

**SUPERVISION MANUAL (INTEGRATED REGULATORY REPORTING OF  
LIQUIDITY FOR BANKS, BUILDING SOCIETIES AND  
INVESTMENT FIRMS) 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) (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) Part 3 of Annex B comes into force on 1 October 2010;
  - (2) the remainder of the instrument comes into force on 1 December 2009.

**Amendments to the Handbook**

- D. The Glossary of definitions is amended in accordance with Annex A to this instrument.
- E. The Supervision manual (SUP) is amended in accordance with Annex B to this instrument.

**Citation**

- F. This instrument may be cited as the Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009.

By order of the Board  
30 September 2009

## Annex A

### Amendments to the Glossary of definitions

In this Annex, underlining indicates new text unless otherwise stated.

Insert the following new definitions in the appropriate alphabetical position. The text is not underlined.

*defined  
liquidity  
group*

a *DLG by default* or *DLG by modification*.

*DLG by  
default*

(in relation to a *UK ILAS BIPRU firm* (a *group liquidity reporting firm*) and any reporting period under *SUP 16* (Reporting requirements)) the *firm* and each *person* identified in accordance with the following:

- (a) (in a case in which the *firm* is the only *UK ILAS BIPRU firm* in its *group*) that *person* meets any of the following conditions for any part of that period:
  - (i) that *person* provides material support to the *firm* against *liquidity risk*; or
  - (ii) that *person* is committed to provide such support or would be committed to do so if that *person* were able to provide it; or
  - (iii) the *firm* has reasonable grounds to believe that that *person* would supply such support if asked or would do so if it were able to provide it; or
  - (iv) the *firm* provides material support to that *person* against *liquidity risk*; or
  - (v) the *firm* is committed to provide such support to that *person* or would be committed to do so if the *firm* were able to provide it; or
  - (vi) the *firm* has reasonable grounds to believe that that *person* would expect the *firm* to supply such support if asked or that the *firm* would do so if it were able to provide it; or
- (b) (in a case in which the *firm* is not the only *UK ILAS BIPRU firm* in its *group*):
  - (i) each of those other *UK ILAS BIPRU firm*; and

- (ii) each *person* identified by applying the tests in (a) separately to the *firm* and to each of those other *UK ILAS BIPRU firms*, so that applying (b) to the *firm* and to each of those *UK ILAS BIPRU firms* results in their having the same *defined liquidity group*.

The following provisions also apply for the purpose of this definition.

- (c) A *person* is not a member of a *firm's* DLG by default unless it also satisfies one of the following conditions:
  - (i) it is a member of the *firm's group*; or
  - (ii) it is a *securitisation special purpose entity* or a *special purpose vehicle*; or
  - (iii) it is an *undertaking* whose main purpose is to raise funds for the *firm* or for a *group* to which that *firm* belongs.
- (d) *Group* has the meaning in paragraph (1) of the definition in the *Glossary* (the definition in section 421 of the *Act*).
- (e) The conditions in (a) are satisfied even if the *firm* or *person* in question provides or is committed or expected to provide support for only part of the period.
- (f) In deciding for the purpose of (a) or (b) whether the *firm* is the only *UK ILAS BIPRU firm* in its *group* and identifying which are the other *UK ILAS BIPRU firms* in its *group*, any *group* member that is a member of the group through no more than a *participation* is ignored.
- (g) A *firm* has a *DLG by default* for a period even if it only has one during part of that period.
- (h) Liquidity support may be supplied by or to the *firm* directly or indirectly.
- (i) Support is material if it is material either by reference to the *person* giving it or by reference to the *person* receiving it.

(*Guidance* about this definition, and its inter-relation with other related definitions, is set out in *SUP 16 Annex 26G* (*Guidance on designated liquidity groups in SUP 16.12*.)

*DLG by modification*

either of the following:

- (a) a *DLG by modification (firm level)*; or
- (b) a *non-UK DLG by modification (DLG level)*.

(*Guidance* about this definition, and its inter-relation with other related definitions, is set out in *SUP 16 Annex 26G* (*Guidance on designated liquidity groups in SUP 16.12*)).

*DLG by modification (firm level)*

(in relation to any reporting period under *SUP 16* (*Reporting requirements*) and a *UK ILAS BIPRU firm* that has an *intra-group liquidity modification* during any part of that period (a *group liquidity reporting firm*)) the *firm* and each *person* on whose liquidity support the *firm* can rely, under that *intra-group liquidity modification*, for any part of that period for the purpose of the *overall liquidity adequacy rule* (as the *overall liquidity adequacy rule* applies to the *firm* on a solo basis). A *firm* has a ‘DLG by modification (firm level)’ for a period even if it only has one during part of that period.

(*Guidance* about this definition, and its inter-relation with other related definitions, is set out in *SUP 16 Annex 26G* (*Guidance on designated liquidity groups in SUP 16.12*)).

*firm-specific liquidity stress*

(in relation to a *firm* and any reporting obligations under *SUP 16* (*Reporting requirements*)):

- (a) (in the case of reporting obligations on a solo basis (including on the basis of the *firm’s UK branch*) the *firm* failing to meet, not complying with or being in breach of:
  - (i) the liquidity resources requirement calculated by that *firm* as adequate in its current *Individual Liquidity Adequacy Assessment* or *Individual Liquidity Systems Assessment*; or
  - (ii) the level of its liquid assets buffer advised in any current *individual liquidity guidance* that the *firm* has accepted; or
  - (iii) its funding profile advised in any current *individual liquidity guidance* that the *firm* has accepted; or
  - (iv) the *overall liquidity adequacy rule*; or
  - (v) *BIPRU 12.2.8R* (*ILAS BIPRU firm* adequate buffer of high quality, unencumbered assets) or *BIPRU 12.2.11R* (liquid assets buffer is at least equal to the *simplified buffer requirement*); or
  - (vi) the *simplified buffer requirement* (taking into account *BIPRU TP 29* (Liquid assets buffer scalar: simplified ILAS BIPRU firms) unless this has been superseded by *individual liquidity guidance* that it has accepted; or
  - (vii) any requirement imposed by or under the *regulatory system* under which the *firm* must hold a specified level of liquidity resources;

or it being likely that the *firm* will do so;

- (b) (in the case of reporting obligations with respect to the *firm* and a group of other *persons*) has the same meaning as in (a) except that references to any *rule* or other requirement, *Individual Liquidity Adequacy Assessment*, *Individual Liquidity Systems Assessment* or *individual liquidity guidance* are to any such thing so far as it applies to the *firm* and that group considered together.

*group liquidity low frequency reporting conditions*

(in relation to a *group liquidity reporting firm* and its *defined liquidity group*) the *defined liquidity group* meets the group liquidity low frequency reporting conditions if the *defined liquidity group* meets the following conditions:

- (a) the *firm* or any other member is a *low frequency liquidity reporting firm*; and
- (b) no member of that group is a *standard frequency liquidity reporting firm*.

For the purpose of deciding whether these conditions are met in relation to a *DLG by default*, any group member (other than the *group liquidity reporting firm* itself) that is a member of the group through no more than a *participation* is ignored.

*group liquidity reporting firm*

see the definitions of *DLG by default*, *DLG by modification (firm level)*, and *non-UK DLG by modification (DLG level)*.

(*Guidance* about this definition, and its inter-relation with other related definitions, is set out in *SUP 16 Annex 26G (Guidance on designated liquidity groups in SUP 16.12)*.)

*group liquidity standard frequency reporting conditions*

(in relation to a *group liquidity reporting firm* and its *defined liquidity group*) the *defined liquidity group* meets the group liquidity standard frequency reporting conditions if the group does not meet the *group liquidity low frequency reporting conditions*.

*low frequency liquidity reporting firm*

any of the following:

- (a) a *simplified ILAS BIPRU firm*; or
- (b) a *standard ILAS BIPRU firm* whose most recent *annual report and accounts* show balance sheet assets of less than £1 billion (or its equivalent in foreign currency translated into sterling at the balance sheet date); or
- (c) a *standard ILAS BIPRU firm* that meets the following conditions:

- (i) it does not have any *annual report and accounts* and it has been too recently established to be required to have produced any;
- (ii) it has submitted a projected balance sheet to the *FSA* as part of an application for a *Part IV permission* or a variation of one; and
- (iii) the most recent such balance sheet shows that the *firm* will meet the size condition set out in (b) in all periods covered by those projections.

Paragraphs (b) and (c) apply at the level of the *firm* rather than of the *branch* in the case of any *firm* reporting on the basis of the activities of its branch operation in the *United Kingdom*.

*market liquidity stress* (in relation to a *firm* and any reporting obligations under *SUP 16* (Reporting requirements)):

- (a) (in the case of reporting obligations on a solo basis) any market that is of material significance to the *firm* being materially adversely affected by crystallised *liquidity risk* or a substantial number of participants in any such market being materially adversely affected by crystallised *liquidity risk*, whether or not the *firm* itself is so affected;
- (b) (in the case of reporting obligations with respect to the *firm* and a group of other persons) has the same meaning as in (a) except that references to the *firm* are to the *firm* and that group considered together;
- (c) (in the case of reporting obligations with respect to a *firm's UK branch*) has the same meaning as in (a) except that references to the *firm* are to that *branch*.

*material currency*

- (a) *Material currencies*, in respect of a *firm* at any time, are currencies determined in accordance with the following.
- (b) First, the amount of its assets and the amount of its liabilities in each currency (ignoring the sign) are separately calculated. The figures are as shown in the most recent *data item* FSA054 submitted to the *FSA*.
- (c) Then, each such amount is converted into the reporting currency for the *data item* referred to in (b).
- (d) Each currency (which may include the reporting currency) that represents 20% or more of the total asset figure or 20% or more of the total liabilities figure is a *material currency*.

- (e) A currency is also a *material currency* if it is identified by the *firm's* current:
- (i) *Individual Liquidity Adequacy Assessment*; or
  - (ii) *Individual Liquidity Systems Assessment*; or
  - (iii) *ILG* that has been accepted by the *firm*;
- as being significant in the context of cross-currency *liquidity risk* (as referred to in *BIPRU* 12.5 (Individual Liquidity Adequacy Standards)).
- (f) The conversion rate for a currency into the reporting currency is the exchange rate on the date as of which the calculation is being made.
- (g) The reporting currency means the currency in which the most recent *data item* FSA054 (as referred to in (b)) is reported.
- (h) A currency is a *material currency* in relation to a *firm's branch* or a *defined liquidity group* of which it is a *group liquidity reporting firm* if it is identified as such in accordance with the procedures in the previous paragraphs of this definition except that the identification is carried out by reference to that *branch* or *defined liquidity group*. For these purposes, *data item* FSA054 for the *reporting level* concerned is used.
- (i) If the *firm* has not delivered *data item* FSA054 to the *FSA* at the *reporting level* concerned or is currently not required to do so at the *reporting level* concerned, the calculation is carried out using the methods for drawing up *data item* FSA054.

*non-UK DLG by modification* either of the following:

- (a) a *non-UK DLG by modification (firm level)*; or
- (b) a *non-UK DLG by modification (DLG level)*.

*non-UK DLG by modification (firm level)* (in relation to a *group liquidity reporting firm*) a *DLG by modification (firm level)* that is not a *UK DLG by modification*. A *firm* with a *non-UK DLG by modification (firm level)* cannot also have a *UK DLG by modification*.

(*Guidance* about this definition, and its inter-relation with other related definitions, is set out in *SUP* 16 Annex 26G (Guidance on designated liquidity groups in *SUP* 16.12).)

*non-UK DLG by modification (DLG level)* (in relation to any reporting period under *SUP 16* (Reporting requirements) and in relation to a *firm* that meets the following conditions (a group liquidity reporting firm):

- (a) it is a *UK ILAS BIPRU firm* with an *intra-group liquidity modification*;
- (b) it is a *group liquidity reporting firm* in a *UK DLG by modification* created by that *intra-group liquidity modification*;
- (c) the *overall liquidity adequacy rule* applies under that *intra-group liquidity modification* to that *UK DLG by modification*; and
- (d) that *UK DLG by modification* can rely, under that *intra-group liquidity modification*, for any part of that period, on a group of other *persons* for the purpose of the *overall liquidity adequacy rule* as applied to that *UK DLG by modification*;

means the group made up of the following:

- (e) that *ILAS BIPRU firm*;
- (f) the other members of that *UK DLG by modification*; and
- (g) the group of other *persons* mentioned in (d).

A *firm* has a ‘non-UK DLG by modification (DLG level)’ for a period even if it only has one during part of that period.

(*Guidance* about this definition, and its inter-relation with other new definitions, is set out in *SUP 16 Annex 26G* (Guidance on designated liquidity groups in *SUP 16.12*.)

*non UK lead regulated firm* a *firm* that is not a *UK lead regulated firm*. This definition is not related to the defined term *lead regulated firm*.

*reporting level* (in *SUP 16* (Reporting requirements) and in relation to a *data item*) refers to whether that *data item* is prepared on a solo basis or on the basis of a group such as a *UK DLG by modification* and, if it is prepared on the basis of a group, refers to the type of group (such as a *UK DLG by modification* or a *non-UK DLG by modification (firm level)*).

*simplified ILAS BIPRU firm* an *ILAS BIPRU firm* that, in accordance with the procedures in *BIPRU 12* (Liquidity), is using the *simplified ILAS*.

*standard frequency liquidity reporting firm* a *standard ILAS BIPRU firm* that is not a *low frequency liquidity reporting firm*.



*standard ILAS BIPRU firm* an *ILAS BIPRU firm* that is not a *simplified ILAS BIPRU firm*.

*UK DLG by modification* a *DLG by modification (firm level)* in which each member is a *UK ILAS BIPRU firm*. A *firm* with a *UK DLG by modification* cannot also have a *non-UK DLG by modification (firm level)*.

*UK lead regulated firm* a *UK firm* that:

- (a) is not part of a group that is subject to consolidated supervision by the *FSA* or any other *regulatory body*; or
- (b) is part of a group that is subject to consolidated supervision by the *FSA* and that group is not part of a wider group that is subject to consolidated supervision by a *regulatory body* other than the *FSA*.

For the purposes of this definition:

- (c) Consolidated supervision of a group of *persons* means supervision of the adequacy of financial and other resources of that group on a consolidated basis. For example, this includes supervision under *BIPRU 8 (Group risk consolidation)*.
- (d) It is not relevant whether or not any supervision by another *regulatory body* has been assessed as equivalent under the *CRD* or the *Financial Groups Directive*.
- (e) If the group is a *UK consolidation group* or *financial conglomerate* of which the *FSA* is lead regulator that is headed by an *undertaking* that is not itself the *subsidiary undertaking* of another *undertaking* the *firm* is a 'UK lead regulated firm'.

This definition is not related to the defined term *lead regulated firm*.

Amend the following as shown.

*lead regulated firm* a *firm* which is the subject of the financial supervision requirements of an *overseas regulator* in accordance with an agreement between the *FSA* and that regulator relating to the financial supervision of *firms* whose head office is within the country of that regulator.

This definition is not related to the defined terms *UK lead regulated firm* or *non UK lead regulated firm*.

## Annex B

## Amendments to the Supervision manual (SUP)

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

**Part 1: Comes into force on 1 December 2009**

Insert the following new text in the Transitional Provisions. The text is not underlined.

## SUP TP 1 Transitional provisions

...

## SUP TP 1.2

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
...					
12T	<p><i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R;</p> <p><i>SUP</i> 16.12.10R to <i>SUP</i> 16.12.17R;</p> <p><i>SUP</i> 16.12.22R to <i>SUP</i> 16.12.27R</p>	R	<p>(1) This <i>rule</i> deals with:</p> <p>(a) the date (the “start date”) on which the requirements (the “new requirements”) relating to <i>data items</i> FSA047 to FSA055 (inclusive) (the “new <i>data items</i>”) made by the Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 (the “instrument”) begin;</p> <p>(b) the date on which the requirements relating to <i>data items</i> FSA010 and FSA013 end; and</p> <p>(c) the date on which the changes in the requirements relating to <i>data item</i> FSA011 made by the instrument take effect.</p> <p>(2) The start date for reporting on a solo basis for a <i>firm</i> that as at 30 November 2009 or, as the case may be, 1 December 2009, or as the case may be, 30 November 2009 and 1 June 2010, falls into one of the classes covered by <i>BIPRU</i> TP 26.2 (Transitional rules for quantitative aspects of <i>BIPRU</i> 12 that apply to all <i>firms</i> to which <i>BIPRU</i> 12 applies) is the day immediately following the last day on which that transitional provision is in force as specified in column (5) of <i>BIPRU</i> TP 26.2.</p>	As set out in column (4)	As set out in column (4)

- (3) The start date for reporting on a solo basis for other *firms* (other than a *non-ILAS BIPRU firm*) is 1 December 2009.
- (4) The reporting period for the first report on a solo basis for *non-ILAS BIPRU firms* ends on 31 December 2010.
- (5) Reporting on the basis of a *defined liquidity group* applies for all reporting periods beginning on or after 1 November 2010.
- (6) For a *firm* falling into paragraph (2), the following start dates apply to the following *data items*.
- (a) The date for *data items* FSA047, FSA048 and FSA052 is 1 June 2010.
  - (b) The date for *data items* FSA050, FSA051, FSA053 and FSA054 is 1 November 2010.
- (7) For a *firm* falling into paragraph (3), the following start dates apply to the following *data items*.
- (a) The date for *data items* FSA047 and FSA048 is 1 December 2009.
  - (b) The date for *data item* FSA052 is 1 June 2010.
  - (c) The date for *data items* FSA050, FSA051, FSA053 and FSA054 is 1 November 2010.
- (8) If the start date under paragraphs (6) or (7) (taking into account paragraph (9)) falls before the start date in paragraphs (2) or (3), the dates in paragraphs (2) or (3) apply. However if the start date in paragraphs (6) or (7) (taking into account paragraph (9)) fall after the dates in paragraphs (2) or (3), the start dates in paragraphs (6) or (7) apply.
- (9) If the start date for a new *data item* occurs part of the way through what would have been a reporting period for that *data item* under SUP 16.12 if the relevant part of SUP 16.12 had been in force, the first reporting period for that *data item* begins on the first day (“the first day”) of what would have been that reporting period (as specified in SUP 16.12), even though the first day falls before the start date. The time for submission of the *data item* and the length of the reporting period are calculated as if the new requirements relating to that *data item* had been in force from the first day.
- (10) (a) The requirements relating to *data items* FSA010 and FSA013 are as follows.
- (b) If a *firm* does not fall into RAG 1 as at 30 November 2009, it does not have to submit these *data items*.

			<p>(c) Otherwise, the last reporting period for the <i>data item</i> concerned ends on the first date when the start date for that <i>firm</i> in relation to both <i>data item</i> FSA047 and FSA048 has occurred. That last reporting period for <i>data item</i> FSA010 or FSA013 is shortened accordingly if necessary.</p> <p>(d) Any notes in <i>SUP</i> 16.12 relating to those <i>data items</i> continue in force as long as required by (a) to (c).</p> <p>(11) The changes to <i>data item</i> FSA011 only take effect with respect reporting periods beginning on or after the commencement date for those changes as specified in the instrument (1 October 2010).</p>		
12U	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R; <i>SUP</i> 16.12.10R to <i>SUP</i> 16.12.17R; <i>SUP</i> 16.12.22R to <i>SUP</i> 16.12.27R	G	The effect of paragraph 12T is that a <i>firm</i> which becomes an <i>ILAS BIPRU firm</i> or <i>non-ILAS BIPRU firm</i> after 1 December 2009 and before the end of the transitional period which would otherwise have applied will be expected to comply with the requirements listed in column (2) from the date on which it becomes either an <i>ILAS BIPRU firm</i> or a <i>non-ILAS BIPRU firm</i> (as the case may be). However such a <i>firm</i> does have the benefit of the delayed start dates as specified in paragraphs (4), (5) and (7) of paragraph 12T.		
12V	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R; <i>SUP</i> 16.12.10R to <i>SUP</i> 16.12.17R; <i>SUP</i> 16.12.22R to <i>SUP</i> 16.12.27R	G	An example of how paragraph 12T(6) and (9) work is as follows. Say that the start date for a <i>firm</i> under paragraph 12T(2) is 1 June 2010. If the <i>firm</i> reports <i>data item</i> FSA047 weekly, the first reporting period for that <i>data item</i> starts on Saturday 29 May 2010 and ends on Friday 4 June 2010. It has to be submitted to the <i>FSA</i> by 2200 on Monday 7 June.		
12W	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R	R	If <i>BIPRU</i> TP 30.4R (Liquidity floor for certain banks) applies to a <i>firm</i> the regulatory intervention point mentioned in that <i>rule</i> is added to the list in paragraph (a) of the definition of <i>firm-specific liquidity stress</i> in the case of that <i>firm</i> for as long as <i>BIPRU</i> TP 30.4R applies to it.	For as long as <i>BIPRU</i> TP 30.4R applies to the <i>firm</i>	At the end of period set out in column (5)

...

**Part 2: Comes into force on 1 December 2009**

**16 Reporting requirements**

**16.3 General provisions on reporting**

...

16.3.26 G Examples of reports covering a *group* are:

...

(5) consolidated reporting statements required from *securities and futures firms* under SUP 16.7.24R;

(6) reporting in relation to *defined liquidity groups* under SUP 16.12.

...

**16.12 Integrated Regulatory Reporting**

...

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 16.12.3 R (1)(a)(ii) apply.

(1) Example 1

A *BIPRU 730K firm* that undertakes activities in both *RAG 3* and *RAG 7*

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

RAG 3 (SUP 16.12.11R) data items	RAG 7 (SUP 16.12.22AR) data items
...	
Securitisation	Securitisation
<u>Daily Flows (if it is an <i>ILAS BIPRU firm</i>)</u>	
<u>Enhanced Mismatch Report (if it is an <i>ILAS BIPRU firm</i>)</u>	
<u>Liquidity Buffer Qualifying Securities (if it is an <i>ILAS BIPRU firm</i>)</u>	

<u>Funding Concentration (if it is an ILAS BIPRU firm)</u>	
<u>Pricing data (if it is an ILAS BIPRU firm)</u>	
<u>Retail and corporate funding (if it is an ILAS BIPRU firm)</u>	
<u>Currency Analysis (if it is a ILAS BIPRU firm)</u>	
<u>Systems and Controls Questionnaire (if it is a non-ILAS BIPRU firm)</u>	

...

## (2) Example 2

A 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 gives the following :

RAG 1 requirements (SUP 16.12.5R)	RAG 5 requirements (SUP 16.12.18AR)
...	
<u>Securitisation</u>	
<u>Daily Flows (if it is an ILAS BIPRU firm)</u>	
<u>Enhanced Mismatch Report (if it is an ILAS BIPRU firm)</u>	
<u>Liquidity Buffer Qualifying Securities (if it is an ILAS BIPRU firm)</u>	
<u>Funding Concentration (if it is an ILAS BIPRU firm)</u>	

<u>Pricing data (if it is an <i>ILAS BIPRU firm</i>)</u>	
<u>Retail and corporate funding (if it is an <i>ILAS BIPRU firm</i>)</u>	
<u>Currency Analysis (if it is an <i>ILAS BIPRU firm</i>)</u>	
	Lending - Business flow and rates
	...

...

16.12.4A G ...

Group liquidity reporting

16.12.4B G Reporting at group level for liquidity purposes by *firms* falling within *BIPRU 12 (Liquidity)* is by reference to *defined liquidity groups*. *Guidance about the different types of *defined liquidity groups* and related material is set out in SUP 16 Annex 26 (Guidance on designated liquidity groups in SUP 16.12).*

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	Prudential category of firm and applicable data items (Note 1)							
	<i>UK bank</i>	<i>Buildin g society</i>	<i>Non- EEA bank</i>	<i>EEA bank that has permiss ion to accept deposit s, other than one with permiss ion for cross border service s only</i>	<i>EEA bank that does not have permiss ion to accept deposit s, other than one with permiss ion for cross border service s only</i>	Electro nic money instituti ons	<i>Credit union</i>	<i>Dorma nt accoun t fund operat or  (note 15)</i>
...								
Liquidity (other than stock)	<del>FSA01 0 (note 3)</del>	FSA01 1	<del>FSA01 0</del>	<del>FSA01 0</del>	<del>FSA01 2</del>	FSA02 5		CQ; CY
<del>Liquidity- stock</del>	<del>FSA01 3 (note 3)</del>							
...								
Securitisati on	...							
<u>Daily Flows</u>	<u>FSA04 7 (Notes 16, 20 and 22)</u>	<u>FSA04 7 (Notes 16, 20 and 22)</u>	<u>FSA04 7 (Notes 16, 18, 20 and 22)</u>	<u>FSA04 7 (Notes 16, 18, 20 and 22)</u>	<u>FSA04 7 (Notes 16, 18, 20 and 22)</u>			



<u>Enhanced Mismatch Report</u>	<u>FSA04</u> <u>8</u> <u>(Notes</u> <u>16, 20</u> <u>and 22)</u>	<u>FSA04</u> <u>8</u> <u>(Notes</u> <u>16, 20</u> <u>and 22)</u>	<u>FSA04</u> <u>8</u> <u>(Notes</u> <u>16, 18,</u> <u>20 and</u> <u>22)</u>	<u>FSA04</u> <u>8</u> <u>(Notes</u> <u>16, 18,</u> <u>20 and</u> <u>22)</u>	<u>FSA04</u> <u>8</u> <u>(Notes</u> <u>16, 18,</u> <u>20 and</u> <u>22)</u>			
<u>Liquidity Buffer Qualifying Securities</u>	<u>FSA05</u> <u>0</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>0</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>0</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>0</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>0</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>			
<u>Funding Concentration</u>	<u>FSA05</u> <u>1</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>1</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>1</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>1</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>1</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>			
<u>Pricing data</u>	<u>FSA05</u> <u>2</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>2</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>2</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>2</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>2</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>			
<u>Retail and corporate funding</u>	<u>FSA05</u> <u>3</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>3</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>3</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>3</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>3</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>			
<u>Currency Analysis</u>	<u>FSA05</u> <u>4</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>4</u> <u>(Notes</u> <u>17, 21</u> <u>and 22)</u>	<u>FSA05</u> <u>4</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>4</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>	<u>FSA05</u> <u>4</u> <u>(Notes</u> <u>17, 19,</u> <u>21 and</u> <u>22)</u>			
...								

Note 3	<p><del>A UK bank is not required to submit both FSA010 and FSA013. A UK bank which monitors its liquidity according to the maturity mismatch approach as set out in IPRU(BANK) LM must submit FSA010. A UK bank which monitors its liquidity according to the sterling stock liquidity approach as set out in IPRU(BANK) LS must submit FSA013. FSA013 will generally be provided on a consolidated basis and members of the consolidated group will not be required to report individually. [deleted]</del></p>
...	
Note 15	...
Note 16	<p><u>A firm must complete this item separately on each of the following bases that are applicable.</u></p> <ol style="list-style-type: none"> <li>(1) <u>It must complete it on a solo basis (including on the basis of the firm's UK branch). Therefore even if it has a solo consolidation waiver it must complete the item on an unconsolidated basis by reference to the firm alone.</u></li> <li>(2) <u>If it is a group liquidity reporting firm in a DLG by default and is a UK lead regulated firm, it must complete the item on the basis of that group.</u></li> <li>(3) <u>If it is a group liquidity reporting firm in a UK DLG by modification, it must complete the item on the basis of that group.</u></li> <li>(4) <u>If it is a group liquidity reporting firm in a non-UK DLG by modification, it must complete the item on the basis of that group.</u></li> </ol>
Note 17	<p><u>A firm must complete this item separately on each of the following bases that are applicable.</u></p> <ol style="list-style-type: none"> <li>(1) <u>It must complete it on a solo basis (including on the basis of the firm's UK branch) unless it is a group liquidity reporting firm in a UK DLG by modification. Therefore even if it has a solo consolidation waiver it must complete the item on an unconsolidated basis by reference to the firm alone.</u></li> <li>(2) <u>If it is a group liquidity reporting firm in a UK DLG by modification, it must complete the item on the basis of that group.</u></li> </ol>
Note 18	<ol style="list-style-type: none"> <li>(1) <u>If the firm has a whole-firm liquidity modification it must complete this item on the basis of the whole firm (or at any other reporting level the whole-firm liquidity modification may require) and not just its UK branch.</u></li> <li>(2) <u>Otherwise the firm must complete this item by reference to the activities of its branch operation in the United Kingdom in accordance with SUP 16.12.3R(1)(a)(iv).</u></li> </ol>

Note 19	<p>(1) <u>If the <i>firm</i> has a <i>whole-firm liquidity modification</i> there is no obligation to report this item.</u></p> <p>(2) <u>Otherwise the <i>firm</i> must complete this item by reference to the activities of its branch operation in the <i>United Kingdom</i> in accordance with <i>SUP 16.12.3R(1)(a)(iv)</i>.</u></p>
Note 20	<p>(1) <u>This item must be reported in the reporting currency.</u></p> <p>(2) <u>If any <i>data element</i> is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.</u></p> <p>(3) <u>In addition, all <i>material currencies</i> (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:</u></p> <p style="padding-left: 20px;">(a) <u>the reporting frequency is (whether under a <i>rule</i> or under a <i>waiver</i>) quarterly or less than quarterly; or</u></p> <p style="padding-left: 20px;">(b) <u>the only <i>material currency</i> is the reporting currency;</u></p> <p style="padding-left: 20px;">(3) <u>does not apply.</u></p> <p>(4) <u>If there are more than three <i>material currencies</i> for this <i>data item</i>, (3) only applies to the three largest in amount. A <i>firm</i> must identify the largest in amount in accordance with the following procedure.</u></p> <p style="padding-left: 20px;">(a) <u>For each currency, take the largest of the asset or liability figure as referred to in the definition of <i>material currency</i>.</u></p> <p style="padding-left: 20px;">(b) <u>Take the three largest figures from the resulting list of amounts.</u></p> <p>(5) <u>The date as at which the calculations for the purposes of the definition of <i>material currency</i> are carried out is the last day of the reporting period in question.</u></p> <p>(6) <u>The reporting currency for this <i>data item</i> is whichever of the following currencies the <i>firm</i> chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).</u></p>
Note 21	<p>Note 20 applies, except that paragraph (3) does not apply, meaning that <i>material currencies</i> must not be recorded separately.</p>

Note 22	<p><u>Any changes to reporting requirements caused by a firm receiving an <i>intra-group liquidity modification</i> or a <i>whole-firm liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the <i>data item</i> in question if the <i>firm</i> receives that <i>intra-group liquidity modification</i>, <i>whole-firm liquidity modification</i> or variation part of the way through such a period. If the change is that the <i>firm</i> does not have to report a particular <i>data item</i> or does not have to report it at a particular <i>reporting level</i>, the <i>firm</i> must nevertheless report that item or at that <i>reporting level</i> for any reporting period that has already begun. This paragraph is subject to anything that the <i>intra-group liquidity modification</i> or a <i>whole-firm liquidity modification</i> says to the contrary.</u></p>
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- 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> or, as applicable, <i>defined liquidity group</i> basis by <i>UK banks and building societies</i>	Other members of RAG 1
...				
FSA010	Quarterly			Quarterly
...				
FSA012				Half yearly
FSA013	Quarterly		Quarterly (note 4)	
FSA046	...			
FSA047	<u>Daily, weekly, monthly or quarterly (Notes 4, 6 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4,5, 6 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 8 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4,7 and 9)</u>

FSA048	<u>Daily, weekly, monthly or quarterly (Notes 4, 6 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4,5, 6 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 8 and 9)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4,7 and 9)</u>
FSA050	<u>Monthly (Note 4)</u>	<u>Monthly (Notes 4 and 5)</u>	<u>Monthly (Note 4)</u>	<u>Monthly (Note 4)</u>
FSA051	<u>Monthly (Note 4)</u>	<u>Monthly (Notes 4 and 5)</u>	<u>Monthly (Note 4)</u>	<u>Monthly (Notes 4)</u>
FSA052	<u>Weekly or monthly (Notes 4 and 10)</u>	<u>Weekly or monthly (Notes 4, 5 and 10)</u>	<u>Weekly or monthly (Notes 4 and 11)</u>	<u>Weekly or monthly (Notes 4 and 10)</u>
FSA053	<u>Quarterly (Note 4)</u>	<u>Quarterly (Notes 4 and 5)</u>	<u>Quarterly (Note 4)</u>	<u>Quarterly (Note 4)</u>
FSA054	<u>Quarterly (Note 4)</u>	<u>Quarterly (Notes 4 and 5)</u>	<u>Quarterly (Note 4)</u>	<u>Quarterly (Note 4)</u>
Note 1	...			
Note 4	<p>The <i>firms</i> covered by the consolidation for FSA013 may differ from those companies in the <i>UK consolidation group</i>. Reporting frequencies and reporting periods for this <i>data item</i> are calculated on a calendar year basis and not from a <i>firm's accounting reference date</i>. In particular:</p> <ol style="list-style-type: none"> <li>(1) <u>A week means the period beginning on Saturday and ending on Friday.</u></li> <li>(2) <u>A month begins on the first day of the calendar month and ends on the last day of that month.</u></li> <li>(3) <u>Quarters end on 31 March, 30 June, 30 September and 31 December.</u></li> <li>(4) <u>Daily means each <i>business day</i>.</u></li> </ol> <p><u>All periods are calculated by reference to London time.</u></p> <p><u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> or a <i>whole-firm liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the <i>firm</i> receives that <i>intra-group liquidity modification</i>, <i>whole-firm liquidity modification</i> or variation part of the way through such a period, unless the <i>whole-firm liquidity modification</i> or <i>intra-group liquidity modification</i> says otherwise.</u></p>			

<u>Note 5</u>	As specified in <i>SUP 16.12.5R</i> , solo consolidation has no application to <u>liquidity reporting</u> . Therefore it does not make any difference to the reporting of this item whether or not the <i>firm</i> is solo consolidated.
<u>Note 6</u>	<p>If the report is on a solo basis (and the <i>firm</i> is a <i>UK firm</i>) the reporting frequency is as follows:</p> <p>(1) <u>if the <i>firm</i> does not have an <i>intra-group liquidity modification</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(2) <u>if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG by modification (firm level)</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(3) <u>the frequency is quarterly if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>.</u></p>
<u>Note 7</u>	<p>(1) <u>If the report is on a solo basis (and the <i>firm</i> is not a <i>UK firm</i>) the reporting frequency is as follows:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>.</u></p> <p>(2) <u>If the <i>firm</i> has a <i>whole-firm liquidity modification</i> (1) does not apply and instead the frequency of solo reporting is quarterly (or whatever other frequency the <i>whole-firm liquidity modification</i> requires).</u></p>
<u>Note 8</u>	<p>(1) <u>If the report is by reference to the <i>firm's DLG by default</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p>

	<p>(2) <u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p> <p>(3) <u>If the report is by reference to the <i>firm's non-UK DLG by modification</i> the reporting frequency is quarterly.</u></p>
<u>Note 9</u>	<p>(1) <u>If the reporting frequency is otherwise weekly, the item is to be reported on every <i>business day</i> if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm, branch</i> or group in question.</u></p> <p>(2) <u>If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm, branch</i> or group in question.</u></p> <p>(3) <u>A <i>firm</i> must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (1) or (2) even if there is no <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> and none is expected.</u></p>
<u>Note 10</u>	<p><u>If the report is on a solo basis (including by reference to the <i>firm's UK branch</i>) the reporting frequency is as follows:</u></p> <p>(1) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(2) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>.</u></p>
<u>Note 11</u>	<p><u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(1) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(2) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p>

- 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, unless indicated otherwise.

<i>Data item</i>	<u>Daily</u>	<u>Weekly</u>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
...						
FSA010				15 <i>business days</i>		
...						
FSA012					30 <i>business days</i>	
FSA013				15 <i>business days</i>		
...						
FSA046	...					
<u>FSA047</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 5)</u>		



<u>FSA048</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 5)</u>		
<u>FSA050</u>			<u>15 business days</u>			
<u>FSA051</u>			<u>15 business days</u>			
<u>FSA052</u>		<u>22.00 hours (London time) on the second business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>			

<u>FSA053</u>				<u>15 business days</u>		
<u>FSA054</u>				<u>15 business days</u>		
Note 1	...					
<u>Note 5</u>	<u>It is one Month if the report relates to a non-UK DLG by modification or the firm has a whole-firm liquidity modification.</u>					

...

## 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.

...

	<i>Member's adviser</i> (note 3)		the <i>Society</i> (note 1)		
Description of <i>data item</i> and <i>data item</i>	Frequency	Submission deadline	Description of <i>data item</i>	Frequency	Submission deadline
...					
Quarterly reporting statement					
Balance Sheet					
FSA001 (notes 4, 15, 20) or	Quarterly or half yearly	(note 14)			
FSA029	Quarterly (note 14)	(note 14)			
Income Statement					

FSA002 (notes 4, 20), or	Quarterly or half yearly (note 14)	(note 14)			
FSA030	Quarterly	(note 14)			
Capital Adequacy					
...					
Credit Risk					
FSA004 (notes 4, 5, 20)	Quarterly or half yearly (note 14)	(note 14)			
Market Risk					
FSA005 (notes 4, 6, 20)	Quarterly or half yearly (note 14)	(note 14)			
Market Risk Supplementary					
FSA006 (note 7)	Quarterly	20 business days			
Operational Risk					
FSA007 (notes 8, 9)	Annually (note 18)	2 months			
Large Exposures					
FSA008 (notes 4, 20)	Quarterly	20 business days (note 19)			
Sole consolidation					
FSA016 (note 17)	Half yearly	30 business days			

UK integrated large exposures FSA018 (note 11)	Quarterly	45 business days			
Pillar 2 questionnaire FSA019 (note 10)	Annually	2 months			
Non-EEA subgroup FSA028	Half yearly	30 business days			
IRB portfolio risk FSA045 (note 16)	Quarterly or Half Yearly (note 14)	(note 14)			
Note 1	...				
Note 7	Only applicable to firms with a VaR model permission. [deleted]				
Note 8	This will not be applicable to BIPRU limited activity firms or BIPRU limited licence firms unless they have a waiver under BIPRU 6.1.2G. [deleted]				
Note 9	This is only applicable to a firm that has adopted, in whole or in part, either the standardised approach, alternative standardised approach, or advanced measurement approach under BIPRU 6. [deleted]				
Note 10	<p>Only applicable to BIPRU investment firms that:</p> <p>(a) are 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; or</p> <p>(b) have been granted an investment firm consolidation waiver; or</p>				

	<del>(c) are not subject to consolidated supervision under BIPRU 8. A BIPRU investment firm under (a) must complete the report on the basis of its UK consolidation group. A BIPRU investment firm under (b) or (c) must complete the report on the basis of its solo position. [deleted]</del>
Note 11	<del>Members of a UK integrated group should only submit this data item at the UK integrated group level. [deleted]</del>
...	
Note 16	<del>Only applicable to firms that have an IRB permission. [deleted]</del>
Note 17	<del>Only applicable to a firm that has a solo consolidation waiver. [deleted]</del>
Note 18	<del>The annual reporting date for this data item is six months after a firm's most recent accounting reference date. [deleted]</del>
...	

16.12.9A G A Member's adviser that is also a BIPRU investment firm will also fall under one of the higher number RAGs that apply to BIPRU investment firms. That means that it will have to report a number of data items in addition to the ones that it has to supply under RAG 2.2.

### Regulated Activity Group 3

- 16.12.10 R (1) SUP 16.12.11R to SUP 16.12.13R do not apply to:
- (a) a lead regulated firm (except in relation to data items 47 to 55 (inclusive));
- ...
- 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	Firms prudential category and applicable data items (note 1)							
	BIPRU firms (note 17)			Firms other than BIPRU firms				
	730K	125K and UCITS investment firms	50K	IPRU(INV) Chapter 3	IPRU(INV) Chapter 5	IPRU(INV) Chapter 9	IPRU(INV) Chapter 13	UPRU
...								
Securitisation	...							
<u>Daily Flows</u>	<u>FSA047 (Notes 26, 29 and 31)</u>							
<u>Enhanced Mismatch Report</u>	<u>FSA048 (Notes 26, 29 and 31)</u>							
<u>Liquidity Buffer Qualifying Securities</u>	<u>FSA050 (Notes 27, 30 and 31)</u>							
<u>Funding Concentration</u>	<u>FSA051 (Notes 27, 30 and 31)</u>							
<u>Pricing data</u>	<u>FSA052 (Notes 27, 30 and 31)</u>							
<u>Retail and corporate funding</u>	<u>FSA053 (Notes 27, 30 and 31)</u>							
<u>Currency Analysis</u>	<u>FSA054 (Notes 27, 30 and 31)</u>							
<u>Systems and Controls Questionnaire</u>	<u>FSA055 (Note 28)</u>							
	...							

Note 25	...
Note 26	<p><u>A firm must complete this item separately on each of the following bases (if applicable).</u></p> <p>(1) <u>It must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>DLG by default</i> and is a <i>UK lead regulated firm</i>, it must complete the item on the basis of that group.</u></p> <p>(3) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p> <p>(4) <u>If it is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p>
Note 27	<p><u>A firm must complete this item separately on each of the following bases that are applicable.</u></p> <p>(1) <u>It must complete it on a solo basis unless it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p>
Note 28	<u>If it is a <i>non-ILAS BIPRU firm</i>, it must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u>
Note 29	<p>(1) <u>This item must be reported in the reporting currency.</u></p> <p>(2) <u>If any <i>data element</i> is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.</u></p> <p>(3) <u>In addition, all <i>material currencies</i> (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:</u></p> <p>(a) <u>the reporting frequency is (whether under a <i>rule</i> or under a <i>waiver</i>) quarterly or less than quarterly; or</u></p> <p>(b) <u>the only <i>material currency</i> is the reporting currency;</u></p> <p>(3) <u>does not apply.</u></p>

	<p>(4) <u>If there are more than three <i>material currencies</i> for this <i>data item</i>, (3) only applies to the three largest in amount. A <i>firm</i> must identify the largest in amount in accordance with the following procedure.</u></p> <p>(a) <u>For each currency, take the largest of the asset or liability figure as referred to in the definition of <i>material currency</i>.</u></p> <p>(b) <u>Take the three largest figures from the resulting list of amounts.</u></p> <p>(5) <u>The date as at which the calculations for the purposes of the definition of <i>material currency</i> are carried out is the last day of the reporting period in question.</u></p> <p>(6) <u>The reporting currency for this <i>data item</i> is whichever of the following currencies the <i>firm</i> chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).</u></p>
Note 30	<u>Note 29 applies, except that paragraph (3) does not apply, meaning that <i>material currencies</i> must not be recorded separately.</u>
Note 31	<u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the <i>data item</i> in question if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period. If the change is that the <i>firm</i> does not have to report a particular <i>data item</i> or does not have to report it at a particular <i>reporting level</i>, the <i>firm</i> must nevertheless report that item or at that <i>reporting level</i> for any reporting period that has already begun. This paragraph is subject to anything that the <i>intra-group liquidity modification</i> says to the contrary.</u>

16.12.11A G The columns in the table in SUP 16.12.11R that deal with *BIPRU 50K firms* and *BIPRU 125K firms* cover some liquidity items that only have to be reported by an *ILAS BIPRU firm*. In fact a *BIPRU 50K firm* and a *BIPRU 125K firm* cannot be an *ILAS BIPRU firm*. One reason for drafting the table in this way is that the classification of *firms* into *ILAS BIPRU firms* and *non-ILAS BIPRU firms* is not based on the classification into *BIPRU 50K firms*, *BIPRU 125K firms* and *BIPRU 730K firms* and the drafting of the table emphasises that. Also, the table covers consolidated reports and the conditions about what sort of group has to supply what type of liquidity report do not always depend on how the individual *firm* is classified.



- 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 date*, unless indicated otherwise.

<i>Data item</i>	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	<i>UK consolidation group or defined liquidity group</i>	<i>Firm other than BIPRU firms</i>
...					
FSA046	...				
<u>FSA047</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>			<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA048</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>			<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA050</u>	<u>Monthly (Note 5)</u>			<u>Monthly (Note 5)</u>	
<u>FSA051</u>	<u>Monthly (Note 5)</u>			<u>Monthly (Note 5)</u>	
<u>FSA052</u>	<u>Weekly or monthly (Notes 5 and 9)</u>			<u>Weekly or monthly (Notes 5 and 10)</u>	
<u>FSA053</u>	<u>Quarterly (Note 5)</u>			<u>Quarterly (Note 5)</u>	
<u>FSA054</u>	<u>Quarterly (Note 5)</u>			<u>Quarterly (Note 5)</u>	

FSA055	<u>Annually (Note 5)</u>	<u>Annually (Note 5)</u>	
...			
Note 4	...		
Note 5	<p><u>Reporting frequencies and reporting periods for this data item are calculated on a calendar year basis and not from a firm's accounting reference date. In particular:</u></p> <p>(1) <u>A week means the period beginning on Saturday and ending on Friday.</u></p> <p>(2) <u>A month begins on the first day of the calendar month and ends on the last day of that month.</u></p> <p>(3) <u>Quarters end on 31 March, 30 June, 30 September and 31 December.</u></p> <p>(4) <u>Daily means each business day.</u></p> <p><u>All periods are calculated by reference to London time.</u></p> <p><u>Any changes to reporting requirements caused by a firm receiving an intra-group liquidity modification (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the firm receives that intra-group liquidity modification or variation part of the way through such a period, unless the intra-group liquidity modification says otherwise.</u></p>		
Note 6	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>if the firm does not have an intra-group liquidity modification the frequency is:</u></p> <p>(a) <u>weekly if the firm is a standard frequency liquidity reporting firm; and</u></p> <p>(b) <u>monthly if the firm is a low frequency liquidity reporting firm;</u></p> <p>(2) <u>if the firm is a group liquidity reporting firm in a non-UK DLG by modification (firm level) the frequency is:</u></p> <p>(a) <u>weekly if the firm is a standard frequency liquidity reporting firm; and</u></p> <p>(b) <u>monthly if the firm is a low frequency liquidity reporting firm;</u></p>		

	(3) <u>the frequency is quarterly if the firm is a group liquidity reporting firm in a UK DLG by modification.</u>
<u>Note 7</u>	<p>(1) <u>If the report is by reference to the firm's DLG by default the reporting frequency is:</u></p> <p>(a) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p> <p>(b) <u>monthly if the group liquidity low frequency reporting conditions are met.</u></p> <p>(2) <u>If the report is by reference to the firm's UK DLG by modification the reporting frequency is:</u></p> <p>(a) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p> <p>(b) <u>monthly if the group liquidity low frequency reporting conditions are met.</u></p> <p>(3) <u>If the report is by reference to the firm's non-UK DLG by modification the reporting frequency is quarterly.</u></p>
<u>Note 8</u>	<p>(1) <u>If the reporting frequency is otherwise weekly, the item is to be reported on every business day if (and for as long as) there is a firm-specific liquidity stress or market liquidity stress in relation to the firm or group in question.</u></p> <p>(2) <u>If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a firm-specific liquidity stress or market liquidity stress in relation to the firm or group in question.</u></p> <p>(3) <u>A firm must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (1) or (2) even if there is no firm-specific liquidity stress or market liquidity stress and none is expected.</u></p>
<u>Note 9</u>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>weekly if the firm is a standard frequency liquidity reporting firm;</u> <u>and</u></p> <p>(2) <u>monthly if the firm is a low frequency liquidity reporting firm.</u></p>
<u>Note 10</u>	<p><u>If the report is by reference to the firm's UK DLG by modification the reporting frequency is:</u></p> <p>(1) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p>

	(2) <u>monthly if the group liquidity low frequency reporting conditions are met.</u>
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16.12.13 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 16.12.12R, unless indicated otherwise.

Data item	<u>Daily</u>	<u>Weekly</u>	<u>Monthly submission</u>	<u>Quarterly submission</u>	<u>Half yearly submission</u>	<u>Annual submission</u>
...						
FSA046	...					
<u>FSA047</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 3)</u>		

<u>FSA048</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 3)</u>		
<u>FSA050</u>			<u>15 business days</u>			
<u>FSA051</u>			<u>15 business days</u>			
<u>FSA052</u>		<u>22.00 hours (London time) on the second business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>			

<u>FSA053</u>				<u>15 business days</u>		
<u>FSA054</u>				<u>15 business days</u>		
<u>FSA055</u>						<u>15 business days</u>
...						
Note 2	...					
<u>Note 3</u>	<u>It is one Month if the report relates to a non-UK DLG by modification.</u>					

## Regulated Activity Group 4

- 16.12.14 R (1) SUP 16.12.15R to SUP 16.12.17R do not apply to:
- (a) a lead regulated firm (except in relation to data items 47 to 55 (inclusive));
- ...
- 16.12.15 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 <i>data item</i>	<i>Firms</i> prudential category and applicable data items (note 1)							
	<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
...								
Securitisation	...							

<u>Daily Flows</u>	<u>FSA047 (Notes 23, 26 and 28)</u>					
<u>Enhanced Mismatch Report</u>	<u>FSA048 (Notes 23, 26 and 28)</u>					
<u>Liquidity Buffer Qualifying Securities</u>	<u>FSA050 (Notes 24, 27 and 28)</u>					
<u>Funding Concentration</u>	<u>FSA051 (Notes 24, 27 and 28)</u>					
<u>Pricing data</u>	<u>FSA052 (Notes 24, 27 and 28)</u>					
<u>Retail and corporate funding</u>	<u>FSA053 (Notes 24, 27 and 28)</u>					
<u>Currency Analysis</u>	<u>FSA054 (Notes 24, 27 and 28)</u>					
<u>Systems and Controls Questionnaire</u>	<u>FSA055 (Note 25)</u>					
	...					
Note 22	...					
<u>Note 23</u>	<p><u>A firm must complete this item separately on each of the following bases (if applicable).</u></p> <p>(1) <u>It must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>DLG by default</i> and is a <i>UK lead regulated firm</i>, it must complete the item on the basis of <u>that group</u>.</u></p> <p>(3) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p>					

	(4) <u>If it is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG</i> by <i>modification</i>, it must complete the item on the basis of that group.</u>
Note 24	<p><u>A <i>firm</i> must complete this item separately on each of the following bases that are applicable.</u></p> <p>(1) <u>It must complete it on a solo basis unless it is a <i>group liquidity reporting firm</i> in a <i>UK DLG</i> by <i>modification</i>. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG</i> by <i>modification</i>, it must complete the item on the basis of that group.</u></p>
Note 25	<u>If it is a <i>non-ILAS BIPRU firm</i>, it must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u>
Note 26	<p>(1) <u>This item must be reported in the reporting currency.</u></p> <p>(2) <u>If any <i>data element</i> is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.</u></p> <p>(3) <u>In addition, all <i>material currencies</i> (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:</u></p> <p>(a) <u>the reporting frequency is (whether under a <i>rule</i> or under a <i>waiver</i>) quarterly or less than quarterly; or</u></p> <p>(b) <u>the only <i>material currency</i> is the reporting currency;</u></p> <p>(3) <u>does not apply.</u></p> <p>(4) <u>If there are more than three <i>material currencies</i> for this <i>data item</i>, (3) only applies to the three largest in amount. A <i>firm</i> must identify the largest in amount in accordance with the following procedure.</u></p> <p>(a) <u>For each currency, take the largest of the asset or liability figure as referred to in the definition of <i>material currency</i>.</u></p> <p>(b) <u>Take the three largest figures from the resulting list of amounts.</u></p> <p>(5) <u>The date as at which the calculations for the purposes of the definition of <i>material currency</i> are carried out is the last day of the reporting period in question.</u></p>



	(6) <u>The reporting currency for this <i>data item</i> is whichever of the following currencies the <i>firm</i> chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).</u>
Note 27	<u>Note 26 applies, except that paragraph (3) does not apply, meaning that <i>material currencies</i> must not be recorded separately.</u>
Note 28	<u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the <i>data item</i> in question if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period. If the change is that the <i>firm</i> does not have to report a particular <i>data item</i> or does not have to report it at a particular <i>reporting level</i>, the <i>firm</i> must nevertheless report that item or at that <i>reporting level</i> for any reporting period that has already begun. This paragraph is subject to anything that the <i>intra-group liquidity modification</i> says to the contrary.</u>

16.12.15 G The columns in the table in SUP 16.12.15R that deal with *BIPRU 50K firms* and *BIPRU 125K firms* cover some liquidity items that only have to be reported by an *ILAS BIPRU firm*. In fact a *BIPRU 50K firm* and a *BIPRU 125K firm* cannot be an *ILAS BIPRU firm*. One reason for drafting the table in this way is that the classification of *firms* into *ILAS BIPRU firms* and *non-ILAS BIPRU firms* is not based on the classification into *BIPRU 50K firms*, *BIPRU 125K firms* and *BIPRU 730K firms* and the drafting of the table emphasises that. Also, the table covers consolidated reports and the conditions about what sort of group has to supply what type of liquidity report do not always depend on how the individual *firm* is classified.

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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.

<i>Data item</i>	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	<i>UK consolidation group or defined liquidity group</i>	<i>Firm other than BIPRU firms</i>
...					

FSA046	...			
<u>FSA047</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>		<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA048</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>		<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA050</u>	<u>Monthly (Note 5)</u>		<u>Monthly (Note 5)</u>	
<u>FSA051</u>	<u>Monthly (Note 5)</u>		<u>Monthly (Note 5)</u>	
<u>FSA052</u>	<u>Weekly or monthly (Notes 5 and 9)</u>		<u>Weekly or monthly (Notes 5 and 10)</u>	
<u>FSA053</u>	<u>Quarterly (Note 5)</u>		<u>Quarterly (Note 5)</u>	
<u>FSA054</u>	<u>Quarterly (Note 5)</u>		<u>Quarterly (Note 5)</u>	
<u>FSA055</u>	<u>Annually (Note 5)</u>		<u>Annually (Note 5)</u>	
...				
Note 4	...			
<u>Note 5</u>	<p><u>Reporting frequencies and reporting periods for this data item are calculated on a calendar year basis and not from a firm's accounting reference date. In particular:</u></p> <p>(1) <u>A week means the period beginning on Saturday and ending on Friday.</u></p> <p>(2) <u>A month begins on the first day of the calendar month and ends on the last day of that month.</u></p> <p>(3) <u>Quarters end on 31 March, 30 June, 30 September and 31 December.</u></p>			

	<p>(4) <u>Daily means each <i>business day</i>.</u></p> <p><u>All periods are calculated by reference to London time.</u></p> <p><u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period, unless the <i>intra-group liquidity modification</i> says otherwise.</u></p>
<p><u>Note 6</u></p>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>if the <i>firm</i> does not have an <i>intra-group liquidity modification</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(2) <u>if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG by modification (firm level)</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(3) <u>the frequency is quarterly if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>.</u></p>
<p><u>Note 7</u></p>	<p>(1) <u>If the report is by reference to the <i>firm's DLG by default</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p> <p>(2) <u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p>

	(3) <u>If the report is by reference to the <i>firm's non-UK DLG by modification</i> the reporting frequency is quarterly.</u>
<u>Note 8</u>	<p>(1) <u>If the reporting frequency is otherwise weekly, the item is to be reported on every <i>business day</i> if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm</i> or <i>group</i> in question.</u></p> <p>(2) <u>If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm</i> or <i>group</i> in question.</u></p> <p>(3) <u>A <i>firm</i> must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (1) or (2) even if there is no <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> and none is expected.</u></p>
<u>Note 9</u>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>;</u> <u>and</u></p> <p>(2) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>.</u></p>
<u>Note 10</u>	<p><u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(1) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(2) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p>

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, unless indicated otherwise.

Data item	<u>Daily</u>	<u>Weekly</u>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
...						

FSA046	...					
<u>FSA047</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 4)</u>		
<u>FSA048</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 4)</u>		
<u>FSA050</u>			<u>15 business days</u>			
<u>FSA051</u>			<u>15 business days</u>			

<u>FSA052</u>		<u>22.00 hours (London time) on the second business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>			
<u>FSA053</u>				<u>15 business days</u>		
<u>FSA054</u>				<u>15 business days</u>		
<u>FSA055</u>						<u>15 business days</u>
...						
Note 3	...					
Note 4	<u>It is one Month if the report relates to a non-UK DLG by modification.</u>					

...

## Regulated Activity Group 7

16.12.22 R (1) SUP 16.12.22AR to SUP 16.12.24R do not apply to:

- (a) a lead regulated firm (except in relation to data items 47 to

55 (inclusive));

...

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

Description of <i>Data item</i>	<i>Firm</i> prudential category and applicable <i>data item</i> (note 1)					
	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	<i>Exempt CAD firms subject to IPRU(INV) Chapter 13</i>	<i>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>
...						
Securitisation	...					
<u>Daily Flows</u>	<u>FSA047 (Notes 16, 19 and 21)</u>					
<u>Enhanced Mismatch Report</u>	<u>FSA048 (Notes 16, 19 and 21)</u>					
<u>Liquidity Buffer Qualifying Securities</u>	<u>FSA050 (Notes 17, 20 and 21)</u>					
<u>Funding Concentration</u>	<u>FSA051 (Notes 17, 20 and 21)</u>					
<u>Pricing data</u>	<u>FSA052 (Notes 17, 20 and 21)</u>					
<u>Retail and corporate funding</u>	<u>FSA053 (Notes 17, 20 and 21)</u>					

<u>Currency Analysis</u>	<u>FSA054 (Notes 17, 20 and 21)</u>			
<u>Systems and Controls Questionnaire</u>	<u>FSA055 (Note 18)</u>			
	...			
<u>Note 15</u>	...			
<u>Note 16</u>	<p><u>A firm must complete this item separately on each of the following bases (if applicable).</u></p> <p>(1) <u>It must complete it on a solo basis. Therefore even if it has a solo consolidation waiver it must complete the item on an unconsolidated basis by reference to the firm alone.</u></p> <p>(2) <u>If it is a group liquidity reporting firm in a DLG by default and is a UK lead regulated firm, it must complete the item on the basis of that group.</u></p> <p>(3) <u>If it is a group liquidity reporting firm in a UK DLG by modification, it must complete the item on the basis of that group.</u></p> <p>(4) <u>If it is a group liquidity reporting firm in a non-UK DLG by modification, it must complete the item on the basis of that group.</u></p>			
<u>Note 17</u>	<p><u>A firm must complete this item separately on each of the following bases that are applicable.</u></p> <p>(1) <u>It must complete it on a solo basis unless it is a group liquidity reporting firm in a UK DLG by modification. Therefore even if it has a solo consolidation waiver it must complete the item on an unconsolidated basis by reference to the firm alone.</u></p> <p>(2) <u>If it is a group liquidity reporting firm in a UK DLG by modification, it must complete the item on the basis of that group.</u></p>			
<u>Note 18</u>	<u>If it is a non-ILAS BIPRU firm, it must complete it on a solo basis. Therefore even if it has a solo consolidation waiver it must complete the item on an unconsolidated basis by reference to the firm alone.</u>			
<u>Note 19</u>	(1) <u>This item must be reported in the reporting currency.</u>			



	<p>(2) <u>If any <i>data element</i> is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.</u></p> <p>(3) <u>In addition, all <i>material currencies</i> (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:</u></p> <p style="padding-left: 40px;">(a) <u>the reporting frequency is (whether under a <i>rule</i> or under a <i>waiver</i>) quarterly or less than quarterly; or</u></p> <p style="padding-left: 40px;">(b) <u>the only <i>material currency</i> is the reporting currency;</u></p> <p style="padding-left: 40px;"><u>(3) does not apply.</u></p> <p>(4) <u>If there are more than three <i>material currencies</i> for this <i>data item</i>, (3) only applies to the three largest in amount. A <i>firm</i> must identify the largest in amount in accordance with the following procedure.</u></p> <p style="padding-left: 40px;">(a) <u>For each currency, take the largest of the asset or liability figure as referred to in the definition of <i>material currency</i>.</u></p> <p style="padding-left: 40px;">(b) <u>Take the three largest figures from the resulting list of amounts.</u></p> <p>(5) <u>The date as at which the calculations for the purposes of the definition of <i>material currency</i> are carried out is the last day of the reporting period in question.</u></p> <p>(6) <u>The reporting currency for this <i>data item</i> is whichever of the following currencies the <i>firm</i> chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).</u></p>
Note 20	<p>Note 19 applies, except that paragraph (3) does not apply, meaning that <i>material currencies</i> must not be recorded separately.</p>

Note 21	<p><u>Any changes to reporting requirements caused by a firm receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the <i>data item</i> in question if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period. If the change is that the <i>firm</i> does not have to report a particular <i>data item</i> or does not have to report it at a particular <i>reporting level</i>, the <i>firm</i> must nevertheless report that item or at that <i>reporting level</i> for any reporting period that has already begun. This paragraph is subject to anything that the <i>intra-group liquidity modification</i> says to the contrary.</u></p>
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16.12.22B G The columns in the table in *SUP 16.12.22AR* that deal with *BIPRU 50K firms* and *BIPRU 125K firms* cover some liquidity items that only have to be reported by an *ILAS BIPRU firm*. In fact a *BIPRU 50K firm* and a *BIPRU 125K firm* cannot be an *ILAS BIPRU firm*. One reason for drafting the table in this way is that the classification of firms into *ILAS BIPRU firms* and *non-ILAS BIPRU firms* is not based on the classification into *BIPRU 50K firms*, *BIPRU 125K firms* and *BIPRU 730K firms* and the drafting of the table emphasises that. Also, the table covers consolidated reports and the conditions about what sort of group has to supply what type of liquidity report do not always depend on how the individual *firm* is classified.

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.

Data item	Frequency				
	Unconsolidated <i>BIPRU investment firm</i>	Solo consolidated <i>BIPRU investment firm</i>	<i>UK consolidated or defined liquidity group</i>	Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million
...					
FSA046	...				

<u>FSA047</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 5 and 7)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 5, 7 and 10)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 6 and 7)</u>		
<u>FSA048</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 5 and 7)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 5, 7 and 10)</u>	<u>Daily, weekly, monthly or quarterly (Notes 4, 6 and 7)</u>		
<u>FSA050</u>	<u>Monthly (Note 4)</u>	<u>Monthly (Notes 4 and 10)</u>	<u>Monthly (Note 4)</u>		
<u>FSA051</u>	<u>Monthly (Note 4)</u>	<u>Monthly (Notes 4 and 10)</u>	<u>Monthly (Note 4)</u>		
<u>FSA052</u>	<u>Weekly or monthly (Notes 4 and 8)</u>	<u>Weekly or monthly (Notes 4, 8 and 10)</u>	<u>Weekly or monthly (Notes 4 and 9)</u>		
<u>FSA053</u>	<u>Quarterly (Note 4)</u>	<u>Quarterly (Notes 4 and 10)</u>	<u>Quarterly (Note 4)</u>		
<u>FSA054</u>	<u>Quarterly (Note 4)</u>	<u>Quarterly (Notes 4 and 10)</u>	<u>Quarterly (Note 4)</u>		
<u>FSA055</u>	<u>Annually (Note 4)</u>	<u>Annually (Notes 4 and 10)</u>	<u>Annually (Note 4)</u>		
...					
Note 3	...				
Note 4	<u>Reporting frequencies and reporting periods for this <i>data item</i> are calculated on a calendar year basis and not from a <i>firm's accounting reference date</i>. In particular:</u>				

	<p>(1) <u>A week means the period beginning on Saturday and ending on Friday.</u></p> <p>(2) <u>A month begins on the first day of the calendar month and ends on the last day of that month.</u></p> <p>(3) <u>Quarters end on 31 March, 30 June, 30 September and 31 December.</u></p> <p>(4) <u>Daily means each <i>business day</i>.</u></p> <p><u>All periods are calculated by reference to London time.</u></p> <p><u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period, unless the <i>intra-group liquidity modification</i> says otherwise.</u></p>
Note 5	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>if the <i>firm</i> does not have an <i>intra-group liquidity modification</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(2) <u>if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG by modification (firm level)</i> the frequency is:</u></p> <p>(a) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(b) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>;</u></p> <p>(3) <u>the frequency is quarterly if the <i>firm</i> is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>.</u></p>
Note 6	<p>(1) <u>If the report is by reference to the <i>firm's DLG by default</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p>

	<p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p> <p>(2) <u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(a) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(b) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p> <p>(3) <u>If the report is by reference to the <i>firm's non-UK DLG by modification</i> the reporting frequency is quarterly.</u></p>
<u>Note 7</u>	<p>(1) <u>If the reporting frequency is otherwise weekly, the item is to be reported on every <i>business day</i> if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm</i> or group in question.</u></p> <p>(2) <u>If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> in relation to the <i>firm</i> or group in question.</u></p> <p>(3) <u>A <i>firm</i> must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (1) or (2) even if there is no <i>firm-specific liquidity stress</i> or <i>market liquidity stress</i> and none is expected.</u></p>
<u>Note 8</u>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>weekly if the <i>firm</i> is a <i>standard frequency liquidity reporting firm</i>; and</u></p> <p>(2) <u>monthly if the <i>firm</i> is a <i>low frequency liquidity reporting firm</i>.</u></p>
<u>Note 9</u>	<p><u>If the report is by reference to the <i>firm's UK DLG by modification</i> the reporting frequency is:</u></p> <p>(1) <u>weekly if the <i>group liquidity standard frequency reporting conditions</i> are met;</u></p> <p>(2) <u>monthly if the <i>group liquidity low frequency reporting conditions</i> are met.</u></p>

Note 10	As specified in <i>SUP</i> 16.12.22AR, solo consolidation has no application to liquidity reporting. Therefore it does not make any difference to the reporting of this item whether or not the <i>firm</i> is solo consolidated.
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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, unless indicated otherwise.

Data item	<u>Daily</u>	<u>Weekly</u>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
...						
FSA046	...					
FSA047	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 3)</u>		

FSA048	22.00 hours (London time) on the <u>business day</u> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <u>business day</u> immediately following the last day of the reporting period for the item in question	15 <u>business days</u>	15 <u>business days</u> or one <u>Month</u> (Note 3)		
FSA050			15 <u>business days</u>			
FSA051			15 <u>business days</u>			
FSA052		22.00 hours (London time) on the <u>second business day</u> immediately following the last day of the reporting period for the item in question	15 <u>business days</u>			

<u>FSA053</u>				<u>15 business days</u>		
<u>FSA054</u>				<u>15 business days</u>		
<u>FSA055</u>						<u>15 business days</u>
...						
Note 2	...					
<u>Note 3</u>	<u>It is one Month if the report relates to a non-UK DLG by modification.</u>					

## Regulated Activity Group 8

16.12.25 R (1) SUP 16.12.25AR does not apply to:

- (a) a *lead regulated firm* (except in relation to data items 47 to 55 (inclusive));

...

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			Firms other than BIPRU firms				
	730K	125K and UCITS investment firms	50K	IPRU(INV) Chapter 3	IPRU(INV) Chapter 5	IPRU(INV) Chapter 9	IPRU(INV) Chapter 13	UPRU
...								
Securitisation	...							
<u>Daily Flows</u>	<u>FSA047 (Notes 21, 24 and 26)</u>							
<u>Enhanced Mismatch Report</u>	<u>FSA048 (Notes 21, 24 and 26)</u>							
<u>Liquidity Buffer Qualifying Securities</u>	<u>FSA050 (Notes 22, 25 and 26)</u>							
<u>Funding Concentration</u>	<u>FSA051 (Notes 22, 25 and 26)</u>							
<u>Pricing data</u>	<u>FSA052 (Notes 22, 25 and 26)</u>							
<u>Retail and corporate funding</u>	<u>FSA053 (Notes 22, 25 and 26)</u>							
<u>Currency Analysis</u>	<u>FSA054 (Notes 22, 25 and 26)</u>							
<u>Systems and Controls Questionnaire</u>	<u>FSA055 (Note 23)</u>							
	...							

Note 20	...
Note 21	<p><u>A firm must complete this item separately on each of the following bases (if applicable).</u></p> <p>(1) <u>It must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>DLG by default</i> and is a <i>UK lead regulated firm</i>, it must complete the item on the basis of that group.</u></p> <p>(3) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p> <p>(4) <u>If it is a <i>group liquidity reporting firm</i> in a <i>non-UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p>
Note 22	<p><u>A firm must complete this item separately on each of the following bases that are applicable.</u></p> <p>(1) <u>It must complete it on a solo basis unless it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u></p> <p>(2) <u>If it is a <i>group liquidity reporting firm</i> in a <i>UK DLG by modification</i>, it must complete the item on the basis of that group.</u></p>
Note 23	<u>If it is a <i>non-ILAS BIPRU firm</i>, it must complete it on a solo basis. Therefore even if it has a <i>solo consolidation waiver</i> it must complete the item on an unconsolidated basis by reference to the <i>firm</i> alone.</u>
Note 24	<p>(1) <u>This item must be reported in the reporting currency.</u></p> <p>(2) <u>If any <i>data element</i> is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.</u></p> <p>(3) <u>In addition, all <i>material currencies</i> (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:</u></p> <p>(a) <u>the reporting frequency is (whether under a <i>rule</i> or under a <i>waiver</i>) quarterly or less than quarterly; or</u></p> <p>(b) <u>the only <i>material currency</i> is the reporting currency;</u></p> <p>(3) <u>does not apply.</u></p>

	<p>(4) <u>If there are more than three <i>material currencies</i> for this <i>data item</i>, (3) only applies to the three largest in amount. A <i>firm</i> must identify the largest in amount in accordance with the following procedure.</u></p> <p>(a) <u>For each currency, take the largest of the asset or liability figure as referred to in the definition of <i>material currency</i>.</u></p> <p>(b) <u>Take the three largest figures from the resulting list of amounts.</u></p> <p>(5) <u>The date as at which the calculations for the purposes of the definition of <i>material currency</i> are carried out is the last day of the reporting period in question.</u></p> <p>(6) <u>The reporting currency for this <i>data item</i> is whichever of the following currencies the <i>firm</i> chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).</u></p>
Note 25	<u>Note 24 applies, except that paragraph (3) does not apply, meaning that <i>material currencies</i> must not be recorded separately.</u>
Note 26	<u>Any changes to reporting requirements caused by a <i>firm</i> receiving an <i>intra-group liquidity modification</i> (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the <i>data item</i> in question if the <i>firm</i> receives that <i>intra-group liquidity modification</i> or variation part of the way through such a period. If the change is that the <i>firm</i> does not have to report a particular <i>data item</i> or does not have to report it at a particular <i>reporting level</i>, the <i>firm</i> must nevertheless report that item or at that <i>reporting level</i> for any reporting period that has already begun. This paragraph is subject to anything that the <i>intra-group liquidity modification</i> says to the contrary.</u>

16.12.25B G The columns in the table in SUP 16.12.25AR that deal with *BIPRU 50K firms* and *BIPRU 125K firms* cover some liquidity items that only have to be reported by an *ILAS BIPRU firm*. In fact a *BIPRU 50K firm* and a *BIPRU 125K firm* cannot be an *ILAS BIPRU firm*. One reason for drafting the table in this way is that the classification of *firms* into *ILAS BIPRU firms* and *non-ILAS BIPRU firms* is not based on the classification into *BIPRU 50K firms*, *BIPRU 125K firms* and *BIPRU 730K firms* and the drafting of the table emphasises that. Also, the table covers consolidated reports and the conditions about what sort of group has to supply what type of liquidity report do not always depend on how the individual *firm* is classified.

- 16.12.26 R The applicable reporting frequencies for data items referred to in SUP 16.12.25AR 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>Data item</i>	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm</i>	<i>BIPRU 50K firm</i>	<i>UK consolidation group or defined liquidity group</i>	<i>Firms other than BIPRU firms</i>
...					
FSA046	...				
<u>FSA047</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>			<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA048</u>	<u>Daily, weekly, monthly or quarterly (Notes 5, 6 and 8)</u>			<u>Daily, weekly, monthly or quarterly (Notes 5, 7 and 8)</u>	
<u>FSA050</u>	<u>Monthly (Note 5)</u>			<u>Monthly (Note 5)</u>	
<u>FSA051</u>	<u>Monthly (Note 5)</u>			<u>Monthly (Note 5)</u>	
<u>FSA052</u>	<u>Weekly or monthly (Notes 5 and 9)</u>			<u>Weekly or monthly (Notes 5 and 10)</u>	
<u>FSA053</u>	<u>Quarterly (Note 5)</u>			<u>Quarterly (Note 5)</u>	
<u>FSA054</u>	<u>Quarterly (Note 5)</u>			<u>Quarterly (Note 5)</u>	

FSA055	<u>Annually (Note 5)</u>	<u>Annually (Note 5)</u>	
...			
Note 4	...		
<u>Note 5</u>	<p><u>Reporting frequencies and reporting periods for this data item are calculated on a calendar year basis and not from a firm's accounting reference date. In particular:</u></p> <p>(1) <u>A week means the period beginning on Saturday and ending on Friday.</u></p> <p>(2) <u>A month begins on the first day of the calendar month and ends on the last day of that month.</u></p> <p>(3) <u>Quarters end on 31 March, 30 June, 30 September and 31 December.</u></p> <p>(4) <u>Daily means each business day.</u></p> <p><u>All periods are calculated by reference to London time.</u></p> <p><u>Any changes to reporting requirements caused by a firm receiving an intra-group liquidity modification (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the firm receives that intra-group liquidity modification or variation part of the way through such a period, unless the intra-group liquidity modification says otherwise.</u></p>		
<u>Note 6</u>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>if the firm does not have an intra-group liquidity modification the frequency is:</u></p> <p>(a) <u>weekly if the firm is a standard frequency liquidity reporting firm; and</u></p> <p>(b) <u>monthly if the firm is a low frequency liquidity reporting firm;</u></p> <p>(2) <u>if the firm is a group liquidity reporting firm in a non-UK DLG by modification (firm level) the frequency is:</u></p> <p>(a) <u>weekly if the firm is a standard frequency liquidity reporting firm; and</u></p> <p>(b) <u>monthly if the firm is a low frequency liquidity reporting firm;</u></p>		

	(3) <u>the frequency is quarterly if the firm is a group liquidity reporting firm in a UK DLG by modification.</u>
<u>Note 7</u>	<p>(1) <u>If the report is by reference to the firm's DLG by default the reporting frequency is:</u></p> <p>(a) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p> <p>(b) <u>monthly if the group liquidity low frequency reporting conditions are met.</u></p> <p>(2) <u>If the report is by reference to the firm's UK DLG by modification the reporting frequency is:</u></p> <p>(a) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p> <p>(b) <u>monthly if the group liquidity low frequency reporting conditions are met.</u></p> <p>(3) <u>If the report is by reference to the firm's non-UK DLG by modification the reporting frequency is quarterly.</u></p>
<u>Note 8</u>	<p>(1) <u>If the reporting frequency is otherwise weekly, the item is to be reported on every business day if (and for as long as) there is a firm-specific liquidity stress or market liquidity stress in relation to the firm or group in question.</u></p> <p>(2) <u>If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a firm-specific liquidity stress or market liquidity stress in relation to the firm or group in question.</u></p> <p>(3) <u>A firm must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (1) or (2) even if there is no firm-specific liquidity stress or market liquidity stress and none is expected.</u></p>
<u>Note 9</u>	<p><u>If the report is on a solo basis the reporting frequency is as follows:</u></p> <p>(1) <u>weekly if the firm is a standard frequency liquidity reporting firm;</u> <u>and</u></p> <p>(2) <u>monthly if the firm is a low frequency liquidity reporting firm.</u></p>
<u>Note 10</u>	<p><u>If the report is by reference to the firm's UK DLG by modification the reporting frequency is:</u></p> <p>(1) <u>weekly if the group liquidity standard frequency reporting conditions are met;</u></p>

	(2) <u>monthly if the group liquidity low frequency reporting conditions are met.</u>
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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, unless indicated otherwise.

<i>Data item</i>	<u>Daily</u>	<u>Weekly</u>	<u>Monthly submission</u>	<u>Quarterly submission</u>	<u>Half yearly submission</u>	<u>Annual submission</u>
...						
FSA046	...					
<u>FSA047</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>22.00 hours (London time) on the business day immediately following the last day of the reporting period for the item in question</u>	<u>15 business days</u>	<u>15 business days or one Month (Note 3)</u>		

FSA048	22.00 hours (London time) on the <u>business day</u> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <u>business day</u> immediately following the last day of the reporting period for the item in question	15 <u>business days</u>	15 <u>business days</u> or one <u>Month</u> (Note 3)		
FSA050			15 <u>business days</u>			
FSA051			15 <u>business days</u>			
FSA052		22.00 hours (London time) on the <u>second business day</u> immediately following the last day of the reporting period for the item in question	15 <u>business days</u>			



<u>FSA053</u>				<u>15</u> <i>business</i> <i>days</i>		
<u>FSA054</u>				<u>15</u> <i>business</i> <i>days</i>		
<u>FSA055</u>						<u>15</u> <i>business</i> <i>days</i>
...						
Note 2	...					
<u>Note 3</u>	<u>It is one Month if the report relates to a non-UK DLG by modification.</u>					

...

**16 Annex 24R Data items for SUP 16.7 and SUP 16.12**

...

Data item FSA010 is deleted from SUP 16 Annex 24R (Data items for SUP 16.7 and SUP 16.12) in its entirety, except that the heading for that item is amended as follows.

FSA010 Mismatch liquidity

[Deleted]

...

Data items FSA012 and FSA013 are deleted from SUP 16 Annex 24R (Data items for SUP 16.7 and SUP 16.12) in their entirety, except that the headings for those items are amended as follows.

FSA012 Non-deposit-taking EEA bank liquidity

[deleted]

FSA013 Stock liquidity

[deleted]

...

Insert the following data items FSA047 to FSA055 into SUP 16 Annex 24R (Data items for SUP 16.7 and SUP 16.12) in the appropriate numerical order. The text is all new and is not underlined.

**FSA047**

**Daily  
Flows**

**Part 1 - Memo Items**

- 1 Non-dated capital resources
- 2 Bank of England liquidity facilities
- 3 Other central bank liquidity facilities
- 4 Prior period's peak intra-day collateral used for UK settlement and clearing systems
- 5 Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK

**B**            **C**            ...            **n**  
Date +    Date +    ...    Date + *n*  
1            2

**Part 2 - Security, transferable whole-loan and commodity flows**

- 6 Liquid asset buffer-eligible securities
- 7 Other high quality central bank, supranational and central government debt
- 8 US GSE/GSA securities
- 9 Own-name securities and transferable whole-loans
- 10 High quality asset-backed securities
- 11 High quality covered bonds
- 12 Securities issued by group entities
- 13 High quality corporate bonds (UK credit institutions)
- 14 High quality corporate bonds (non-UK credit institutions)
- 15 High quality corporate bonds (excluding credit institutions)
- 16 Equities included in major indices
- 17 Other securities and commodities

**A**            **B**            ...            **n**  
Date +    Date +    ...    Date + *n*  
1            2

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**Part 3 - Wholesale asset cash flows**

- 18 Designated money market funds
- 19 Liquid asset buffer-eligible central bank reserves and deposits
- 20 Lending to group entities
- 21 Lending to UK credit institutions
- 22 Lending to non-UK credit institutions
- 23 Own account security cash flows
- 24 Notional flows of own-name securities and transferable whole-loans
- 25 Reverse repo (items reported in line 6)
- 26 Reverse repo (items reported in lines 7 and 8)
- 27 Reverse repo (items reported in lines 10 and 11)
- 28 Reverse repo (items reported in lines 13, 14 and 15)
- 29 Reverse repo (items reported in line 16)
- 30 Reverse repo (items reported in lines 9, 12 and 17)

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**Part 4 - Other asset cash flows**

- 31 Non-retail lending exposures
- 32 Retail lending exposures
- 33 SSPE asset cash flows

**Part 5 - Repo cash flows**

- 34 Repo (items reported in line 6)
- 35 Repo (items reported in lines 7 and 8)
- 36 Repo (items reported in lines 10 and 11)
- 37 Repo (items reported in lines 13, 14 and 15)
- 38 Repo (items reported in line 16)
- 39 Repo (items reported in lines 9, 12 and 17)

		...	
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**Part 6 - Wholesale liability cash flows**

- 40 Primary issuances - senior securities
- 41 Primary issuances - dated subordinated securities
- 42 Primary issuances - structured notes
- 43 Covered bonds
- 44 Group entities
- 45 UK credit institutions
- 46 Non-UK credit institutions
- 47 Governments, central banks and supranationals
- 48 Non-credit institution financials
- 49 Non-financial large enterprises - Type A
- 50 Conditional liabilities pre-trigger contractual profile
- 51 SSPE liability cash flows

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**Part 7 - Other liability cash flows**

- 52 Non-financial large enterprises - Type B
- 53 SME deposits
- 54 Retail deposits - Type A
- 55 Retail deposits - Type B
- 56 Client / brokerage free cash

**Part 8 - Off balance sheet flows and balances**

- 57 Principal FX cash flows (including currency swaps)

		...	
--	--	-----	--

FSA048

Enhanced Mismatch Report

Part 1 - Memo items

	A	B	C	D
1 Non-dated capital resources		OMO	Collateral upgrade	Others
2 Bank of England liquidity facilities				
3 Other central bank liquidity facilities				
4 Prior period's peak intra-day collateral used for UK settlement and clearing systems				
5 Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK				

Part 2 - Security, transferable whole-loan and commodity flows

	A	B	C	D	E	F	G	H	I	J
	Unencumbered position	Open maturity	<= 2 weeks	2 weeks <= 1 month	> 1 month <= 3 months	> 3 months <= 6 months	> 6 months <= 1 year	> 1 year <= 2 years	> 2 years <= 5 years	> 5 years
6 Liquid asset buffer-eligible securities										
7 Other high quality central bank, supranational and central government debt										
8 US GSE/GSA securities										
9 Own-name securities and transferable whole-loans										
10 High quality asset-backed securities										
11 High quality covered bonds										
12 Securities issued by group entities										
13 High quality corporate bonds (UK credit institutions)										
14 High quality corporate bonds (non-UK credit institutions)										
15 High quality corporate bonds (excluding credit institutions)										
16 Equities included in major indices										
17 Other securities and commodities										

Part 3 - Wholesale asset cash flows

	Non defined maturity	Repo/Reverse with open maturity							
18 Designated money market funds									
19 Liquid asset buffer-eligible central bank reserves and deposits									
20 Lending to group entities									
21 Lending to UK credit institutions									
22 Lending to non-UK credit institutions									
23 Own account security cash flows									
24 Notional flows of own-name securities and transferable whole-loans									
25 Reverse repo (items reported in line 6)									
26 Reverse repo (items reported in lines 7 and 8)									
27 Reverse repo (items reported in lines 10 and 11)									
28 Reverse repo (items reported in lines 13, 14 and 15)									
29 Reverse repo (items reported in line 16)									
30 Reverse repo (items reported in lines 9, 12 and 17)									

Part 4 - Other asset cash flows

31 Non-retail lending exposures									
32 Retail lending exposures									
33 SSPE asset cash flows									

Part 5 - Repo cash flows

34 Repo (items reported in line 6)									
35 Repo (items reported in lines 7 and 8)									
36 Repo (items reported in lines 10 and 11)									
37 Repo (items reported in lines 13, 14 and 15)									
38 Repo (items reported in line 16)									
39 Repo (items reported in lines 9, 12 and 17)									



**FSA049**  
**Intentionally left blank**



**FSA050**  
**Liquidity Buffer Qualifying Securities**

	Issuer	A Market value of identifiable securities or security baskets
1	Australia	
2	Austria	
3	Belgium	
4	Canada	
5	Denmark	
6	Finland	
7	France	
8	Germany	
9	Ireland	
10	Italy	
11	Japan	
12	Luxembourg	
13	Norway	
14	Netherlands	
15	Portugal	
16	Slovenia	
17	Spain	
18	Sweden	
19	Switzerland	
20	United Kingdom	
21	United States of America	
22	Other	
23	Supranational(s)	
24	General Collateral - Europe	

**FSA051  
Funding Concentration**

A	B	C
Counterparty	Amount	Weighted average residual maturity

**Part 1 - Wholesale deposits**

1		
2		
3		
4		
.		
.		
.		
28		
29		
30		

**Part 2 -Repo Funding**

1		
2		
3		
4		
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.		
28		
29		
30		

**FSA052  
Pricing Data**

**Wholesale Liabilities ( Raised during the week ending with the reporting date)**

<b>A</b>		<b>B</b>		<b>C</b>		<b>D</b>		<b>E</b>		<b>F</b>		<b>G</b>		<b>H</b>		<b>I</b>		<b>J</b>	
≥ 1 month ≤ 3 months				> 3 months ≤ 6 months				> 6 months ≤ 1 year				> 1 year ≤ 2 years				> 2 years			
Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume

**GBP**

1	Cash deposits																		
2	Senior unsecured securities																		
3	Covered bonds																		
4	Asset backed securities including ABCP																		

**US dollars**

5	Cash deposits																		
6	Senior unsecured securities																		
7	Covered bonds																		
8	Asset backed securities including ABCP																		

**Euro**

9	Cash deposits																		
10	Senior unsecured securities																		
11	Covered bonds																		
12	Asset backed securities including ABCP																		

**FSA053**  
**Retail, SME and large enterprises Type B Funding**

**Part 1 - Retail deposits ( Type A and Type B )**

- 1 Current and / or transactional accounts
- 2 Tax-advantaged savings accounts
- 3 On demand or instant access accounts
- 4 Fixed term accounts
- 5 Fixed notice accounts

		<b>A</b>	<b>B</b>
		Outstanding Balance	
		Type A	Type B

**Part 2 - SME and large enterprises Type B**

- 6 Current and / or transactional accounts
- 7 Tax-advantaged savings accounts
- 8 On demand or instant access accounts
- 9 Fixed term accounts
- 10 Fixed notice accounts

		<b>A</b>	<b>B</b>
		Outstanding Balance	
		Type A	Type B

**Part 3 - Deposit insurance schemes such as FSCS**

- 11 Deposits covered by deposit insurance schemes such as FSCS
- 12 Deposits **not** covered by deposit insurance schemes such as FSCS


**FSA054**  
**Currency analysis**

		<b>A</b>	<b>B</b>
		Assets	Liabilities
		( % )	( % )
1	GBP		
2	USD		
3	EUR		
4	JPY		
5	CHF		
6	CAD		
7	SEK		
8	NOK		
9	DKK		
10	AUD		
11	HKD		
12	ZAR		
13	Other		

**FSA055**

**Systems and controls questionnaire**

**Part 1 - Overall Framework**

- 1 Does your firm have a liquidity risk management framework in place?  
(If you answer no above, leave the remaining data elements blank)

A
---

**Part 2 - Systems and controls**

- 2 Are processes, strategies and systems for liquidity risk assessment incorporated into the framework?
- 3 Is the framework documented?
- 4 Do you consider institution specific and market wide stresses and their impact upon your assets?
- 5 Do you consider your ability to raise funds under stressed market circumstances as adequate?


**Part 3 - Stress testing**

- 6 Does your firm undertake stress testing on your liquidity risk model?
- 7 Is your approach to stress testing documented?
- 8 How many times throughout the year do you conduct stress tests?


**Part 4 - Contingency funding plans**

- 9 Do you have an appropriate contingency funding plan in place?
- 10 How frequently is this plan updated? ( Monthly/ Quarterly/ Semi- annually/ Annually/ less than once a year )
- 11 How many times has this plan been updated in the past 12 months?


**Part 5 - Senior management oversight**

- 12 Is the governing body / senior management actively involved in reviewing and updating the liquidity risk management approach?
- 13 How frequently does the governing body / senior management formally review the liquidity risk management approach? ( Monthly/ Quarterly/ Semi- annually/ Annually/ less than once a year )
- 14 Is an appropriate process in place for capturing, managing and escalating liquidity risk issues?
- 15 Does the governing body approve stress tests and contingency funding plans?


**Part 6 - Provisions on measurement and management**

In your liquidity risk management do you consider:

- 16 Pricing liquidity risk?
- 17 Intra-day liquidity risk management?
- 18 Management of collateral positions?
- 19 How liquidity is managed across legal entities, business lines and currencies?
- 20 Funding diversification and market access?


**16 Annex 25G Guidance notes for data items in SUP 16 Annex ~~24G~~ 24R**

The guidance notes for data item FSA010 are deleted from SUP 16 Annex 25G (Guidance notes for data items in SUP 16 Annex 24R) in their entirety, except that the heading for that item is amended as follows.

FSA010 Mismatch liquidity

[Deleted]

...

The guidance notes for data items FSA 012 and FSA013 are deleted from SUP 16 Annex 25G (Guidance notes for data items in SUP 16 Annex 24R) in their entirety, except that the headings for those items are amended as follows.

FSA012 - Non-deposit taking EEA bank liquidity

[Deleted]

FSA013 - Stock liquidity

[Deleted]

...

Insert the following guidance notes into SUP 16 Annex 25G (Guidance notes for data items in SUP 16 Annex 24R) in the appropriate numerical order. The text is all new and is not underlined.

**In accordance with the rules in SUP 16, a firm may be required to report either on a solo (including branch) basis or on behalf of a DLG. In this guidance, therefore, the words “firm” and “its” are to be construed accordingly.**

## **FSA047                      Daily Flows**

The purpose of this *data item* is to record details of an *ILAS BIPRU firm's* liquidity flows. See further the *rules* and *guidance* in SUP 16.12.4.

### **Valuation**

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on valuation set out in *GENPRU 1.3*. A *firm* not subject to *GENPRU 1.3*, for example, an *incoming EEA firm*, should follow its applicable accounting standards.

### **Currency**

The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).

Amounts should be entered in multiples of 1,000 of the relevant currency unit.

### **Completion in a material currency**

Where a *firm* is completing this *data item* in a *material currency*, the *firm* should only report positions and flows denominated in the *material currency* in question. In the case of off balance sheet items reportable in Part 8 where contingent liabilities or commitments may be drawn in multiple currencies, a *firm* should report these in the base currency of that contingent liability or commitment. Any payments and receipts in the *material currency* resulting from foreign exchange and currency swap flows are reported on line 57. If this *data item* is not being reported in a *material currency*, line 57 is left blank.

### **Data elements**

These are referred to by row first and then by column. So, *data element 2B* will be the element entered in row 2 and column B.

Note this *data item* requires the completion of daily flows for only a subset of the rows in FSA 048 and a *firm* is only required to complete the *data elements* as outlined.

For the rows for which a *firm* is required to complete this *data item*, it should make entries in Column A for any daily flows of cash or securities on the day (not being a Saturday or Sunday) following the reporting date, such date being “Date +1”, and each day after that (not being a Saturday or a Sunday) in Column B onwards. If there are multiple flows on a single day these should be reported in a single Column.



The final Column required in this form is for the day (not being a Saturday or a Sunday) immediately prior to the earliest date a *firm* would report entries in Column F of FSA 048. None of the information entered in rows in FSA047 will therefore overlap with any of the information entered in rows on FSA 048 and vice versa.

### **Completion and submission to the FSA**

A *firm* should complete this *data item* and report cash flows and security flows in the relevant time bands based on their residual contractual maturity. Asset flows should be entered according to their latest maturity. Liability cash flows should be entered according to their earliest possible date of outflow. Any flows or balances between entities included within the scope of the return should be eliminated in accordance with generally accepted accounting principles.

**A firm should refer to the relevant Guidance Notes for FSA048 to complete the relevant *data elements* of this *data item*.**

### **Validation rules**

No rule as cell can be zero, positive or negative.

## **FSA048                      Enhanced Mismatch Report**

The purpose of this *data item* is to record details of an *ILAS BIPRU firm's* liquidity mismatch positions. See further the *rules* and *guidance* in SUP 16.12.4.

### **Valuation**

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on valuation set out in GENPRU 1.3. A *firm* not subject to GENPRU 1.3, for example, an *incoming EEA firm*, should follow its applicable accounting standards.

### **Currency**

The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).

Amounts should be entered in multiples of 1,000 of the relevant currency unit.

### **Completion in a material currency**

Where a *firm* is completing this *data item* in a *material currency*, the *firm* should only report positions and flows denominated in the *material currency* in question. In the case of off balance sheet items reportable in Part 8 where contingent liabilities or commitments may be drawn in multiple currencies, a *firm* should report these in the base currency of that contingent liability or commitment. Any payments and receipts in the *material currency* resulting from foreign exchange and currency swap flows are reported on line 57. If this *data item* is not being reported in a *material currency*, line 57 is left blank.

### **Data elements**

These are referred to by row first and then by column. So, *data element* 2B will be the element entered in row 2 and column B.

### **Completion and submission to the FSA**

A *firm* should complete this *data item* and report cash flows in the relevant time bands based on their residual contractual maturity. Asset flows should be entered according to their latest maturity. Liability cash flows should be entered according to their earliest possible date of outflow. Any flows or balances between entities included within the scope of the return should be eliminated in accordance with generally accepted accounting principles.

### **General**

The completion table at the end of this guidance note identifies the columns which should be populated in respect of each row of *data item* FSA048.

## Part 1 Memo items

### 1 Non-dated capital resources

A *firm* should report here the amount of its *capital resources* which do not have a contractual maturity date, including, but not limited to, a call date. If any instrument comprising a *firm's capital resources* includes a put option for the holder or a call option for the issuer with a pre-determined step and call structure they should be reported in line 41 with a maturity date assuming the option is exercised. Any instrument where the *firm* has a perpetual open call option to buy back the instrument, with no underlying step up or predetermined call structure should be reported as non-dated capital resources.

A *firm* may use the most recent figures from its management accounts for the amount of reserves included within non-dated capital resources and update this *data element* on a monthly basis.

### 2 Bank of England liquidity facilities

A *firm* should report in this row the total of any secured transactions with the Bank of England.

The Bank of England conducts regular Open Market Operations to provide to the banking system the amount of central bank money needed to enable reserve-scheme members, in aggregate, to achieve their reserves targets and the Operational Standing Lending Facility to give certain banks a means to manage unexpected 'frictional' payments shocks. In *data element 2B*, a *firm* should report the cash received, if any, pursuant to the usage of these or similar Bank of England facilities.

The Bank of England operates facilities to provide liquidity insurance to the banking system, whereby a *firm* can exchange its own collateral for government bonds. In *data element 2C*, a *firm* should report the market value of government bonds it receives pursuant to such Bank of England facilities, if any, in exchange for the *firm's* own collateral.

The Bank of England may also operate other facilities whereby a *firm* may repo securities, distinct from Open Market Operations, such as longer-term repo operations, or operations in exchange for wider collateral. In *data element 2D*, a *firm* should report the cash, if any, received pursuant to the usage of such facilities.

### 3 Other central bank liquidity facilities

A *firm* should report in this row the total of any secured transactions with central banks other than the Bank of England, mapping such transactions to the following categories:

In *data element 3B*, a *firm* should report outstanding borrowings from other central banks in routine open market operations secured against narrow collateral.

In *data element 3C*, a *firm* should report the market value of any government bonds or other collateral of a comparable quality that it receives in exchange for the *firm's* lower quality collateral.

In *data element* 3D, a *firm* should report the cash received from all other central bank facilities, including those that are for a longer-term or against wider collateral than routine open market operations.

#### **4 Prior period's peak intra-day collateral used for UK settlement and clearing systems**

*Firms* that are direct participants of clearing and settlement systems within the United Kingdom should report here the peak amount of cash and collateral that they used on an intra-day basis to meet the requirements of clearing and settlement systems in the *United Kingdom* since their previous reporting date for this *data item*.

A *firm* should note that the amount to be reported in this *data element* should be the minimum amount of collateral it would have needed to post in order to meet its actual payment and settlement obligations as mandated by the requirements of the system(s) in question. It is not, therefore, the amount of collateral that was in fact posted by the *firm* which could include significant over-collateralisation.

#### **5 Prior period's peak intra-day collateral used for settlement and clearing systems outside the UK**

*Firms* that are direct participants of clearing and settlement systems outside the United Kingdom should report here the peak amount of cash and collateral that they used on an intra-day basis to meet the requirements of clearing and settlement systems outside the *United Kingdom* since their previous reporting date for this *data item*.

A *firm* should note that the amount to be reported in this *data element* should be the minimum amount of collateral it would have needed to post in order to meet its actual payment and settlement obligations as mandated by the requirements of the system(s) in question. It is not, therefore, the amount of collateral that was in fact posted by the *firm* which could include significant over-collateralisation.

## **Part 2 Security, transferrable whole-loan and commodity flows**

In this part of the *data item* a *firm* should report the current unencumbered stock of securities and their flows based on contractual maturities in the following types of securities by asset class:

- (1) securities and commodities held on the *firm's* own account;
- (2) securities and commodities held as *clients'* or other customers' assets in relation to which the *firm* has re-hypothecation rights;
- (3) securities and commodities held by the *firm* as collateral pursuant to a *margin agreement*; and,
- (4) transferrable whole-loans held by the *firm* that meet the criteria set out below in relation to line 9

Contractual security flows will occur as a result of:

- (1) the settlement or maturity of own account securities or certain loans;
- (2) the settlement or maturity of a *repo*, reverse *repo*, securities loans or collateral swap; and
- (3) collateralised lending and borrowing transactions;

A *firm* should report positions at their clean market value (i.e. excluding accrued interest) and assume the maturity date of any collateral is the latest contractual maturity date possible. For securities without contractual maturity dates, it should report a maturity flow in Column J “>5 years”.

The inflow of securities or position balance should be positive while contractual outflow or maturity should be negative. For example, if a *firm* were to purchase a four month security with a market value excluding accrued interest of £100m that it held unencumbered as at the reporting date it would report +100,000 in Column A and -100,000 in column F of the appropriate row 6 to 17.

#### Own-account security flows (long positions):

Any own-account securities should be reported as a positive flow in Column A if unencumbered or on the settlement date of purchase as appropriate; and as a negative flow at maturity.

A corresponding cash outflow on settlement date and inflow on maturity date should be reported on line 23.

#### Own-account security flows (short positions):

Any short sale of a security should be treated as having a negative flow on the settlement date of the sale and a positive flow on the maturity date of the underlying security sold.

A corresponding cash inflow on settlement date and outflow on maturity date should be reported on line 23.

#### Repos, reverse repos, securities loans and collateral swaps:

Repos, reverse repos, securities loans and collateral swaps should be reported as inflows on the date securities are received and outflows on the date securities are delivered. A *firm* should report all such transactions involving own account, client and margin collateral.

Tri-party repo and tri-party reverse repo transactions should be treated in the same manner as all other *repo* and reverse *repo* transactions. For the purpose of this *data item*, any such trade where the cash provider can unilaterally change the collateral eligibility criteria should be treated as having an overnight maturity, irrespective of the stated contractual maturity of the transaction.

Where a *firm* enters into forward-starting reverse repo transactions against unspecified collateral that would be reportable in more than one row, it should in the case of reverse repos, assume that it will be delivered collateral, as qualifying, in the following order: lines

17; 9 and 12; 10; 13 to 15; 16; 11; 8; 7; and 6. On settlement it should allocate securities flows based on the collateral it receives.

For similar repo transactions it may assume it delivers any securities it holds unencumbered that are eligible.

In the case of reverse repos and repos corresponding cash outflows and inflows should be reported in lines 25 to 30 and lines 34 to 39 as appropriate.

Margin collateral:

A *firm* should report the net collateral received as margin in Column A if it is unencumbered, and not report a flow for its maturity. Any repos, reverse repos, securities loans or collateral swaps using margin collateral should be reported as outlined above.

Client collateral:

A *firm* should report any client collateral over which it has rehypothecation rights in Column A if it is unencumbered, and not report a flow for its maturity. Any repos, reverse repos, securities loans or collateral swaps using *client* collateral should be reported as outlined above.

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In relation to rows 6 to 17, when determining the *applicable credit quality step* (if any), a *firm* should make such determination in accordance with the *rules and guidance* in *BIPRU* 3.6 regardless of whether *BIPRU* 3.6 would apply to determine risk weighting. For the avoidance of doubt, this includes covered bonds and own-name securities. The description of which securities or loans should be reported in each row is as follows:

**6 Liquid assets buffer-eligible securities**

A *firm* should report in this row the unencumbered balances and the contractual securities flows of any securities it holds that qualify for inclusion in its liquid assets buffer as defined in *BIPRU* 12.7.

**7 Other high quality central bank, supranational and central government debt**

A *firm* should report in this row the unencumbered balances and the contractual securities flows of any securities not reported in line 6 or 8 whose obligor is a central government, *multilateral development bank* or central bank whose credit rating maps to *credit quality step* 2 or above in the *credit quality assessment scale* published by the FSA for the purpose of *BIPRU* 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)).

For the avoidance of doubt, any securities that are issued by an agency explicitly guaranteed by the US government and which qualify for inclusion in line 8 should be reported in that line and not in line 7.

**8 US GSE/GSA securities**

A *firm* should report in this row the unencumbered balances and the contractual securities flows of any senior securities that it holds issued by, or guaranteed by one or more of, the United States Government Sponsored Enterprises (GSEs) or Government Sponsored Agencies (GSAs).

For the purposes of this row, GSAs and GSEs include only the Federal Home Loan Banks, Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), Government National Mortgage Association (Ginnie Mae), Federal Farm Credit Banks and the Federal Agricultural Mortgage Corporation (Farmer Mac).

## **9 Own-name securities and transferrable whole-loans**

A *firm* should report in this row (i) the unencumbered balances and contractual securities flows of any own-name covered bonds and asset-backed securities that it holds secured by the *firm's* assets where the credit rating of such *exposures* has a credit rating associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping (ii) the unencumbered balances and maturity flows of any whole-loans whose credit rating is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping where such *exposures* are held on the *firm's* balance sheet for which there is no operational or contractual impediment to their being transferred to a third party.

## **10 High quality asset-backed securities**

A *firm* should report in this row the unencumbered balances and contractual securities flows of any asset backed securities that it holds where the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping, provided that such *exposure* is the most senior tranche of the issuing *securitisation special purpose entity*. All asset backed securities that are not included in this row should be reported in row 17.

For avoidance of doubt, a *firm* should exclude any unencumbered balances and securities flows of covered bonds in this row.

## **11 High quality covered bonds**

A *firm* should report in this row the unencumbered balances and contractual securities flows of all covered bonds, where the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

For the avoidance of doubt, own-name covered bonds, and covered bonds issued by *group* entities should not be reported in this row, but in rows 9 and 12 respectively.

## **12 Securities issued by group entities**

A *firm* should report in this row the unencumbered balances and security flows attributable to securities where the obligor of those securities forms part of the *firm's group* where the issuing vehicle is excluded from the scope of the report. If the issuing vehicle is included in the scope of the report, the securities should be reported as own-name securities and reported on line 9, if the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping, or omitted from this report if they do not.

For avoidance of doubt, if a *firm* holds bonds issued by its *group*, the security flows attributable to them should be included only in this row, even if such security would otherwise qualify for inclusion in another row in Part 2.

## **13 High quality corporate bonds (UK credit institutions)**

A *firm* should report in this row the unencumbered balances and contractual securities flows of all senior corporate bonds that it holds whose obligor is a credit institution incorporated in the *United Kingdom*, if the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

For avoidance of doubt, a *firm* should not report in this row any balances or flows from securities whose obligor is a member of the *firm's group*.

## **14 High quality corporate bonds (non-UK credit institutions)**

A *firm* should report in this row the unencumbered balances and contractual securities flows of all senior corporate bonds that it holds whose obligor is a credit institution not incorporated in the *United Kingdom*, if the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

For avoidance of doubt, a *firm* should not report in this row any balances or flows from securities whose obligor is a member of the *firm's group*.

## **15 High quality corporate bonds (excluding credit institutions)**

A *firm* should report in this row the unencumbered balances and contractual securities flows of all senior corporate bonds that it holds whose obligor is not a credit institution, if the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised



Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

In addition a *firm* should include any securities whose obligor is a local government, state or municipality in this line, whose credit rating is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the FSA for the purpose of BIPRU 3 (the Standardised Approach to Credit Risk: mapping of the ECAIs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

#### **16 Equities included in major indices**

A *firm* should report in this row the unencumbered balances and contractual securities flows of all equities that it holds to the extent they are constituents one or more of the indices listed in the table at *BIPRU 7.3.39R*.

For the purposes of computing maturity, a *firm* should treat equity securities as if they were instruments with a contractual maturity greater than five years.

#### **17 Other securities and commodities**

A *firm* should report in this row unencumbered balances and the contractual securities flows of all other securities, commodities and exchange-traded funds that it holds not reported on lines 6 to 16 of this *data item*.

For the purposes of computing maturity, a *firm* should treat equity securities or commodities as if they were instruments with a contractual maturity greater than five years.

### **Part 3 Wholesale asset cash flows**

In this Part of the *data item*, a *firm* should report the principal cash flows associated with its wholesale assets. Transactions which do not have a specific contractual maturity date should be entered in column A for rows 18 to 22 and column B for rows 25 to 30.

#### **18 Designated money market funds**

A *simplified ILAS BIPRU firm* should report in this row the balance of any funds it holds in a *designated money market fund*. *Firms* that are not *simplified ILAS BIPRU firms*, should report the balance of any funds held in a *designated money market fund* in row 31 below.

#### **19 Liquid assets buffer-eligible central bank reserves and deposits**

A *firm* should report in this row any closing balances placed on deposit or as reserves with a central bank, where such reserves or deposits are eligible for inclusion in a *firm's* liquid assets buffer as defined in *BIPRU 12.7*. Deposit placed or reserves maintained with other central banks should be reported in row 22.

#### **20 Lending to group entities**

A *firm* should report here all lending, except reverse repo transactions reportable in rows 25 to 30, on both a term and open-maturity basis to entities in that *firm's* group.

## **21 Lending to UK credit institutions**

A *firm* should report here lending on both a term and open-maturity basis to all *credit institutions* incorporated in the *United Kingdom*, except reverse repo transactions reportable in rows 25 to 30. A *firm* should include any cash balances placed on deposit with its agents in payment or settlements systems if appropriate.

A *firm* should report cash flows based on their latest contractual maturity date.

## **22 Lending to non-UK credit institutions**

A *firm* should report here lending on both a term and open-maturity basis to all *credit institutions* incorporated outside the *United Kingdom*, except reverse repo transactions reportable in rows 25 to 30. A *firm* should include any cash balances placed on deposit with its agents in payment or settlements systems and central bank deposits not reported in line 19, if appropriate.

## **23 Own account security cash flows**

A *firm* should report here the cash flows, based on the contractual principal inflows, resulting from the maturity, forward sale or purchase of own account securities reportable in rows 6 to 8 & 10 to 17.

Where a *firm* has written down the principal of a security it should report this written-down principal as the cash inflow.

A *firm* should report cash flows based on their latest contractual maturity date.

## **24 Notional flows of own-name securities and transferrable whole-loans**

A *firm* should report here the contractual principal cash flows that would be receivable by a third-party owner of any own-name covered bonds and asset-backed securities and transferrable loans reported in line 9.

## **25 Reverse Repo (items reported in line 6)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions is reported in line 6.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in row 6.

## **26 Reverse Repo (items reported in lines 7 and 8)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions is reported in rows 7 and 8.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in rows 7 and 8.

#### **27 Reverse Repo (items reported in lines 10 and 11)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions reported in rows 10 and 11.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in rows 10 and 11.

#### **28 Reverse Repo (items reported in lines 13, 14 and 15)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions is reported in row 13 to 15.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in rows 13 to 15.

#### **29 Reverse Repo (items reported in line 16)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions is reported in row 16.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in row 16.

#### **30 Reverse Repo (items reported in lines 9, 12 and 17)**

A *firm* should report here all cash flows resulting from secured lending transactions where the flow of securities arising from the transactions is reported in rows 9, 12 and 17.

A *firm* should only report in this row any secured lending transactions where securities flows are reported in rows 9, 12 and 17.

### **Part 4 Other asset cash flows**

In this Part, a *firm* should report lending not reportable in Part 3. In column A, a *firm* should report any open maturity balances, or balances for which it does not have at the time of the reporting date information as to the term.

A *firm* should only report contractual principal repayments and treat all loans using their latest contractual maturity.

A *firm* is not required to update the amounts in rows 31 to 33 more frequently than monthly.

#### **31 Non-retail lending exposures**

A *firm* should report here the principal cash flows resulting from lending *exposures* that are not *retail exposures* not reported elsewhere in Parts 3 or 4. These assets represent loans to all enterprises.

**32 Retail lending exposures**

A *firm* should report here the principal cash flows resulting from all lending *exposures* that are *retail exposures*, provided that they are not reportable in line 33.

**33 SSPE asset cash flows**

A *firm* should report in here the principal cash flows of the underlying assets transferred to any *securitisation special purpose entities* (SSPEs), that are consolidated in the *firm's* consolidated financial statements and whose liabilities are reported on line 51.

**Part 5 Repo cash flows**

This part of the *data item* relates to the gross cash flows of secured or collateralised borrowing transactions which encumber the *firm's* securities or transferrable whole-loans and/or those of its *clients* in relation to which the *firm* has re-hypothecation rights. This section is further sub-divided into rows 34 to 39 according to the security encumbered in these secured transactions.

**34 Repo (items reported in line 6)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in row 6.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in row 6.

**35 Repo (items reported in lines 7 and 8)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in rows 7 to 8.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in rows 7 to 8.

**36 Repo (items reported in lines 10 and 11)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in rows 10 and 11.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in rows 10 and 11.

**37 Repo (items reported in lines 13, 14 and 15)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in row 13 to 15.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in rows 13 to 15.

### **38 Repo (items reported in line 16)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in row 16.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in row 16.

### **39 Repo (items reported in lines 9, 12 and 17)**

A *firm* should report here all cash flows resulting from secured borrowing transactions where the flow of securities arising from the transactions is reported in rows 9, 12 and 17.

A *firm* should only report in this row any secured borrowing transactions where securities flows are reported in rows 9, 12 and 17.

## **Part 6 Wholesale liability cash flows**

In this Part of the *data item*, a *firm* should report cash flows arising from wholesale liabilities not reported in Part 5. A *firm's* wholesale liabilities are those liabilities not reported in Part 7.

Contractual cash flows related to any open-maturity, callable, puttable or extendable issuance should be analysed based on the earliest possible repayment date and reported in part 6 unless these instruments are perpetually callable (by the *firm*) and qualify as non-dated capital resources reported on line 1.

A *firm* should first assess whether a liability qualifies for reporting in row 44, then row 50, prior to assessing which other row a liability qualifies for.

Contractual cash flows from securities issued should be reported in one of lines 40 to 43 or 51. Contractual cash flows from deposits taken should be reported in one of lines 44 to 50.

### **40 Primary issuances – senior securities**

A *firm* should report here the contractual cash flows of its vanilla senior unsecured debt securities, for the purposes of this row, vanilla means any debt security not reportable in row 41 to 43. A *firm* should include in this row any of its primary issuance that is government-guaranteed.

### **41 Primary issuances - dated subordinated securities**

A *firm* should report here the contractual cash flows of its dated subordinated securities.

A *firm* should, however, exclude from this row any undated capital instrument that it issues. Issuance of this type should be reported in row 1 of this *data item*.

**42 Primary issuance – structured notes**

A *firm* should report here the contractual cash flows of its senior securities containing embedded *derivatives*.

**43 Covered bonds**

A *firm* should report here the contractual cash flows of its covered bonds excluding own-name covered bonds it holds for its own account and reports in line 9 of this *data item*.

**44 Group entities**

A *firm* should report here the contractual cash flows of its borrowing from other entities in its *group*, where such borrowings are not reported in lines 34 to 39.

To the extent the *rules* in *SUP 16.12* require a *firm* to report on a basis which includes other entities in its *group*, the *firm* should not report in this line borrowings from those *group* entities.

**45 UK credit institutions**

A *firm* should report here the contractual cash flows of its borrowing from other from *credit institutions* which are incorporated in the *United Kingdom*, where such borrowings are not reported in lines 34 to 44.

A *firm* should not include in this row unsecured cash deposits received from the Bank of England.

**46 Non-UK credit institutions**

A *firm* should report here the contractual cash flows of its borrowing from other from *credit institutions* which are not incorporated in the *United Kingdom*, where such borrowings are not reported in lines 34 to 44.

A *firm* should not include in this row unsecured cash deposits received from central banks other than the Bank of England.

**47 Governments, central banks and supranationals**

A *firm* should report here the contractual cash flows of its borrowing from central and local governments, local authorities, central banks and supra-nationals, where such borrowings are not reported in lines 34 to 44.

**48 Non-credit institution financials**

A *firm* should report here the contractual cash flows of its borrowing from financial entities which are not *credit institutions*, where such borrowings are not reported in lines 33 to 42.

This category would, for example, include unsecured borrowings from a *depository* or an *investment manager*.

#### **49 Non-financial large enterprises – Type A**

A *firm* should report here the contractual cash flows of its borrowing from non-financial large enterprises, where such borrowings are not reported in lines 34 to 44, subject to the funds provider being Type A as assessed by the *firm* according to the guidance in *BIPRU* 12.5.

A non-financial large enterprise is, for the purpose of identifying depositors in rows 49 and 52 of this *data item*, any depositor-type not captured by rows 44 to 48 and 53 to 56.

#### **50 Conditional liabilities pre-trigger contractual profile**

A *firm* should report here the contractual cash flows of liabilities where early repayment can be triggered upon the occurrence of an event or events related to the financial health of the company, (for example, a downgrade of the *firm's* credit rating, or breach of a financial covenant). For avoidance of doubt, acceleration of payment obligations triggered by the *firm's* default does not, in and of itself, qualify a liability for inclusion in this line. A typical example of such liabilities is Guaranteed Investment Contracts (GICs).

Any liability with a trigger and which would otherwise be included in lines 40 to 49 should be included in this row and not any other row.

In addition to reporting in this line, a *firm* should further breakdown the liabilities where those triggers are dependent on its credit rating, in the appropriate *data element* on line 70.

#### **51 SSPE liability cash flows**

A *firm* should report here the contractual cash flows of liabilities issued by any *securitisation special purpose entities (SSPEs)* that are consolidated in the *firm's* consolidated financial statements. The maturity profile of the *firm's* assets contained in these SSPEs should be reported on row 33.

### **Part 7 Other liability cash flows**

A *firm* should report in this section of the *data item*, cash flows related to other liabilities according to the following criteria.

#### **52 Non-financial large enterprises – Type B**

A *firm* should report here the contractual cash flows of its borrowing from non-financial enterprises, where such borrowings are not reported in lines 33 to 42, subject to the funds provider being Type B as assessed by the *firm* according to the guidance in *BIPRU* 12.5.

A non-financial enterprise is, for the purpose of identifying depositors in rows 49 and 52 of this *data item*, any depositor-type not captured by rows 44 to 48 and 53 to 56.

#### **53 SME deposits**

A *firm* should report in this row all its deposits and account balances where the account holder is a *small or medium enterprise (SME)*.

A non-EEA *firm* may use its local definition of an SME.

#### **54 Retail Deposits – Type A**

A *firm* should report in this row, its retail deposits that are Type A, as assessed by the *firm* according to the guidance for *ILAS BIPRU firms* and for *simplified ILAS firms* in *BIPRU* 12.5.25G.

A retail deposit is any deposit in a retail banking account or product type predominantly used by an individual or individuals acting outside their trade, industry or profession, and includes, in each case, savings bonds.

A *firm* should report all deposits in column A, unless the deposit is for a fixed term. In considering whether a deposit is fixed term, a *firm* should assume the immediate exercise of any notice period or other right of the depositor to claim the repayment of funds at the earliest possible repayment date.

#### **55 Retail Deposits – Type B**

A *firm* should report in this row, its retail deposits that are Type B, as assessed by the *firm* according to the guidance for *ILAS BIPRU firms* and for *simplified ILAS firms* in *BIPRU* 12.5.

A retail deposit is any deposit in a retail banking account or product type predominantly used by an individual or individuals acting outside their trade, industry or profession, and includes, in each case, savings bonds.

A *firm* should report all deposits in column A, unless the deposit is for a fixed term. In considering whether a deposit is fixed term, a *firm* should assume the immediate exercise of any notice period or other right of the depositor to claim the repayment of funds at the earliest possible repayment date.

#### **56 Client / brokerage free cash**

A *firm* should report here all cash balances which it has received from its prime brokerage/prime services *clients* and which are not segregated from the *firm's* own assets. A *firm* should not include excess margin cash in this row.

Balances should be reported in Column A without regard to their contractual maturity.

### **Part 8 - Off balance sheet flows and balances**

A *firm* should report commitments given and received and contingent liabilities in rows 57 to 69.

A *firm* should separate its commitments and contingent liabilities according to:



(i) stand-by facilities, which would typically be used to backstop outstanding debt of the borrower; and,

(ii) other facilities which would typically be revolving loan facilities to corporate borrowers where utilisation rates will vary over time or letters of credit.

Unless either is reportable in rows 59 to 61, stand-by facilities provided should be reported in rows 62 or 63 and other facilities should be reported in row 64.

### **57 Principal FX cash flows (including currency swaps)**

A *firm* should only make entries on this row where it is completing this *data item* on a non-consolidated *material currency* basis as defined in [SUP 16.], otherwise it should be left blank.

Where a *firm* is completing this *data item* on a *material currency* basis, it should report here all outright flows for its spot foreign exchange and foreign exchange forward transactions and all principal flows on any cross currency swaps, where those flows are payments or receipts of the *material currency* in which the *firm* is completing this *data item*.

For example, if a *firm* was completing this *data item* to show its contractual assets and liabilities denominated in *US dollars* and it had transacted a forward foreign exchange contract to purchase \$75m against the sale of an equivalent amount of another currency four months after the reporting date, it would enter -75,000 in column F and make no other entries.

### **58 Committed facilities received**

A *firm* should report the balance of any undrawn committed facilities received which the FSA has permitted it to rely on for the purposes of meeting its *individual liquidity guidance*, as outlined in *BIPRU 12.9*.

Facilities of this kind received by the *firm* should be reported as a positive balance in the column of maturity. Facilities maturing in less than three months should be reported in Column A.

### **59 Secured facilities provided - liquidity buffer securities**

A *firm* should report here the undrawn balance of all committed facilities where the borrower is contractually required to deliver securities eligible for inclusion in the *firm's* liquid assets buffer as defined in *BIPRU 12.7* and where the market value of those securities will exceed the amount of the loan drawn down.

Note a *firm* should only report committed facilities in this row if there is no impediment to using the securities deliverable under such borrowings for repo transactions.

### **60 Secured facilities provided - other securities**

A *firm* should report here the undrawn balance of all committed facilities where the borrower is contractually required to deliver securities not eligible for inclusion in the *firm's* liquid assets buffer as defined in *BIPRU 12.7*.

Note a *firm* should only report committed facilities in this row if there is no impediment to using the securities deliverable under such borrowings for repo transactions.

**61 Unsecured facilities provided - credit institutions**

A *firm* should report here the balance of any undrawn committed financing facilities provided by the *firm* to *credit institutions* not reported on lines 59 and 60. Facilities of this kind provided to *credit institutions* should be reported as a negative balance.

**62 Unsecured stand-by facilities provided - firm's SSPEs**

A *firm* should report here undrawn balance of any committed stand-by facilities provided to the *firm's* SSPEs that are consolidated in its consolidated financial statements.

The assets and liabilities, if any, of these SSPEs will be reported on lines 33 and 51 respectively.

**63 Unsecured stand-by facilities provided – entities other than credit institutions and firm's SSPEs**

A *firm* should report here the undrawn balance of committed stand-by facilities to entities other than *credit institutions* and the *firm's* SSPE's. Facilities provided should be reported as a negative balance.

**64 Unsecured facilities provided by firm's SSPEs to third parties**

A *firm* should report here the undrawn balance of any committed facilities provided to third parties by SSPEs that are consolidated in its consolidated financial statements and whose assets and liabilities, if any, are reported on lines 33 and 51.

**65 Unsecured facilities provided – entities other than credit institutions**

A *firm* should report here the undrawn balance of other committed facilities provided to entities other than credit institutions.

Any facilities provided to *credit institutions* and/or secured against securities reportable in Part 2 of this *data item* should be reported on lines 59 to 61 as appropriate.

**66 Overdraft and credit card facilities provided**

A *firm* should report here the total balance of undrawn retail overdrafts and credit cards facilities provided to retail customers. Facilities provided should be reported as a negative balance.

**67 Pipeline Lending Commitments**

A *firm* should report here the total balance of any lending commitments to retail customers. A *firm* should only report contractual lending commitments which, if and when exercised, would be reportable in line 32.

**68 Contingent obligations to repurchase assets financed through third parties**

A *firm* should report here the balance of any of the *firm's* assets financed by third parties, where a *firm* has a contingent obligation to repurchase those assets triggered by deterioration in the *firm's* financial condition.

**69 Other commitments and contingent facilities provided**

A *firm* should report here all other undrawn commitments, guarantees and contingent liabilities not included elsewhere in Part 8.

**Part 9 Downgrade triggers**

For the purpose of rows 70 to 73, a *firm* should analyse and report, in the way described, in each of those rows any contractual outflows that would result from a downgrade of the *firm's* current long-term credit rating. A *firm* should consider downgrades of all its long-term counterparty, issuer and debt credit ratings.

A *firm* should assume that each *ECAI* that provides it with a long-term credit rating simultaneously downgrades that rating.

In addition a *firm* should consider the impact of a downgrade of its short-term credit rating. As *ECAIs* may not publish when a specific downgrade of a *firm's* long-term credit rating would result in a downgrade of a *firm's* short-term credit rating, a *firm* should assume its short-term credit rating would be downgraded at the highest long-term rating specified by each agency as being consistent with publically available information.

A *firm* should report such outflows on a non-cumulative basis in the appropriate column according to the severity of the downgrade that would cause such an outflow.

For the purpose of identifying which of columns B to K this Part of the *data item* a “notch” is the smallest discrete step by which a *firm's* long-term credit rating may be downgraded.

**70 Asset put-backs from third parties**

A *firm* should analyse and report here the outflows that may result from asset put-backs which would be triggered by a downgrade of its existing long and short-term credit rating according to the methodology outlined above.

The triggers for asset put-backs include but are not limited to:

- (1) as past originator of assets the downgrade of the *firm's* credit rating now precludes the continued financing of the assets in the structured vehicle;
- (2) as a swap provider against the assets placed in the vehicle the downgrade of the *firm's* credit rating now renders the *firm* ineligible to continue providing any *derivatives* (e.g. including but not limited to credit default swaps or total return swaps) to the structured vehicle. For the avoidance of doubt, if a *firm* was required to margin this exposure, it would be reported in line 70; and

- (3) the rating of the assets placed is linked to the rating of the *firm*; following a downgrade of the *firm* these assets are ineligible for continued financing by the third party vehicle.

## 71 Conditional Liabilities

A *firm* should analyse and report here the cash flow impact of a downgrade of its existing credit rating according to the methodology outlined above, on its conditional liabilities reported in row 50.

## 72 Over the counter (OTC) derivative triggers

A *firm* should analyse and report here any outflows that would be triggered by a downgrade of its credit rating according to the methodology outlined above.

A *firm* should include in this row the impact of increased collateralisation requirements and any termination payments.

## 73 Other contingent liabilities

A *firm* should report in this row, any other contractual outflows that would occur from the downgrade of its credit rating according to the methodology outlined above.

## Part 10 Derivatives margining and exposure

Figures reported in rows 74 to 77 relate to any variation and initial margin given or received in respect of *derivatives* transactions. A *firm* should report together figures for own account and client accounts.

For each row, a *firm* should report:

- (1) In column B, the nominal amount of cash collateral given or received as initial plus variation margin;
- (2) In column C, the market value of collateral securities given or received as initial plus variation margin;
- (3) In column E, the initial margin paid or received;
- (4) In column G, the mark-to-market exposure of underlying *derivatives* transactions that are currently subject to margining for all or part of the exposure; and
- (5) In column H, the mark-to-market exposure of underlying *derivatives* transactions that are currently not subject to margining for any portion of the exposure.

Where a *firm* gives or receives initial margin on a net basis across *derivative* and non-*derivative* transactions, it should report the total amount in Column E without regard to the underlying transaction.

Margin and mark-to-market receivables should be reported with a positive sign while margin received and mark-to-market payables should be reported with a negative sign.

A *firm* should report the gross margin balances received or given by counterparty, e.g. if a *firm* transacts OTC derivatives with two counterparties, from one of which it has received cash collateral as margin of £25m and to the other of which it has paid cash collateral of

margin to of £20m, it should report +20,000 in *data element* 72B and -25,000 in *data element* 74B, it should not report a net figure of -5,000 in 74B

#### 74 OTC derivative margin given

A *firm* should report here cash and collateral margin given and mark-to-market on margined *OTC derivatives*.

#### 75 Exchange traded margin given

A *firm* should report here cash and collateral margin given on exchange traded *derivatives*.

#### 76 OTC derivative margin received

A *firm* should report here cash and collateral margin received and mark-to-market on margined *OTC derivatives*.

#### 77 Exchange traded margin received

A *firm* should report here cash and collateral margin received on exchange traded *derivatives*.

### Part 11 Assets included in Part 2 held under re-hypothecation rights

Rows 78 to 89 relate to securities reported in Part 2 of this *data item*, held as *clients'* assets or net margin collateral received in relation to which the *firm* has re-hypothecation rights. Row 81 is intentionally left blank.

The definitions of securities reported in rows 78 to 89 are the identical to those in rows 6 to 17 inclusive.

Amounts in lines 78 to 89 should be reported as positive numbers.

#### Validation rules

Validation number	Data element		
1	2B	>=	0
2	2C	>=	0
3	2D	>=	0
4	3B	>=	0
5	3C	>=	0
6	3D	>=	0

7	4A	>=	0
8	5A	>=	0
9	6A	>=	0
10	7A	>=	0
11	8A	>=	0
12	9A	>=	0
13	10A	>=	0
14	11A	>=	0
15	12A	>=	0
16	13A	>=	0
17	14A	>=	0
18	15A	>=	0
19	16A	>=	0
20	17A	>=	0
21	18A	>=	0
22	19A	>=	0
23	31A+31C+31D+31E+31F+31G+31H+31I+31J	>=	0
24	32A+32C+32D+32E+32F+32G+32H+32I+32J	>=	0
25	33A+33C+33D+33E+33F+33G+33H+33I+33J	>=	0
26	52A+52C+52D+52E+52F+52G+52H+52I+52J	<=	0
27	53A+53C+53D+53E+53F+53G+53H+53I+53J	<=	0
28	54A+54C+54D+54E+54F+54G+54H+54I+54J	<=	0
29	55A+55C+55D+55E+55F+55G+55H+55I+55J	<=	0
30	56A	<=	0
31	58A+58C+58D+58E+58F+58G+58H+58I+58J	>=	0
32	59A	<=	0
33	60A	<=	0
34	61A	<=	0
35	62A	<=	0
36	63A	<=	0
37	64A	<=	0

38	65A	<=	0
39	66A	<=	0
40	67A	<=	0
41	68A	<=	0
42	69A	<=	0
43	Each cell in row 70 (70B to 70K )	<=	0
44	Each cell in row 71 (71B to 71K )	<=	0
45	Each cell in row 72 (72B to 72K )	<=	0
46	Each cell in row 73 (73B to 73K )	<=	0
47	74B	>=	0
48	74C	>=	0
49	74E	>=	0
50	74G	<=	0
51	74H	<=	0
52	75B	>=	0
53	75C	>=	0
54	75E	>=	0
55	76B	<=	0
56	76C	<=	0
57	76E	<=	0
58	76G	>=	0
59	76H	>=	0
60	77B	<=	0
61	77C	<=	0
62	77E	<=	0
63	78A	>=	0
64	79A	>=	0
65	80A	>=	0
66	82A	>=	0
67	83A	>=	0
68	84A	>=	0

69	85A	>=	0
70	86A	>=	0
71	87A	>=	0
72	88A	>=	0
73	89A	>=	0

### Cross validation rules for FSA047 and FSA048 (combined)

Validation number	Data element		
1	FSA048(6A) + FSA048(6B) + FSA047(6A+6B+6C+-----+6n) +FSA048(6F) +FSA048(6G)+FSA048(6H)+FSA048(6I) +FSA048(6J)-FSA048(78A)	=	0
2	FSA048(7A) + FSA048(7B) + FSA047(7A+7B+7C+-----+7n) +FSA048(7F) +FSA048(7G)+FSA048(7H)+FSA048(7I) +FSA048(7J)-FSA048(79A)	=	0
3	FSA048(8A) + FSA048(8B) + FSA047(8A+8B+8C+-----+8n) +FSA048(8F) +FSA048(8G)+FSA048(8H)+FSA048(8I) +FSA048(8J)-FSA048(80A)	=	0
4	FSA048(9A) + FSA048(9B) + FSA047(9A+9B+9C+-----+9n) +FSA048(9F) +FSA048(9G)+FSA048(9H)+FSA048(9I) +FSA048(9J)	=	0
5	FSA048(10A) + FSA048(10B) +FSA047(10A+10B+10C+-----+10n) +FSA048(10F)+FSA048(10G)+FSA048(10H)+FSA048(10I) +FSA048(10J)-FSA048(82A)	=	0
6	FSA048(11A) + FSA048(11B) +FSA047(11A+11B+11C+-----+11n) +FSA048(11F)+FSA048(11G)+FSA048(11H)+FSA048(11I) +FSA048(11J)-FSA048(83A)	=	0
7	FSA048(12A) + FSA048(12B) +FSA047(12A+12B+12C+-----+12n) +FSA048(12F)+FSA048(12G)+FSA048(12H)+FSA048(12I) +FSA048(12J)-FSA048(84A)	=	0
8	FSA048(13A) + FSA048(13B) +FSA047(13A+13B+13C+-----+13n) +FSA048(13F)+FSA048(13G)+FSA048(13H)+FSA048(13I) +FSA048(13J)-FSA048(85A)	=	0
9	FSA048(14A) + FSA048(14B) +FSA047(14A+14B+14C+-----+14n) +FSA048(14F)+FSA048(14G)+FSA048(14H)+FSA048(14I) +FSA048(14J)-FSA048(86A)	=	0
10	FSA048(15A) + FSA048(15B) +FSA047(15A+15B+15C+-----+15n) +FSA048(15F)+FSA048(15G)+FSA048(15H)+FSA048(15I) +FSA048(15J)-FSA048(87A)	=	0
11	FSA048(16A) + FSA048(16B) +FSA047(16A+16B+16C+-----+16n) +FSA048(16F)+FSA048(16G)+FSA048(16H)+FSA048(16I) +FSA048(16J)-FSA048(88A)	=	0
12	FSA048(17A) + FSA048(17B) +FSA047(17A+17B+17C+-----+17n)	=	0



	+FSA048(17F)+FSA048(17G)+FSA048(17H)+FSA048(17I) +FSA048(17J)- FSA048(89A)		
13	FSA048(20A) + FSA047(20A+20B+20C+-----+20n) + FSA048(20F) + FSA048(20G) + FSA048(20H) + FSA048(20I) + FSA048(20J)	>=	0
14	FSA048(21A) + FSA047(21A+21B+21C+-----+21n) + FSA048(21F) + FSA048(21G) + FSA048(21H) + FSA048(21I) + FSA048(21J)	>=	0
15	FSA048(22A) + FSA047(22A+22B+22C+-----+22n) + FSA048(22F) + FSA048(22G) + FSA048(22H) + FSA048(22I) + FSA048(22J)	>=	0
16	FSA047(24A+24B+24C+-----+24n) + FSA048(24F) + FSA048(24G) + FSA048(24H) + FSA048(24I) + FSA048(24J)	>=	0
17	FSA048(25B) + FSA047(25A+25B+25C+-----+25n) + FSA048(25F) + FSA048(25G) + FSA048(25H) + FSA048(25I) + FSA048(25J)	>=	0
18	FSA048(26B) + FSA047(26A+26B+26C+-----+26n) + FSA048(26F) + FSA048(26G) + FSA048(26H) + FSA048(26I) + FSA048(26J)	>=	0
19	FSA048(27B) + FSA047(27A+27B+27C+-----+27n) + FSA048(27F) + FSA048(27G) + FSA048(27H) + FSA048(27I) + FSA048(27J)	>=	0
20	FSA048(28B) + FSA047(28A+28B+28C+-----+28n) + FSA048(28F) + FSA048(28G) + FSA048(28H) + FSA048(28I) + FSA048(28J)	>=	0
21	FSA048(29B) + FSA047(29A+29B+29C+-----+29n) + FSA048(29F) + FSA048(29G) + FSA048(29H) + FSA048(29I) + FSA048(29J)	>=	0
22	FSA048(30B) + FSA047(30A+30B+30C+-----+30n) + FSA048(30F) + FSA048(30G) + FSA048(30H) + FSA048(30I) + FSA048(30J)	>=	0
23	FSA048(34B) + FSA047(34A+34B+34C+-----+34n) + FSA048(34F) + FSA048(34G) + FSA048(34H) + FSA048(34I) + FSA048(34J)	<=	0
24	FSA048(35B) + FSA047(35A+35B+35C+-----+35n) + FSA048(35F) + FSA048(35G) + FSA048(35H) + FSA048(35I) + FSA048(35J)	<=	0
25	FSA048(36B) + FSA047(36A+36B+36C+-----+36n) + FSA048(36F) + FSA048(36G) + FSA048(36H) + FSA048(36I) + FSA048(36J)	<=	0
26	FSA048(37B) + FSA047(37A+37B+37C+-----+37n) + FSA048(37F) + FSA048(37G) + FSA048(37H) + FSA048(37I) + FSA048(37J)	<=	0
27	FSA048(38B) + FSA047(38A+38B+38C+-----+38n) + FSA048(38F) + FSA048(38G) + FSA048(38H) + FSA048(38I) + FSA048(38J)	<=	0
28	FSA048(39B) + FSA047(39A+39B+39C+-----+39n) + FSA048(39F) + FSA048(39G) + FSA048(39H) + FSA048(39I) + FSA048(39J)	<=	0
29	FSA047(40A+40B+40C+-----+40n) + FSA048(40F) + FSA048(40G) + FSA048(40H) + FSA048(40I) + FSA048(40J)	<=	0
30	FSA047(41A+41B+41C+-----+41n) + FSA048(41F) + FSA048(41G) + FSA048(41H) + FSA048(41I) + FSA048(41J)	<=	0
31	FSA047(42A+42B+42C+-----+42n) + FSA048(42F) + FSA048(42G) + FSA048(42H) + FSA048(42I) + FSA048(42J)	<=	0

32	FSA047(43A+43B+43C+-----+43n) + FSA048(43F) + FSA048(43G) + FSA048(43H) + FSA048(43I) + FSA048(43J)	<=	0
33	FSA048(44A) + FSA047(44A+44B+44C+-----+44n) + FSA048(44F) + FSA048(44G) + FSA048(44H) + FSA048(44I) + FSA048(44J)	<=	0
34	FSA048(45A) + FSA047(45A+45B+45C+-----+45n) + FSA048(45F) + FSA048(45G) + FSA048(45H) + FSA048(45I) + FSA048(45J)	<=	0
35	FSA048(46A) + FSA047(46A+46B+46C+-----+46n) + FSA048(46F) + FSA048(46G) + FSA048(46H) + FSA048(46I) + FSA048(46J)	<=	0
36	FSA048(47A) + FSA047(47A+47B+47C+-----+47n) + FSA048(47F) + FSA048(47G) + FSA048(47H) + FSA048(47I) + FSA048(47J)	<=	0
37	FSA048(48A) + FSA047(48A+48B+48C+-----+48n) + FSA048(48F) + FSA048(48G) + FSA048(48H) + FSA048(48I) + FSA048(48J)	<=	0
38	FSA048(49A) + FSA047(49A+49B+49C+-----+49n) + FSA048(49F) + FSA048(49G) + FSA048(49H) + FSA048(49I) + FSA048(49J)	<=	0
39	FSA048(50A) + FSA047(50A+50B+50C+-----+50n) + FSA048(50F) + FSA048(50G) + FSA048(50H) + FSA048(50I) + FSA048(50J)	<=	0
40	FSA048(51A) + FSA047(51A+51B+51C+-----+51n) + FSA048(51F) + FSA048(51G) + FSA048(51H) + FSA048(51I) + FSA048(51J)	<=	0

## **FSA050                      Liquidity Buffer Qualifying Securities**

The purpose of this *data item* is to record details of an *ILAS BIPRU firm's* unencumbered assets eligible for inclusion in its liquid assets buffer as defined in *BIPRU 12.7*. See further the *rules and guidance* in *SUP 16.12.4*.

A *firm* should complete this *data item* for each of the securities reported in column A, row 6 in Part 2 of FSA048.

### **Valuation**

Except where outlined, a *firm* should follow the *FSA's rules and guidance* on valuation set out in *GENPRU 1.3*. A *firm* not subject to *GENPRU 1.3*, such as an *incoming EEA firm*, should follow its applicable accounting standards.

### **Currency**

The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).

Amounts should be entered in multiples of 1,000 of the relevant currency unit.

### **General**

A *firm* reports unencumbered holdings of securities eligible for inclusion in its liquid assets buffer in column A, row 6 in Part 2 of FSA048. A *firm* should report in this *data item* a further breakdown by issuer of those securities.

### **Data elements**

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

### **Completion and submission to the FSA**

A *firm* should complete this *data item* on a contractual basis irrespective of whether the position in question is held in the banking book or *trading book*.

A *firm* should report the clean market value of unencumbered securities held in its liquid assets buffer, according to the issuer in rows 1 to 24.

A *firm* should only report balances in row 24 to the extent that it has unencumbered securities delivered under reverse repo transactions where it cannot identify the issuer, but that all eligible issuers would qualify for inclusion in the liquid assets buffer as defined in *BIPRU 12.7*.

**Validation rules**

No rule as column A can be zero, positive or negative.

**Cross validation rules between FSA048 and FSA050**

(General note: cross validation rule should be applied only when the returns under consideration are for the same reporting date)

Validation number	Data element		
1	FSA050(1A) + FSA050(2A)+FSA050(3A)+----- +FSA050(23A)+FSA050(24A)	=	FSA048(6A)

## **FSA051                      Funding Concentration**

The purpose of this *data item* is to record details of an *ILAS BIPRU firm's* funding concentrations. See further the *rules* and *guidance* in *SUP 16.12.4*.

### **Valuation**

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on valuation set out in *GENPRU 1.3*. A *firm* not subject to *GENPRU 1.3*, such as an *incoming EEA firm*, should follow its applicable accounting standards.

### **Currency**

The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).

### **General**

This *data item* provides information on funding concentration risk of the *firm*.

### **Data elements**

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

### **Completion and submission to the FSA**

A *firm* should complete this *data item* on a contractual basis irrespective of whether the position in question is held in the banking book or *trading book*.

The following fields are required for each row on this *data item*.

#### **Column A    Counterparty**

A *firm* should report the identity of the ultimate parent of the entity which provides the *firm* with funding. As an example, where a *firm* raises funding from various entities that are each members of the same *group*, the *firm* should aggregate all such amounts and attribute them to the ultimate parent.

However, a *firm* should distinguish between entities in a *group* investing their own funds and funds which they invest on behalf of others, for example, as a fiduciary. If a fiduciary money manager provides funding to the *firm*, such amounts should not be aggregated outside the entity which holds the fiduciary responsibility for managing the funds. For example, if a Bank XYZ provides funding of £50m to the *firm* and its asset management subsidiary provides funding of £100m from a one or more fiduciary accounts, the *firm* should report this as two sources of funding in separate rows.

Where there is a lack of clarity about the ultimate parent to which funding should be attributed, a *firm* should complete this column of this *data item* on a “best efforts” basis.

### Column B Amount

Amounts should be entered in multiples of 1,000 of the relevant currency unit.

A *firm* should report the total amount of funding received from the counterparty identified in Column A.

### Column C Weighted average residual maturity

A *firm* should report figures in this column in months rounded to one decimal place.

In relation to each counterparty identified in column A, a *firm* should report the weighted average remaining maturity of funding provided by that counterparty and by any other counterparty in that counterparty’s *group* which is reported in column B. An example of this would be the following: XYZ Bank receives funding from two ABC Bank group entities. These are aggregated into one line. One ABC Bank entity provides 50% of the funding with 3 months remaining to maturity, while the other ABC Bank entity provides 50% of the funding with 6 months remaining to maturity, producing a weighted average remaining maturity of 4.5 months.

### Part 1 Wholesale deposits

In this part of the *data item* the *firm* should analyse and report the counterparties responsible for the 30 largest concentrations of deposits reported in lines 45 to 50 inclusive of FSA 048.

### Part 2 Repo funding

In this part of the *data item* a *firm* should analyse and report the counterparties responsible for the 30 largest concentrations of repo funding as reported in Part 5 of FSA 048.

### Validation rules

Validation number	Data element		
1	Each cell in column B	>=	0
2	Each cell in column C	>=	0

## FSA052                      Pricing Data

The purpose of this *data item* is to record details relating to the average transaction volume of, and prices which the *firm* pays for, certain of its wholesale liabilities. See further the *rules* and *guidance* in SUP 16.12.4.

### Valuation

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on set out in GENPRU 1.3. A *firm* not subject to GENPRU 1.3, such as an *incoming EEA firm*, should follow its applicable accounting standards.

### Currency

A *firm* should report any wholesale liabilities denominated in sterling in rows 1 to 4, in US dollars in rows 5 to 8 and in euro in rows 9 to 12. A *firm* does not need to report liabilities denominated in any other currency in this *data item*.

Spreads should be reported as a percentage, rounded to two decimal places and volumes should be reported in multiples of 1,000's.

### Data elements

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

### Completion and submission to the FSA

A *firm* should complete this *data item* on a contractual basis based on the trade date of the liability in question, recording all relevant liabilities issued during the reporting period.

### General

There are three different pieces of information required about each type of liability reportable in this *data item*:

- (1) average spread paid;
- (2) volume raised; and
- (3) maturity of the liability.

For the purpose of this *data item*, a *firm* should report the liabilities of the following types in the relevant rows for the currency

#### (i) Cash deposits

A *firm* should report all fixed term cash deposits reportable in lines 45 to 49 of FSA 048 in row 1 if denominated in GBP, in row 5 if denominated in USD or in row 9 if denominated in EUR.

**(ii) Senior unsecured securities**

A *firm* should report all senior unsecured securities issued reportable in line 40 of FSA 048 in row 2 if denominated in GBP, in row 6 if denominated in USD or in row 10 if denominated in EUR.

**(iii) Covered Bonds**

A *firm* should report all covered bonds encumbering the *firm's* own assets the issuance of which would be reportable in line 43 of FSA 048 in row 3 if denominated in GBP, in row 7 if denominated in USD or in row 11 if denominated in EUR.

**(iv) Asset-backed securities (including ABCP)**

A *firm* should report all debt issued by the *firm's* SSPEs as reported on line 51 of FSA 048. A *firm* should report such liabilities in row 4 if denominated in GBP, in row 8 if denominated in USD or in row 12 if denominated in EUR.

Weighted Average Spread and Volume Analysis:

A *firm* should report the weighted average spread paid and volume data in the following maturity bands, according to the maturity of the instrument issued:

- (1)  $\geq 1$  month  $\leq 3$  months in columns A and B;
- (2)  $> 3$  months  $\leq 6$  months in columns C & D;
- (3)  $> 6$  months  $\leq 1$  year in columns E & F;
- (4)  $> 1$  year  $\leq 2$  years in columns G & H;
- (5)  $> 2$  years in columns I & J.

For the purposes of this *data item*, a *firm* should ignore the time period between trade date and settlement date in calculating the maturity of a liability, e.g. a three month liability settling in two weeks time would, for the purposes of this *data item*, be considered as having a three month maturity and be reported in columns A & B.

In relation to each instrument of a type identified in this *data item* and issued by the *firm* or the *firm's* SSPEs, it should report:

- (1) the volume issued; and
- (2) the average spread paid (weighted by volume).

For the purposes of reporting the volume of liabilities issued, a *firm* should sum the net proceeds of each liability in the relevant maturity band according to the applicable currency.

For the purpose of reporting the average spread paid, a *firm* should report:

- (1) for an instrument with an original maturity of less than or equal to one year, the spread payable by the *firm* for that liability, if it were to have been swapped to the benchmark overnight index for the appropriate currency; and



- (2) for an instrument with an original maturity in excess of one year, the spread at issuance were it to be swapped to the relevant benchmark floating three month LIBOR for GBP and USD and EURIBOR for EUR..

For the purposes of calculating the average spread paid a *firm* should calculate the all-in cost in the currency of issue ignoring any FX swap, but including any premium or discount and fees payable or receivable, with the term of any theoretical or actual interest rate swap matching the term of the liability.

### Validation rules

Validation number	Data element		
1	Each cell in columns B	>=	0
2	Each cell in columns D	>=	0
3	Each cell in columns F	>=	0
4	Each cell in columns H	>=	0
5	Each cell in columns J	>=	0

## **FSA053      Retail, SME and Large Enterprises Type B Funding**

The purpose of this *data item* is to record details relating to a *firm's* retail accounts and non-credit sensitive corporate accounts. See further the *rules* and *guidance* in SUP 16.12.4.

### **Valuation**

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on set out in GENPRU 1.3. A *firm* not subject to GENPRU 1.3, such as an *incoming EEA firm*, should follow its applicable accounting standards.

### **Currency**

All figures should be entered in multiples of 1,000 of the relevant currency unit.

The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).

### **Data elements**

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

### **Completion and submission to the FSA**

A *firm* should complete this *data item* on a contractual basis based on an analysis of the *firm's* balance sheet on the reporting date in question.

### **General**

A *firm* should report in Column A the outstanding balance at the close of business of the final business day of the month for which the *data item* is submitted, in each category of account identified in this *data item*.

### **Part 1 Retail deposits (type A and type B)**

A *firm* should report information related to the retail accounts reported in lines 54 and 55 of FSA 048 in rows 1 to 5 of Part 1 of this *data item*.

A *firm* should report Type A balances in Column A of Part 1 and Type B balances in Column B.

**1 Current and/or transactional accounts**

A *firm* should report here the total balances of retail deposits held in instant access current and/or transactional accounts. Transactional accounts are those used to process transactions such as day-to-day outgoings, salary and bill payments.

**2 Tax-advantaged savings accounts**

A *firm* should report here the total balances of cash deposits held in ISA or other tax-advantaged accounts.

**3 On demand or instant access accounts**

A *firm* should report here the total balances of any remaining instant access retail accounts not reported in lines 1 & 2 of this *data item*.

**4 Fixed term accounts**

A *firm* should report here the total balances of all retail deposits held in fixed term deposit accounts in relation to which a depositor is unable to access their deposit prior to its contractual maturity.

**5 Fixed notice accounts**

A *firm* should report here the total balances of all retail deposits held in fixed notice deposit accounts in relation to which a depositor can:

- require the early repayment of an otherwise fixed term deposit by paying an early access charge; or,
- require the repayment of a deposit by giving a specified notice period.

**Part 2 SME and large enterprises Type B**

A *firm* should report information related to the SME and Large financial Enterprise (Type B) accounts reported in lines 52 and 53 of FSA 048 in rows 6 to 9.

**6 Current and/or transactional accounts**

A *firm* should report here the total of deposits held in instant access current and transactional accounts. Transactional accounts are those used to process transactions such as day-to-day outgoings, salary and invoice payments.

**7 Tax-advantaged savings accounts**

A *firm* should report here the total balances of deposits held in tax-advantaged accounts.

**8 On demand or other instant access accounts**

A *firm* should report here the total balances of any remaining instant access accounts not reported in lines 6 or 7 of this *data item*.

## 9 Fixed term accounts

A *firm* should report here the total balances of all deposits held in fixed term deposit accounts in relation to which a depositor is unable to access their deposit prior to its contractual maturity.

## 10 Fixed notice accounts

A *firm* should report here the total balances of all deposits held in fixed notice deposit accounts in relation to which a depositor can:

- require the early repayment of an otherwise fixed term deposit by paying an early access charge; or,
- require the repayment of a deposit by giving a specified notice period.

## Part 3 Deposit insurance schemes such as FSCS

Part 3 of this *data item* relates to an analysis of a *firm's* retail deposits, as reported on lines 54 and 55 of FSA 048, insured by *FSCS* or other similar deposit insurance schemes.

In relation to each depositor who would in principle be eligible to claim compensation from the *FSCS* or another similar deposit insurance scheme in respect of his deposits with a *firm*, that *firm* should report the protected balances of accounts covered by the scheme in question. A *firm* should follow the current rules of any relevant scheme in reporting the protected balances.

## 11 Deposits covered by deposit insurance schemes such as FSCS

A *firm* should report here the total protected balances held in deposit accounts that would in principle be covered by the *FSCS* or other similar deposit insurance scheme, up to the maximum amount that depositor may be eligible to claim under the relevant scheme.

## 12 Deposits not covered by deposit insurance schemes such as FSCS

A *firm* should report here the excess of deposit account balances over the total protected balances held in those accounts that would in principle be covered by the *FSCS* or other similar deposit insurance scheme.

### Validation rules

Validation number	Data element		
1	1A	>=	0
2	1B	>=	0
3	2A	>=	0

4	2B	>=	0
5	3A	>=	0
6	3B	>=	0
7	4A	>=	0
8	4B	>=	0
9	5A	>=	0
10	5B	>=	0
11	6B	>=	0
12	7B	>=	0
13	8B	>=	0
14	9B	>=	0
15	10B	>=	0
16	11A	>=	0
17	12A	>=	0

### Cross validation rules between FSA048 and FSA053

(General note: cross validation rule should be applied only when the returns under consideration are for the same reporting date)

Validation number	Data element		
1	ABS{FSA053(1A+2A+3A+4A+5A)}	=	ABS{FSA048(54A+54C+54D+54E+54F+54G+54H+54I+54J)}
2	ABS{FSA053(1B+2B+3B+4B+5B)}	=	ABS{FSA048(55A+55C+55D+55E+55F+55G+55H+55I+55J)}
3	ABS{FSA053(6B+7B+8B+9B+10B)}	=	ABS{FSA048(52A+52C+52D+52E+52F+52G+52H+52I+52J) + FSA048(53A+53C+53D+53E+53F+53G+53H+53I+53J)}

## FSA054                      Currency Analysis

The purpose of this *data item* is to record details of a *firm's* currency mismatches. See further the *rules* and *guidance* in SUP 16.12.4.

### Valuation

Except where outlined, a *firm* should follow the *FSA's rules* and *guidance* on valuation set out in GENPRU 1.3. A *firm* not subject to GENPRU 1.3, such as an *incoming EEA firm*, should follow its applicable accounting standards.

### Currency

Not relevant.

### Data elements

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

### Completion and submission to the FSA

A *firm* should complete this *data item* on a contractual basis based on an analysis of the *firm's* balance sheet as reportable for FSA 048, on the reporting date in question.

### General

This report has two aspects. It asks a *firm* to report:

- (1) the currencies in which that *firm's* assets and liabilities and shareholders' equity are denominated; and
- (2) the percentage of that *firm's* total assets and liabilities and shareholders' equity which are denominated in those currencies.

A *firm* should exclude from its balance sheet derivative financial instruments as defined under IFRS.

In considering whether a *firm's* assets, liabilities or shareholders' equity are denominated in a specific currency, a *firm* should ignore the effect of any *derivatives*, e.g. if a *firm* issues a liability in GBP and enters into a *derivative* to swap the cash flows of that liability to another currency, for the purposes of this *data item*, it would be denominated in GBP.

For each row from 1 to 13, a *firm* should report column A and B. For example, for row 1, cell 1A should contain GBP (sterling) assets, excluding derivative financial instruments, expressed as a percentage (rounded to two decimal places) of the total assets, excluding derivative financial instruments, of the *firm*.

**Validation rules**

Validation number	Data element		
1	Each cell in column A	>=	0
2	Each cell in column B	>=	0
3	Each cell in column A	<=	100%
4	Each cell in column B	<=	100%
5	1A+2A+3A+----+12A+13A	=	100%
6	1B+2B+3B+----+12B+13B	=	100%

## FSA055 Systems and Controls Questionnaire

The purpose of this *data item* is to enable the *FSA* to monitor a *non-ILAS BIPRU firm's* compliance with the requirements set out in *BIPRU 12.3* (Liquidity risk management) and *BIPRU 12.4* (Stress testing and contingency funding).

In relation to the questions in FSA055, a *firm* should, as appropriate, answer “yes” or “no”, or choose a response from the drop-down menu.

Should a *firm* answer “no” to the first question in FSA055, it need not complete the rest of the *data item*.

### Validation rules

All cells are controlled by drop-down menu. The menu option for each row is as under:

Validation number	Data element	Menu options
1	1A	Yes / No
2	2A	Yes / No
3	3A	Yes / No
4	4A	Yes / No
5	5A	Yes / No
6	6A	Yes / No
7	7A	Yes / No
8	8A	<= 52
9	9A	Yes / No
10	10A	Monthly/Quarterly/Semi-annually/Annually/less than once a year
11	11A	<=52
12	12A	Yes / No
13	13A	Monthly/Quarterly/Semi-annually/Annually/less than once a year
14	14A	Yes / No
15	15A	Yes / No



16	16A	Yes / No
17	17A	Yes / No
18	18A	Yes / No
19	19A	Yes / No
20	20A	Yes / No

After SUP 16 Annex 25G, insert the following new Annex. The text is not underlined.

SUP 16  
Annex  
26G

Purpose of this guidance

1. G The purpose of this Annex is to explain the different types of *defined liquidity group* dealt with in SUP 16.12 (Integrated Regulatory Reporting) and what a group liquidity reporting firm is.
2. G *Defined liquidity groups* are relevant to liquidity reporting by *ILAS BIPRU firms*. Liquidity reporting under SUP 16.12 relates to a *firm* on a solo or *branch* basis and in addition by reference to a *firm's designated liquidity group*.

The two main types of designated liquidity groups

3. G *Defined liquidity groups* are divided into two types:
  - (1) a *DLG by default*; and
  - (2) a *DLG by modification* (this type is subdivided into other types as explained in this Annex).

DLG by default

4. G Broadly speaking, a *firm's DLG by default* is made up of the members of the *firm's group* on which it relies for liquidity or that rely on the *firm*. It also includes certain funding vehicles. It covers each entity:
  - (1) that provides or is committed to provide material support to the *firm* against *liquidity risk*; or
  - (2) to which the *firm* provides or is committed to provide material support against *liquidity risk*; or
  - (3) that has reasonable grounds to believe that the *firm* would supply such support, and vice versa.
5. G Paragraph (b) of the definition of *DLG by default* deals with a case in which there are several *UK ILAS BIPRU firms* in the same *group*. The effect is this. Say that there are two *UK ILAS BIPRU firms*, A and B in the group. Say that A relies on, or is relied on by, companies M, N, O and P. B relies on, or is relied on by, companies P, Q, R and S. The result is that A and B have the same *DLG by default*, which is made up of companies A, B, M, N, O, P, Q, R and S.

6. G There is an exclusion relating to *participations*. Say that 70% of B is owned by unconnected third party shareholders and that A and B rely on each other. A will report on the basis of a group made up of A, B, M, N, O and P. B will report on the basis of a group made up of A, B, P, Q, R and S.
7. G The full definition is set out in the *Glossary*.
8. G The definition applies automatically. It does not depend, for example, on the *firm* getting a *waiver* under BIPRU 12 (Liquidity). However, in practice it is likely that the *firm* and the FSA will agree who is in the *firm's DLG by default*.
9. G A *DLG by default* is only relevant to a *UK lead regulated firm*.
10. G A *firm* may have a *DLG by default* and a *DLG by modification* at the same time.

#### Types of DLG by modification

11. G A *DLG by modification* only applies to a *firm* with an *intra-group liquidity modification*. BIPRU 12.8 has more about *intra-group liquidity modifications*.
12. G Every *firm* subject to BIPRU 12 (Liquidity) is subject to the *overall liquidity adequacy rule*. The effect of that *rule* is that every *firm* is required to be self-sufficient in terms of liquidity adequacy and to be able to satisfy that *rule* relying on its own liquidity resources.
13. G The FSA recognises that a *firm* may be part of a wider *group* which manages its liquidity on a *group-wide* basis. This is recognised by an *intra-group liquidity modification*. A *DLG by modification* arises out of the *intra-group liquidity modification*.
14. G There are two types of *DLG by modification*:
- (1) a *DLG by modification (firm level)*; and
  - (2) a *non-UK DLG by modification (DLG level)*.

#### Types of DLG by modification (firm level)

15. G If the *firm* obtains an *intra-group liquidity modification* it will permit the *firm* to rely on liquidity support from elsewhere in its *group* for the purposes of the *overall liquidity adequacy rule*. A *DLG by modification (firm level)* is made up of the *group* members on which the *firm* can rely for these purposes, together with the *firm* itself. It is called 'firm level' because it relates to the way that the *overall liquidity adequacy rule* is applied to the *firm*.
16. G There are two types of *DLG by modification (firm level)*:

- (1) a *UK DLG by modification*; and
- (2) a *non-UK DLG by modification (firm level)*.
17. G It is not possible for a *firm* to have both types.
18. G A *UK DLG by modification* is made up solely of *UK ILAS BIPRU firms*. That means that the *intra-group liquidity modification* will permit the *firm* to rely on liquidity support from other specified *UK ILAS BIPRU firms* elsewhere in its *group*, but no one else.
19. G A *non-UK DLG by modification (firm level)* is defined to mean any kind of *DLG by modification (firm level)* except for a *UK DLG by modification*. In practice though an *intra-group liquidity modification* setting up a *non-UK DLG by modification (firm level)* will be expected to allow the *firm* to rely on support from a *parent undertaking* which is constituted under the law of a country or territory outside the *United Kingdom* or on *subsidiary undertakings* of that parent which are themselves constituted under the law of a country or territory outside the *United Kingdom*. These parents and their subsidiaries (together with the *firm* itself) will make up the *non-UK DLG by modification (firm level)*. It is not envisaged that a *non-UK DLG by modification (firm level)* will include *UK* members (other than the *firm* itself). That is why this type of *defined liquidity group* is called a *non-UK DLG by modification (firm level)*.

#### Non-UK DLG by modification (DLG level)

20. G It is envisaged that if a *firm* has a *UK DLG by modification*, the *intra-group liquidity modification* will apply the *overall liquidity adequacy rule* to the *UK DLG by modification* as a whole. The starting position is that the *UK DLG by modification* should be self-sufficient for liquidity purposes.
21. G However, the *intra-group liquidity modification* may permit the *UK DLG by modification* to rely on liquidity support from elsewhere in the *group*. In this case this other part of the *group*, together with the *UK DLG by modification*, forms the *non-UK DLG by modification (DLG level)*. It is called ‘DLG level’ because it relates to the way that the *overall liquidity adequacy rule* is applied to the *firm’s DLG*.
22. G It is not envisaged that a *firm* with a *non-UK DLG by modification (firm level)* will have a *non-UK DLG by modification (DLG level)*.
23. G It is envisaged that the only *group* members on which the *non-UK DLG by modification (firm level)* will be able to rely for these purposes will be foreign parents and others described in paragraph 19 of *SUP 16 Annex 26*. That is why it is called a *non-UK DLG by modification (DLG level)*.

#### Combinations of DLG

24. G That means that the types of *DLG by modification* a *firm* may have are these:

- (1) a *UK DLG by modification* and nothing else; or
- (2) a *non-UK DLG by modification (firm level)* and nothing else; or
- (3) a *UK DLG by modification* and *non-UK DLG by modification (DLG level)*.

Group liquidity reporting firm

25. G The defined term *group liquidity reporting firm* is also used in connection with reporting at the level of a *defined liquidity group*. Its purpose is to identify the *firms* on which the reporting obligation falls.
26. G The general principle is that reporting is done by *UK ILAS BIPRU firms*. In the case of a *DLG by modification*, the reporting will be done by *UK ILAS BIPRU firms* that have been granted the *intra-group liquidity modification*.
27. G However there may be other types members of the *defined liquidity group*. For example, say that *UK ILAS BIPRU firm A* has a *defined liquidity group* made up of companies B, C, D and E. Say that B is an *authorised person* but is not a *UK ILAS BIPRU firm*, that C is a *UK company* that is not *authorised* and that D and E are foreign and not *authorised*. A, B, C, D and E are all members of the *defined liquidity group*. However B, C, D and E do not have to report on the *defined liquidity group* under *SUP 16.12*. That obligation falls on A. A is the *group liquidity reporting firm*.

**Part 3: Comes into force on 1 October 2010**

In Part 3 of this Annex underlining indicates new text and striking through indicates deleted text.

Data item FSA011 in SUP 16 Annex 24R (Building society liquidity) is amended as follows.

**FSA011**  
**Building society liquidity**

	A	B	C	D	E
	Book-value	Ineligible-amount	Market-value	Discounted-value	Amount-of-prudential-liquidity
<del>Liquid assets realisable in up to 8 days</del>					
<del>1 Gilts with residual maturities of &lt;1 year</del>					
<del>2 Gilts with residual maturities 1-5 years</del>					
<del>3 Gilts with residual maturities over 5 years</del>					
<del>4 Total gilts</del>					
17 Qualifying Money Market Funds					
5 Other					
6 Liquid assets realisable from 8 days to 3 months					
7 Liquid assets realisable in 3 months and over					
<b>8 Total liquid assets</b>					

9 SDL at reporting date

**Amounts of prudential 8 day liquidity at any time during the month (end of day balance)**

	A	B	C
	Amount	As % of SDL on that day	Date
10 Minimum total prudential liquidity during quarter			
11 Maximum total prudential liquidity during quarter			

12 Building society holdings - at reporting date

**Specialist data**

13 Business assets not FSRP as % of business assets	
14 Deposits and loans as % of SDL	
15 Amount of offshore deposits	
16 Large shareholdings as % of SDL	

The guidance notes for data item FSA011 in SUP 16 Annex 25G (Building society liquidity) are amended as follows.

## **FSA011 – Building society liquidity**

This data item is used to monitor the liquidity position of *building societies* under *IPRU(BSOC)*.

### **Valuation**

For the general policy on valuation, please see the rules and guidance set out in *GENPRU* 1.3.

### **Currency**

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish ~~Kronor~~ Kroner, Swiss Francs or Yen. Figures should be reported in 000s.

### **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.

### **Definitions**

**Column A** Values here should be reported on the same basis as they are reported in the balance sheet (FSA001), except they should include accrued interest for each item. It may include items which are not eligible for inclusion within the prudential liquidity calculation.

~~**Column B** These amounts do not qualify as prudential liquidity. See *IPRU(BSOC)* Annex 5 for a list of assets that are ineligible.~~

~~**Column C** These may be the same value as in Column A.~~

~~**Column D** This is the result of applying the discount factors set out in *IPRU(BSOC)* 5.4.4G.~~

~~**Column E** The amount of prudential liquidity.~~

~~**1-5** Liquid assets realisable in up to 8 days~~

~~**4** Total gilts~~

~~Include all gilt edged securities, according to their residual maturity. This is the sum of rows 1 to 3.~~



**17 — Qualifying Money Market Funds**

See Annex 5A in *IPRU(BSOC)* Chapter 5, and paragraph 5.4.3 in the same chapter.

**5 — Other**

Includes cash; current account balances; Treasury, local authority and eligible bank bills; deposits with local authorities, banks and building societies with not more than 8 days notice or within 8 days of maturity; Certificates of Deposit (CDs) issued by credit institutions with 3 months or less to maturity; and commercial paper with a residual maturity up to 1 month.

**6 — Liquid assets realisable from 9 days to 3 months**

This is the portion of those assets defined in *IPRU(BSOC)* Annex 5A that are realisable from 9 days up to 3 months.

**7 — Liquid assets realisable in 3 months and over**

This is the portion of those assets defined in *IPRU(BSOC)* Annex 5A that are realisable in 3 months and over.

**8A — Book value of total liquid assets**

The sum of all liquid assets (data elements 4A to 7A). See *IPRU(BSOC)* Annex 5 for a list of those items that can be regarded as liquid assets.

**8B — Ineligible liquid assets**

The sum of those amounts that are ineligible for inclusion as prudential liquidity (data elements 4B to 7B). See *IPRU(BSOC)* Annex 5 for a list of those items that can be regarded as eligible.

**8E — Total amount of prudential liquidity**

This is the sum of data elements 4E to 7E.

**9A — SDL at reporting date**

This is calculated as the sum of share liabilities including interest accrued, plus deposits and debt securities including interest accrued. See *IPRU(BSOC)* 5.3.2G for a definition of SDL.

**10A-10C — Minimum total prudential liability in the quarter**

This is the minimum amount of total prudential liquidity held, based on end day positions, during the quarter. SDL on the relevant day should be based on the estimated SDL on the relevant day. Dates should be reported in the format 'ddmmyy'.

**11A-11C — ~~Maximum total prudential liability in the quarter~~**

~~This is the maximum amount of total prudential liquidity held, based on end day positions, during the quarter. SDL on the relevant day should be based on the estimated SDL on the relevant day. Dates should be reported in the format 'ddmmyy'.~~

**12A Building society holdings at reporting date**

This is the total of liquid asset holdings with all other societies in total, and includes any undrawn committed facilities provided to societies. It covers securities and money market instruments issued by and deposits placed with any other building society.

**Specialist data**

This is the value of funding accounted for by those elements which are restricted (ie funding excluding shares held by individuals).

The purpose of 13A and 14A is to report the actual value of the QE of the statutorily defined percentages relating to the funding and lending nature limits.

**13A Business assets not FSRP as % of business assets**

This is the value of business assets that are not fully secured on residential property (FSRP) as a % of total business assets. It is monitored under Section 6 of the Building Societies Act 1986.

**14A Deposits and loans as % of SDL**

These are monitored under Section 7 of the Building Societies Act 1986.

**15A Amount of offshore deposits**

This is the amount of deposits taken by societies' undertakings doing deposit taking offshore (eg in the Channel Islands or Isle of Man), or other undertakings established in other countries primarily to take deposits.

**16A Large shareholdings as % of SDL**

This item relates to the aggregate balances on both share and deposit holdings (where a single holding in respect of an individual is the totality of accounts held by that individual), excluding accrued interest, which are each in excess of 0.25% of total SDL.

**FSA011 – Building society liquidity validations****Internal validations**

Data elements are referenced by row then column.

Validation number	Data element		
1	4A	=	1A + 2A + 3A
2	4C	=	1C + 2C + 3C
3	4D	=	1D + 2D + 3D
4	4E	=	4D
5	5E	=	5A – 5B
6	6E	=	6A – 6B
7	7E	=	7A – 7B
8			[deleted – replaced by validation 14]
9	8B	=	5B + 6B + 7B
10			[deleted – replaced by validation 15]
11			[deleted]
12	11A	>	10A
13	17E	=	17A
14	8A	=	4A + 17A + 5A + 6A + 7A
15	8E	=	4E + 17E + 5E + 6E + 7E