUP 16.12.3R(1)(a)(iii);

- (d) Training and competence data, where RAG 1 firms should also complete Section G of RMAR;
- (e) Conduct of business data, where RAG 1 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
- (g) Fees and levies, which are not applied across RAGs by virtue of SUP 16.12.3R(1)(a)(iii).

The reporting frequency and submission times for items (b) and (d) to (f) above are then derived from the rules applicable to *BIPRU firms* in SUP 16.12.23R and SUP 16.12.24R.

(2) Example 2

A non-EEA 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 gives the following :

<u>RAG 1 requirements (SUP 16.12.5R)</u>	<u>RAG 5 requirements (SUP 16.12.18AR)</u>
<u>Annual accounts</u>	<u>Annual accounts</u>
<u>Audited accounts of the mixed-activity holding company (note 9)</u>	
<u>Solvency statement (note 10)</u>	
<u>Balance sheet</u>	<u>Balance Sheet</u>
<u>Income statement</u>	<u>Income Statement</u>
<u>Capital adequacy</u>	<u>Capital Adequacy</u>
<u>Credit risk</u>	
<u>Market risk</u>	
<u>Market risk -supplementary</u>	
<u>Operational risk</u>	
<u>Large exposures</u>	
<u>UK integrated group large exposures</u>	
<u>Liquidity (other than stock)</u>	
<u>Liquidity – stock</u>	
<u>Forecast data</u>	
<u>Solo consolidation data</u>	
<u>Interest rate gap report</u>	
<u>ELMI questions</u>	
<u>Non-EEA sub-group</u>	
	<u>Lending – Business flow and rates</u>
	<u>Residential Lending to individuals</u>

	<u>– New business profile</u>
	<u>Lending – Arrears analysis</u>
	<u>Mortgage administration – Business profile</u>
	<u>Mortgage Administration – Arrears analysis</u>
	<u>Analysis of loans to customers</u>
	<u>Provisions analysis</u>
	<u>Fees and levies</u>

In this case, it is more obvious that the firm’s reporting requirement in RAG 1 is not all the data items listed above. However, for the purposes of this exercise, it is the list of potential data items that is important. Thus comparing RAG 1 with RAG 5, the additional reporting requirements are:

- (a) Lending – Business flow and rates, where Section D MLAR is required;
- (b) Residential Lending to individuals – New business profile, where Section E MLAR is required;
- (c) Lending – Arrears analysis, where Section F MLAR is required;
- (d) Mortgage administration – Business profile, where Section G MLAR is required;
- (e) Mortgage Administration – Arrears analysis, where Section H MLAR is required
- (f) Analysis of loans to customers, where section A3 of MLAR is required
- (g) Provisions analysis, where Section B2 of MLAR is required; and
- (h) Fees and levies, which are not applied across RAGs by virtue of SUP 16.12.3R(1)(a)(iii).

The reporting frequency and submission times for items (a) to (g) above are then derived from the rules applicable to RAG 5 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.

16.12.4 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 4	<ul style="list-style-type: none"> • managing investments • establishing, operating or winding up a regulated collective investment scheme • establishing, operating or winding up an unregulated collective investment scheme • establishing, operating or winding up a stakeholder pension scheme • establishing, operating or winding up a personal pension scheme • acting as depository or sole director of an OEIC 	<i>SUP</i> 16.12.14R <i>SUP</i> 16.12.15R	<i>SUP</i> 16.12.14R <i>SUP</i> 16.12.16R	<i>SUP</i> 16.12.14R <i>SUP</i> 16.12.17R
RAG 5	...			
RAG 6	<ul style="list-style-type: none"> • acting as trustee of an authorised unit trust scheme • safeguarding and administration of assets (without arranging) • arranging safeguarding and administration of assets • <u>acting as depository or sole director of an OEIC</u> 	<i>SUP</i> 16.12.19R	<i>SUP</i> 16.12.20R	<i>SUP</i> 16.12.21R
...

...

Regulated Activity Group 1

Applicable data items

...

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	<i>Firms prudential category and applicable data items (note 1)</i>							
	<i>BIPRU firms</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
Solvency statement	...			...	...			No standard format (note 11)
...								
Note 1	...							
...								
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) 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>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should complete the report on the basis of its UK consolidation group. A <i>BIPRU investment firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>							
...								

...

Regulated Activity Group 4

...

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

Description of data item	<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	50K	IPRU (INV) Chapter 3	IPRU (INV) Chapter 5	IPRU (INV) Chapter 9	IPRU (INV) Chapter 13	UPRU

		<i>firms</i>						
...								
Annual accounts of the <i>mixed-activity holding company</i> (note 10)	No standard & format							
	No standard format							
Solvency statement (note 11)	No standard & format				...			No standard format
	No standard format							
...								
Balance sheet	...	...	...	...	...	...	FSA029 (note 16) or <u>Section A RMAR</u> (note 17)	...
Income statement	...	...	...	...	...	...	FSA030 (note 16) or <u>Section B RMAR</u> (note 17)	...
Capital adequacy	...	...	...	...	...	...	FSA032 (note 14) or FSA037 (note 15 and 16) <u>Section D1 and D2 RMAR</u> (note 17)	...
...								
Non-EEA sub groups	...	...	...		
<u>Threshold conditions</u>							<u>Section F</u>	

							<u>RMAR</u> (note 17)	
Volumes and type of business	...	...	...	...	...	...	FSA038	...
Client money and client assets	...	...	...	...	...	...	<u>Section C</u> <u>RMAR</u> (note 17) or FSA039	...
...								
Note 1	...							
...								
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) 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>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>							
...								
Note 15	<p>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>.</p> <p>FSA037 must be completed by any other <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 carrying out <i>RAG 4</i> activities.</p>							
...								
Note 17	<u>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>.</u>							

16.12.16 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 date*, unless indicated otherwise.

Data item	Firms' prudential category				
		<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	Consolidated <i>BIPRU investment firm</i>	Firms other than BIPRU firms

...					
FSA037					Quarterly and annually (note 4)
...					
FSA042	...	...	...		...
<u>Section A RMAR</u>					<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section B RMAR</u>					<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section C RMAR</u>					<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section D1 and D2 RMAR</u>					<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section F RMAR</u>					<u>Half yearly</u>
Note 1	...				
Note 2	<u>Annual regulated business revenue up to and including £5 million.</u>				
Note 3	<u>Annual regulated business revenue over £5 million.</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
...				
FSA036	
FSA037		<i>20 business days</i>		<i>80 business days</i>
...				
FSA042		...		
<u>Section A RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section B RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section C RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section D1 and</u>		<u>30 business days</u>	<u>30 business days</u>	

<u>D2 RMAR</u>				
<u>Section F RMAR</u>			<u>30 business days</u>	
<u>Note 1</u>	<u>For unconsolidated and solo-consolidated reports.</u>			
<u>Note 2</u>	...			

...

Regulated Activity Group 6

...

16.12.19 R A 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>Firm's prudential category and applicable data item (note 1)</i>				
	<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>
...	...				
Solvency statement (note 6)		No standard format (note 6)			<u>No standard format</u>
Balance sheet	...	...	...	FSA029 (note 3) or <u>Section A RMAR (note 7)</u>	...
Income statement	...	...	...	FSA030 (note 3) or <u>Section B RMAR (note 7)</u>	...
Capital adequacy	...	...	...	FSA032 (note 5) or FSA037 (note 5 and 3) <u>Section D1 and D2 RMAR (note 7)</u>	...
<u>Threshold conditions</u>				<u>Section F RMAR</u>	
Client money and client assets	...	...	...	<u>Section C RMAR (note 7)</u> or FSA039	...
...					
Note 1	...				
...					
Note 5	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> . FSA037 must be completed by any other <i>firm</i> subject to <i>IPRU(INV)</i> Chapter				

	<u>13 carrying out RAG 6 activities.</u>
...	
<u>Note 7</u>	<u>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.

...	
FSA036	...
FSA037	<u>Quarterly and annually (note 1)</u>
...	
FSA040	...
<u>Section A</u> <u>RMAR</u>	<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section B</u> <u>RMAR</u>	<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section C</u> <u>RMAR</u>	<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section D1</u> <u>and D2</u> <u>RMAR</u>	<u>Half yearly (note 2)</u> <u>Quarterly (note 3)</u>
<u>Section F</u> <u>RMAR</u>	<u>Half yearly</u>
<u>Note 1</u>	...
<u>Note 2</u>	<u>Annual regulated business revenue up to and including £5 million.</u>
<u>Note 3</u>	<u>Annual regulated business revenue over £5 million.</u>

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
...			
FSA036	...		...
FSA037	<u>20 business days</u>		<u>80 business days</u>
...			
FSA040	...		
<u>Section A</u> <u>RMAR</u>	<u>30 business days</u>	<u>30 business days</u>	
<u>Section B</u>	<u>30 business days</u>	<u>30 business days</u>	

<u>RMAR</u>			
<u>Section C</u> <u>RMAR</u>	<u>30 business days</u>	<u>30 business days</u>	
<u>Section D1 and</u> <u>D2 RMAR</u>	<u>30 business days</u>	<u>30 business days</u>	
<u>Section F</u> <u>RMAR</u>		<u>30 business days</u>	

Regulated Activity Group 7

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

Description of <i>Data item</i>	Firm prudential category and applicable <i>data item</i> (note 1)				
	<i>BIPRU 730K</i> <i>firm</i>	<i>BIPRU 125K</i> <i>firm and</i> <i>UCITS</i> <i>investment</i> <i>firm</i>	<i>BIPRU 50K</i> <i>firm</i>	IPRU INV Chapter 13 firms carrying out European – wide activities under MiFID	IPRU INV Chapter 13 firms not carrying out European- wide activities under MiFID
...					
Note 1	...				
...					
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) 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>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>				
...					

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Regulated Activity Group 8

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16.12.25 R The applicable *data items* referred to in SUP 16.12.4R are set out according

A to type of *firm* in the table below:

Description of data item	<i>Firms prudential category and applicable data item (note 1)</i>							
	<i>BIPRU</i>			<i>Firms other than BIPRU firms</i>				
	730K	125K	50K	<i>IPRU (INV) Chapter 3</i>	<i>IPRU (INV) Chapter 5</i>	<i>IPRU (INV) Chapter 9</i>	<i>IPRU (INV) Chapter 13</i>	<i>UPRU</i>
...								
Solvency statement (note 11)			<u>No standard format</u>
Balance sheet	FSA029 (note 16) or <u>Section A RMAR (note 17)</u>	...
Income statement	FSA030 (note 16) or <u>Section B RMAR (note 17)</u>	...
Capital adequacy	FSA032 (note 15 or FSA037 (note 15 and 16) <u>Section D1 and D2 RMAR (note 17)</u>	...
...								
Non-EEA sub-group					
<u>Threshold conditions</u>							<u>Section F RMAR (note 17)</u>	

Client money and client assets	...	...	...	...	...	...	FSA03 9 or Section C RMAR (note 17)	...
...								
Note 1:	...							
...								
Note 8	<p>Only applicable to <i>BIPRU investment firms</i> that are:</p> <p>(a) 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>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>BIPRU investment firm</i> under (a) should complete the report on the basis of its <i>UK consolidation group</i>. A <i>BIPRU investment firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>							
...								
Note 15	<p>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>.</p> <p>FSA037 must be completed by any other <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 carrying out <i>RAG 8</i> activities.</p>							
...								
Note 17	<u>This is only applicable to a <i>firm</i> subject to <i>IPRU(INV)</i> Chapter 13 that is not an <i>exempt CAD firm</i>.</u>							

16.12.26 R The applicable reporting frequencies for *data items* referred to in *SUP 16.12.25R* 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.

	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm</i>	<i>BIPRU 50K firm</i>	Consolidated <i>BIPRU investment firm</i>	<i>Firms other than BIPRU firms</i>
...					
FSA036					...
FSA037					Quarterly and annually (note 1)
...					
FSA040

<u>Section A RMAR</u>					<u>Half yearly (note 2) Quarterly (note 3)</u>
<u>Section B RMAR</u>					<u>Half yearly (note 2) Quarterly (note 3)</u>
<u>Section C RMAR</u>					<u>Half yearly (note 2) Quarterly (note 3)</u>
<u>Section D1 and D2 RMAR</u>					<u>Half yearly (note 2) Quarterly (note 3)</u>
<u>Section F RMAR</u>					<u>Half yearly</u>
Note 1	...				
Note 2	<u>Annual regulated business revenue up to and including £5 million.</u>				
Note 3	<u>Annual regulated business revenue over £5 million.</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
...				
FSA037		<u>20 business days</u>		<u>80 business days</u>
...				
FSA040		...		
<u>Section A RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section B RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section C RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section D1 and D2 RMAR</u>		<u>30 business days</u>	<u>30 business days</u>	
<u>Section F RMAR</u>			<u>30 business days</u>	
Note 1	...			
...				

Part 2

Amendments to SUP Transitional Provisions TP1

TP1.2

(1)		(2) Material to which the transitional provision applies	(3)	(4) Transitional Provisions	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
...						
12 M	(2)	SUP 16.12.5	R	<i>UK banks in Regulated Activity Group 1</i> should not submit FSA017 for reporting dates prior to 1 January 2009 <u>31 August 2008</u> .	1 January 2008 to 31 December <u>30 August</u> 2008	1 January 2008
	(3)	SUP 16.12.5	R	<i>A building society in Regulated Activity Group 1:</i> (i) should not submit FSA017 for reporting dates prior to 1 January 2009 <u>31 August 2008</u> ; (ii)	1 January 2008 to 31 December <u>30 August</u> 2008	1 January 2008
	...					
	(9)	SUP 16.12.11R	R	<i>Exempt BIPRU commodity firms</i> are not required to submit the following data items for reporting dates: (i) falling prior to 30 June 2008: FSA008 (ii) falling prior to 31 August 2008: FSA001 FSA002 FSA016 FSA018 FSA028 <u>FSA033</u> FSA038 FSA039 FSA040 FSA041 FSA042	1 January 2008 to 30 August 2008	1 January 2008
	...					

Part 3

SUP 16 Ann 24R

...

FSA003

Capital adequacy

... ..
120 (Deficit reduction amount) if used

...

...
FSA007

Operational risk

The Standardised Approach (and Alternative Standardised Approach) Advanced Measurement Approach

A

B

...
12 Capital requirements before risk transfer mechanisms and expected loss deductions
13 Expected loss captured in business practice excluded from capital requirements

...

...
FSA008

Large exposures

...
6 I confirm that the firm has notified the FSA under GENPRUBIPRU 10.5.9R of all exposures that have exceeded, or will exceed, the limits set out in GENPRUBIPRU 10.5.6R or 10.5.8R (tick to confirm)

...

...
FSA018

UK integrated groups – large exposures

... ..

3 Group capital resources under BIPRU 10.8.13R

A

	Exposure no	Wider integrated group diverse blocks, and residual block	Gross exposure	% of capital resources under BIPRU 40.8.10R <u>10.8.13R</u>	...
4	A	B	C	D	...

...

...

FSA031

Capital Adequacy (for exempt CAD firms subject to IPRU(INV) Chapter 9)

...	Part 2 (To be completed by those firms whose own funds requirement is calculated in accordance with IPRU(INV) 9.2.9R)	
4140	Initial capital	<input type="text"/>
6	...	
...		
	Part 3 (To be completed by those firms whose own funds requirement is calculated in accordance with IPRU(INV) 9.5)	
4041	Initial capital	<input type="text"/>
18	...	
...		
	<i>Capital resources requirement</i>	
30	Own Funds requirement (Will always be a minimum of £5k / £40k even if PII/ combo indicated)	<input type="text"/>
31	Other FSA own funds requirement (if applicable)	<input type="text"/>
42	<u>Total own funds requirement</u>	<input type="text"/>
32	Surplus / (deficit)	<input type="text"/>
	<i>Professional Indemnity Insurance</i>	
...	...	

Part 4

SUP 16 Ann 24R

The following 3 pages set out the deletions within FSA005 (Market risk), with highlighting indicating those cells that have been deleted.

FSA005

Market risk

		A	B	C	D	E	F	G
		USD	GBP	EUR	CHF	YEN	Other	Total
Interest rate risk								
General interest rate risk								
1	Valuations of longs							
2	Valuation of shorts							
3	PRR (as per handbook)							
Specific interest rate risk								
Amount by risk bucket								
4	0.00%							
5	0.25%							
6	1.00%							
7	1.60%							
8	8.00%							
9	12.00%							
10	PRR							
11	Securitisation exposures/unrated liquidity facilities PRR							
12	Ordinary CDS PRR							
13	Securitisation CDS PRR							
14	Basic interest rate PRR calculation for equity instruments							
15	Option PRR for interest rate positions							
16	CAD1 PRR for interest rate positions							
17	Other PRR							
18	Total interest rate PRR							
Equity risk								
General equity risk (or simplified)								
19	Valuations of longs							
20	Valuation of shorts							
21	PRR							

FSA005 continued

	A	B	C	D	E	F	G
	USD	GBP	EUR	CHF	YEN	Other	Total
22	Specific equity risk by risk bucket						
22	Qualifying equities						
23	Qualifying equity indices						
24	Other equities, equity indices or equity baskets						
25	PRR						
26	Option PRR for equity positions						
27	CAD 1 PRR for equity positions						
28	Other PRR						
29	Total Equity PRR						

	Precious metals	Base metals	softs	energy	other	Total
30	Commodity Risk					
30	Valuation of longs					
31	Valuation of shorts					
32	Outright PRR					
33	Spread PRR					
34	Carry PRR					
35	Simplified PRR					
36	Total PRR					
37	Option PRR for commodity positions					
38	CAD 1 PRR for commodity positions					
39	Other PRR					
40	Total Commodity PRR					

	USD	GBP	EUR	CHF	YEN	Other	Total
41	Foreign currency risk						
41	General foreign currency risk						
41	Total net long positions						
42	Total net short positions						
43	Net gold position						
44	PRR						

FSA005 continued

	A	B	C	D	E	F	G
	USD	GBP	EUR	CHF	YEN	Other	Total
45	Option PRR for foreign currency						
46	CAD 1 PRR for foreign currency						
47	Other						
48	Total foreign currency PRR						
	Collective investment undertaking risk						
	USD	GBP	EUR	CHF	YEN	Other	Total
	General CIU risk						
49	Total net long positions						
50	Total net short positions						
51	PRR						
52	Option PRR for CIU						
53	CAD 1 PRR for CIU						
54	Other PRR						
55	Total CIU PRR						
	Other PRR						
56	Any other PRR						
	VaR model risk						
57	Multiplier						
58	Previous day's VaR PRR						
59	Average of previous 60 days VaR						
60	Incremental Default Risk Surcharge						
61	VaR model based PRR						
62	GRAND TOTAL PRR						

Part 5

Amendments to SUP 16

SUP 16 Ann 24R

In this Annex, the entire data item FSA037 is deleted, and replaced by '[deleted]'.

SUP 16 Ann 25G

In this Annex, the guidance notes and validations relating to FSA037 are deleted and replaced by '[deleted]'.

Part 6

SUP 16 Ann 25G

...

FSA003 – Capital adequacy

...

57A Total tier one capital plus tier two capital after deductions

...

(It is also the basis for the capital resources used under *BIPRU* 10.5.3R for the purposes of measuring large exposures. However, it is further adjusted under *BIPRU* 10.5.5R to remove data elements 41A (surplus provisions), 50A (expected loss amounts) and 51A (securitisation positions) for these purposes.)

...

62A Excess on limit for tier three capital

The amount reported in 59A, and 60A ~~and 61A~~ in excess of the limits set out in *GENPRU* 2.2.49R to *GENPRU* 2.2.50R.

[*CEBS' CA 1.6.5, but with the sign reversed*]

62B Excess on limit for tier three capital

The amount reported in 59B, and 60B ~~and 61B~~ in excess of the limits set out in *GENPRU* 2.2.49R to *GENPRU* 2.2.50R. It will only differ from 62A if the firm has reported *innovative tier one capital* in 26A.

...

70A Total variable capital requirement

This is the variable capital requirement of the firm or *UK consolidations group*, as calculated in 71A to ~~74A~~75A below. Each firm (~~or *UK consolidation group*~~) will only fill in one variable capital requirement which will have the correct method of calculating the variable capital requirement in accordance with *GENPRU* 2.1.45R and *GENPRU* 2.1.46R and any relevant waivers or treatment identified through the responses to data elements 5A, 10A and 11A above. In the case of a *UK consolidation group*, the rules set out in *BIPRU* 8 Annex 5R apply irrespective of whether the subsidiaries are in the UK or not.

[*CEBS' CA 2*]

...

FSA003 – Capital adequacy validations

Internal validations

Data elements are referenced by row then column.

Validation number Data element

...

10	10A	If 1A = no, then no [deleted – replaced by validation 114]
----	-----	---

11	11A		If 1A = no, then no [deleted =- replaced by validation 115]
...			
22	27B	=	28A + 29B + 30B + 31B + 32B + 33B + 34B [deleted – replaced by validation 116]
...			
113	...		
114	10A		If 1A = yes, then no
115	11A		If 1A = yes, then no
116	27B	≡	<u>28B + 29B + 30B + 31B + 32B + 33B + 34B</u>

...

FSA005 – Market risk validations
Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
...			
5	21G	=	21A + 21B + 21C + 21D + 21E + 21F [deleted]
6	25G	=	25A + 25B + 25C + 25D + 25E + 25F [deleted]
7	...		
8	29G	=	29A + 29B + 29C + 29D + 29E + 29F [deleted]
...			

...

FSA007 – Operational risk

...

9A Asset management

For each of the above business lines, enter the 3 year average, before the percentages are applied. See *BIPRU 6.4.14R* 6.4.6R to *BIPRU 6.4.9R*.

...

FSA008 – Large exposures

...

4A Capital resources under *BIPRU 10.5.3R*

This will be the figure calculated by the firm at the reporting date for data element 57A within FSA003 (even if the firm is not required to submit FSA003 at that date, as in the case of a *BIPRU 50K firm* or a *UK consolidation group* that only reports FSA003 half-yearly), adjusted in line with *BIPRU 10.5.5R* to remove surplus provisions (data element 41A on

FSA003), expected loss amounts (data element 50A on FSA003) and securitisation positions (data element 51A on FSA003). For monitoring large exposures during the quarter, firms may either re-calculate their capital resources on a regular basis or use the figure previously reported to the FSA on FSA003. However, at the reporting date, the figure reported should be the firm's latest calculation of capital resources.

...

4B Capital resources under *BIPRU 10.5.4R*

This will be the figures reported by the firm at the reporting date for data element 15A in FSA003, adjusted in line with *BIPRU 10.5.5R* to remove surplus provisions (data element 41A on FSA003), expected loss amounts (data element 50A on FSA003) and securitisation positions (data element 51A on FSA003).

...

FSA011 – Building society liquidity validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
...			
11	8E	=	8A—8B[deleted]
...			

...

FSA017 – Interest rate gap report validations

Internal validations

Data elements are referenced first by row then by column.

Validation number Data element

...

252 ~~31N~~ = ~~28N~~[deleted – replaced by validation 337]

...

284 46B = $1/((1+(43B+1A))^{34B})$ [deleted – replaced by validation 333]

...

332 ...

333 46B = $1/((1+(43B-1A))^{34B})$

334 47P = $28P*44P$

335 48P = $28P*45P$

336 49P = $28P*46P$

<u>337</u>	<u>31N</u>	≡	<u>28N</u>
<u>338</u>	<u>31P</u>	≡	<u>28P</u>
<u>339</u>	<u>38B</u>	≡	<u>48B-47B</u>
<u>340</u>	<u>38C</u>	≡	<u>48C-47C</u>
<u>341</u>	<u>38D</u>	≡	<u>48D-47D</u>
<u>342</u>	<u>38E</u>	≡	<u>48E-47E</u>
<u>343</u>	<u>38F</u>	≡	<u>48F-47F</u>
<u>344</u>	<u>38G</u>	≡	<u>48G-47G</u>
<u>345</u>	<u>38H</u>	≡	<u>48H-47H</u>
<u>346</u>	<u>38J</u>	≡	<u>48J-47J</u>
<u>347</u>	<u>38K</u>	≡	<u>48K-47K</u>
<u>348</u>	<u>38L</u>	≡	<u>48L-47L</u>
<u>349</u>	<u>38M</u>	≡	<u>48M-47M</u>
<u>350</u>	<u>38N</u>	≡	<u>48N-47N</u>
<u>351</u>	<u>38P</u>	≡	<u>48P-47P</u>
<u>352</u>	<u>39B</u>	≡	<u>49B-47B</u>
<u>353</u>	<u>39C</u>	≡	<u>49C-47C</u>
<u>354</u>	<u>39D</u>	≡	<u>49D-47D</u>
<u>355</u>	<u>39E</u>	≡	<u>49E-47E</u>
<u>356</u>	<u>39F</u>	≡	<u>49F-47F</u>
<u>357</u>	<u>39G</u>	≡	<u>49G-47G</u>
<u>358</u>	<u>39H</u>	≡	<u>49H-47H</u>
<u>359</u>	<u>39J</u>	≡	<u>49J-47J</u>
<u>360</u>	<u>39K</u>	≡	<u>49K-47K</u>
<u>361</u>	<u>39L</u>	≡	<u>49L-47L</u>
<u>362</u>	<u>39M</u>	≡	<u>49M-47M</u>
<u>363</u>	<u>39N</u>	≡	<u>49N-47N</u>
<u>364</u>	<u>39P</u>		<u>49P-47P</u>

FSA018 – UK integrated group large exposures

...

4F Amount of the exposure that is exempt

That part of the amount reported in column E that is an exempt under *BIPRU* 10.6 and *BIPRU* 10.7.

...

FSA023 – Foreign exchange risk (ELMIs) validations**Internal validations**

Data elements are referenced first by row then by column.

Validation number	Data element		
...			
5	12C	=	11A*8% [deleted – replaced by validation 8]
...			
<u>8</u>	<u>12C</u>	<u>≡</u>	<u>11C*8%</u>

...

FSA025 – Liquidity (ELMIs) validations**Internal validations**

Data elements are referenced first by row then by column.

Validation number	Data elements		
...			
4	4A	=	1A+2A+3A [deleted – replaced by validation 5]
5	4A	≤	1A+2A+3A

...

FSA031 – Capital Adequacy (for exempt CAD firms subject to IPRU(INV) Chapter 9) validations**Internal validations**

Data elements are referenced by row, then column.

Validation number	Data element		
...			
5	28A	=	21A + 22A + 23A + 24A + 25A + 26A - 27A [deleted – replaced by validation 12]
...			
13	32A	=	(16A or 28A) - (30A + 31A) [deleted – replaced by validation 15]
<u>14</u>	<u>42A</u>	<u>≡</u>	<u>30A + 31A</u>
<u>15</u>	<u>32A</u>	<u>≡</u>	<u>(16A or 28A) - 42A</u>

...

FSA034 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 5 not subject to exemption in IPRU(INV) 5.2.3(2)R) validations**Internal validations**

Data elements are referenced by row, then column.

Validation number	Data item		
...			
8	33B	=	32B * (33B / 52) [deleted – replaced by validation 12]
...			
<u>12</u>	<u>33B</u>	≡	<u>32B * (34B / 52)</u>

...

FSA036 – Capital Adequacy (for UCITS firms) validations
Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
...			
8	25B	=	40B [deleted]
...			

...

Part 7

SUP 16 Ann 24R

FSA028

Non-EEA sub-group

...

27 Do you have a non-EEA sub-group which you are reporting on behalf of?

Yes/No

If the answer to 27A above is no, then you do not have to complete any more of this data item, but it still needs to be submitted to the FSA

1 Is your non-EEA sub-group reporting requirement satisfied by your solo-consolidated FSA003/FSA009?

Yes/No

... ~~Capital resources for large exposures~~ Total tier one capital plus tier two capital after
8 deductions

...

...

Part 8
SUP 16 Ann 25G

FSA028 – Non-EEA sub-groups

...

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

27A Do you have a non-EEA sub-group you are reporting on behalf of?

Firms should view the examples of non-EEA sub groups in BIPRU 8 Annex 3R. If the firm is at the top of a non-EEA sub group (eg the UK bank in non-EEA sub group 1 in Example 5, and also UK bank 2 in the case of non-EEA sub group 2 in Example 4), then you should answer ‘yes’. If however the firm is not at the top of a non-EEA sub-group, for example the UK investment firms in non-EEA sub group 1 in Example 5), the answer will be ‘no’.

Thus for any non-EEA sub group, there should only be a single firm that answers ‘yes’ to this data element.

Firms that answer ‘no’ need not complete the data item further, but are still required to submit the data item.

1A Is your non-EEA sub-group reporting requirement satisfied by your solo-consolidated FSA003/FSA009?

...

8A ~~Capital resources for large exposures~~ Total tier one capital plus tier two capital after deductions

This is equivalent to Stage N in: ...

...

Large exposures

25A Capital resources

Enter here either the a figure based on the previously reported capital resources for this non-EEA sub-group in data element 8A on the last submission, adjusted for those items excluded under BIPRU 10.5.5R, or alternatively a figure based on the capital resources figure reported in data element 8A above on this report, adjusted for those items excluded under BIPRU 10.5.5R. If it is the first occasion on which this sub-group has reported, use the figure in 8A above. Firms should report figures on a consistent basis.

...