

**SUPERVISION MANUAL (REPORTING AND AUDIT REQUIREMENTS)  
(AMENDMENT) INSTRUMENT 2013**

**Powers exercised by the Financial Conduct Authority**

- A. The Financial Conduct 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 137A (The FCA’s general rules); and
  - (2) section 139A (Power of the FCA to give guidance).
- B. The rule-making powers listed above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

**Commencement**

- C. This instrument comes into force on 31 December 2013.

**Amendments to the Handbook**

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

**Citation**

- E. This instrument may be cited as the Supervision Manual (Reporting and Audit Requirements) (Amendment) Instrument 2013.

By order of the Board of the Financial Conduct Authority  
12 December 2013

## Annex

### Amendments to the Supervision manual (SUP)

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

**16 Annex 19AR**      **Mortgage Lending Lenders and ~~Administration~~ Administrators Return ('MLAR')**

This annex consists only of one or more forms. Forms are to be found through the following address:

*Mortgage Lending Lenders and ~~Administration~~ Administrators Return ('MLAR') - Forms/sup/sup\_Chapter16\_annex19ar\_20130401.pdf*

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**16 Annex 19BG**      **Notes for completion of the Mortgage Lending Lenders and ~~Administration~~ Administrators Return ('MLAR')**

This annex consists only of one or more forms. Forms are to be found through the following address:

*Notes for Completion of the Mortgage Lending Lenders and ~~Administration~~ Administrators Return ('MLAR') - Forms/sup/sup\_Chapter16\_annex19bg\_20130401.pdf*

**NOTES FOR COMPLETION OF THE MORTGAGE LENDING LENDERS & ~~ADMINISTRATION~~ ADMINISTRATORS RETURN ('MLAR')**

Contents

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**2. Overview of reporting requirements**

The data requirements for *firms* carrying on the *regulated activities* of *home finance providing activity* and *administering a home finance transaction* consist of quarterly, half yearly and annual information. This *guidance* deals only with the quarterly requirements, however, which are referred to as the Mortgage Lending Lenders and ~~Administration~~ Administrators Return (*MLAR*). The remaining data requirements are applied to *firms* through existing rules within the following sections of the *Handbook*:

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**5. Accounting conventions**

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However, information in respect of lending (eg balances, advances, interest rates, arrears etc) to be reported in sections D, E, F, G, H and J of the return should not be fair-valued but should report the contractual position (ie as between lender and borrower).

All amounts should be shown in one of the reporting currencies accepted by the relevant platform provided by the FCA, unless otherwise specified in the Handbook.

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**9. Specific Items**

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**9(ii) Foreign currencies**

~~Amounts in foreign currencies, including also any loans denominated in foreign currencies, should be translated into their equivalent sterling value using an appropriate rate of exchange at the reporting date, or where appropriate, at the rates of exchange fixed under the terms of any relevant currency hedging transaction, and that value used in the return. Thus all entries in the form represent sterling amounts. Firms should report in the currency of their annual audited accounts, where this is Sterling, Euro, US Dollars, Canadian Dollars, Swedish Kroner, Swiss Francs or Yen. Where annual audited accounts are reported in a currency outside those specified above, please translate these values into an equivalent within the list using an appropriate rate of exchange at the reporting date, or where appropriate, at the rates of exchange fixed under the terms of any relevant currency hedging transaction, and that value used in the return. Please report in thousands where stated on the return. Firms should apply the same accounting treatment as for their published accounts.~~

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**16 Annex FSA 056 Authorised Payment Institution Capital Adequacy Return 27AD**

	A	B yes/no
1 Is the firm included in the consolidated supervision of a parent credit institution pursuant to the Banking Consolidation Directive?		<input type="text"/>
2 If 'yes', please give the Firm Reference Number of the firm that submitted the most recent consolidated capital statement to the FCA		<input type="text"/>

67 Total annual income (in Euros)

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**Part One: CAPITAL REQUIREMENT**

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**16 Annex 27BG Notes on Completing FSA056 (Authorised Payment Institution Capital Adequacy Return – SUP 16 Annex 27AD)**

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**Data elements**

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2B ...

Please note that if you have answered 'Yes' to question 1, ~~and have input~~ provided the firm reference number of your parent credit institution in Element 2B and stated your total annual income in question 67B, you can proceed straight to question 61.

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**Method B: These questions should only be answered by firms that have indicated Method B at elements 4B-6B**

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10B ~~Insert the total value (in Euros) of payment services transactions for the year. Insert the average monthly value (in Euros) of payment services transactions for the year.~~

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67B Firms should insert the firm's total annual income (in Euros). This should equal the amount stated in Element 24B.

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11B ...

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