

**CAPITAL REQUIREMENTS DIRECTIVE IV (REPORTING GUIDANCE)
INSTRUMENT 2014**

Powers exercised by the Financial Conduct Authority

- A. The Financial Conduct Authority makes this instrument in the exercise of the powers in section 139A (Power of the FCA to give guidance) of the Financial Services and Markets Act 2000.

Commencement

- B. This instrument comes into force on 20 January 2014.

Amendments to the Handbook

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

Citation

- D. This instrument may be cited as the Capital Requirements Directive IV (Reporting Guidance) Instrument 2014.

By order of the Executive Committee of the Financial Conduct Authority
17 January 2014

Annex

Amendments to the Supervision manual (SUP)

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

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

FSA001 – Balance sheet

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Valuation

Firms should follow their normal accounting practice wherever possible. ~~As~~ For example, BIPRU firms should note that, as there is no direct linkage with FSA003, there is no need for the data to follow the valuation rules applicable for capital adequacy purposes eg in relation to adjustments to the accounting values set out in *GENPRU* 1.3.36R.

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Assets

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Firms can determine whether they have trading book or not. However, it is expected that a firm that identifies trading book profits in FSA002 and/or FINREP templates (if FINREP applies to your group), or reports trading book profits in FSA003 (in data element 61A), should be able to identify trading book assets.

However, even if a firm does not identify trading book assets, it does not preclude that firm from having foreign exchange and commodities risk. BIPRU firms should report those risks in the market risk capital requirement (data element 93A) in FSA003 and IFPRU investment firms should report those risks in the appropriate COREP templates.

1 Is this report on behalf of a UK consolidation group?

See BIPRU firms should see BIPRU 8.2. IFPRU investment firms should see article 11 of the EU CRR.

Firms should answer yes or no.

...

3 If no (to data element 1), is this a solo consolidated report?

See BIPRU firms should see BIPRU 2.1. IFPRU investment firms should see article 9 of the EU CRR.

Firms that have a solo consolidation waiver should answer yes here.

...

6 ~~Credit items in the course of collection from banks [deleted]~~

This data element is only relevant for *UK banks* and *building societies*.

This includes the total amount of cheques, etc drawn on and in the course of collection on other firms, and debit items in transit between domestic offices of the reporting firm in each country. Report cheques that have been credited to customers' accounts but are held overnight before being presented or paid into the reporting firm's account with another firm.

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8 Deposits with, and loans to, credit institutions

For *IFPRU investment firms* and *BIPRU investment firms*, this will include any bank balances. Overdrawn accounts with banks should be reported in data element 23A.

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16 Other intangible assets

Include here intangible assets, other than goodwill. The *BIPRU firms* should note that the value here may differ from that reported in FSA003 - see *GENPRU 2.2.155R* and *GENPRU 2.2.156G*.

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19 Other assets

Include any other assets not reported elsewhere on FSA001, ~~items in suspense (in the case of *UK banks* and *building societies*)~~, and any assets in respect of trading settlement accounts.

...

23A Deposits from banks and building societies, including overdrafts and loans from them

For *IFPRU investment firms* and *BIPRU investment firms*, this element will contain any borrowings made from banks or building societies. Deposit-taking firms will include here deposits from other credit institutions.

24A Customer accounts

This is unlikely to be relevant for *IFPRU investment firms* and *BIPRU investment firms*.

...

31A Debt securities in issue, excluding covered bonds

This data element is unlikely to be relevant to *IFPRU investment firms* and *BIPRU investment firms*.

...

32A Covered bonds

This data element is unlikely to be relevant to IFPRU investment firms and BIPRU investment firms. See the Glossary for a definition of *covered bonds*.

...

38A Subordinated liabilities

Include all subordinated debt issued by the firm. ~~Building societies should include PIBS here.~~

...

40A Other liabilities

Include net short positions in physical commodities where the appropriate regulator has agreed that commodity transactions may be included in the non-trading Book.

~~UK banks and building societies should include items in suspense here.~~ Includes exchange traded margins.

...

42A Called up share capital, including partnership, LLP and sole trader capital

Exclude holdings by the firm of its own shares (although BIPRU firms should report these holdings ~~should be reported~~ in FSA003) and also excess of drawings over profits for partnerships, LLPs or sole traders (which are also reported by BIPRU firms in FSA003). ~~Building societies should exclude PIBS, which should be reported in 38A.~~

43A Reserves

As firms may use figures compiled on the same basis as audited accounts, the figures presented here by BIPRU firms may differ from those reported in FSA003. This is because of the different valuation basis used for capital adequacy, as set out in *GENPRU* 1.3.

44A Minority interests

As firms may use figures compiled on the same basis as audited accounts, the figures presented here by BIPRU firms may differ from those reported in FSA003 as a memorandum item. This is because of the different valuation basis used for capital adequacy, as set out in *GENPRU* 1.3.

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FSA002 – Income statement

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Valuation

Firms should follow their normal accounting practice wherever possible. In this regard, for example, for BIPRU firms the figure for profits reported here may differ from the figures reported at the same date in FSA003, primarily because of valuation differences that arise from the application of *GENPRU* 1.3.

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Consolidation

Firms reporting on a *UK consolidation group* basis can use the same accounting basis for consolidation as in their accounts, as long as the group on which it is based accords with the *UK consolidation group*. ~~(On~~ For example, for BIPRU firms, in FSA003, such firms will, however, have to report their capital resources on a line-by-line basis under *BIPRU* 8, and firms may prefer to do so here too.)

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2B Interest income

...

Elements 3B to 6B break this down in more detail, but only 4B and 6B are likely to be relevant for *BIPRU firms* and *IFPRU investment firms*.

...

3B Of which: Retail secured loans

This is unlikely to be relevant for *IFPRU investment firms* and *BIPRU investment firms*.

...

4B Of which: Retail unsecured loans (including bank deposits)

For *IFPRU investment firms* and *BIPRU investment firms*, this will include interest paid by banks or building societies on deposits with them.

...

5B Of which: Card accounts

This is unlikely to be relevant for *IFPRU investment firms* and *BIPRU investment firms*.

...

18B of which: Foreign exchange

This is unlikely to be relevant for *IFPRU investment firms* and *BIPRU investment firms*.

...

20B Gains (losses) arising from non-trading instruments

This element is unlikely to be relevant for IFPRU investment firms and BIPRU investment firms.

...

21B Realised gains (losses) on financial assets & liabilities (other than HFT and FVTPL)

This element is unlikely to be relevant for IFPRU investment firms and BIPRU investment firms.

...

23B Other operating income

This is unlikely to be relevant for IFPRU investment firms and BIPRU investment firms.

...

24B Gains (losses) on disposals of HFS non-current assets & discontinued operations

This is unlikely to be relevant for IFPRU investment firms and BIPRU investment firms.

...

26B Interest paid

...

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

...

27B Of which: Bank and building society deposits

In the case of IFPRU investment firms and BIPRU investment firms, this will include interest payments to banks for loans or overdrafts.

...

28B Of which: Retail deposits

This will not be relevant for IFPRU investment firms and BIPRU investment firms.

...

29B Of which: Corporate deposits

This will not be relevant for IFPRU investment firms and BIPRU investment firms.

...

30B Of which: Intra-group deposits

This will only be relevant for *IFPRU investment firms* and *BIPRU investment firms* that have borrowed money from other group companies.

...

31B Of which: On other items

This will only be relevant for *IFPRU investment firms* and *BIPRU investment firms* if they have issued bonds, interest rate swaps for hedging purposes or commercial paper.

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46B Net profit (loss)

This is the total profit (loss) after tax, before accounting for any minority interests (which, for *BIPRU firms*, only get reported on FSA003).

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FSA003 – Capital adequacy

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The data item is designed to be applicable to all *BIPRU firms*. For that reason, the initial elements identify the capital rules which will apply to certain firms (see *GENPRU* 2.1.40R onwards). Also relevant are the waivers which investment firms may have under *BIPRU* TP 5.1R or *BIPRU* 6.1.2G, so these are also identified. In the text below, we have identified where elements are not applicable to all firms.

Some questions within this data item may not, on the face of it, appear to be relevant because the question references *BIPRU* terminology that was in place before 1 January 2014 (for example, data element 9A). However, firms should refer to the guidance notes for those questions to determine how they should complete the data element from 1 January 2014 onwards.

...

Data elements

These are referred to by row first.

1A Is the firm a UK bank or a building society? ~~[deleted]~~

~~This box should be ticked if the report is being completed by a UK bank or a building society, or a UK consolidation group that is subject to the capital rules at Stage 1 of *BIPRU* 8 Annex 5R.~~

2A Is the firm a full scope *BIPRU investment firm*? ~~[deleted]~~

This box should be ticked if the report is being completed by either a *full scope BIPRU investment firm*, or a *UK consolidation group* that is subject to the capital rules at Stage 2 of *BIPRU 8 Annex 5R*. A *BIPRU limited licence firm* or *BIPRU limited activity firm* that has a waiver under *BIPRU 6.1.2G* or has a variation of *permission* to be treated as a *full scope BIPRU investment firm* should also tick here.

3A Is the firm a *BIPRU limited activity firm*? ~~[deleted]~~

This box should be ticked if the report is being completed by either a *BIPRU limited activity firm*, or a *UK consolidation group* that is subject to the capital rules at Stage 3 of *BIPRU 8*

Annex 5R. A *BIPRU limited activity firm* that has a waiver under *BIPRU 6.1.2G* or has a variation of *permission* to be treated as a *full scope BIPRU investment firm* should tick 2A, unless the waiver or variation had not been granted at the reporting date.

4A Is the firm a *BIPRU limited licence firm*?

This box should be ticked if if the report is being completed by either a *BIPRU limited licence firm*, or a *UK consolidation group* that is subject to the capital rules at Stage 4 of *BIPRU 8 Annex 5R*. *UCITS investment firms* should also tick this box. A *BIPRU limited licence firm* that has a waiver under *BIPRU 6.1.2G* or has a variation of *permission* to be treated as a *full scope BIPRU investment firm* should tick 2A, unless the waiver or variation had not been granted at the reporting date.

5A If you are a full scope *BIPRU investment firm*, do you meet the conditions in *BIPRU TP 12.1R*? ~~[deleted]~~

This is only relevant for a *full scope BIPRU investment firm*. Only tick this box if you have a waiver under *BIPRU 6* that allows you to calculate your *operational risk capital requirement* in accordance with *BIPRU TP 12*.

6A Are you a *BIPRU 730K firm*? ~~[deleted]~~

This is only relevant if you are a *BIPRU investment firm*. Tick only if you meet the conditions in *BIPRU 1.1.21R*.

7A Are you a *BIPRU 125K firm*? ~~[deleted]~~

This is only relevant if you are a *BIPRU investment firm*. Tick only if you meet the conditions in *BIPRU 1.1.19R*. *UCITS investment firms* should see 8A.

8A Are you a *UCITS investment firm*?

This box should be ticked if the report is being completed by a *UCITS investment firm*.

9A Are you a *BIPRU 50K firm*?

This box should be ticked if the report is being completed by a *BIPRU firm*. This is only relevant if you are a *BIPRU investment firm*. Tick here if you meet the conditions set out in *BIPRU 1.1.20R*.

10A Do you have a waiver from consolidated supervision?

This is only relevant if you are a *BIPRU investment firm*. Tick only if your firm has a waiver from consolidated supervision under *BIPRU 8.4*.

11A Have you notified the appropriate regulator, at least one month in advance of the date of this report, that you intend to deduct illiquid assets?

This is only relevant if you are a *BIPRU investment firm*. See *GENPRU 2.2.19R*.

...

15A Total capital after deductions

...

This is equivalent to stage T in:

- ~~GENPRU 2 Annex 2R, for a UK bank;~~
- ~~GENPRU 2 Annex 3R, for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

...

16A Total tier one capital after deductions

Equivalent to stage F in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

...

17A Core tier one capital

This element is equivalent to stage A in

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

[CEBS' CA 1.1.1 less 1.1.1.2 plus 1.1.2]

...

20A Interim net losses

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

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

...

25A Perpetual non-cumulative preference shares

This data element (after deduction of data element 30A) is equivalent to Stage B in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

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26A Innovative tier one instruments subject to limit

See GENPRU 2.2.113R to GENPRU 2.2.137R, before the application of GENPRU 2.2.30R. Also see GENPRU TP 8.8R.

This data element (after deduction of data element 31A) is equivalent to Stage C in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

...

27A Deductions from tier one capital

This data element (excluding 30A and 31A) is equivalent to Stage E in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

[CA 1.1.5 plus 1.1.1.2 all with the opposite sign]

...

28A Investments in own shares

See Stage E in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~

- ~~GENPRU 2 Annex 3R for a *building society*;~~
- GENPRU 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a *BIPRU investment firm* with a waiver from consolidated supervision.

...

34A Material holdings

This is only applicable to a *BIPRU investment firm* with a waiver from consolidated supervision.

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35A Total tier two capital after deductions

This is equivalent to Stage K in:

- ~~GENPRU 2 Annex 2R for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R for a *building society*;~~
- GENPRU 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a *BIPRU investment firm* with a waiver from consolidated supervision.

...

36A Upper tier two capital, subject to limits

This data element (after deducting 44A and 46A) is equivalent to Stage G in:

- ~~GENPRU 2 Annex 2R for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R for a *building society*;~~
- GENPRU 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a *BIPRU investment firm* with a waiver from consolidated supervision.

...

42A Lower tier two capital

This is equivalent to Stage H at:

- ~~GENPRU 2 Annex 2R for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R for a *building society*;~~
- GENPRU 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and

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

...

45A Deductions from tier two capital

This data element (excluding 46A) is equivalent to Stage J in:

- ~~*GENPRU 2 Annex 2R* for a *UK bank*;~~
- ~~*GENPRU 2 Annex 3R* for a *building society*;~~
- *GENPRU 2 Annex 4R* for a *BIPRU investment-firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU investment-firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU investment-firm* with a waiver from consolidated supervision.

...

48A Deductions from total of tiers one and two

This is equivalent to Stage M of:

- ~~*GENPRU 2 Annex 2R* for a *UK bank*;~~
- ~~*GENPRU 2 Annex 3R* for a *building society*;~~
- *GENPRU 2 Annex 4R* for a *BIPRU investment-firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU investment-firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU investment-firm* with a waiver from consolidated supervision.

...

49A Material holdings

This is not relevant for a *BIPRU investment-firm* that deducts *illiquid assets* under *GENPRU 2.2.19R*.

BIPRU investment-firms that have a waiver from consolidated supervision should see Note (5) of Part 2 of *GENPRU 2 Annex 6R*, as well as *GENPRU 2.2.208R* to *GENPRU 2.2.215R*.

...

52A ~~Qualifying holdings~~ [deleted]

This is only relevant for *UK banks* and *building societies*. See ~~*GENPRU 2.2.202R* to *GENPRU 2.2.207R*~~.

~~[CEBS' CA 1.3.9, but with the sign reversed]~~

53A Contingent liabilities

This is only relevant for a *BIPRU investment-firm* with a waiver from consolidated supervision. These firms should see Note (6) to Part 2 of *GENPRU 2 Annex 6R*.

~~[Part of CEBS' CA 1.3.11]~~

...

55A ~~Investments which are not material holdings or qualifying holdings~~ [deleted]

~~This is only relevant for UK banks and building societies.~~

~~See Part 2 of Stage M in GENPRU 2 Annex 2R for UK banks, and GENPRU 2 Annex 3R for building societies.~~

56A ~~Connected lending of a capital nature~~ [deleted]

~~This is only relevant for UK banks.~~

~~See GENPRU 2.2.221R to GENPRU 2.2.233R.~~

~~[Part of CEBS' CA 1.3.6, but with the sign reversed]~~

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

This is equivalent to Stage N of:

- ~~• GENPRU 2 Annex 2R for a UK bank;~~
- ~~• GENPRU 2 Annex 3R for a building society;~~
- *GENPRU 2 Annex 4R* for a *BIPRU investment-firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU investment-firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU investment-firm* with a waiver from consolidated supervision.

...

58A Total tier three capital

This is equivalent to Stage Q of:

- ~~• GENPRU 2 Annex 2R for a UK bank;~~
- ~~• GENPRU 2 Annex 3R for a building society;~~
- *GENPRU 2 Annex 4R* for a *BIPRU investment-firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU investment-firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU investment-firm* with a waiver from consolidated supervision.

...

64A Total capital before deductions

This is equivalent to Stage R of:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

...

65A Deductions from total capital

This is equivalent to Stage S of:

- ~~GENPRU 2 Annex 2R for a building society;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU *investment-firm* deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU *investment-firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU *investment-firm* with a waiver from consolidated supervision.

...

66A ~~Excess trading book position [deleted]~~

~~This is only relevant for UK banks and building societies.~~

~~See GENPRU 2.2.263R to GENPRU 2.2.265R.~~

67A Illiquid assets

This is only relevant for a BIPRU *investment-firm* deducting *illiquid assets* under GENPRU 2.2.19R, or a BIPRU *investment-firm* with a waiver from consolidated supervision. See GENPRU 2.2.259R to GENPRU 2.2.260R.

...

69A Base capital resources requirement

Enter here the firm's *base capital resources requirement*, converted into the currency of reporting. See GENPRU 2.1.41R to GENPRU 2.1.43G, GENPRU 2.1.47R and GENPRU 2.1.48R. ~~UK banks authorised before 1993 should also see GENPRU 2.1.60R to GENPRU 2.1.62R.~~

...

71A ~~Variable capital requirement for banks and building societies [deleted]~~

~~This is also relevant for a UK consolidation group that is subject to the capital requirements at Stage 1 of BIPRU 8 Annex 5R. This is the sum of the *credit risk capital requirement*, the *market risk capital requirement*, and the *operational risk capital requirement*.~~

72A ~~Variable capital requirement for full scope BIPRU investment firms [deleted]~~

~~This is also relevant for a *UK consolidation group* that is subject to the capital requirements at Stage 2 of *BIPRU 8 Annex 5R*. This is the sum of the *credit risk capital requirement*, the *market risk capital requirement*, and the *operational risk capital requirement* less any reduction in the *operational risk capital requirement* under *BIPRU TP 12.1*.~~

~~[Part of CEBS' CA 2a plus 2b plus 2c]~~

73A ~~Variable capital requirement for BIPRU limited activity firms [deleted]~~

~~This is also relevant for a *UK consolidation group* that is subject to the capital requirements at Stage 3 of *BIPRU 8 Annex 5R*. This is the sum of the *credit risk capital requirement*, the *market risk capital requirement*, and the *fixed overheads requirement*.~~

~~[Part of CEBS' CA 2a plus 2b plus 2c]~~

74A Variable capital requirement for BIPRU limited licence firms

This box should be ticked if the report is being completed by a *BIPRU firm*. This is also relevant for a *UK consolidation group* that is subject to the capital requirements at Stage 4 of *BIPRU 8 Annex 5R*. This is the sum of the *credit risk capital requirement* and the *market risk capital requirement*, or the *fixed overheads requirement* if that is higher.

...

85A ~~Total operational risk capital requirement [deleted]~~

~~This is only relevant for *UK banks, building societies and full scope BIPRU investment firms*. It is also relevant for any *BIPRU limited activity firm* or *BIPRU limited licence firm* that has a waiver under *BIPRU 6.1.2G* (to apply an *ORCR* rather than a fixed overheads requirement).~~

~~See *BIPRU 6*.~~

~~A *full scope BIPRU investment firm* that meets the conditions set out in *BIPRU TP 5.1R* should enter here the full *ORCR* that would have applied but for *BIPRU TP 5.7R*. The reduction as a result of that rule should be reported in data element 90A.~~

~~A further breakdown of this figure is provided in *FSA007* for firms on the standardised approach, alternative standardised approach or the advanced measurement approach.~~

~~For *UK consolidation group* reporting, this is the *consolidated operational risk requirement*. This will be the sum of data elements 87A, 88A and 89A, but is subject to the restrictions in *BIPRU 8* on combining certain methods of calculating *operational risk* capital requirements.~~

~~[CEBS' CA 2.4]~~

...

87A ~~Operational risk basic indicator approach [deleted]~~

~~This is only relevant for those firms completing data element 85A. See *BIPRU 6.3*.~~

~~For *UK consolidation group* reporting, this will be that part of their *consolidated operational risk requirement* calculated under:~~

(a) the relevant parts of *BIPRU* 6; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8);

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

[*CEBS' CA 2.4.1*]

88A Operational risk standardised/alternative standardised approach [deleted]

This is only relevant for those firms completing data element 85A. See *BIPRU* 6.4.

For *UK consolidation group* reporting, this will be that part of their *consolidated operational risk requirement* calculated under:

(a) the relevant parts of *BIPRU* 6; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8);

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 15A on FSA007. [*CEBS' CA 2.4.2*]

89A Operational risk advanced measurement approaches [deleted]

This is only relevant for those firms completing data element 85A. See *BIPRU* 6.5.

For *UK consolidation group* reporting, this will be that part of their *consolidated operational risk requirement* calculated under:

(a) the relevant parts of *BIPRU* 6; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8);

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 15B on FSA007. [*CEBS' CA 2.4.3*]

90A Reduction in operational risk capital requirement under *BIPRU* TP 12.1R. [deleted]

This is only relevant for a *full scope BIPRU investment firm* that satisfies the conditions set out in *BIPRU* TP 12.1R.

Firms should report here the amount by which the *ORCR* reported in data element 85A is reduced as a result of the calculation in *BIPRU* TP 12.1R (thus data element 85A less this data element will give the reduced *ORCR*).

[*CEBS' CA 2.6.2*]

...

104A Fixed overheads requirement

This should only be completed by *BIPRU limited activity firms* and *BIPRU limited licence firms*. See *GENPRU* 2.1.53R to *GENPRU* 2.1.59G.

[CEBS' CA 2.5]

...

135A Hybrid tier one capital

This element is equivalent to Stages B1, B2 and C in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU ~~investment~~-firm deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU ~~investment~~-firm deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU ~~investment~~-firm with a waiver from consolidated supervision.

[See GENPRU 2.2.30AR to 2.2.30CR]

136A 50% Bucket

This data element (after deduction of data element 139A) is equivalent to Stage B1 in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU ~~investment~~-firm deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU ~~investment~~-firm deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU ~~investment~~-firm with a waiver from consolidated supervision.

[See GENPRU 2.2.30AR]

137A 35% Bucket

This data element (after deduction of data element 140A) is equivalent to Stage B2 in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU ~~investment~~-firm deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU ~~investment~~-firm deducting *illiquid assets*; and
- GENPRU 2 Annex 6R for a BIPRU ~~investment~~-firm with a waiver from consolidated supervision.

[See GENPRU 2.2.30BR]

138A 15% Bucket

This data element (after deduction of data element 141A) is equivalent to Stage C in:

- ~~GENPRU 2 Annex 2R for a UK bank;~~
- ~~GENPRU 2 Annex 3R for a building society;~~
- GENPRU 2 Annex 4R for a BIPRU ~~investment~~-firm deducting *material holdings*;
- GENPRU 2 Annex 5R for a BIPRU ~~investment~~-firm deducting *illiquid assets*; and

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

...

FSA006 – Market risk supplementary

...

This data item has similarities to CEBS' COREP Tables MKR SA TDI, MKR SA EQU and IM Details¹, but reflects the Rules and wording in the Handbook, omits elements which are not in our view relevant in the UK, and combines some other elements. The numbers in parenthesis and italics show the corresponding element(s) in CEBS' Tables and are only provided for information purposes to identify the linkage to the CEBS' data.

Valuation

For the general policy on valuation, please see the rules and guidance set out in GENPRU 1.3 for *BIPRU firms* and article 24 of the *EU CRR* for *IFPRU investment firms*.

...

Daily outturn data

1A Closing P&L data

This is the daily figure calculated under BIPRU 7.10.100R for *BIPRU firms* and article 366(3) of the *EU CRR* for *IFPRU investment firms*.

1B VaR confidence level

The number reported here will remain constant throughout the period, and is determined in accordance with BIPRU 7.10.98R for *BIPRU firms* and article 365 of the *EU CRR* for *IFPRU investment firms*.

{CEBS' MKR IM Details column 5}

1C Holding period (days)

The number reported here will remain constant throughout the period, and is determined in accordance with BIPRU 7.10.98R for *BIPRU firms* and article 365 of the *EU CRR* for *IFPRU investment firms*.

{CEBS' MKR IM Details column 9}

1D Business unit code

This will record the codes for the major business units, typically ones the firm uses itself, that has previously been agreed with the appropriate regulator. See BIPRU 7.10.93G if you are a *BIPRU firm* and article 365 of the *EU CRR* if you are an *IFPRU investment firm*.

1E Currency

This identifies the VaR reporting currency. See BIPRU 7.10.113R.

1F Value at Risk

This is the One day VaR measure calculated in accordance with BIPRU 7.10.98R if you are a *BIPRU firm* and article 365 of the *EU CRR*.

~~{CEBS' MKR IM Details column 12}~~

1G BIPRU 7.10 cleaned P&L

This is the figure calculated in under *BIPRU 7.10.100R* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

~~{CEBS' MKR IM Details column 15}~~

1H Starting P&L date

This is the date defined under *BIPRU 7.10.100R* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

1J Date on which VaR computed

This is the date when the VaR is computed under *BIPRU 7.10.115R* if you are a *BIPRU firm* and article 365(1) of the *EU CRR* if you are an *IFPRU investment firm*.

1K Last date VaR historic data updated

This is the last date on which this has been updated under *BIPRU 7.10.34R* if you are a *BIPRU firm* and article 365(1)(e) of the *EU CRR* if you are an *IFPRU investment firm*.

1L Add-on VaR

This is the figure calculated in accordance with *BIPRU 7.10.113R* if you are a *BIPRU firm* and article 364(1) of the *EU CRR* if you are an *IFPRU investment firm*.

~~{Includes CEBS' MKR IM Details column 11}~~

1M BIPRU 7.10 hypothetical P&L

This is the figure calculated in accordance with *BIPRU 7.10.112G* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

~~{CEBS' MKR IM Details column 14}~~

...

Delete the guidance note entitled '**FSA009 - Key data**'. The deleted text is not shown.

Delete the guidance note entitled '**FSA009 – Key data validations**'. The deleted text is not shown.

FSA014 – Forecast data

...

13A Total capital after deductions

This data element should be completed by all firms.

~~This~~ For *BIPRU firms*, this is equivalent to data element 15A on data item FSA003 (Capital adequacy).

...

FSA015 – Sectoral information, including arrears and impairment

...

Valuation

For the general policy on valuation, please see the rules and guidance set out in *GENPRU* 1.3 if you are a *BIPRU firm* and article 24 of the *EU CRR* if you are an *IFPRU investment firm*.

...

FSA016 – Solo consolidation data

...

2A – Book value of investments included in solo-consolidation – EEA incorporated

This is the book value of EEA- incorporated investments that are included within the firm's solo-consolidated reporting under *BIPRU* 2.1 if you are a *BIPRU firm* and article 9 of the *EU CRR* if you are an *IFPRU investment firm*, in the unconsolidated accounts of the firm.

3A – Book value of investments included in solo-consolidation – non-EEA incorporated

This is the book value of non-EEA incorporated investments that are included within the firm's solo-consolidated reporting under *BIPRU* 2.1 if you are a *BIPRU firm* and article 9 of the *EU CRR* if you are an *IFPRU investment firm*, in the unconsolidated accounts of the firm.

4A Surplus capital in the parent firm

~~This~~ For *BIPRU firms*, this figure is the total capital after deductions from the solo-consolidated FSA003 (data element 15A) less the value of the investments reported in data elements 2A and 3A above, to which has been added back the value of any investments by the solo-consolidated subsidiaries in their own non solo-consolidated subsidiaries. For *IFPRU investment firms*, this figure is the total capital after deductions from the solo-consolidated COREP CA1 template (row 010) less the value of the investments reported in data elements 2A and 3A above, to which has been added back the value of any investments by the solo-consolidated subsidiaries in their own non solo-consolidated subsidiaries.

...

FSA019 – Pillar 2 questionnaire

...

This data has to be completed by BIPRU firms and IFPRU investment firms. Some questions may not, on the face of it, appear to be relevant for IFPRU investment firms, because the question references GENPRU and BIPRU. To answer those questions IFPRU investment firms should refer to the guidance notes to find equivalent EU CRR and IFPRU references.

Valuation

For the general policy on valuation, please see the rules and guidance set out in GENPRU 1.3 for BIPRU firms and article 24 of the EU CRR for IFPRU investment firms.

...

1B Does GENPRU 1.2 apply to your firm?

See If you are a BIPRU firm see GENPRU 1.2.1R and GENPRU 1.2.44G to GENPRU 1.2.59R.

If you are an IFPRU investment firm see IFPRU 2.2.45R to IFPRU 2.2.49R.

The answer is either ‘Yes’ or ‘No’.

Subsequent sections are only completed if the answer to 1B is ‘Yes’.

2B How much capital do you consider adequate for the nature, scale and complexity of your firm’s activities in line with its Internal Capital Adequacy Assessment Process (ICAAP)?

See GENPRU 1.2.26R if you are a BIPRU firm and IFPRU 2.2.1R if you are an IFPRU investment firm. Enter the figure in 000s.

3B What is the actual amount of capital resource that your firm holds at the accounting reference date?

See GENPRU 1.2.26R if you are a BIPRU firm and IFPRU 2.2.1R if you are an IFPRU investment firm. Enter the figure in 000s.

4B Have you documented your ICAAP?

See GENPRU 1.2.60R if you are a BIPRU firm and IFPRU 2.2.43R if you are an IFPRU investment firm. The answer is either ‘Yes’ or ‘No’.

5B When did you last review the ICAAP?

See If you are a BIPRU firm see GENPRU 1.2.39R and GENPRU 1.2.40G.

If you are an IFPRU investment firm see IFPRU 2.2.13R and IFPRU 2.2.16G. The answer should be in ‘ddmmyy’ format.

...

8B What is the ratio of dealing errors in relation to the total number of transactions your firm has undertaken in the last 12 months?

See If you are a BIPRU firm see GENPRU 1.2.30R. If you are an IFPRU investment firm see IFPRU 2.2.7R. This figure should be a percentage to one decimal place.

9B Have you considered your firm's risk appetite when developing its ICAAP?

See If you are a BIPRU firm see GENPRU 1.2.75G(2). If you are an IFPRU investment firm see IFPRU 2.2.76G(1). The answer is either 'Yes' or 'No'.

10B and 11B In your ICAAP, have you considered the impact of an economic downturn on your firm's financial capital, and your business plans?

See If you are a BIPRU firm see GENPRU 1.2.30R(1) and GENPRU 1.2.73R(1) 1.2.73AG(1). If you are an IFPRU investment firm see IFPRU 2.2.7R(1) and IFPRU 2.2.73G(1). The answer to each question is either 'Yes' or 'No'.

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

See If you are a BIPRU firm see GENPRU 1.2.30R. If you are an IFPRU investment firm see IFPRU 2.2.7R. The answer to each question is either 'Yes' or 'No'.

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

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

...

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

...

29B Does your firm deduct illiquid assets as set out in GENPRU 2.2.17R to GENPRU 2.2.19R?

See *GENPRU 1.2.30R, GENPRU 2.2.17R to GENPRU 2.2.19R, and GENPRU 2.2.260R to GENPRU 2.2.262G.* The answer is either 'Yes' or 'No'.

This row is not completed by IFPRU investment firms.

30B Does your firm have sufficient liquidity to meet your liabilities as they fall due in the circumstances of an orderly wind down?

See If you are a BIPRU firm see GENPRU 1.2.30R. If you are an IFPRU investment firm

see IFPRU 2.2.7R. The answer is either ‘Yes’ or ‘No’.

31B Report the amount of illiquid assets

See GENPRU 1.2.30R, and GENPRU 2.2.260R to GENPRU 2.2.262G. This number should be entered in integers. This row is not completed by IFPRU investment firms.

32B Do you use credit risk mitigation techniques?

See If you are a BIPRU firm see GENPRU 1.2.30R. If you are an IFPRU investment firm see IFPRU 2.2.7R. The answer is either ‘Yes’ or ‘No’.

...

34B Have you securitised assets in the last 12 months?

See If you are a BIPRU firm see GENPRU 1.2.30R. If you are an IFPRU investment firm see IFPRU 2.2.7R. The answer is either ‘Yes’ or ‘No’.

35B Do you use an internal model as described in BIPRU 7.10 to calculate your regulatory market risk?

See If you are a BIPRU firm see BIPRU 7.10. If you are an IFPRU investment firm see Part Three, Title IV, Chapter 5 of the EU CRR and IFPRU 6.1.4R. The answer is either ‘Yes’ or ‘No’.

36B If so, have you taken the results of the market risk stress tests in your ICAAP into account?

This is only relevant if you answered ‘Yes’ to data element 35B. See If you are a BIPRU firm see BIPRU 7.10, BIPRU 7.10.72R and BIPRU 7.10.73G. If you are an IFPRU investment firm see Part Three, Title IV, Chapter 5 of the EU CRR, article 368(1)(g) of the EU CRR and IFPRU 6.1.4R.

The answer is either ‘Yes’ or ‘No’.

37B Report the result of a 200 basis point shock to interest rate on your firm’s economic value

See If you are a BIPRU firm see BIPRU 2.3.7R(2). If you are an IFPRU investment firm see IFPRU 2.2.31R(2). Enter the figure in 000s.

38B Does the result of the above stress test exceed 20% of your capital resources?

See If you are a BIPRU firm see BIPRU 2.3.7R(3). If you are an IFPRU investment firm see IFPRU 2.2.31R(3). The answer to this is either ‘Yes’ or ‘No’.

39B Would the valuation adjustments required under GENPRU 1.3.35G enable you to sell out of or hedge your firm’s positions within a short period without incurring material losses under normal market conditions?

See If you are a BIPRU firm see GENPRU 1.3.29R to GENPRU 1.3.35G.

If you are an *IFPRU investment firm* see article 105 of the *EU CRR*. The answer to this is either ‘Yes’ or ‘No’.

...

FSA028 – Non-EEA sub-groups

...

5A Total tier one capital after deductions

This figure is equivalent to Stage F in:

- ~~GENPRU 2 Annex 2R, for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R, for a *building society*;~~
- GENPRU 2 Annex 4R, for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R, for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R, for a *BIPRU investment firm* with a waiver from consolidated supervision.

Firms should also see *BIPRU* 8.6 and *BIPRU* 8.7.1R.

6A Total tier two capital after deductions

This figure is equivalent to stage K in:

- ~~GENPRU 2 Annex 2R, for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R, for a *building society*;~~
- GENPRU 2 Annex 4R, for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R, for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R, for a *BIPRU investment firm* with a waiver from consolidated supervision.

Firms should also see *BIPRU* 8.6 and *BIPRU* 8.7.1R.

7A Deductions from the totals of tier one and two

This figure is equivalent to stage M in:

- ~~GENPRU 2 Annex 2R, for a *UK bank*;~~
- ~~GENPRU 2 Annex 3R, for a *building society*;~~
- GENPRU 2 Annex 4R, for a *BIPRU investment firm* deducting *material holdings*;
- GENPRU 2 Annex 5R, for a *BIPRU investment firm* deducting *illiquid assets*; and
- GENPRU 2 Annex 6R, for a *BIPRU investment firm* with a waiver from consolidated supervision.

Firms should also see *BIPRU* 8.6 and *BIPRU* 8.7.1R.

8A Total tier one capital plus tier two capital after deductions

This is equivalent to Stage N in:

- ~~GENPRU 2 Annex 2R, for a UK bank;~~
- ~~GENPRU 2 Annex 3R, for a building society;~~
- GENPRU 2 Annex 4R, for a BIPRU ~~investment~~ firm deducting material holdings;
- GENPRU 2 Annex 5R, for a BIPRU ~~investment~~ firm deducting illiquid assets; and
- GENPRU 2 Annex 6R, for a BIPRU ~~investment~~ firm with a waiver from consolidated supervision.

Firms should also see BIPRU 8.6 and BIPRU 8.7.1R.

9A Total tier three capital

This figure is equivalent to Stage Q in:

- ~~GENPRU 2 Annex 2R, for a UK bank;~~
- ~~GENPRU 2 Annex 3R, for a building society;~~
- GENPRU 2 Annex 4R, for a BIPRU ~~investment~~ firm deducting material holdings;
- GENPRU 2 Annex 5R, for a BIPRU ~~investment~~ firm deducting illiquid assets; and
- GENPRU 2 Annex 6R, for a BIPRU ~~investment~~ firm with a waiver from consolidated supervision.

Firms should also see BIPRU 8.6 and BIPRU 8.7.1R.

10A Deductions from total capital

This is equivalent to Stage S in:

- ~~GENPRU 2 Annex 2R, for a UK bank;~~
- ~~GENPRU 2 Annex 3R, for a building society;~~
- GENPRU 2 Annex 4R, for a BIPRU ~~investment~~ firm deducting material holdings;
- GENPRU 2 Annex 5R, for a BIPRU ~~investment~~ firm deducting illiquid assets; and
- GENPRU 2 Annex 6R, for a BIPRU ~~investment~~ firm with a waiver from consolidated supervision.

Firms should also see BIPRU 8.6 and BIPRU 8.7.1R.

11A Total capital after deductions

This figure is equivalent to Stage T in:

- ~~GENPRU 2 Annex 2R, for a UK bank;~~
- ~~GENPRU 2 Annex 3R, for a building society;~~
- GENPRU 2 Annex 4R, for a BIPRU ~~investment~~ firm deducting material holdings;
- GENPRU 2 Annex 5R, for a BIPRU ~~investment~~ firm deducting illiquid assets; and
- GENPRU 2 Annex 6R, for a BIPRU ~~investment~~ firm with a waiver from consolidated supervision.

Firms should also see *BIPRU* 8.6 and *BIPRU* 8.7.1R.

...

17A ~~Reduction in operational risk capital requirement under *BIPRU* TP 12.8R~~ **~~[deleted]~~**

~~This is only relevant for a *full scope BIPRU investment firm* that satisfies the conditions set out in *BIPRU* TP 12.1R.~~

~~Firms should report here the amount by which the *ORCR* reported in data element 16A is reduced as a result of the calculation in *BIPRU* TP 12.8R (thus data element 16A less this data element will give the reduced *ORCR*). So 17A will be less than 16A.~~

...

26B Counterparty name

List here the names of the *counterparties, groups of connected clients, and connected counterparties* (as set out in *BIPRU* 10.3) that represent *large exposures*.

...

FSA047 Daily Flows

...

Valuation

Except where outlined, a *firm* should follow the *appropriate regulator's rules and guidance* on valuation set out in *GENPRU* 1.3 if you are a *BIPRU firm* and Article 24 of the *EU CRR* if you are an *IFPRU investment firm*. A *firm* not subject to *GENPRU* 1.3, for example, an *incoming EEA firm*, should follow its applicable accounting standards.

FSA048 Enhanced Mismatch Report

...

Valuation

Except where outlined, a *firm* should follow the *appropriate regulator's rules and guidance* on valuation set out in *GENPRU* 1.3 if you are a *BIPRU firm* and article 24 of the *EU CRR* if you are an *IFPRU investment firm*. A *firm* not subject to *GENPRU* 1.3, for example, an *incoming EEA firm*, should follow its applicable accounting standards.

...

Part 2 Security, transferable whole-loan and commodity flows

...

Client collateral:

...

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* if it is a *BIPRU firm* (or articles 135 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) regardless of whether *BIPRU 3.6* if it is a *BIPRU firm* (or articles 135 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) 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:

...

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 appropriate regulator for the purpose of *BIPRU 3* if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs credit assessment to credit quality steps (Long term mapping)).

...

9 Own-name securities and transferable 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 appropriate regulator for the purpose of *BIPRU 3* if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs 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 appropriate regulator for the purpose of *BIPRU 3* if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs 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 appropriate regulator for the purpose of *BIPRU 3* if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the

Standardised Approach to Credit Risk: mapping of the ECAs 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.

...

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 appropriate regulator for the purpose of BIPRU 3 if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

...

12 Securities issued by group entities

(2) the credit rating of such *exposures* is associated with *credit quality step 2* or above in the *credit quality assessment scale* published by the *appropriate regulator* for the purpose of BIPRU 3 if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

...

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 appropriate regulator for the purpose of BIPRU 3 if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (the Standardised Approach to Credit Risk: mapping of the ECAs credit assessment to credit quality steps (Long term mapping)) or *credit quality step 1* in the case of short-term mapping.

...

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 appropriate regulator for the purpose of BIPRU 3 if it is a *BIPRU firm*

(or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (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.

...

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 appropriate regulator for the purpose of BIPRU 3 if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (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 appropriate regulator for the purpose of BIPRU 3 if it is a *BIPRU firm* (or articles 111 to 141 of the *EU CRR* if it is an *IFPRU investment firm*) (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 of one or more of the indices listed in the table at BIPRU 7.3.39R.

FSA050 Liquidity Buffer Qualifying Securities

...

Valuation

Except where outlined, a *firm* should follow the *appropriate regulator's rules and guidance* on valuation set out in GENPRU 1.3 if you are a *BIPRU firm* and article 24 of the *EU CRR* if you are an *IFPRU investment firm*. A *firm* not subject to GENPRU 1.3, such as an *incoming EEA firm*, should follow its applicable accounting standards.

...

FSA051 Funding Concentration

...

Valuation

Except where outlined, a *firm* should follow the *appropriate regulator's rules and guidance* on valuation set out in GENPRU 1.3 if you are a *BIPRU firm* and article 24 of the *EU CRR*

if you are an IFPRU investment firm. A firm not subject to GENPRU 1.3, such as an incoming EEA firm, should follow its applicable accounting standards.

FSA052 Pricing Data

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Valuation

Except where outlined, a firm should follow the *appropriate regulator's rules and guidance* on set out in GENPRU 1.3 if you are a BIPRU firm and article 24 of the EU CRR if you are an IFPRU investment firm. A firm not subject to GENPRU 1.3, such as an incoming EEA firm, should follow its applicable accounting standards.

FSA053 Retail, SME and Large Enterprises Type B Funding

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Valuation

Except where outlined, a firm should follow the *appropriate regulator's rules and guidance* on set out in GENPRU 1.3 if you are a BIPRU firm and article 24 of the EU CRR if you are an IFPRU investment firm. A firm not subject to GENPRU 1.3, such as an incoming EEA firm, should follow its applicable accounting standards.

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FSA054 Currency Analysis

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Valuation

Except where outlined, a firm should follow the *appropriate regulator's rules and guidance* on valuation set out in GENPRU 1.3 if you are a BIPRU firm and article 24 of the EU CRR if you are an IFPRU investment firm. A firm not subject to GENPRU 1.3, such as an incoming EEA firm, should follow its applicable accounting standards.