

**INTEGRATED REGULATORY REPORTING (CREDIT INSTITUTIONS AND
INVESTMENT FIRMS) (NO 2) INSTRUMENT 2006**

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) the amendments in Annexes A, B, and C (Part 2 and Parts 5, 6, 7) come into force on 1 January 2007;
 - (2) the amendments in Annexes C (Part 1 and Parts 3, 4) and D come into force on 1 January 2008.
 - (3) the amendments in Annexes E and F come into force on 30 September 2008.
 - (4) the amendments in Annex G come into force on 1 January 2009.

Amendments to the Handbook

- D. The modules of the FSA’s Handbook of rules and guidance listed in column (1) below are amended in accordance with the Annexes to this instrument listed in column (2).

(1)	(2)
Glossary of definitions	Annex A
Interim Prudential sourcebook for Banks (IPRU(BANK))	Annex B
Supervision manual (SUP)	Annex C
Credit Union sourcebook (CRED)	Annex D
Further amendments to Glossary of definitions	Annex E

Further amendments to Supervision manual (SUP)	Annex F
Electronic Money sourcebook (ELM)	Annex G

Citation

- E. This instrument may be cited as the Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006.

By order of the Board
21 December 2006

Annex A

Amendments to the Glossary of definitions

In this Annex, underlining indicates new text.

...

RAG regulated activity group

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regulated activity group A set of one or more regulated activities (with associated investment types and customer types) referred to in SUP 16 to determine a firm's or other regulated person's data item submission requirements.

...

Annex B

Amendments to the Interim Prudential sourcebook for Banks (IPRU(BANK))

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

LM: Section 1

MISMATCH LIQUIDITY INTRODUCTION

1

...

1.2 Application

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...

1. (a) For UK-incorporated banks, the ~~present~~ reporting form LR (or data item FSA010 after 1 January 2008) is completed on a solo basis. Where a bank already reports for capital and large exposures purposes on a solo-consolidated basis with the agreement of the supervisor, the Form LR or FSA010 as appropriate should be submitted on a solo-consolidated basis rather than a solo basis.
2. (i) ...
3. (b) ... The FSA monitors the liquidity of such branches by requiring them to submit Form LR, or FSA012 (which consists of a simplified cash flow maturity ladder) after 1 January 2008. Such branches may apply for a 'global concession' in accordance with section 4.2.

...

LM: Section 2

2 RATIONALE

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2.2 How the FSA monitors liquidity

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- (a) This is checked during the course of normal supervision through prudential discussions and the Form LR, FSA010 or FSA012 as applicable. These mechanisms are supplemented by review team visits, treasury visits and reports by accountants or other persons with relevant professional skills commissioned under the Act.

8 ...

See ch
LS

- (a) ...
- (b) The FSA does not apply the full maturity mismatch approach to branches of EEA banks that do not have a deposit-taking permission in the UK, but instead monitors their liquidity via the Form LR or FSA012 as appropriate.

LM: Section 3

3 MAIN FEATURES OF THE LIQUIDITY POLICY

...
3.2

A bank's reporting obligations

See s9.2
See
Supervis
ion
Manual,
Chapter
16

5 A bank that has a deposit-taking permission in the UK must report its liquidity position quarterly on the Form LR (FSA010 after 1 January 2008) or more frequently as required by the FSA.

See
Supervis
ion
Manual,
Chapter
16

6 An EEA bank with a branch in the UK that does not have a UK deposit-taking permission must report its liquidity position quarterly on the Form LR (or six-monthly on FSA012 after 1 January 2008), or more frequently as required by the FSA.

LM: Section 4

4 THE FRAMEWORK FOR MEASURING LIQUIDITY

4.2 'Global concession' policy

9 ...
Where a global policy is agreed the FSA does not normally require a bank to complete the Form LR, FSA010 or FSA012 as applicable. However, the FSA will request information on a branch's liquidity position in an appropriate format should the need arise.

LM: Section 5

5 INCLUDING ASSETS AND LIABILITIES IN THE TIME BANDS

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5.1 Components of the cashflow and maturity analysis ladder

5.1.1 General

1 In the period up to 31 December 2007, the timebands in the maturity ladder are divided into two sections. The time periods out to 6 months are to be reported on the Form LR on a cashflow basis and those over 6 months to 5 years should be reported on the basis of residual maturities of assets and liabilities. From 1 January 2008, only the cashflow basis will be used on FSA010.

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LM: Section 6

6 STOCK OF MARKETABLE ASSETS

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6.3 Inclusion of marketable assets in the maturity ladder

...

6.3.3 Procedures for discounting assets

10 In deciding whether a bank should enter assets on Part 1 of the Form LR (or FSA010 after 1 January 2008) the FSA takes account of the following factors;

...

LM: Section 9

9 MONITORING LIQUIDITY

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9.2 Monitoring performance against guidelines

...

4 A bank is required to report its cashflow and assets and liability maturity profile on a quarterly basis using the LR return (or FSA010 after 1 January 2008).

...

9.3 Breaches of guidelines

6 ... A bank should also report any breaches of its guidelines on the Form LR (or FSA010 after 1 January 2008) retrospectively at the end of the quarter.

...

LM: Section 10

LS: Section 3

3 MAIN FEATURES OF THE POLICY

...

3.2 Reporting by a sterling stock liquidity bank

7 A sterling stock liquidity bank should report its sterling stock liquidity position to the FSA monthly up to end December 2007, and quarterly after 1 January 2008.

(a) Its liquidity position should be reported on the Sterling Liquidity Return ('form SLR1') up to 31 December 2007, and on data item FSA013 after 1 January 2008. Unless otherwise agreed with the FSA in writing, the form SLR1 (or FSA013) should be completed on a consolidated basis.

...

(b) Unless otherwise agreed in writing with the FSA, the form SLR1 should be completed as at the second Wednesday of each month, and FSA013 quarterly at dates based on a firm's accounting reference date.

...

5 **MONITORING LIQUIDITY**

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5.2 **Monitoring and reporting performance of sterling stock liquidity**

2 A sterling stock liquidity bank should monitor its liquidity position on an inter-day basis. Any breaches of the wholesale sterling net outflow limit, the sterling stock 'floor' or the sterling stock liquidity ratio should be reported immediately to the FSA and a completed, contemporaneous form SLR1 (or a paper version of FSA013 after 1 January 2008) sent to the firm's usual supervisory contact at the FSA detailing the liquidity breach. ...

...

3 A sterling stock liquidity bank should report its liquidity position to the FSA monthly on the form SLR1 up to end December 2007 and, after 1 January 2008, quarterly on FSA013. Unless otherwise agreed in writing with the FSA, the form SLR1 (FSA013 after 1 January 2008) should be completed on a consolidated basis.

(a) Unless otherwise agreed in writing with the FSA, the form SLR1 should be completed as at the second Wednesday of each month, and FSA013 quarterly at dates based on a firm's accounting reference date.

4 The FSA monitors a sterling stock liquidity bank's liquidity profile up to end December 2007 on a monthly basis in line with the submission of the form SLR1; after 1 January 2008, it will monitor the liquidity profile quarterly in line with the submission of FSA013. ...

...

Annex C

Amendments to the Supervision Manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text. Except Part 4 where a whole section is new text and is not underlined.

Part 1

SUP Transitional provisions TP1

...
SUP TP 1.2

(1)		(2) Material to which the transitional provision applies	(3)	(4) Transitional Provisions	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
...						
12K	...					
<u>12L</u>	(1)	<u>SUP 16.7.7.</u> <u>SUP 16.7.8.</u> <u>SUP 16.7.16.</u> <u>SUP 16.7.17.</u> <u>SUP 16.7.24.</u> <u>SUP 16.7.25.</u> <u>SUP 16.7.26.</u> <u>SUP 16.7.27.</u> <u>SUP 16.7.30.</u> <u>SUP 16.7.35.</u> <u>SUP 16.7.36.</u> <u>SUP 16.7.67.</u> <u>SUP 16.7.68.</u> <u>SUP 16.7.76.</u> <u>SUP 16.7.77.</u>	R	<u>Except to the extent required by a transitional provision in TP12M, a <i>BIPRU firm</i> will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12.</u>	<u>1 January 2008 to 30 September 2008</u>	<u>1 January 2008</u>
	(2)	<u>SUP 16.7.9.</u> <u>SUP 16.7.10</u>	R	<u>Except to the extent required by a transitional provision in TP12M, an <i>EEA Bank</i>, other than one with <i>permission</i> for <i>cross border services</i> only, will not be required to report under these rules in respect of reporting dates after 31 December 2007 but will instead report under SUP 16.12.5R.</u>	<u>1 January 2008 to 30 September 2008</u>	<u>1 January 2008</u>
	(3)	<u>SUP 16.7.11.</u> <u>SUP 16.7.12</u>	R	<u>Except to the extent required by a transitional provision in TP12M, a <i>bank</i> established outside the <i>EEA</i> will not be</u>	<u>1 January 2008 to 30 September 2008</u>	<u>1 January 2008</u>

				<u>required to report under these rules in respect of reporting dates after 31 December 2007 but will instead report under SUP 16.12.5R.</u>		
	(4)	<u>SUP 16.7.62, SUP 16.7.63</u>	R	<u>A credit union will not be required to report under these rules in respect of reporting dates after 31 December 2007 but will instead report under SUP 16.12.5R.</u>	<u>1 January 2008 to 30 September 2008</u>	<u>1 January 2008</u>
	(5)	<u>SUP 16.7.66</u>	R	<u>An ELM that is required to report a consolidated reporting statement on capital adequacy in the case of ELM 7.3.2R in respect of reporting dates after 31 December 2007 will use FSA003 in place of FSA009. FSA003 should be submitted in accordance with SUP 16.12.3R (3).</u>	<u>1 January 2008</u>	<u>1 January 2008</u>
	(6)	<u>SUP 16.7.82, SUP 16.7.83</u>	R	<u>(1) A firm that is a member of a financial conglomerate: (a) that is at the head of an FSA regulated EEA financial conglomerate; or (b) whose Part IV permission contains a relevant requirement; will not be required to report under these rules in respect of reporting dates after 31 December 2007 but will instead report under SUP 16.12.32R and SUP 16.12.33R. (2) In (1)(b), a relevant requirement is one as set out in SUP 16.7.82R (2).</u>	<u>1 January 2008 to 30 September 2008</u>	<u>1 January 2008</u>

<u>12 M</u>	(1)	<u>SUP 16.12.5</u>	R	<u>Firms in Regulated Activity Group 1 are not required to submit the following data items for reporting dates falling prior to 1 January 2009: FSA005 FSA006 FSA007 FSA014 FSA020</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
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				<u>FSA021</u> <u>FSA022</u> <u>FSA023</u> <u>FSA024</u> <u>FSA025</u> <u>FSA026</u>		
	<u>(2)</u>	<u>SUP 16.12.5</u>	<u>R</u>	<u>UK banks in Regulated Activity Group 1 should not submit FSA017 for reporting dates prior to 1 January 2009.</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
	<u>(3)</u>	<u>SUP 16.12.5</u>	<u>R</u>	<u>A building society in Regulated Activity Group 1:</u> <u>(i) should not submit FSA017 for reporting dates prior to 1 January 2009;</u> <u>(ii) should instead submit an ‘Analysis of interest rate gap’ quarterly, within 15 business days of the quarter end, except in the case of a building society on the ‘Administered’ approach (see IPRU(BSOC) 4 Ann 4A 4A.2) which is not required to submit the ‘Analysis of interest rate gap’.</u> <u>In the case of (ii), reports should be prepared as at the end of March, June, September and December of each year. The ‘Analysis of interest rate gap’ must be submitted in accordance with TP 12L (4).</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
	<u>(4)</u>	<u>SUP 16.12.5</u>	<u>R</u>	<u>In respect of the transitional reporting requirements in this transitional provision TP12L (3), the report should be submitted in accordance with SUP 16.3.6 R to SUP 16.3.10R.</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
	<u>(5)</u>	<u>SUP 16.12.11</u>	<u>R</u>	<u>Firms in Regulated Activity Group 3 are not required to submit the following data items for reporting dates falling prior to 1 January 2009:</u> <u>FSA005</u> <u>FSA006</u> <u>FSA007</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
	<u>(6)</u>	<u>SUP</u>	<u>R</u>	<u>Firms in Regulated Activity</u>	<u>1 January</u>	<u>1 January</u>

		<u>16.12.15</u>		<u>Group 4 are not required to submit the following data items for reporting dates falling prior to 1 January 2009:</u> <u>FSA005</u> <u>FSA006</u> <u>FSA007</u>	<u>2008 to 31 December 2008</u>	<u>2008</u>
	(7)	<u>SUP</u> <u>16.12.22</u>	<u>R</u>	<u>Firms in Regulated Activity Group 7 are not required to submit the following data items for reporting dates falling prior to 1 January 2009:</u> <u>FSA005</u> <u>FSA006</u> <u>FSA007</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>
	(8)	<u>SUP</u> <u>16.12.25</u>	<u>R</u>	<u>Firms in Regulated Activity Group 8 are not required to submit the following data items for reporting dates falling prior to 1 January 2009:</u> <u>FSA005</u> <u>FSA006</u> <u>FSA007</u>	<u>1 January 2008 to 31 December 2008</u>	<u>1 January 2008</u>

Part 2

SUP 3.1 Application

...

3.1.2 R Table Applicable sections (see SUP 3.1.1R)

(1) Category of firm		(2) Sections applicable to the firm	(3) Sections applicable to its auditor
...			
(7C)	<i>BIPRU investment firm</i>	<i>SUP 3.1 – 3.7</i>	<i>SUP 3.1, SUP 3.2, SUP 3.8 – SUP 3.10</i> <u><i>SUP 3.8, SUP 3.10</i></u>
...			

...

SUP 16.7 Financial reports

Application

16.7.1 G The effect of SUP 16.1.1R is that this section applies to every *firm* within a category listed in the left hand column of SUP 16.7.5G. Firms should also have regard to reporting requirements that arise from SUP 16.12, including Transitional Provisions, for reporting dates after 1 January 2008.

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16.7.66 R Reports from an ELMI (see SUP 16.7.65 R)

Content of Report	Form (Note 1)	Frequency	Due Date
...			
Consolidated reporting statement on capital adequacy in the case of <i>ELM 7.3.2R</i>	BSD3 <u>FSA009</u> (note 3)	Half yearly	20 business days after period end (22 business days if submitted electronically)
...			
Note 1 = When giving the report required, an <i>ELMI</i> must use the form or			

return indicated (if any). A copy of ~~Forms BSD3 and ELM CA/LE~~ are is set out in SUP 16 Annex 1R and FSA009 in SUP 16 Annex 24R.

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Note 3 = FSA009 should be submitted by electronic submission via the Early Reporting System available from or through the FSA's website.

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16.7.83 R Financial reports from a member of a financial conglomerate (see SUP 16.7.82R)

Content of Report	Form (Note 1)	Frequency	Due Date
...			
Note 2 = ...			
If Part 4 of PRU 8 Annex 1R applies (method 4):			
(1)	a banking conglomerate must use form SUP 16 Annex 1 (BSD3) <u>a banking / investment conglomerate must use FSA009 (located in SUP 16 Annex 24R); and</u>		
(2)	a building society conglomerate must use form SUP 16 Annex 3 (MFS1 Tables D&F);		
(3)	an investment services conglomerate must use form SUP 16 Ann 20;		
(4)(2)	an insurance conglomerate must use...		

Part 3

SUP 16.1-16.3

SUP 16 Reporting requirements

16.1 Application

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16.1.2 G The only categories of *firm* to which no section of this chapter applies are:

- (1) an *ICVC*;
- (2) an *incoming EEA firm* or *incoming Treaty firm*, unless it is:
 - (a) a *firm* of a type listed in SUP 16.1.3 R as a type of *firm* to which SUP 16.6, SUP 16.7, ~~SUP 16.9~~ or SUP 16.12 applies; or
 - (b) an *insurer* with *permission* to effect or carry out life policies;
 - (c) a *firm* with *permission* to establish, operate or wind up a *stakeholder pension scheme*;
- (3) a *UCITS qualifier*.

16.1.3 R Application of different sections of SUP 16

(1) Section(s)	(2) Categories of firm to which section applies	(3) Applicable rules and guidance
...		
SUP 16.11	...	
<u>SUP 16.12</u>	<u>A firm undertaking the regulated activities as listed in SUP 16.12.4R, unless exempted in SUP 16.12.1R</u>	<u>Sections as relevant to regulated activities as listed in SUP 16.12.4R</u>

...

...

16.1.4 G ...

- (3) Requirements for individual *firms* reflect:
 - (a) the category of *firm*;
 - (b) the nature of business carried on;
 - (c) whether a *firm* has its registered office (or if it does not have a

registered office, its head office) in the *United Kingdom*; ~~and~~

(d) whether a *firm* is an *incoming EEA firm* or *incoming Treaty firm*; ~~and~~

(e) the regulated activities the *firm* undertakes.

...

SUP 16.3 General provisions on reporting

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16.3.1 G (2) ...

(a) a *firm* of a type listed in SUP 16.1.3R as a *firm* to which section SUP 16.6, ~~or SUP 16.7~~ or SUP 16.12 applies

...

16.3.2 G This chapter has been split into ~~eight~~ the following sections, covering:

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(7) verification of *standing data* (SUP 16.10); ~~and~~

(8) product sales data reporting (SUP 16.11); ~~and~~

(9) integrated regulatory reporting (SUP 16.12).

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16.3.4 G The compliance ~~and financial reports~~ sections ~~are~~ is both set out by category of *firm*, with detailed requirements set out in tables giving:

...

...

16.3.25 G ...

Nevertheless, the requirement to provide a report or *data item*, and the responsibility for the report or *data item*, remains with each *firm* in the *group*. However, reporting requirements that apply to a *firm*, by reason of the *firm* being a member of a *financial conglomerate*, are imposed only on one member of the *financial conglomerate* (see, for example, ~~SUP 16.7.82R~~ SUP 16.12.32 R).

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Part 4

SUP 16.12

After *SUP* 16.11 insert the following new chapter *SUP* 16.12. The inserted text is not underlined.

16.12 Integrated Regulatory Reporting

Application

- 16.12.1 G The effect of *SUP* 16.1.1R is that this section applies to every *firm* carrying on business set out in column (1) of *SUP* 16.12.4R except:
- (1) a *bank* with *permission* for *cross border services* only;
 - (2) an *oil market participant*;
 - (3) an *authorised professional firm*, which must comply with *SUP* 16.12.31R; and
 - (4) a *financial conglomerate*, which must comply with *SUP* 16.12.32R: *firms* that are members of a *financial conglomerate* will have their own reporting requirements under *SUP* 16.12.32R.

Purpose

- 16.12.2 G (1) *Principle 4* requires *firms* to maintain adequate financial resources. The Interim Prudential sourcebooks, *PRU*, *BIPRU* and *GENPRU* set out the *FSA*'s detailed capital adequacy requirements. By submitting regular data, *firms* enable the *FSA* to monitor their compliance with *Principle 4* and their prudential requirements in the *FSA Handbook*.
- (2) The *data items* submitted help the *FSA* analyse *firms*' financial and other conditions and performance and to understand their business. By means of further collation and review of the data which the *data items* provide, the *FSA* also uses the *data items* to identify developments across the financial services industry and its constituent sectors.
- (3) The requirements in this section differ according to a *firm's regulated activity group (RAG)*, as different information is required to reflect different types of business. Standard formats are used for reporting, to assist compatibility between *firms* which carry on similar types of business. Timely submission is important to ensure the *FSA* has up-to-date information.

Reporting requirement

- 16.12.3 R (1) Any *firm* carrying on any of the activities within each of the *RAGs*

set out in column (1) of the table in SUP 16.12.4 R must:

- (a) (i) unless (ii) applies, submit to the FSA the duly completed *data items* or other items applicable to the *firm* as set out in the provision referred to in column (2) of that table;
- (ii) to the extent that a *firm* is required to submit completed *data items* in respect of more than one RAG, the *firm* must only submit the *data item* of the same name and purpose in respect of the lowest numbered RAG applicable to it;
- (iii) (ii) does not apply to any *data items* relating to the FSA fees or FOS or FSCS levy which must be submitted in respect of each RAG;
- in the format specified as applicable to the *firm* in the provision referred to in column (2);
- (b) at the frequency and in respect of the periods set out in the provision referred to in column (3); and
- (c) by the due date referred to in the provision referred to in column (4).
- (2) Unless (3) applies, any *data item* in (1) must be submitted by electronic means made available by the FSA;
- (3) (2) does not apply to:
- (a) *credit unions* solely in relation to the reporting requirement for RAG 1 activities, where SUP 16.3.6R to SUP 16.3.10G will apply; and
- (b) *firms* in RAG 2 in relation to the reporting requirements for RAG 2 activities.
- (4) A *firm* that is a member of a *financial conglomerate* must also submit financial reports as required by SUP 16.12.32 R

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

(1)		(2)	(3)	(4)
RAG number	Regulated Activities	Provisions containing:		
		applicable <i>data items</i>	reporting frequency/ period	Due date
RAG 1	<ul style="list-style-type: none"> accepting deposits issuing electronic money 	SUP 16.12.5R	SUP 16.12.6R	SUP 16.12.7R
RAG 2.1	<ul style="list-style-type: none"> effecting contracts of insurance 	[to follow]	[to follow]	[to follow]

	<ul style="list-style-type: none"> • carrying out contracts of insurance • entering as provider into a funeral plan contract 			
RAG 2.2	<ul style="list-style-type: none"> • managing the underwriting capacity of a Lloyds syndicate as a managing agent at Lloyds • advising on syndicate participation at Lloyds • arranging deals in contracts of insurance written at Lloyds 	[to follow]	[to follow]	[to follow]
RAG 3	<ul style="list-style-type: none"> • dealing in investment as principal • dealing in investments as agent • advising on investments (excluding retail investment activities) • arranging (bringing about) deals in investments (excluding retail investment activities) 	<i>SUP</i> 16.12.11R	<i>SUP</i> 16.12.12R	<i>SUP</i> 16.12.13R
RAG 4	<ul style="list-style-type: none"> • managing investments • establishing, operating or winding up a regulated collective investment scheme • establishing, operating or winding up an unregulated collective investment scheme • establishing, operating or winding up a stakeholder pension scheme • acting as depository or sole director of an OEIC 	<i>SUP</i> 16.12.15R	<i>SUP</i> 16.12.16R	<i>SUP</i> 16.12.17R
RAG 5	<ul style="list-style-type: none"> • entering into a regulated mortgage contract • administering a regulated mortgage contract 	[to follow]	[to follow]	[to follow]
RAG 6	<ul style="list-style-type: none"> • acting as trustee of an authorised unit trust • safeguarding and administration of assets (without arranging) • arranging safeguarding and administration of assets 	[to follow]	[to follow]	[to follow]
RAG 7	<ul style="list-style-type: none"> • retail investment activities • advising on pensions transfers & opt-outs • arranging (bringing about deals) in retail investments 	<i>SUP</i> 16.12.22R	<i>SUP</i> 16.12.23R	<i>SUP</i> 16.12.24R
RAG 8	<ul style="list-style-type: none"> • making arrangements with a view to transactions in investments 	<i>SUP</i> 16.12.25R	<i>SUP</i> 16.12.26R	<i>SUP</i> 16.12.27R
RAG 9	<ul style="list-style-type: none"> • mortgage mediation activity • insurance mediation activity (non-investment insurance contracts) 	[to follow]	[to follow]	[to follow]
RAG 10	<ul style="list-style-type: none"> • the activities of an <i>RIE/RCH</i> 	[to follow]	[to follow]	[to follow]

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>Building society</i>	<i>Non-EEA bank</i>	<i>EEA bank that has permission to accept deposits, other than one with permission for cross border services only</i>	<i>EEA bank that does not have permission to accept deposits, other than one with permission for cross border services only</i>	Electronic money institutions	<i>Credit union</i>
Annual accounts	No standard format		No standard format, but in English			No standard format	
Audited accounts of the <i>mixed-activity holding company</i> (note 9)	No standard format						
Solvency statement (note 10)	No standard format						
Balance sheet	FSA001 (note 2)	FSA001 (note 2)				FSA020	CQ; CY
Income statement	FSA002 (note 2)	FSA002 (note 2)	FSA002			FSA021	CQ; CY
Capital adequacy	FSA003 (note 2)	FSA003 (note 2)				FSA022	CQ; CY
Credit risk	FSA004 (note 2)	FSA004 (note 2)					
Market risk	FSA005 (notes 2, 4)	FSA005 (notes 2, 4)				FSA023	
Market risk - supplementary	FSA006 (note 5)						
Operational risk	FSA007 (notes	FSA007 (notes 2,					

	2, 6)	6)					
Large exposures	FSA008 (note 2)	FSA008 (note 2)				FSA024	CQ; CY
UK integrated group large exposures	FSA018 (note 12)	FSA018 (note 12)					
Liquidity (other than stock)	FSA010 (note 3)	FSA011	FSA010	FSA010	FSA012	FSA025	CQ; CY
Liquidity – stock	FSA013 (note 3)						
Forecast data	FSA014 (note 11)	FSA014 (note 11)					
Solo consolidation data	FSA016 (note 7)	FSA016 (note 7)					
Interest rate gap report	FSA017	FSA017					
ELMI questions						FSA026	
Non-EEA sub-group	FSA028 (note 8)					FSA028 (note 8)	
Note 1	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in SUP 16 Ann 24R, except for credit union reports that are in SUP 16 Ann 14R. Guidance notes for completion of the data items are contained in SUP 16 Ann 25G (or Ann 15G for credit unions).						
Note 2	Firms that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stage 1 of BIPRU 8 Annex 5R are also required to submit this <i>data item</i> on a <i>UK consolidation group</i> basis. <i>Firms'</i> attention is drawn to SUP 16.3.25G regarding a single submission for all <i>firms</i> in the <i>group</i> .						
Note 3	A <i>UK bank</i> is not required to submit both FSA010 and FSA013. A <i>UK bank</i> which monitors its liquidity according to the maturity mismatch approach as set out in IPRU(BANK) LM must submit FSA010. A <i>UK bank</i> which monitors its liquidity according to the sterling stock liquidity approach as set out in IPRU(BANK) LS must submit FSA013.						
Note 4	This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i> , (a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or (b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded; and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above. In both cases, the threshold is exceeded if <i>data element</i> 93A in <i>data item</i> FSA003 (or similar) is greater than £50 million, or its currency equivalent at the reporting date.						
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver under GENPRU 2.1.52R.						

Note 6	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach, or Advanced Modelling Approaches under <i>BIPRU 7</i> .
Note 7	Only applicable to a <i>firm</i> that has a waiver under <i>BIPRU 2.1</i> to solo consolidate subsidiaries.
Note 8	This will be applicable to <i>firms</i> that report ‘yes’ in data element 4A in FSA001 on a half-yearly reporting date. <i>Firms’</i> attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .
Note 9	Only applicable to a <i>firm</i> whose ultimate <i>parent</i> is a <i>mixed activity holding company</i> .
Note 10	Only applicable to a <i>firm</i> that is a <i>partnership</i> , when the report must be submitted by each <i>partner</i> .
Note 11	Members of a <i>UK consolidation group</i> should only submit this <i>data item</i> at the <i>UK consolidation group</i> level. <i>Firms’</i> attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. <i>Firms’</i> attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .

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.

	Unconsolidated <i>UK banks and building societies</i>	Solo consolidated <i>UK banks and building societies</i>	Report on a <i>UK consolidation group</i> basis by <i>UK banks and building societies</i>	Other members of RAG 1
Annual accounts	Annual			Annual
Annual accounts of the <i>mixed-activity holding company</i>	Annual			
Solvency statement	Annual			
CQ				Quarterly
CY				Annually (note 2)
FSA001	Quarterly		Half yearly	
FSA002	Quarterly		Half yearly	Half yearly
FSA003	Quarterly or monthly (note 1)		Half yearly	
FSA004	Quarterly		Half yearly	
FSA005	Quarterly		Half yearly	
FSA006		Quarterly		
FSA007		Annually		
FSA008		Quarterly		
FSA010	Quarterly			Quarterly

FSA011	Quarterly		
FSA012			Half yearly
FSA013	Quarterly		
FSA014	Half yearly		
FSA016		Half yearly	
FSA017	Quarterly		Half yearly
FSA018	Quarterly		
FSA020			Half yearly
FSA021			Half yearly
FSA022			Half yearly
FSA023			Half yearly
FSA024			Half yearly
FSA025			Half yearly
FSA026			Half yearly
FSA028	Half yearly		
Note 1	Monthly submission only applicable if the <i>firm</i> has been notified in writing that it is required to report (when, on an annual review, it has two consecutive quarterly submissions of FSA003 showing <i>data element</i> 93A being greater than £50 million, or its currency equivalent, and also greater than 50% of <i>data element</i> 70A or, during 2007, it has two consecutive quarterly submissions of FSA009 showing <i>data element</i> 27A and <i>data element</i> 33A combined being greater than £50 million, or its currency equivalent, and also greater than 50% of <i>data element</i> 36A.		
Note 2	The annual report required from a <i>credit union</i> by SUP 16.12.5R must be made up for the same period as the audited accounts published by the <i>credit union</i> in accordance with section 3A of the Friendly and Industrial and Provident Societies Act 1968 (see CRED 14 Ann 1). CRED 14.10.10R (2)(a) states that the audited accounts referred to in SUP 16.12.5R are to be made up for the period beginning with the date of the <i>credit union's</i> registration or with the date to which the <i>credit union's</i> last annual accounts were made up, and ending on the <i>credit union's</i> most recent financial year end.		

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

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts				3 months (note 1) 7 months (note 2)
Annual accounts of the <i>mixed-activity holding company</i>				7 months
Solvency statement				3 months
CQ		1 month		

CY				7 months
FSA001		20 <i>business days</i>	45 <i>business days</i>	
FSA002		20 <i>business days</i>	45 <i>business days</i>	
FSA003	15 <i>business days</i>	20 <i>business days</i>	45 <i>business days</i>	
FSA004		20 <i>business days</i>	45 <i>business days</i>	
FSA005		20 <i>business days</i>	45 <i>business days</i>	
FSA006		20 <i>business days</i>		
FSA007				2 months
FSA008		20 <i>business days</i> (note 3) 45 <i>business days</i> (note 4)		
FSA010		15 <i>business days</i>		
FSA011		15 <i>business days</i>		
FSA012			30 <i>business days</i>	
FSA013		15 <i>business days</i>		
FSA014			30 <i>business days</i> (note 3); 45 <i>business days</i> (note 4)	
FSA016			30 <i>business days</i>	
FSA017		20 <i>business days</i>		
FSA018		45 <i>business days</i>		
FSA020			30 <i>business days</i>	
FSA021			30 <i>business days</i>	
FSA022			30 <i>business days</i>	
FSA023			30 <i>business days</i>	
FSA024			30 <i>business days</i>	
FSA025			30 <i>business days</i>	
FSA026			30 <i>business days</i>	
FSA028			30 <i>business days</i>	
Note 1	Applicable to <i>UK banks</i> and electronic money institutions.			
Note 2	Applicable to <i>non-EEA banks</i> .			
Note 3	Applicable to unconsolidated and solo consolidated reports			
Note 4	Applicable to <i>UK consolidation group reports</i>			

Regulated Activity Group 2.1

16.12.8 [to follow]

Regulated Activity Group 2.2

16.12.9 [to follow]

Regulated Activity Group 3

16.12.10 [to follow]

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

Description of data item	<i>Firms</i> prudential category and applicable data items (note 1)							
	<i>BIPRU firms</i>			<i>Firms</i> other than <i>BIPRU firms</i>				
	730K	125K and <i>UCITS investment firms</i>	50K	IPRU INV Chapter 3	IPRU INV Chapter 5	IPRU INV Chapter 9	IPRU INV Chapter 13	UPRU
Annual accounts	No standard format			[to follow]				
Annual accounts of the <i>mixed-activity holding company</i> (note 10)	No standard format							
Solvency statement	No standard format (note 11)							
Balance sheet	FSA001 (note 2)	FSA001 (note 2)	FSA001 (note 2)					
Income statement	FSA002 (note 2)	FSA002 (note 2)	FSA002 (note 2)					
Capital adequacy	FSA003 (note 2)	FSA003 (note 2)	FSA003 (note 2)					
Credit risk	FSA004 (notes 2, 3)	FSA004 (notes 2, 3)	FSA004 (notes 2, 3)					
Market risk	FSA005 (notes 2, 4)	FSA005 (notes 2, 4)	FSA005 (notes 2, 4)					
Market risk - supplementary	FSA006 (note 5)	FSA006 (note 5)	FSA006 (note 5)					
Operational risk	FSA007	FSA007 (notes 7)	FSA007 (notes 7)					

	(notes 2, 6, 7)	2, 6, 7)	2, 6, 7)	
Large exposures	FSA008 (note 2)	FSA008 (note 2)	FSA008 (note 2)	
UK integrated group large exposures	FSA018 (note 12)	FSA018 (note 12)	FSA018 (note 12)	
Solo consolidation data	FSA016	FSA016	FSA016	
Pillar 2 questionnaire	FSA019 (note 8)	FSA019 (note 8)	FSA019 (note 8)	
Non-EEA sub-group	FSA028 (note 9)	FSA028 (note 9)	FSA028 (note 9)	
Note 1	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in SUP 16 Ann 24R. Guidance notes for completion of the data items are contained in SUP 16 Ann 25G.			
Note 2	Firms that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.			
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 77A</i> in <i>data item FSA003</i> (or similar) is greater than £10 million, or its currency equivalent at the reporting date.</p>			
Note 4	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p>			

	In both cases, the threshold is exceeded if <i>data element</i> 93A in <i>data item</i> FSA003 (or similar) is greater than £50 million, or its currency equivalent at the reporting date.
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver under <i>GENPRU</i> 2.1.52R.
Note 6	This will not be applicable to <i>BIPRU limited activity firms</i> or <i>BIPRU limited licence firms</i> unless they have a waiver under <i>BIPRU</i> 6.1.2G.
Note 7	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach, or Advanced Modelling Approaches under <i>BIPRU</i> 7.
Note 8	Only applicable to <i>firms</i> that are: (a) subject to consolidated supervision under <i>BIPRU</i> 8, <u>except</u> those that are either included within the consolidated supervision of a group that includes a UK <i>credit institution</i> , or that have been granted an <i>investment firm consolidation waiver</i> ; (b) subject to consolidated supervision under <i>BIPRU</i> 8 that have been granted an <i>investment firm consolidation waiver</i> ; and (c) not subject to consolidated supervision under <i>BIPRU</i> 8. A <i>firm</i> under (a) should complete the report on the basis of its UK <i>consolidation group</i> . A <i>firm</i> under (b) or (c) should complete the report on the basis of its solo position.
Note 9	This will be applicable to firms that report ‘yes’ in data element 4A in FSA001 on the reporting date. Firms’ attention is drawn to <i>SUP</i> 16.3.25G regarding a single submission for all firms in the group.
Note 10	Only applicable to a <i>firm</i> whose ultimate <i>parent</i> is a <i>mixed activity holding company</i> .
Note 11	Only applicable to a firm that is a <i>sole trader</i> or a <i>partnership</i> , when the report must be submitted by each <i>partner</i> .
Note 12	Members of a UK <i>integrated group</i> should only submit this <i>data item</i> at the UK <i>integrated group</i> level. Firms’ attention is drawn to <i>SUP</i> 16.3.25G regarding a single submission for all <i>firms</i> in the group.

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

Data item	<i>BIPRU</i> 730K <i>firm</i>	<i>BIPRU</i> 125K <i>firm</i> and <i>UCITS</i> <i>investment</i> <i>firm</i>	<i>BIPRU</i> 50K <i>firm</i>	Consolidated <i>BIPRU</i> <i>investment</i> <i>firm</i>	<i>Firms</i> other than <i>BIPRU</i> <i>firms</i>
Annual accounts	Annually	Annually	Annually		[to follow]
Annual accounts of the <i>mixed-activity holding company</i>	Annually	Annually	Annually		

Solvency statement	Annually	Annually	Annually		
FSA001	Quarterly	Quarterly	Half yearly	Half yearly	
FSA002	Quarterly	Quarterly	Half yearly	Half yearly	
FSA003	Monthly	Quarterly	Half yearly	Half yearly	
FSA004	Quarterly	Quarterly	Half yearly	Half yearly	
FSA005	Quarterly	Quarterly	Half yearly	Quarterly	
FSA006	Quarterly	Quarterly	Quarterly	Quarterly	
FSA007	Annual	Annual	Annual	Annual	
FSA008	Quarterly	Quarterly	Quarterly	Quarterly	
FSA016	Half yearly	Half yearly	Half yearly		
FSA018	Quarterly	Quarterly	Quarterly		
FSA019	Annually	Annually	Annually	Annually	
FSA028	Half yearly	Half yearly	Half yearly		

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

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts				80 <i>business days</i>
Annual accounts of the <i>mixed-activity holding company</i>				7 months
Solvency statement				3 months
FSA001		20 <i>business days</i>	30 <i>business days</i> (note 1) 45 <i>business days</i> (note 2)	
FSA002		20 <i>business days</i>	30 <i>business days</i> (note 1) 45 <i>business days</i> (note 2)	
FSA003	15 <i>business days</i>	20 <i>business days</i>	30 <i>business days</i> (note 1) 45 <i>business days</i> (note 2)	
FSA004		20 <i>business days</i>	30 <i>business days</i> (note 1) 45 <i>business days</i> (note 2)	
FSA005		20 <i>business days</i>	30 <i>business days</i> (note 1) 45 <i>business days</i> (note 2)	
FSA006		20 <i>business days</i>		

FSA007				2 months
FSA008		20 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)		
FSA016			30 <i>business days</i>	
FSA018		45 <i>business days</i>		
FSA019				2 months
FSA028			30 <i>business days</i>	
Note 1	For unconsolidated and solo-consolidated reports.			
Note 2	For <i>UK consolidation group</i> reports.			

Regulated Activity Group 4

16.12.14 [to follow]

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

Description of data item	<i>Firms prudential category and applicable data items (note 1)</i>							
	<i>BIPRU</i>			<i>Firms other than BIPRU firms</i>				
	730K	125K and <i>UCITS</i> <i>investment</i> <i>firms</i>	50K	IPRU INV Chapter 3	IPRU INV Chapter 5	IPRU INV Chapter 9	IPRU INV Chapter 13	UPRU
Annual accounts	No standard format			[to follow]				
Annual accounts of the <i>mixed-activity holding company</i> (note 10)	No standard format							
Solvency statement (note 11)	No standard format							
Balance sheet	FSA00 1 (note 2)	FSA00 1 (note 2)	FSA00 1 (note 2)					
Income statement	FSA00 2 (note 2)	FSA00 2 (note 2)	FSA00 2 (note 2)					
Capital adequacy	FSA00 3 (note 2)	FSA00 3 (note 2)	FSA00 3 (note 2)					
Credit risk	FSA00	FSA00	FSA00					

	4 (notes 2, 3)	4 (notes 2, 3)	4 (notes 2, 3)
Market risk	FSA00 5 (notes 2, 4)	FSA00 5 (notes 2, 4)	FSA00 5 (notes 2, 4)
Market risk - supplementa ry	FSA00 6 (note 5)	FSA00 6 (note 5)	FSA00 6 (note 5)
Operational risk	FSA00 7 (notes 2, 6, 7)	FSA00 7 (notes 2, 6, 7)	FSA00 7 (notes 2, 6, 7)
Large exposures	FSA00 8 (note 2)	FSA00 8 (note 2)	FSA00 8 (note 2)
UK integrated group large exposures	FSA01 8 (note 12)	FSA01 8 (note 12)	FSA01 8 (note 12)
Solo consolidatio n data	FSA01 6	FSA01 6	FSA01 6
Pillar 2 questionnair e	FSA01 9 (note 8)	FSA01 9 (note 8)	FSA01 9 (note 8)
Non-EEA sub-group	FSA02 8 (note 9)	FSA02 8 (note 9)	FSA02 8 (note 9)
Note 1:	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in SUP 16 Ann 24R. Guidance notes for completion of the data items are contained in SUP 16 Ann 25G.		
Note 2	Firms that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.		
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two quarterly submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two quarterly submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the FSA has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 77A</i> in <i>data item</i> FSA003 (or similar) is greater than £10 million, or its currency equivalent at the reporting date.</p>		
Note 4	This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i> ,		

	<p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the FSA has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 93A</i> in <i>data item FSA003</i> (or similar) is greater than £50 million, or its currency equivalent at the reporting date.</p>
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver under <i>GENPRU 2.1.52R</i> .
Note 6	This will not be applicable to <i>BIPRU limited activity firms</i> or <i>BIPRU limited licence firms</i> unless they have a waiver under <i>BIPRU 6.1.2G</i> .
Note 7	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach, or Advanced Modelling Approaches under <i>BIPRU 7</i> .
Note 8	<p>Only applicable to <i>firms</i> that are:</p> <p>(a) subject to consolidated supervision under <i>BIPRU 8</i>, <u>except</u> those that are either included within the consolidated supervision of a group that includes a UK <i>credit institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>firm</i> under (a) should complete the report on the basis of its UK <i>consolidation group</i>. A <i>firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>
Note 9	This will be applicable to firms that report ‘yes’ in data element 4A in FSA001 on the reporting date. Firms’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all firms in the group.
Note 10	Only applicable to a <i>firm</i> whose ultimate <i>parent</i> is a <i>mixed activity holding company</i> .
Note 11	Only applicable to a firm that is a <i>sole trader</i> or a <i>partnership</i> , when the report must be submitted by each <i>partner</i> .
Note 12	Members of a UK <i>integrated group</i> should only submit this <i>data item</i> at the UK <i>integrated group</i> level. Firms’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .

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.

Data item	Firms' prudential category				
	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm and UCITS investment firm</i>	<i>BIPRU 50K firm</i>	Consolidated <i>BIPRU investment firm</i>	<i>Firms other than BIPRU firms</i>
Annual	Annually	Annually	Annually		[to follow]

accounts					
Annual accounts of the <i>mixed-activity holding company</i>	Annually	Annually	Annually		
Solvency statement	Annually	Annually	Annually		
FSA001	Quarterly	Quarterly	Half yearly	Half yearly	
FSA002	Quarterly	Quarterly	Half yearly	Half yearly	
FSA003	Monthly	Quarterly	Half yearly	Half yearly	
FSA004	Quarterly	Quarterly	Half yearly	Half yearly	
FSA005	Quarterly	Quarterly	Half yearly	Half yearly	
FSA006	Quarterly	Quarterly	Half yearly	Half yearly	
FSA007	Annually	Annually	Annually	Annually	
FSA008	Quarterly	Quarterly	Quarterly	Quarterly	
FSA016	Half yearly	Half yearly	Half yearly		
FSA018	Quarterly	Quarterly	Quarterly		
FSA019	Annually	Annually	Annually	Annually	
FSA028	Half yearly	Half yearly	Half yearly		

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

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts				3 months (note 1)
Annual accounts of the <i>mixed-activity holding company</i>				7 months
Solvency statement				3 months
FSA001		20 <i>business days</i>	30 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)	
FSA002		20 <i>business days</i>	30 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)	
FSA003	15 <i>business days</i>	20 <i>business days</i>	30 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)	

FSA004		20 <i>business days</i>	30 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)	
FSA005		20 <i>business days</i>	30 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)	
FSA006		20 <i>business days</i>		
FSA007				2 months
FSA008		20 <i>business days</i> (note 2); 45 <i>business days</i> (note 3)		
FSA016			30 <i>business days</i>	
FSA018		45 <i>business days</i>		
FSA019				2 months
FSA028			30 <i>business days</i>	
Note 1	<i>BIPRU investment firms</i> – 3 months:			
Note 2	For unconsolidated and solo-consolidated reports.			
Note 3	For <i>UK consolidation group</i> reports.			

Regulated Activity Group 5

16.12.18 [to follow]

Regulated Activity Group 6

16.12.19 [To follow]

16.12.20 [To follow]

16.12.21 [To follow]

Regulated Activity Group 7

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

Description of <i>Data item</i>	Firm 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>	IPRU INV Chapter 13 firms carrying out European – wide activities under MiFID	IPRU INV Chapter 13 firms not carrying out European-wide activities under MiFID
Annual accounts	No standard format			[to follow]	
Annual accounts of the <i>mixed-activity holding company</i> (note 10)	No standard format				
Solvency statement	No standard format (note 11)				
Balance Sheet	FSA001 (note 2)	FSA001 (note 2)	FSA001 (note 2)		
Income Statement	FSA002 (note 2)	FSA002 (note 2)	FSA002 (note 2)		
Capital Adequacy	FSA003 (note 2)	FSA003 (note 2)	FSA003 (note 2)		
Credit risk	FSA004 (notes 2, 3)	FSA004 (notes 2, 3)	FSA004 (notes 2, 3)		
Market risk	FSA005 (notes 2, 4)	FSA005 (notes 2, 4)	FSA005 (notes 2, 4)		
Market risk - supplementary	FSA006 (note 5)	FSA006 (note 5)	FSA006 (note 5)		
Operational risk	FSA007 (notes 2, 6, 7)	FSA007 (notes 2, 6, 7)	FSA007 (notes 2, 6, 7)		
Large exposures	FSA008 (note 2)	FSA008 (note 2)	FSA008 (note 2)		
UK integrated group large exposures	FSA018 (note 12)	FSA018 (note 12)	FSA018 (note 12)		
Solo consolidation data	FSA016	FSA016	FSA016		
Pillar 2 questionnaire	FSA019 (note 8)	FSA019 (note 8)	FSA019 (note 8)		
Non-EEA sub-group	FSA028 (note 9)	FSA028 (note 9)	FSA028 (note 9)		
Professional indemnity insurance	Section E RMAR	Section E RMAR	Section E RMAR		
Threshold	Section F	Section F	Section F		

Conditions	RMAR	RMAR	RMAR
Training and Competence	Section G RMAR	Section G RMAR	Section G RMAR
COB data	Section H RMAR	Section H RMAR	Section H RMAR
Supplementary product sales data	Section I RMAR	Section I RMAR	Section I RMAR
Fees and levies	Section J RMAR	Section J RMAR	Section J RMAR
Note 1	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in SUP 16 Ann 24R. Guidance notes for completion of the data items are contained in SUP 16 Ann 25G.		
Note 2	Firms that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.		
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 77A</i> in <i>data item FSA003</i> (or similar) is greater than £10 million, or its currency equivalent at the reporting date.</p>		
Note 4	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 93A</i> in <i>data item FSA003</i> (or similar) is greater than £50 million, or its currency equivalent at the reporting date.</p>		
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver under GENPRU 2.1.52R.		
Note 6	This will not be applicable to <i>BIPRU limited activity firms</i> or <i>BIPRU limited licence firms</i> unless they have a waiver under BIPRU 6.1.2G.		
Note 7	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach, or Advanced Modelling Approaches under BIPRU 7.		
Note 8	<p>Only applicable to <i>firms</i> that are:</p> <p>(a) subject to consolidated supervision under BIPRU 8, <u>except</u> those that are either included within the consolidated supervision of a group that includes a <i>UK credit</i></p>		

	<p><i>institution</i>, or that have been granted an <i>investment firm consolidation waiver</i>;</p> <p>(b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i>; and</p> <p>(c) not subject to consolidated supervision under <i>BIPRU 8</i>.</p> <p>A <i>firm</i> under (a) should complete the report on the basis of its <i>UK consolidation group</i>. A <i>firm</i> under (b) or (c) should complete the report on the basis of its solo position.</p>
Note 9	This will be applicable to firms that report ‘yes’ in data element 4A in FSA001 on the reporting date. Firms’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all firms in the group.
Note 10	Only applicable to a <i>firm</i> whose ultimate <i>parent</i> is a <i>mixed activity holding company</i> .
Note 11	Only applicable to a firm that is a <i>sole trader</i> or a <i>partnership</i> , when the report must be submitted by each <i>partner</i> .
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. <i>Firms</i> ’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .

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

<i>Data item</i>	Frequency				
	Unconsolidated <i>BIPRU investment firm</i>	Solo consolidated <i>BIPRU investment firm</i>	Consolidated <i>BIPRU investment firm</i>	Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million
Annual accounts	No standard format			[to follow]	
Annual accounts of the <i>mixed-activity holding company</i>	No standard format				
Solvency statement	No standard format				
FSA001	Quarterly or half yearly (note 1)	Quarterly or half yearly (note 1)	Half yearly		
FSA002	Quarterly or half yearly (Note 1)	Quarterly or half yearly (note 1)	Half yearly		
FSA003	Monthly, quarterly or	Monthly, quarterly or	Half yearly		

	half yearly (note 2)	half yearly (note 2)	
FSA004	Quarterly or half yearly (note 1)	Quarterly or half yearly (note 1)	Half yearly
FSA005	Quarterly or half yearly (note 1)	Quarterly or half yearly (note 1)	Half yearly
FSA006	Quarterly	Quarterly	Quarterly
FSA007	Annually	Annually	Annually
FSA008	Quarterly	Quarterly	Quarterly
FSA016		Half yearly	
FSA018	Quarterly	Quarterly	Quarterly
FSA019	Annually	Annually	Annually
FSA028	Half yearly	Half yearly	
Section E RMAR	Half yearly	Half yearly	Half yearly
Section F RMAR	Half yearly	Half yearly	Half yearly
Section G RMAR	Half yearly	Half yearly	Half yearly
Section H RMAR	Half yearly	Half yearly	Half yearly
Section I RMAR	Half yearly	Half yearly	Half yearly
Section J RMAR	Annually	Annually	Annually
Note 1:	<i>BIPRU 730K firms</i> and <i>BIPRU 125 K firms</i> – quarterly; <i>BIPRU 50K firms</i> – half yearly.		
Note 2:	<i>BIPRU 730K firms</i> – monthly; <i>BIPRU 125K firms</i> – quarterly; <i>BIPRU 50K firms</i> – half yearly.		

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

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts				3 months
Annual accounts of the <i>mixed-activity holding company</i>				7 months
Solvency statement				3 months

FSA001		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA002		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA003	15 <i>business days</i>	20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA004		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA005		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA006		20 <i>business days</i>		
FSA007				2 months
FSA008		20 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)		
FSA016			30 <i>business days</i>	
FSA018		45 <i>business days</i>		
FSA019				2 months
FSA028			30 <i>business days</i>	
FSA031		20 <i>business days</i>	20 <i>business days</i>	
Section E RMAR			30 <i>business days</i>	
Section F RMAR			30 <i>business days</i>	
Section G RMAR			30 <i>business days</i>	
Section H RMAR			30 <i>business days</i>	
Section I RMAR			30 <i>business days</i>	
Section J RMAR				30 <i>business days</i>
Note 1	For unconsolidated and solo consolidated reports			
Note 2	For <i>UK consolidation group</i> reports			

Regulated Activity Group 8

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

table below:

Description of data item	<i>Firms prudential category and applicable data item (note 1)</i>							
	<i>BIPRU</i>			<i>Firms other than BIPRU firms</i>				
	730K	125K	50K	IPRU INV Chapter 3	IPRU INV Chapter 5	IPRU INV Chapter 9	IPRU INV Chapter 13	UPRU
Annual accounts	No standard format			[to follow]				
Annual accounts of the <i>mixed-activity holding company</i> (note 10)	No standard format							
Solvency statement (note 11)	No standard format							
Balance sheet	FSA00 1 (note 2)	FSA00 1 (note 2)	FSA00 1 (note 2)					
Income statement	FSA00 2 (note 2)	FSA00 2 (note 2)	FSA00 2 (note 2)					
Capital adequacy	FSA00 3 (note 2)	FSA00 3 (note 2)	FSA00 3 (note 2)					
Credit risk	FSA00 4 (note 2, 3)	FSA00 4 (note 2, 3)	FSA00 4 (note 2, 3)					
Market risk	FSA00 5 (notes 2, 4)	FSA00 5 (notes 2, 4)	FSA00 5 (notes 2, 4)					
Market risk - supplementary	FSA00 6 (note 5)	FSA00 6 (note 5)	FSA00 6 (note 5)					
Operational risk	FSA00 7 (notes 2, 6, 7)	FSA00 7 (notes 2, 6, 7)	FSA00 7 (notes 2, 6, 7)					
Large exposures	FSA00 8 (note 2)	FSA00 8 (note 2)	FSA00 8 (note 2)					
UK Integrated group large exposures	FSA01 8 (note 12)	FSA01 8 (note 12)	FSA01 8 (note 12)					

Solo consolidation data	FSA016	FSA016	FSA016
Pillar 2 questionnaire	FSA019 (note 8)	FSA019 (note 8)	FSA019 (note 8)
Non-EEA sub-group	FSA028 (note 9)	FSA028 (note 9)	FSA028 (note 9)
Note 1:	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in SUP 16 Ann 24R. Guidance notes for completion of the data items are contained in SUP 16 Ann 25G.		
Note 2	Firms that are members of a <i>UK consolidation group</i> subject to the capital resources requirement at stages 2, 3 or 4 of BIPRU 8 Annex 5R are also required to submit this report on a <i>UK consolidation group</i> basis.		
Note 3	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 77A</i> in <i>data item FSA003</i> (or similar) is greater than £10 million, or its currency equivalent at the reporting date.</p>		
Note 4	<p>This is only applicable to a <i>firm</i> where, at the annual review of this requirement, following its <i>accounting reference date</i>,</p> <p>(a) for a <i>firm</i> that was reporting this <i>data item</i> or similar in the previous year, one or both of the last two submissions in the previous year show that the threshold was exceeded; or</p> <p>(b) for a <i>firm</i> that was not reporting this <i>data item</i> or similar in the previous year, both of the last two submissions in the previous year show that the threshold was exceeded;</p> <p>and in either case the <i>FSA</i> has notified the <i>firm</i> that it is required to submit the data item in accordance with the above.</p> <p>In both cases, the threshold is exceeded if <i>data element 93A</i> in <i>data item FSA003</i> (or similar) is greater than £50 million, or its currency equivalent at the reporting date.</p>		
Note 5	Only applicable to <i>firms</i> with a CAD2 waiver under GENPRU 2.1.52R.		
Note 6	This will not be applicable to <i>BIPRU limited activity firms</i> or <i>BIPRU limited licence firms</i> unless they have a waiver under BIPRU 6.1.2G.		
Note 7	This is only applicable to a <i>firm</i> that has adopted, in whole or in part, either the Standardised Approach, Alternative Standardised Approach, or Advanced Modelling Approaches under BIPRU 7		
Note 8	<p>Only applicable to <i>firms</i> that are:</p> <p>(a) subject to consolidated supervision under BIPRU 8, <u>except</u> those that are either included within the consolidated supervision of a group that includes a <i>UK credit institution</i>, or that have been granted an <i>investment firm</i></p>		

	<i>consolidation waiver</i> ; (b) subject to consolidated supervision under <i>BIPRU 8</i> that have been granted an <i>investment firm consolidation waiver</i> ; and (c) not subject to consolidated supervision under <i>BIPRU 8</i> . A <i>firm</i> under (a) should complete the report on the basis of its <i>UK consolidation group</i> . A <i>firm</i> under (b) or (c) should complete the report on the basis of its solo position.
Note 9	This will be applicable to firms that report ‘yes’ in data element 4A in FSA001 on the reporting date. Firms’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all firms in the group.
Note 10	Only applicable to a <i>firm</i> whose ultimate <i>parent</i> is a <i>mixed activity holding company</i> .
Note 11	Only applicable to a firm that is a <i>sole trader</i> or a <i>partnership</i> , when the report must be submitted by each <i>partner</i> .
Note 12	Members of a <i>UK integrated group</i> should only submit this <i>data item</i> at the <i>UK integrated group</i> level. Firms’ attention is drawn to <i>SUP 16.3.25G</i> regarding a single submission for all <i>firms</i> in the <i>group</i> .

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

	<i>BIPRU 730K firm</i>	<i>BIPRU 125K firm</i>	<i>BIPRU 50K firm</i>	<i>Consolidated BIPRU investment firm</i>	<i>Firms other than BIPRU firms</i>
Annual accounts	Annually	Annually	Annually		[to follow]
Annual accounts of the <i>mixed-activity holding company</i>	Annually	Annually	Annually	Annually	
Solvency statement	Annually	Annually	Annually		
FSA001	Quarterly	Quarterly	Half yearly	Half yearly	
FSA002	Quarterly	Quarterly	Half yearly	Half yearly	
FSA003	Monthly	Quarterly	Half yearly	Half yearly	
FSA004	Quarterly	Quarterly	Half yearly	Half yearly	
FSA005	Quarterly	Quarterly	Half yearly	Quarterly	
FSA006	Quarterly	Quarterly	Quarterly		
FSA007	Annually	Annually	Annually	Annually	
FSA008	Quarterly	Quarterly	Quarterly	Quarterly	
FSA016	Half yearly	Half yearly	Half yearly		
FSA018	Quarterly	Quarterly	Quarterly		
FSA019	Annually	Annually	Annually	Annually	
FSA028	Half yearly	Half yearly	Half yearly		

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

<i>Data item</i>	Monthly submission	Quarterly submission	Half yearly submission	Annual submission
Annual accounts				80 <i>business days</i>
Annual accounts of the <i>mixed-activity holding company</i>				As soon as available after the year end
Solvency statement				3 months
FSA001		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA002		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA003	15 <i>business days</i>	20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA004		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA005		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA006		20 <i>business days</i>	30 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)	
FSA007				2 months
FSA008		20 <i>business days</i> (note 1); 45 <i>business days</i> (note 2)		
FSA016			30 <i>business days</i>	
FSA018		45 <i>business days</i>		
FSA019				2 months
FSA028			30 <i>business days</i>	
Note 1	For unconsolidated and solo consolidated reports.			
Note 2	For <i>UK consolidation group</i> reports			

Regulated Activity Group 9

16.12.28 [to follow]

Regulated Activity Group 10

16.12.29 [to follow]

16.12.30 [to follow]

Authorised professional firms

16.12.31 [to follow]

Financial conglomerates

- 16.12.32 R (1) A *firm* that is a member of a *financial conglomerate* must submit financial reports to the *FSA* in accordance with the table in *SUP* 16.12.33R if:
- (a) it is at the head of an *FSA regulated EEA financial conglomerate*; or
 - (b) its *Part IV permission* contains a relevant *requirement*.
- (2) In (1)(b), a relevant *requirement* is one which:
- (a) applies *SUP* 16.12.33R to the *firm*; or
 - (b) applies *SUP* 16.12.33R to the *firm* unless the *mixed financial holding company* of the *financial conglomerate* to which the *firm* belongs submits the report required under this *rule* (as if the *rule* applied to it).
- 16.12.33 R Financial reports from a member of a financial conglomerate (see *SUP* 16.12.32R)

Content of Report	Form (Note 1)	Frequency	Due Date
Calculation of supplementary capital adequacy requirements in accordance	Note 2	Note 5	Note 5

with one of the four technical calculation methods			
Identification of significant <i>risk concentration</i> levels	Note 3	Yearly	4 months after year end
Identification of significant <i>intra-group transactions</i>	Note 4	Yearly	4 months after year end
Report on compliance with PRU 8.4.35R <i>GENPRU</i> 3.1.[35]R where it applies	Note 6	Note 5	Note 5
Note 1	When giving the report required, a <i>firm</i> must use the form indicated, if any.		
Note 2	<p>If Part 1 of <i>GENPRU</i> 3 Annex 1R (method 1), Part 2 of <i>GENPRU</i> 3 Annex 1R (method 2), or Part 3 of <i>GENPRU</i> 3 Annex 1R (method 3) applies, there is no specific form. Adequate information must be provided, and each <i>financial conglomerate</i> for which the <i>FSA</i> is the <i>co-ordinator</i> must discuss with the <i>FSA</i> how to do this.</p> <p>If Part 4 of <i>GENPRU</i> 3 Annex 1R applies (method 4):</p> <p>(1) a <i>banking / investment conglomerate</i> must use FSA003; and</p> <p>(2) an <i>insurance conglomerate</i> must use:</p> <p>(a) (where <i>SUP</i> 16.12.32(1)(a) applies), Forms 1, 2 and 3 in Appendix 9.1 of <i>IPRU(INS)</i> prepared in accordance with <i>IPRU (INS)</i> 9.35(1); or</p> <p>(b) (in any other case), the Insurance Group Capital Adequacy Reporting Form (Form 95) in Appendix 9.9 of <i>IPRU(INS)</i></p> <p>For the purposes of (b), <i>rules</i> 9.40(1), 9.40(1A), 9.40(3) and 9.40(4) of <i>IPRU(INS)</i> apply as they would if the <i>insurance conglomerate</i> were an <i>insurance group</i>.</p>		
Note 3	<p>Rather than specifying a standard format for each <i>financial conglomerate</i> to use, each <i>financial conglomerate</i> for which the <i>FSA</i> is the <i>co-ordinator</i> must discuss with the <i>FSA</i> the form of the information to be reported. This should mean that usual information management systems of the <i>financial conglomerate</i> can be used to the extent possible to generate and analyse the information required.</p> <p>When reviewing the <i>risk concentration</i> levels, the <i>FSA</i> will in particular monitor the possible risk of contagion in the <i>financial conglomerate</i>, the risk of a conflict of interests, the risk of circumvention of sectoral <i>rules</i>, and the level or volume of risks.</p>		
Note 4	<p>For the purposes of this reporting requirement, an <i>intra-group transaction</i> will be presumed to be significant if its amount exceeds 5% of the total amount of capital adequacy requirements at the level of the <i>financial conglomerate</i>.</p> <p>Rather than specifying a standard format for each <i>financial conglomerate</i> to use, each <i>financial conglomerate</i> for which the <i>FSA</i> is the <i>co-ordinator</i> will need to discuss with the <i>FSA</i> the form of the information to be reported. This should mean that usual information management systems of the <i>financial conglomerate</i> can be used to the extent possible to generate and analyse the information required.</p> <p>When reviewing the <i>intra-group transactions</i>, the <i>FSA</i> will in particular monitor the possible risk of contagion in the <i>financial conglomerate</i>, the risk of a conflict of interests, the risk of circumvention of <i>sectoral rules</i>, and the level or volume of risks.</p>		
Note 5	The frequency and due date will be as follows:		

	<p>(1) <i>banking / investment conglomerate</i>: frequency is half-yearly with due date 45 <i>business days</i> after period end</p> <p>(2) <i>insurance conglomerate</i>: frequency is yearly with due date four months after period end for the capital adequacy return and three months after period end for the report on compliance with <i>GENPRU</i> 3.1.[35]R where it applies.</p>
Note 6	Adequate information must be added as a separate item to the relevant form for sectoral reporting.

Part 5

Amendments to SUP 16 Annexes

SUP 16 Ann 2G

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Large Exposures (Form LE3)

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Large Exposures Capital Base (LECB)

...

... Thereafter, instead of the LECB, firms should report, in its place, the figure of capital resources, calculated in accordance with *BIPRU* 10.5.23R, and as reported to the FSA as data element 22A of FSA009, for the same reporting date ~~preceding the current reporting date~~. In that way, the capital resources figure will be continually updated. ~~In the case of reports on a consolidated basis, the capital resources figure will only change half yearly.~~ References to LECB should be regarded as referring to this capital resources figure once firms are reporting on this basis.

...

... Thereafter, instead of that adjusted capital base, firms should report, in its place, the figure of capital resources, calculated in accordance with *BIPRU* 10.5.34R, and reported to the FSA as data element 22A of FSA009, for the same reporting date ~~preceding the current reporting date~~.

...

SUP 16 Ann 4G

...

Building society; quarterly statement QFS1

...

Section L: Exposure analysis: Large exposures – Group

...

1 Basis for reporting Large Exposures on Table L

...

(ii) ...

... Thereafter, firms should instead use the figure of capital resources for the group, calculated in accordance with *BIPRU* 10.5.23R, and reported to the FSA as data element 24A of FSA009 for the same reporting date ~~preceding the current reporting date~~. ...

...

SUP 16 Annex 5R

QUARTERLY FINANCIAL DETAILS

QFS5

...

4. LARGE EXPOSURES (*ISD Firms only*)

Provide details of all Large Exposures outstanding at the end of the period (73)

...

***... Thereafter, instead of the own funds figure, firms should use the figure of capital resources, calculated in accordance with *BIPRU* 10.5.23R and reported to the FSA as data element 22A in FSA009 for the same reporting date ~~preceding the current reporting date~~.

SUP 16 Ann 11G

...

SUP 16 Ann 11G section 4

Guidance on the completion of LEM Forms for securities and futures firms which are ISD firms

I Summary of reporting requirements

(1) An exposure

...

... Thereafter, instead of the own funds figure (or financial resources and own funds figures), firms should use the figure of capital resources, calculated in accordance with *BIPRU* 10.5.23R, and reported to the FSA as data element 22A of FSA009 for the same reporting date ~~preceding the current reporting date~~. In that way, the capital resources figure will be continually updated. ~~In the case of reports on a consolidated basis, the capital resources figure will only change half yearly.~~ References to own funds, for large exposures purposes, should be regarded as referring to this capital resources figure once firms are reporting on this basis.

...

II The reporting form (LEM) – General, coverage and layout

General

...

Coverage and Layout of Forms LEM 1 and 2

...

... Thereafter, the figure of own funds should be the figure of capital resources, calculated in accordance with *BIPRU* 10.5.23R, and reported to the FSA as data element 22A of FSA009 for the same reporting date ~~preceding the current reporting date~~. The figure of financial resources should then be blank.

...

SUP 16 Annex 16R

Financial returns - UCITS Management Companies

UQFS 5

3. LARGE EXPOSURES (*UCITS Investment Firms only*)

Provide details of all Large Exposures outstanding at the end of the period (72)

...

***... Thereafter, instead of the own funds figure, firms should use the figure of capital resources calculated in accordance with *BIPRU* 10.5.23R and reported to the FSA as data element 22A in FSA009 for the same reporting date ~~preceding the current reporting date~~.

SUP16 Ann 18BG

Notes for completion of the **Retail Mediation Activities Return ('RMAR')** **RMAR**

...

Section D3: ISD Personal investment firms

This section will no longer be applicable for reporting dates after 31 December 2007. Until then, firms should complete this section in accordance with the guidance given below.

...

Section D4: CAD13 quarterly financial resources (*ISD personal investment firms*)

This section will no longer be applicable after 31 December 2007. Until then, firms should complete this section in accordance with the guidance given below.

...

Section D5: reportable *Large Exposures* (*ISD personal investment firms*)

This section will no longer be applicable after 31 December 2007. Until then, firms should complete this section in accordance with the guidance given below.

...

... Thereafter, it should use the figure of capital resources, calculated in accordance with *BIPRU* 10.5.23R, and reported to the FSA as data element 22A of FSA009 for the same reporting date ~~preceding the current reporting date~~. References to own funds, for large exposures purposes, should be regarded as referring to this capital resources figure once firms are reporting on this basis.

Part 6

SUP 16 Annex 24 R

All of the text in this section is new and is not underlined.

FSA001

Balance sheet

1 Is this report on behalf of a UK consolidation group? A B
Yes/No

2 If yes, please list the FSA firm reference numbers of the other firms in the consolidation group.

Index number	FSA FRN
1	
...	
n	

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

4 If no (to data element 1), are you a member of a non-EEA sub-group? (If you answer yes, you are also required to report FSA028.) Yes/No

Assets

	A	B
	Trading book	Non-trading book
5 Cash and balances at central banks (excludes client money)	<input type="text"/>	<input type="text"/>
6 Credit items in the course of collection from banks	<input type="text"/>	<input type="text"/>
7 Treasury bills and other eligible bills	<input type="text"/>	<input type="text"/>
8 Deposits with, and loans to, credit institutions	<input type="text"/>	<input type="text"/>
9 Loans and advances to customers	<input type="text"/>	<input type="text"/>
10 Debt securities	<input type="text"/>	<input type="text"/>
11 Equity shares	<input type="text"/>	<input type="text"/>
12 Investment in group undertakings	<input type="text"/>	<input type="text"/>
13 Reverse repurchase agreements and cash collateral on securities borrowed	<input type="text"/>	<input type="text"/>
14 Derivatives	<input type="text"/>	<input type="text"/>
15 Goodwill	<input type="text"/>	<input type="text"/>
16 Other intangible assets	<input type="text"/>	<input type="text"/>
17 Tangible fixed assets	<input type="text"/>	<input type="text"/>
18 Prepayments and accrued income	<input type="text"/>	<input type="text"/>
19 Other assets	<input type="text"/>	<input type="text"/>
20 Total assets	<input type="text"/>	<input type="text"/>

(both trading and non-trading)

Liabilities

	A
21 Own bank notes issued	<input type="text"/>
22 Items in the course of collection due to other banks	<input type="text"/>
23 Deposits from banks and building societies, including overdrafts and loans from them	<input type="text"/>
24 Customer accounts	<input type="text"/>
25 of which Retail	<input type="text"/>
26 E-money	<input type="text"/>
27 Corporate	<input type="text"/>
28 Intra-group	<input type="text"/>
29 Other	<input type="text"/>
30 Trading liabilities	<input type="text"/>
31 Debt securities in issue, excluding covered bonds	<input type="text"/>
32 Covered bonds	<input type="text"/>
33 Derivatives	<input type="text"/>
34 Liabilities in respect of sale and repurchase agreements, and cash collateral received for securities lent	<input type="text"/>
35 Retirement benefit liabilities	<input type="text"/>
36 Taxation liabilities	<input type="text"/>
37 Provisions	<input type="text"/>

38	Subordinated liabilities	
39	Accruals and deferred income	
40	Other liabilities	
41	Subtotal	
42	Called up share capital, including partnership, LLP and sole trader capital	
43	Reserves	
44	Minority interests	
45	Total liabilities and equity	

Memorandum items

Derivatives

	Notional contract amount	Reporting date value	
		Assets	Liabilities
	A	B	C
46	Foreign exchange		
47	Interest rate		
48	Credit derivatives		
49	Equity and stock index		
50	Commodity		
51	Other		
52	Total		
53	Total after accounting netting		

Other items

54	Direct credit substitutes	
55	Transaction related contingents	
56	Trade-related contingents	
57	Asset sales with recourse	
58	Forward asset purchases	
59	Forward forward deposits placed	
60	Uncalled partly-paid shares and securities	
61	NIFs and RUFs	
62	Endorsement of bills	
63	Other commitments	
64	Client Money	
65	Number of customers	

FSA002

Income statement

	A Of which Trading book	B Total
1 Financial & operating income - total		
2 Interest income		
3 <i>of which</i> on retail secured loans		
4 on retail unsecured loans (including bank deposits)		
5 on card accounts		
6 other		
7 Fee and commission income		
8 <i>of which</i> Gross commission and brokerage		
9 Performance fees		
10 Investment management fees		
11 Investment advisory fees		
12 Corporate finance		
13 UCITS management fees		
14 Other fee and commission income		
15 Trading income (losses)		
16 <i>of which</i> on trading investments		
17 charges on UCITS sales / redemptions		
18 on foreign exchange		
19 other trading income		
20 Gains (losses) arising from non-trading instruments		
21 Realised gains (losses) on financial assets & liabilities (other than HFT and FVTPL)		
22 Dividend income		
23 Other operating income		
24 Gains (losses) on disposals of HFS non-current assets & discontinued operations		
25 Financial & operating charges		
26 Interest paid		
27 <i>of which</i> on bank and building society deposits		
28 on retail deposits		
29 on corporate deposits		
30 on intra-group deposits		
31 on other deposits		
32 Fee and commission expense		
33 Other operating expenses		
34 Other costs		
35 Staff expenses		
36 <i>of which</i> staff costs (ie non-discretionary)		
37 charges for discretionary staff costs		
38 General administrative expenses		
39 Depreciation & amortisation		
40 Impairment/Provisions		
41 Other charges		
42 Share of profit (losses) of associates		
43 Exceptional items		

FSA002 continued

44 **Profit (loss) before tax**

--	--

45 Tax expense (income)

--

46 **Net profit (loss)**

--

Memorandum items

47 Dividends paid during year

--

48 **Give details here of exceptional items**

--

FSA003

Capital adequacy

The firm completing this is subject to the capital rules for (tick one only):

- 1 A UK bank or a building society
- 2 A full scope BIPRU investment firm
- 3 A BIPRU limited activity firm
- 4 A BIPRU limited licence firm, including a UCITS investment firm

- 5 If you are a full scope BIPRU investment firm, do you meet the conditions in BIPRU TP 12.1R?

If you are a BIPRU investment firm, are you a:

- 6 BIPRU 730K firm
- 7 BIPRU 125K firm (excluding UCITS investment firms)
- 8 UCITS investment firm
- 9 BIPRU 50K firm
- 10 Do you have an investment firm consolidation waiver under BIPRU 8.4?
- 11 Have you notified the FSA, at least one month in advance of the date of this report, that you intend to deduct illiquid assets?

- 12 Basis of reporting
 Unconsolidated/Solo-consolidated/Consolidated

If consolidated, please complete data elements 13 and 14, otherwise go straight to data element 15.

- 13 For consolidated reporting, provide
 Group reference Group name

- 14 For consolidated reporting, provide details of all other FSA authorised firms included in this consolidated report.

	A	B
FRN		Name

A	B
Capital resources for all other purposes	Capital resources omitting Stage C

- | 15 | Total capital after deductions | <input type="text"/> |
|----|--|----------------------|
| 16 | Total tier one capital after deductions | <input type="text"/> |
| 17 | Core tier one capital | <input type="text"/> |
| 18 | Permanent share capital | <input type="text"/> |
| 19 | Profit and loss account and other reserves | <input type="text"/> |
| 20 | Interim net losses | <input type="text"/> |
| 21 | Eligible partnership, LLP or sole trader capital | <input type="text"/> |
| 22 | Share premium account | <input type="text"/> |
| 23 | Externally verified interim net profits | <input type="text"/> |
| 24 | Other tier one capital | <input type="text"/> |
| 25 | Perpetual non-cumulative preference shares subject to limit | <input type="text"/> |
| 26 | Innovative tier one instruments subject to limit | <input type="text"/> |
| 27 | Deductions from tier one capital | <input type="text"/> |
| 28 | Investments in own shares | <input type="text"/> |
| 29 | Intangible assets | <input type="text"/> |
| 30 | Excess on limits for non innovative tier one instruments | <input type="text"/> |
| 31 | Excess on limits for innovative tier one instruments | <input type="text"/> |
| 32 | Excess of drawings over profits for partnerships, LLPs or sole traders | <input type="text"/> |
| 33 | Net losses on equities held in the available-for-sale financial asset category | <input type="text"/> |
| 34 | Material holdings | <input type="text"/> |
| 35 | Total tier two capital after deductions | <input type="text"/> |

	A Capital resources for all other purposes	B Capital resources omitting Stage C
36	Upper tier two capital	
37	Excess on limits for tier one capital transferred to upper tier two capital	
38	Upper tier two capital instruments	
39	Revaluation reserve	
40	General/collective provisions	
41	Surplus provisions	
42	Lower tier two capital	
43	Lower tier two capital instruments	
44	Excess on limits for lower tier two capital	
45	Deductions from tier two capital	
46	Excess on limits for tier two capital	
47	Other deductions from tier two capital	
48	Deductions from total of tiers one and two capital	
49	Material holdings	
50	Expected loss amounts and other negative amounts	
51	Securitisation positions	
52	Qualifying holdings	
53	Contingent liabilities	
54	Reciprocal cross-holdings	
55	Investments that are not material holdings or qualifying holdings	
56	Connected lending of a capital nature	
57	Total tier one capital plus tier two capital after deductions	
58	Total tier three capital	
59	Excess on limits for total tier two capital transferred to tier three capital	
60	Short term subordinated debt	
61	Net interim trading book profit and loss	
62	Excess on limit for tier three capital	
63	Unused but eligible tier three capital (memo)	
64	Total capital before deductions	
65	Deductions from total capital	
66	Excess trading book position	
67	Illiquid assets	
68	Free deliveries	
69	Base capital resources requirement	
70	Total variable capital requirement	
71	Variable capital requirement for UK banks and building societies	
72	Variable capital requirement for full scope BIPRU investment firms	
73	Variable capital requirement for BIPRU limited activity firms	
74	Variable capital requirement for BIPRU limited licence firms	
75	Variable capital requirement for UCITS investment firms	
76	Variable capital requirements to be met from tier one and tier two capital	
77	Total credit risk capital component	
78	Credit risk calculated by aggregation for UK consolidation group reporting	
79	Credit risk capital requirements under the standardised approach	
80	Credit risk capital requirements under the IRB approach	
81	Under foundation IRB approach	
82	Retail IRB	
83	Under advanced IRB approach	
84	Other IRB exposures classes	

	A Capital resources for all other purposes	B Capital resources omitting Stage C
85	Total operational risk capital requirement	
86	Operational risk calculated by aggregation for UK consolidation group reporting	
87	Operational risk basic indicator approach	
88	Operational risk standardised/alternative standardised approaches	
89	Operational risk advanced measurement approaches	
90	Reduction in operational risk capital requirement under BIPRU TP 12.1	
91	Counterparty risk capital component	
92	Capital requirements for which tier three capital may be used	
93	Total market risk capital requirement	
94	Market risk capital requirement calculated by aggregation for UK consolidation group reporting	
95	Position, foreign exchange and commodity risks under standardised approaches (TSA)	
96	Interest rate PRR	
97	Equity PRR	
98	Commodity PRR	
99	Foreign currency PRR	
100	CIU PRR	
101	Other PRR	
102	Position, foreign exchange and commodity risks under internal models (IM)	
103	Concentration risk capital component	
104	Fixed overhead requirement	
105	Capital resources requirement arising from capital floors	
106	Surplus (+) / Deficit (-) of own funds	
107	Solvency ratio (%)	
108	Individual Capital Guidance - total capital resources	
109	Individual Capital Guidance - general purpose capital	
110	Surplus/(deficit) total capital over ICG	
111	Surplus/(deficit) general purposes capital over ICG	
MEMORANDUM ITEMS		
112	Value of portfolio under management - UCITS investment firms	
Prudential filters		
113	Unrealised gains on available-for-sale assets	
114	Unrealised gains (losses) on investment properties	
115	Unrealised gains (losses) on land and buildings	
116	Unrealised gains (losses) on debt instruments held in the available for sale category	
117	Unrealised gains (losses) on cash flow hedges of financial instruments	
118	Unrealised gains (losses) on fair value financial liabilities	
119	Defined benefit asset (liability)	
120	(Deficit reduction amount) if used	
121	Deferred acquisition costs (deferred income) (DACs/DIRs)	
Minority interests		
122	Minority interests included within capital resources	
123	of which: innovative tier one instruments	
Profits		
124	Profits not externally verified at the reporting date but subsequently verified	
125	Total capital after deductions after profits have been externally verified	
Allocation of deductions between tier one and two capital		
126	Material insurance holdings excluded from allocation	
127	Allocated to tier one capital	
128	Allocated to tier two capital	

A
Capital
resources for all
other purposes

B
Capital
resources
omitting
Stage C

Firms on the IRB/AMA approaches

129	Total capital requirement under pre-CRD rules	
130	Total credit risk capital component under pre-CRD	
131	Expected loss amounts - wholesale, retail and purchased receivables	
132	Expected loss amounts - equity	
133	Total value adjustments and provisions eligible for the "EL less provisions" calculation under IRB	
134	Total deductions from tier 1 and tier 2 capital according to pre-CRD rules	

FSA004

Further breakdown of certain credit risk data

	A Capital requirement	B Exposure value
Breakdown under the Standardised Approach by exposure classes		
1 Total		
2 Central governments or central banks		
3 Regional governments or local authorities		
4 Administrative bodies and non-commercial undertakings		
5 Multilateral development banks		
6 International organisations		
7 Institutions		
8 Corporates		
9 Retail		
10 Secured on real estate property		
11 Past due items		
12 Items belonging to regulatory high risk categories		
13 Covered bonds		
14 Securitisation positions		
15 Short term claims on institutions and corporates		
16 Collective investment undertakings		
17 Other items		
Breakdown under the Foundation IRB		
18 Total		
19 Central governments and central banks		
20 Institutions		
21 Corporates		
22 Of which: to companies according to BIPRU 4.4.59 to BIPRU 4.4.60		
Breakdown of Retail IRB		
23 Total		
24 Retail mortgages		
25 Qualifying Revolving Retail Exposures		
26 Retail SME		
27 Other retail		
Breakdown under Advanced IRB		
28 Total		
29 Central governments and central banks		
30 Institutions		
31 Corporates		
32 Of which: to companies according to BIPRU 4.4.59 to BIPRU 4.4.60		
Breakdown of other IRB exposure classes		
33 Total		
34 Equity claims		
35 Securitisation positions		
36 Non-credit obligation assets		

FSA005
Market risk

	A	B	C	D	E	F	G
	USD	GBP	EUR	CHF	YEN	Other	Total
Interest rate risk							
General interest rate risk							
1							
2							
3							
Specific interest rate risk							
Amount by risk bucket							
4							Total
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							Total interest rate PRR
Equity risk							
General equity risk (or simplified)							
19							
20							
21							

FSA005 continued

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

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

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

FSA005 continued

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

FSA006

Market risk - supplementary data

Daily outturn data

Closing P&L date	VaR confidence level	Holding period (days)	Business unit code	Currency	Value at risk	BIPRU 7.10 cleaned P&L	Starting P&L date	Date on which VaR computed	Last date Var historic data updated	Add-on VaR	BIPRU 7.10 hypothetical P&L
---------------------	----------------------------	--------------------------	-----------------------	----------	---------------	---------------------------	----------------------	----------------------------------	---	------------	-----------------------------------

1	A	B	C	D	E	F	G	H	J	K	L	M
1												
2												
n												

FSA007
Operational risk

The Standardised Approach (and Alternative Standardised Approach)

A B

1 **Approach adopted (Yes/No)**
Fill in the columns for each approach that is adopted
Relevant income indicator - 3 year average

--	--

- 2 - corporate finance
- 3 - trading and sales
- 4 - retail brokerage
- 5 - commercial banking
- 6 - retail banking
- 7 - payment and settlement
- 8 - agency services
- 9 - asset management

(Under Alternative Standardised Approach)

Nominal amount of loans and advances - 3 year average

- 10 - retail banking
- 11 - commercial banking

- 12 Capital
- 13 Expected loss
- 14 Total capital alleviation due to risk transfer mechanisms

15 **Capital required - total**

--	--

Operational risk losses - AMA firms only

- 16 **Gross loss amount for the whole period**
- 17 **Total number of loss events**

	Date event added to loss database	Date of loss event	Gross Loss Amount	Certainty of loss	Business line	Event type	Commentary
18	A	B	C	D	E	F	G
1							
2							
n							

Large exposures

1 Is this report by a UK consolidation group under BIPRU 8 Ann 1R? **A** **B**

For consolidated reporters only

2 List the FSA Firm Reference Numbers of the members of the UK consolidation group

Index no	FSA FRN
1	
...	
n	

For unconsolidated/solo-consolidated reporters only

3 Is the firm a member of a UK integrated group

Part 1: Large exposures at the reporting date (other than to members of integrated groups under BIPRU 10.8 or BIPRU 10.9)

4 Capital resources under BIPRU 10.5.3R **A** Capital resources (BIPRU 10.5.4R) **B**

Exposure no	Counterparty name (or group name)	Gross exposure	% of capital resources under BIPRU 10.5.3R	Exposure after credit risk mitigation	Of which							Trading book concentration risk excesses			CNCOM	PD %	LGD %	EL %	Credit risk capital requirement
					Exempt exposures		Non-exempt exposures					% of capital resources under 10.5.4R	Existed for 10 business days or less %	Persisted for more than 10 business days - %					
					Amount	% of capital resources	Non-trading book	% of capital resources	Trading book	% of capital resources	Aggregate %								
A	B	C	D	E	F	G	H	J	K	L	M	N	P	Q	R	S	T	U	V
1																			
...																			
n																			
Total																			

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

Part 2: Details of connected counterparties at the reporting date (excluding to members of integrated groups under BIPRU 10.8 or BIPRU 10.9)

Exposure no	Individual counterparties (each individually above 2.5% capital resources)	Gross exposure	% of capital resources under BIPRU 10.5.3R	Exposure after credit risk mitigation	Of which							
					Exempt exposures		Non-exempt exposures					
					Amount	%	Non-trading book	%	Trading book	%	Aggregate %	
A	B	C	D	E	F	G	H	J	K	L	M	
1	Individually <2.5% of capital resources											
2												
...												
n												

Part 3: Trading book concentration risk excesses since the last reporting date (excluding any that exist in Part 1 at the reporting date)

8	Exposure no A	Counterparty name B	Gross exposure C	% of capital resources under BIPRU 10.5.3R D	Exposure after credit risk mitigation E	Of which			Is it a member of a diverse block or residual block? J
						Non-exempt exposures			
						Non-trading book amount F	Trading book amount G	Amount in excess of 25% of capital resources under BIPRU 10.5.4R H	
1									
...									
<i>n</i>									

Unconsolidated or solo-consolidated reporters only

Part 4: Significant transactions with the mixed activity holding company and its subsidiaries

9	Transaction no A	Counterparty name B	Transaction or exposure value C	% of capital resources D
1				
...				
<i>n</i>				

FSA010 Mismatch liquidity

Part 1 - marketable assets

	Mark to market		Discount where denominated in Zone A currency (%)	Discount where denominated in Zone B currency (%)	Discounted to	
	Zone A currencies	Zone B currencies			8 days and under	over 8 days to 1 month
	A	B			C	D
1 Cash held						
Debt instruments issued in Zone A countries						
2 Central government/central government guaranteed, including Treasury bills, eligible Local Authority paper and eligible bank bills with a residual maturity of up to 1 year			0	20		
3 Central government/central government guaranteed and Local Authority marketable debt of 1 to 5 years			5	25		
4 Central government/central government guaranteed and Local Authority marketable debt of over 5 years			10	30		
5 Non-government of 6 months or less			5	25		
6 Non-government of 6 months to 5 years			10	30		
7 Non-government of over 5 years			15	35		
Debt instruments issued in Zone B countries						
8 Central government/central government guaranteed with a residual maturity of up to 1 year			20	20		
9 Central government/central government guaranteed of 1 to 5 years			30	30		
10 Central government/central government guaranteed of over 5 years			40	40		
11 Eligible non-government of 6 months or less			30	30		
12 Eligible non-government of 6 months to 5 years			40	40		
13 Eligible non-government of over 5 years			50	50		
14 Brady bonds			20	40		
15 Highly liquid equities/equity indices			20	40		
16 Total discounted amount						

FSA010 continued

Part 2 - contractual basis:residual maturity

Inflows

A	B	C	D	E	F	G
Overdue	Demand (incl. next day)	8 days and under (excl. next day)	Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Total

Retail

17	Mortgages					
18	Personal loans					
19	Overdrafts					
20	Credit card inflows					
21	Repayment of advances					
22	Other retail inflows					

Wholesale

23	Non-marketable securities and debt instruments and marketable assets maturing within 1 month					
24	Intragroup / connected					
25	Interbank (excluding any intragroup)					
26	Corporate (non interbank, non intragroup)					
27	Government / Public sector					
28	Repos / reverse repos					
29	Trade related letters of credit.....					
30	Overdrafts					

31	Swaps and FRAs					
32	Forward foreign exchange					
33	Forward sales and purchases					
34	Other off balance sheet					

35	Fees and other income					
36	Other funding sources					

37	Total inflows					
----	----------------------	--	--	--	--	--

FSA010 continued

Outflows

Retail

- 38 Time deposits
- 39 No notice / current accounts
- 40 Additional advances committed

B C D E F G

Wholesale

- 41 Non-marketable securities and debt instruments and marketable assets maturing within 1 month
- 42 Additional advances committed
- 43 Intragroup / Connected
- 44 Interbank (excluding any intragroup)
- 45 Corporate (non-interbank and non-intragroup)
- 46 Government / Public sector
- 47 Repos / Reverse Repos
- 48 Trade related letters of credit

- 49 Swaps and FRAs
- 50 Forward foreign exchange
- 51 Forward sales and purchases
- 52 Other off balance sheet

- 53 Dividends, tax, other costs and outflows

--	--	--	--	--	--	--

54 Total outflows

--	--	--	--	--	--	--

Memo Items

- 55 Option inflows
- 56 Option outflows
- 57 Undrawn committed facilities granted to the bank
- 58 Undrawn committed facilities granted by the bank
- 59 Commitments to lend under credit card and other revolving credit type facilities
- 60 **Total deposits**

A

- 61 Undrawn treasury concessions granted by the bank
- 62 Amount of total cash inflows in arrears

FSA010 continued

Part 3 - Behavioural basis

Inflows

A	B	C	D	E	F	G
Overdue	Demand (incl. next day)	8 days and under (excl. next day)	Over 8 days to 1 month	Over 1 months to 3 months	Over 3 months to 6 months	Total

Retail

63	Mortgages					
64	Personal loans					
65	Overdrafts					
66	Credit card inflows					
67	Repayment of advances					
68	Other retail inflows					

Wholesale

69	Non-marketable securities and debt instruments and marketable assets maturing within 1 month					
70	Intragroup / connected					
71	Interbank (excluding any intragroup)					
72	Corporate (non interbank, non intragroup)					
73	Government / Public sector					
74	Repos / reverse repos					
75	Trade related letters of credit					
76	Overdrafts					

77	Swaps and FRAs					
78	Forward foreign exchange					
79	Forward sales and purchases					
80	Other off balance sheet					

81	Fees and other income					
82	Other funding sources					

83	Total inflows					
----	----------------------	--	--	--	--	--

FSA010 continued

Outflows

Retail

- 84 Time deposits
- 85 No notice / current accounts
- 86 Additional advances committed

B C D E F G

Wholesale

- 87 Non-marketable securities and debt instruments and marketable assets maturing within 1 month
- 88 Additional advances committed
- 89 Intragroup / Connected
- 90 Interbank (excluding any intragroup)
- 91 Corporate (non-interbank and non-intragroup)
- 92 Government / Public sector
- 93 Repos / Reverse Repos.
- 94 Trade related letters of credit

- 95 Swaps and FRAs
- 96 Forward foreign exchange
- 97 Forward sales and purchases
- 98 Other off balance sheet

- 99 Dividends, tax, other costs and outflows

--	--	--	--	--	--

- 100 **Total outflows**

--	--	--	--	--	--

Part 4 - Calculation of liquidity mismatches

		B	C	D
		Demand (incl. next day)	8 days and under	1 month and under
Contractual Basis				
Inflows				
101	Cumulative discounted marketable assets			
102	Plus total cumulative standard inflows			
103	Equals total inflows (A)			
Outflows				
104	Total cumulative standard outflows			
105	Plus undrawn commitments to lend granted by the bank			
106	Plus undrawn credit card and other revolving commitments to lend			
107	Equals total outflows (B)			
Mismatch				
108	Net mismatch: standard basis (A - B)			
109	Total deposits (X)			
110	Mismatch as % of deposits [(A-B)/X] (to 2 decimal places)			
Behaviourally Adjusted Basis				
Inflows				
111	Cumulative discounted marketable assets			
112	Plus total cumulative behaviourally adjusted inflows			
113	Plus Y% * committed lines granted to the bank			
114	Y%			
115	Equals total inflows (C)			
Outflows				
116	Total cumulative behaviourally adjusted outflows			
117	Plus undrawn commitments to lend granted by the bank			
118	Z%			
119	Plus undrawn credit card and other revolving commitments to lend			
120	W%			
121	Equals total outflows (D)			
Mismatch				
122	Net mismatch: behaviourally adjusted basis (C - D)			
123	Total deposits (X)			
124	Mismatch as % of deposits [(C-D)/X] (to 2 decimal places)			

FSA010 continued

Exceptions to guidelines

	Date	A	B Sight to 8 days	C Sight to one month
125	1			
...				
n				

FSA011

Building society liquidity

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

9 **SDL at reporting date**

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

	A	B	C
	Amount	As % of	Date
		SDL on	
		that day	
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	

FSA012

Non-deposit-taking EEA bank liquidity

	A	B	C	D	E
	Up to 8 days	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months
1 Total assets of the branch					
2 Cumulative inflow (outflow)					
3 Cumulative inflow/outflow as % of total assets					

FSA013
Stock liquidity

		A
1	Cash	
2	Operational balances with the Bank of England	
3	UK Treasury bills	
4	Gilts	
5	Other	
6	Total sterling stock	
7	Wholesale sterling net outflow limit	
8	Sterling stock Floor	
9	Wholesale sterling net outflow	
10	Total sterling CDs held	
11	Total discounted CDs	
12	Allowable CDs	
13	Remaining CDs	
14	Sterling retail deposits falling due in next 5 working days	
15	Sterling retail deposits to be covered	
16	Sterling liquidity ratio (LQR)	

FSA014

Forecast data from firms

A

Profitability (for the financial year)

1	Net interest income	<input type="text"/>
2	Other income	<input type="text"/>
3	Expenditure	<input type="text"/>
4	Impairment / provisions	<input type="text"/>
5	Total profit before tax and minority interests	<input type="text"/>
6	Net profit (loss)	<input type="text"/>

Balance sheet

7	Cash and balances at central banks	<input type="text"/>
8	Loans and advances to customers	<input type="text"/>
9	Investments	<input type="text"/>
10	Customer accounts	<input type="text"/>
11	Deposits by banks, including overdrafts	<input type="text"/>
12	Total assets/liabilities	<input type="text"/>

Capital adequacy

13	Total capital after deductions	<input type="text"/>
14	Variable capital requirement at the end of period	<input type="text"/>

FSA016 Solo consolidation data

Aggregate use of solo-consolidation at the reporting date

		A
1	Number of subsidiaries included in the solo-consolidation	<input type="text"/>
2	Book value of investments included in solo-consolidation - EEA incorporated	<input type="text"/>
3	Book value of investments included in solo-consolidation - non-EEA incorporated	<input type="text"/>
4	Surplus capital in parent firm balance sheet	<input type="text"/>

Top 5 solo-consolidated subsidiaries ranked by book value of investment at the reporting date

	Name of subsidiary A	Country of incorporation B	Brief business descriptor C	Main underlying assets D	Book value of investment in subsidiary E	Capital requirements arising from assets within the subsidiary F
5						
1						
2						
3						
4						
5						

Top 5 solo-consolidated subsidiaries ranked by aggregate exposure of parent to subsidiary at the reporting date

		Name of subsidiary A	Country of incorporation B	Brief business descriptor C	Main underlying assets D	Aggregate exposure of parent to subsidiary E	Exposure of parent to subsidiary with a residual maturity of less than one year F	Capital requirements arising from assets within the subsidiary G
6	1							
	2							
	3							
	4							
	5							

Top 5 solo-consolidated subsidiaries ranked by net flow of funds from parent to subsidiary during the reporting period

		Name of subsidiary A	Country of incorporation B	Brief business descriptor C	Main underlying assets D	Net flow of funds from parent to subsidiary E
7	1					
	2					
	3					
	4					
	5					

FSA017
Interest rate gap report

	A	B	C	D	E	F	G	H	J	K	L	M	N	P	Q
1	Gap sensitivity to parallel shift of:	2%													
	Totals	Overnight to 3 months	3-6 months	6-12 months	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	6-7 years	7-8 years	8-9 years	9-10 years	Over 10 years	No specific re-pricing
Assets															
2	Monetary balance sheet assets (non-optional) as per contractual re-pricing date														
3	> Adjusted for actual expected re-pricing date														
4	> Pipeline products														
5	Monetary balance sheet assets with option features and with re-pricing maturity determined as per note 1 below														
6	> Adjusted for actual expected re-pricing date														
7	> Pipeline products														
8	Net Trading Book asset														
9	Non-monetary and other assets														
10	Asset sub-total														
11	> Linear derivative contracts														
12	> Non-linear derivative contracts														
13	Asset totals														
Liabilities															
14	Monetary balance sheet liabilities (non-optional) as per contractual re-pricing date														
15	> Adjusted for actual expected re-pricing date														
16	> Pipeline products														
17	Monetary balance sheet liabilities with option features and with re-pricing maturity determined as per note 1 below														
18	> Adjusted for actual expected re-pricing date														
19	> Pipeline products														
20	Net Trading Book Liability														
21	Non Monetary Liabilities														
22	Capital and Reserves														
23	> Adjusted for capital investment term assumptions														
24	Liabilities sub-total														
25	> Linear derivative contracts														
26	> Non-linear derivative contracts														
27	Liability totals														
Gap sensitivity															
28	Net Gap	=0													
29	Gap limits (optional)														
30	Cumulative gap														
31	Reverse cumulative gap														
32	Cumulative gap limits (optional)														
33	Reverse cumulative gap limits (optional)														
34	Period to reprice (mid-point, in years)														
35	Standard discount factors	%													
36	Bespoke discount factors/forward yield curve														
37	Forward yield curve														
38	Sensitivity to + shift (as derived from above data)														
39	Sensitivity to - shift (as derived from above data)														
40	Alternative estimate of sensitivity to + shift														
41	Alternative estimate of sensitivity to - shift														
42	Sensitivity limits (optional)														

Note An option that is IN the money by the percentage value in data elements 38 or 39 or more should be assigned a maturity (i.e re-pricing) date equal to the expiry date of the contract. This affects data elements 12 and 26 (options).

1 An option that is OUT of the money by the percentage value in data elements 38 or 39 or more should be assigned to the 'overnight to 3 month' maturity band. This affects data elements 12 and 26 (options).

An option within these two bounds should have its re-pricing date determined by simple straight line interpolation - e.g. an option exactly at the money, would be assigned a notional maturity date halfway between overnight and the contract expiry date

FSA018

UK integrated groups - large exposures

Exposures at the reporting date to the diverse blocks and residual block

1 Identify the Integrated Group

A

--

2 List the FSA Firm Reference Numbers of the members of the integrated group, and the allocation of CNCOM

	A	B	C
Index no	FSA FRN	CNCOM	
1			
...			
<i>n</i>			
Total			

3 Group capital resources under BIPRU

A

--

Exposure no	Wider integrated group diverse blocks, and residual block	Gross exposure	% of capital resources under BIPRU 10.8.10R	Exposure after credit risk mitigation	Of which							CNCOM
					Exempt exposures		Non-exempt exposures					
					Amount	% of capital resources	Non-trading book	% of capital resources	Trading book	% of capital resources	Aggregate %	
A	B	C	D	E	F	G	H	J	K	L	M	N
1												
....												
<i>n</i>												
Total												

FSA019 Pillar 2 information

B
yes/no

1 Does GENPRU 1.2 apply to your firm?

If so, please answer all the following questions:

000s

2 What is the internal capital amount that you consider adequate for the nature, scale and complexity of your firm's activities in line with its Internal Capital Adequacy Assessment Process (ICAAP)?

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

yes/no

4 Have you documented your ICAAP?

dd/mm/yy

5 When did you last review the ICAAP?

yes/no

6 Have your external auditors audited your firm's financial statement in the 12 months?

7 If so, has any audit opinion you received in the last year been qualified in any respect?

%

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

yes/no

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

In your ICAAP, have you considered the impact of an economic downturn on:

10 · your firm's financial position?

11 · your business plans?

Is the firm exposed to the risks listed below? And if so, what amount of internal capital have you allocated to each of them?

yes/no
A

000s
B

	yes/no A	000s B
12 · market risk	<input type="text"/>	<input type="text"/>
13 · credit risk	<input type="text"/>	<input type="text"/>
14 · operational risk	<input type="text"/>	<input type="text"/>
15 · liquidity risk	<input type="text"/>	<input type="text"/>
16 · securitisation risk	<input type="text"/>	<input type="text"/>
17 · insurance risk	<input type="text"/>	<input type="text"/>
18 · pension obligation risk	<input type="text"/>	<input type="text"/>
19 · concentration risk	<input type="text"/>	<input type="text"/>
20 · residual risk	<input type="text"/>	<input type="text"/>
21 · business risk	<input type="text"/>	<input type="text"/>
22 · interest rate risk	<input type="text"/>	<input type="text"/>
23 · other	<input type="text"/>	<input type="text"/>

FSA019 continued

24	Does your firm have any professional indemnity insurance cover? If so,	yes/no []
25	What is the limit of the indemnity in the aggregate?	000s []
26	What is the greatest deductible for any single claim?	[]
27	What is the credit rating of the lead underwriter?	rating []
28	In your firm's ICAAP, do you take account of the results of the stress tests set out in BIPRU 4.3.39R and BIPRU 4.3.40R?	yes/no []
29	Does your firm deduct illiquid assets as set out in GENPRU 2.2.17R to 2.2.19R?	[]
30	Does your firm have sufficient liquidity to meet your liabilities as they fall due in the circumstances of an orderly wind-down?	[]
31	Report the amount of <i>illiquid assets</i> .	000s []
32	Do yo use credit risk mitigation techniques?	yes/no []
33	If so, have you considered in your ICAAP the fact that those techniques may not fully work as anticipated?	[]
34	Have you securitised assets in the last 12 months?	[]
35	Do you use an internal model as described in BIPRU 7.10 to calculate regulatory market risk?	[]
36	If so, have you taken the results of the market risk stress tests in your ICAAP into account ?	[]
37	Report the result of a 200 basis point shock to interest rates on your firm's economic value.	000s []
38	Does the result of the above stress test exceed 20% of your economic value?	yes/no []
39	Would the valuation adjustments required under GENPRU 1.3.35G enable you to sell or hedge out your firm's positions within a short period without incurring material losses under normal market conditions?	[]

FSA020
ELMIs balance sheet

	A
1 Cash	<input type="text"/>
2 Zero weighted governments and central banks	<input type="text"/>
3 20% weighted credit institutions	<input type="text"/>
4 Qualifying debt securities	<input type="text"/>
5 Material holdings in financial institutions	<input type="text"/>
6 Investments in own shares	<input type="text"/>
7 Other current assets	<input type="text"/>
8 Intangible assets	<input type="text"/>
9 Other fixed assets	<input type="text"/>
10 Total assets	<input style="border: 2px solid black;" type="text"/>
11 E-money outstandings	<input type="text"/>
12 o/w E money issue price	<input type="text"/>
13 Other current liabilities	<input type="text"/>
14 Non current liabilities (excl provisions)	<input type="text"/>
15 Paid up share capital	<input type="text"/>
16 Share premium account	<input type="text"/>
17 Audited reserves (excluding revaluations)	<input type="text"/>
18 Audited interim profits	<input type="text"/>
19 Partnership capital	<input type="text"/>
20 Initial capital	<input type="text"/>
21 Interim net losses (-ve)	<input type="text"/>
22 Deductions from Tier One	<input type="text"/>
23 Total Tier One capital	<input type="text"/>

FSA020 continued

24 Upper Tier 2 subordinated capital	<input type="text"/>
25 Revaluation reserves	<input type="text"/>
26 Upper Tier 2 capital	<input type="text"/>
27 Lower Tier 2 subordinated capital	<input type="text"/>
28 Tier 2 capital	<input type="text"/>
29 Own Funds	<input type="text"/>
30 Other subordinated debt capital	<input type="text"/>
31 Provisions	<input type="text"/>
32 Unaudited current year's profits	<input type="text"/>
33 Total liabilities	<input type="text"/>

FSA021

Income statement ELMIs

A

Income (including regulated business revenue)

1 Total income

Expenses

2 Total expenses

3 Tax expense

FSA022

ELMIs Capital requirements

A

1 Total own funds	<input type="text"/>
2 E-money outstandings at period end	<input type="text"/>
3 Average daily E-money outstandings over 6 mths	<input type="text"/>
4 Own funds as proportion of the higher of average or closing e-money balances	<input type="text"/>

FSA023

Foreign Exchange Risk (electronic money institutions)

		A	B	C
1	Base currency			
	FX open positions in:	Long	Short	
2	Canadian Dollars			
3	Euro			
4	Japanese Yen			
5	Sterling			
6	Swiss Francs			
7	US Dollars			
8	Other			
9	Total Long			
10	Total Short			
11	Net FX open position (larger of long or short)			
12	FX Exposure			
13	Absolute FX limit			
14	FX exposure limit			
15	Unused portion of absolute FX exposure limit			
16	Unused portion of FX exposure limit			

For each breach of limits on a daily basis

		A	B	C
17	Date of breach of absolute FX limit		Date of breach of FX limit	Amount by which limit exceeded
1				
2				
n				

FSA024

Large exposures (electronic money institutions)

For each large exposure, or group of closely related exposures, within 20% weighted credit institutions and qualifying debt securities

	Counterparty, or group, name	Exposure at reporting date	% total of own funds
	A	B	C
1			
1			
2			
n			

FSA025

Liquidity (electronic money institutions)

		A
1	Zero weighted assets	<input type="text"/>
2	20% weighted credit institutions	<input type="text"/>
3	Qualifying debt securities	<input type="text"/>
4	Total qualifying liquid assets	<input type="text"/>
5	E money outstandings	<input type="text"/>
6	Liquidity ratio	<input type="text"/>

List, for each derivative instrument held to hedge market risks associated with assets that form part of the e-money float

Type	Residual maturity in months	Nominal value	Market Value	Hedged assets
A	B	C	D	E
7				
1				
2				
n				

FSA026

ELMI Questions

- 1 Have the firms own funds been equal to or greater than its own funds requirement throughout the reporting period?
- 2 Have the firm's total own funds been equal to or greater than 5% of its qualifying liquid assets that form part of the e-money float and are in the form of sight deposits held with Zone A credit institutions and qualifying debt securities throughout the r
- 3 Have the firms large exposures been within the large exposures reporting limits throughout the reporting period?
- 4 Has the amount of the firms qualifying liquid assets been no less than the amount of its e-money outstandings throughout the reporting period?
- 5 Has the firm complied with the base capital requirements throughout the reporting period?

A YES	B NO	C explanation if NO

Part 7

SUP 16 Annex 25 G

All of the text in this section is new and is not underlined.

FSA001 – Balance sheet

This data item provides the FSA with a snapshot of the assets and liabilities of a firm, and details of items which although not on the balance sheet, nevertheless will have a potential impact on the financial health of the firm if they were to crystallise.

Valuation

Firms should follow their normal accounting practice wherever possible. 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.

Consolidation

When reporting the balance sheet on a *UK consolidation group* basis, firms should where possible treat the consolidation group as a single entity (ie line-by-line) rather than on an aggregation basis. However, for the liabilities, in the same way as for the *capital resources* calculation figure in FSA003, the consolidation should only treat the group as a single entity (ie line-by-line).

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

Assets

These are broken down between trading book assets, and those that are not trading book assets. Hence the items reported in column B will exclude the items reported in column A. If a firm cannot easily identify trading book assets, all assets should be reported in the non-trading book column.

Firms can determine whether they have trading book or not. However, it is expected that a firm that identifies trading book profits in FSA002, 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 in the *market risk capital requirement* (data element 93A) in FSA003.

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

See *BIPRU* 8.2. Firms should answer yes or no.

2 If yes, please list the FSA firm reference numbers of the other firms in the UK consolidation group.

Firms should list the FSA reference numbers of all the firms included within the *UK consolidation group* in Column B.

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

See *BIPRU* 2.1. Firms that have a solo consolidation waiver should answer yes here.

4 If no (to data element 1) are you a member of a non-EEA sub-group?

See *BIPRU* 8.2. Firms should answer 'yes' or 'no'. A *BIPRU* firm that is the ultimate parent of a group (as a building society will always be) will always report 'no' here.

Firms that answer 'yes' to 4A will be required to report half yearly on FSA028. The figures reported in FSA028 may not necessarily be the same as those reported on FSA003 because the *non-EEA sub-group* may contain firms that are not included within the solo-consolidation. If the coverage is the same, it is likely that no detailed figures will be required on FSA028.

5 Cash and balances at central banks (excluding client money)

This is money physically held by the firm, and money deposited with central banks. Include any gold coin and bullion held.

Any client money held should be reported in data element 64A.

6 Credit items in the course of collection from banks

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.

7 Treasury bills and other eligible bills held

Enter here any holdings of treasury bills or other bills eligible for rediscount at *central banks*.

8 Deposits with, and loans to, credit institutions

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

It includes funds lent to or placed with customers/counterparties. This includes holdings of certificates of deposit (other than those issued by the firm) and negotiable deposits made on terms identical to those on which a certificate of deposit would have been issued, but for which it has been mutually convenient not to have issued a certificate (these items should be reported on a contract date basis).

It also includes funds lent to or placed with customers/counterparties including:

- (a) assets leased out under finance lease agreements, but legally owned by the firm;
- (b) loans made under conditional sale agreements and hire purchase contracts;
- (c) acceptances discounted;
- (d) advances purchased by or assigned to the firm under a transferable loan facility, purchase and resale agreements, factoring, or similar arrangement; and

- (e) bills (including eligible bills), promissory notes and other negotiable paper owned (including à forfait paper), which should be reported according to the drawee.

9 Loans and advances to customers

This will mainly be relevant for *UK banks* and *building societies*. It covers all funds lent or placed with all counterparties other than credit institutions.

10 Debt securities

Report here only long positions in debt securities. If there is an overall short position, it should be reported in data element 30A.

11 Equity shares

This comprises long holdings of securities. If there is an overall short position, it should be reported in data element 30A.

12 Investment in group undertakings

This will generally only apply for solo and unconsolidated reporting.

When completing this on a *UK consolidation group* basis, investments in subsidiary and associated companies should only include those companies that are excluded from the consolidation.

13 Reverse repurchase agreements and cash collateral on securities borrowed

Report here any reverse repos or stock borrowing.

14 Derivatives

Report here derivatives balances, on the same basis as they are reported on the face of the firm's balance sheet.

15 Goodwill

Report here the amount of any goodwill.

16 Other intangible assets

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

17 Tangible fixed assets

Includes property, real estate, plant and equipment beneficially owned by the firm.

18 Prepayments and accrued income

Include here any sundry debtors arising in the course of the firm's business, including prepayments and accruals.

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.

For *UK consolidation group* reports, any assets consolidated other than on a line-by-line basis may be reported here.

Includes exchange traded margins.

20 Total assets

The sum of the trading book total assets plus the non-trading book total assets will equal the sum of total liabilities and equity of the firm in data element 45A.

Liabilities

21A Own bank notes issued

This is only relevant for those banks that can issue bank notes. It is the figure of bank notes in circulation, ie the firm's issue of bank notes less any own notes held.

22A Items in the course of collection due to other banks

This is only likely to be relevant for *UK banks* and *building societies*.

It should include items in the course of transmission.

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

For *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 *BIPRU investment firms*.

It comprises deposits from all customers other than credit institutions (that are reported in 23A). These should be broken down into retail (excluding e-money), e-money issued (this should be identified where firms have permission to issue e-money), corporate, intra-group and other in data elements 25A to 29A.

Firms should use their best endeavours to allocate customers, but should follow a consistent approach on each reporting date.

30A Trading liabilities

Include here any short positions in equities or debt securities.

31A Debt securities in issue, excluding covered bonds

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

Report all certificates of deposit issued by the firm, whether at fixed or floating rates, and still outstanding. Also report negotiable deposits taken on terms in all respects identical to those on which a certificate of deposit would have been issued, but for which it has been mutually convenient not to have issued certificates. If a firm holds certificates of deposits which it has itself issued, these should not be reported.

Also report promissory notes, bills and other negotiable paper issued (including commercial paper) by the reporting institution including bills drawn under an acceptance credit facility provided by another firm.

Include unsubordinated FRNs and other unsubordinated market instruments issued by the firm.

Covered bonds should be excluded and reported in data element 32A.

32A Covered bonds

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

See the Glossary for a definition of *covered bonds*.

33A Derivatives

Report here any derivative liabilities.

34A Liabilities in respect of sale and repurchase agreements and cash collateral received for securities lent

This entry applies to the cash liability on sale and repurchase and stock lending agreements. Where the firm reports assets reversed in on the balance sheet, the liability under such agreements should be reported here. Stock borrowing that is reported on balance sheet should also be included here.

35A Retirement benefit liabilities

Include liabilities arising in respect of pension scheme deficiencies.

36A Taxation liabilities

Deferred tax assets should be reported as an asset in data element 19A or 19B.

37A Provisions

Report general provisions / collective impairment that are held against possible or latent losses but where the losses have not as yet been identified, in line with the accounting practice adopted by the firm.

38A Subordinated liabilities

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

39A Accruals and deferred income

Include here accruals and deferred income.

40A Other liabilities

Include net short positions in physical commodities where the FSA 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.

41A Subtotal

This is the total of data elements 21A, 22A, 23A and 30A to 40A.

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

Exclude holdings by the firm of its own shares (although these holdings should be reported in FSA003) and also excess of drawings over profits for partnerships, LLPs or sole traders (which are also reported 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 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 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.

45A Total liabilities and shareholders' funds

This will equal the sum of trading book plus non-trading book assets (data elements 20A plus 20B), and also the sum of 41A to 44A.

Memorandum items

46-53 Derivatives

This provides further information on OTC derivatives. Firms should allocate the contracts to the bands as accurately as possible but, if some of the breakdowns are not available, they should report on the basis of the predominant type of derivative.

A – Notional contract amount

Firms should provide this amount, if available, or their best estimate of it from internal sources.

B – Assets

Firm should use the value placed on these contracts in the balance sheet, before accounting netting.

C – Liabilities

Firm should use the value placed on these contracts in the balance sheet, before accounting netting.

53B/53C Total after netting

This is the value of derivatives, for columns B and C, after accounting netting. 53B should equal 14A plus 14B, while 53C should equal 33A.

Other items

54A Direct credit substitutes

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those direct credit substitutes which do not appear on the face of the balance sheet.

Direct credit substitutes relate to the financial requirements of a counterparty, where the risk of loss to the firm on the transaction is equivalent to a direct claim on the counterparty, ie the risk of loss depends on the creditworthiness of the counterparty. Report instruments such as:

- (a) acceptances granted and risk participations in bankers' acceptances. Where a firm's own acceptances have been discounted by that institution the nominal value of the bills held should be deducted from the nominal amount of the bills issued under the facility and a corresponding on-balance sheet entry made;
- (b) guarantees given on behalf of customers to stand behind the current obligations of the customer and to carry out these obligations should the customers fail to do so, eg a loan guarantee;
- (c) guarantees of leasing operations;
- (d) guarantees of a capital nature such as undertakings given to firms authorised under the Financial Services and Markets Act 2000 which are considered as capital;
- (e) letters of credit not eligible for inclusion in 54A;
- (f) standby letters of credit, or other irrevocable obligations, serving as financial guarantees where the firm has an irrevocable obligation to pay a third party beneficiary if the customer fails to repay an outstanding commitment, eg letters of credit supporting the issue of commercial paper, delivery of merchandise, or for stock lending (standby letters of credit which are related to non-financial transactions should be reported in 53A below);
- (g) re-insurance or window letters of credit;
- (h) acceptances drawn under letters of credit, or similar facilities where the acceptor does not have specific title to an identifiable underlying shipment of goods (eg sales of electricity); and
- (i) confirmations of letters of credit.

55A Transaction-related contingents

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those transaction-related contingents which do not appear on the face of the balance sheet.

Transaction-related contingents relate to the on-going trading activities of a counterparty where the risk of loss to the firm depends on the likelihood of a future event which is

independent of the creditworthiness of the counterparty. They are essentially guarantees which support particular non-financial obligations rather than supporting customers' general financial obligations. Report such items as:

- (a) performance bonds, warranties and indemnities (indemnities given for lost share certificates or bills of lading and guarantees of the validity of papers rather than of payment under certain conditions should not be reported);
- (b) bid or tender bonds;
- (c) advance payment guarantees;
- (d) VAT, customs and excise bonds. The amount recorded for such bonds should be the firm's maximum liability (normally twice the monthly amount being guaranteed); and
- (e) standby letters of credit relating to a particular contract or to non-financial transactions (including arrangements backing, inter alia, subcontractors' and suppliers' performance. labour and materials, contracts, and construction bids).

56A Trade-related contingents

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those trade-related contingents which do not appear on the face of the balance sheet.

Report short-term, self liquidating trade-related items such as documentary letters of credit issued by the firm which are, or are to be, collateralised by the underlying shipment, ie where the credit provides for the firm to retain title to the underlying shipment.

Letters of credit issued by the firm without provision for the firm to retain title to the underlying shipment or where the title has passed from the firm should be reported under direct credit substitutes (54A). A memorandum of pledge and a trust receipt are not regarded as giving the firm title, and transactions secured by these should be shown under 54A.

Letters of credit issued on behalf of a counterparty back-to back with letters of credit of which the counterparty is a beneficiary ("back-to-back" letters) should be reported in full.

Letters of credit advised by the firm or for which the firm is acting as reimbursement agent should not be reported.

57A Asset sales with recourse

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those asset sales without recourse which do not appear on the face of the balance sheet.

Report put options written where the holder of the asset is entitled to put the asset back to the firm, eg if the credit quality deteriorates. Also report put options written by the firm attached to marketable instruments or other physical assets.

58A Forward asset purchases

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those forward asset purchases which do not appear on the face of the balance sheet.

Include commitments for loans and other on-balance sheet items with certain drawdown. Exclude foreign currency spot deposits with value dates one or two working days after trade date.

59A Forward forward deposits placed

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those forward forward deposits placed which do not appear on the face of the balance sheet.

This covers agreements between two parties whereby one will pay, and the other receive, an agreed rate of interest on a deposit to be placed by one with the other at some predetermined date in the future. Exclude foreign currency spot deposits with value dates one or two working days after trade date.

60A Uncalled partly-paid shares and securities

Only report if there is a specific date for the call on the unpaid part of the shares and securities held. If there is no specific date, the unpaid part should be treated as a long-term commitment (see 63A).

61A NIFs and RUFs

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those NIFs and RUFs which do not appear on the face of the balance sheet.

Note issuance facilities and revolving underwriting facilities should include the total amounts of the firm's underwriting obligations of any maturity. Where the facility has been drawn down by the borrower and the notes are held by anyone other than the firm, the underwriting obligation should continue to be reported at the full nominal amount.

The firm's own holding of the notes should be reported in data elements 8 and 9 and therefore the nominal amount of the notes held should be deducted from the nominal amount of the facility to be shown here.

62A Endorsements of bills

This is likely to be relevant only for *UK banks* and *building societies*.

Report here those endorsed bills which do not appear on the face of the balance sheet.

Endorsements of bills (including per aval endorsements) should be reported at the full nominal amount, less any amount for bills which the firm now holds but had previously endorsed.

63A Other commitments

This is likely to be relevant only for *UK banks* and *building societies*.

Report here other commitments which do not appear on the face of the balance sheet, and are not reported in items 54A to 62A above.

The firm is regarded by the FSA as having a commitment regardless of whether it is revocable or irrevocable, conditional or unconditional and, in particular whether or not it contains a “material adverse change” clause.

Include unused credit card lines.

Commitments for loans and other on-balance sheet items with certain drawdown should not be reported here but under 58A.

64A Client money held

Provide the total amount of client money held at the reporting date. Firms should be identifying this already to ensure compliance with *CASS*.

65A Number of UK retail customers

This is only applicable to *UK banks* and *building societies*.

This is intended to identify the number of UK retail customers. Firms should use their best estimate for this, which might even be based on the number of accounts. It can even be the firms most reasonable approximation, based on whatever information they can use. We recognise that this may lead to firms duplicating customers who have a number of different products or accounts and thus we are provided with the number of total customers, rather than different customers. We do not expect firms to develop systems to give precise numbers, although obviously we would prefer the figures to be as reliable as possible. (We have considered bandings, but that will not give the degree of precision we require.)

FSA001 – Balance sheet validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	20A	=	5A + 6A + 7A + 8A + 9A + 10A + 11A + 12A + 13A + 14A + 15A + 16A + 17A + 18A + 19A
2	20B	=	5B + 6B + 7B + 8B + 9B + 10B + 11B + 12B + 13B + 14B + 15B + 16B + 17B + 18B + 19B
3	24A	=	25A + 26A + 27A + 28A + 29A
4	41A	=	21A + 22A + 23A + 24A + 30A + 31A + 32A + 33A + 34A + 35A + 36A + 37A + 38A + 39A + 40A
5	45A	=	41A + 42A + 43A + 44A
6	45A	=	20A + 20B
7	52A	=	46A + 47A + 48A + 49A + 50A + 51A
8	52B	=	46B + 47B + 48B + 49B + 50B + 51B
9	52C	=	46C + 47C + 48C + 49C + 50C + 51C
10	53B	=	14A + 14B
11	53C	=	33A

External validations

There are no external validations for this data item.

FSA002 – Income statement

This data item provides the FSA with information on the main sources of income and expenditure for a firm. It should be completed on a cumulative basis for the firm's current financial year up to the reporting date.

Valuation

Firms should follow their normal accounting practice wherever possible. In this regard, 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.

Currency

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

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 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.)

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.

Trading book

Data elements in column A relate only the trading book. Firms should identify their trading book profits separately from the non-trading book profits wherever possible. Firms that intend to include 'net interim trading book profit and loss' in data element 61A in FSA003 should complete this column. It is optional for other firms. See *BIPRU* 1.2 for the definition of the trading book..

Column B should contain the total (in this regard, it differs from the layout in FSA001).

1B Financial and operating income

This is the total of financial and operating income, which is broken down in more detail in elements 2B, 7B, 15B and 20B to 24B.

Where firms can allocate financial and operating income to the trading book, this should be reported in 1A. Firms that intend to include 'net interim trading book profit and loss' in element 61A of FSA003 should be able to identify the trading book portion separately here.

2B Interest income

Include both interest actually received and interest receivable which has accrued but has not yet been received. Amounts accrued should be based on the latest date to which these

calculations were made; thus for an institution which accrues profits on a daily basis, accruals should include amounts up to and including the reporting date.

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

Firms should use their best endeavours to allocate interest income according to the categories shown, and should adopt a consistent approach on each reporting date.

3B Of which: Retail secured loans

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

This part of interest income comprises interest received or receivable from any secured lending to retail customers. Firms may use their best estimate to derive this figure, as long as the approach is applied consistently at each reporting date.

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

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

For deposit takers, this comprises interest received or receivable from retail customers other than on secured lending or card accounts. It includes overdrafts. Firms may use their best estimate to derive this figure, as long as the approach is applied consistently at each reporting date.

Any interest from credit or charge cards should be included in data element 5B.

5B Of which: Card accounts

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

This includes any interest received on charge cards accounts. Firms may use their best estimate to derive this figure, as long as the approach is applied consistently at each reporting date.

6B Of which: Other

This comprises all other interest received and receivable and will include all interest receivable on bonds, floating rate notes (FRNs) and other debt instruments as well as interest receivable on repos / reverse repos.

Receipts from security lending / borrowing should only be included when cash collateral is involved – other income from security lending / borrowing should be classified as fees. Exclude any interest paid relating to interest rate swaps, which should be reported under data element 14B.

It also comprises any interest received not reported in items 3B to 5B.

7B Fee and commission income

This covers all fee and commission income, and is broken down in more detail in elements 8B to 14B below. If a firm cannot allocate the income in a precise manner, it should allocate

the income on a best endeavours basis, which should be consistently applied on each reporting date.

Firms should use their best endeavours to allocate fee and commission income according to the categories shown, and should adopt a consistent approach on each reporting date.

8B Of which: Gross commission and brokerage

Include commission and brokerage earned by the firm, before the deduction of commissions shared or paid to third parties (these commissions paid to others should be reported in 32B). It will include income from the provision of foreign exchange facilities.

9B Of which: Performance fees

This will include incentive fees received by the firm.

10B Of which: Investment management fees

Include all underwriting fees and commissions, and fees and commissions from valuations, management of investments and unit trusts and pension funds.

11B Of which: Investment advisory fees

Include all fees arising from investment advice.

12B Of which: Corporate finance

Include all income earned by the firm from corporate finance business.

13B Of which: UCITS management fees

This covers income earned through the management of UCITS.

14B Of which: Other fee and commission income

Report here any other fee and commission income not reported in data elements 8B to 13B.

15B Trading income (losses)

A net loss should be shown with a minus sign to indicate a negative figure.

This is further broken down in elements 16B to 19B.

Firms should use their best endeavours to allocate trading income (losses) according to the categories shown, and should adopt a consistent approach on each reporting date.

16B of which: Trading investments

This portion of 15B includes all profits or losses (including revaluation profits or losses) on investments held for dealing. This will generally exclude profits or losses arising from the sale of investments in subsidiary or associated companies, trade investments or the amortisation of premiums or discounts on the purchase of fixed maturity investments.

17B of which: Charges on UCITS sales / redemptions

This is that part of 15B (dealing profits/losses) arising from charges made to clients for UCITS sales or redemptions.

18B of which: Foreign exchange

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

This part of 15B includes revaluations of foreign exchange positions, but excludes fees and commissions relating to foreign exchange business (which should be included under data element 8B).

19B Other trading income (losses)

Report here any other trading income not reported in data elements 16B to 18B.

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

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

Includes gains (losses) arising from non-trading instruments designated at initial recognition to be measured at fair value through profit and loss (FVTPL), commonly referred to as the 'fair value option'.

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

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

This should include gains (losses) on financial assets and liabilities (other than those held for trading ('HFT') or those measured at fair value through profit and loss ('FVTPL')).

22B Dividend income

This includes dividend income on all equity investments.

23B Other operating income

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

It includes property rentals and increases in respect of linked liabilities.

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

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

Includes gains (losses) on non-financial items which are 'held for sale' as defined in IFRS 5.

25B Financial & operating charges

This is the total of the firm's operating charges that are broken down in more detail in elements 26B, 32B and 33B.

Where firms can allocate financial and operating charges to the trading book, this should be reported in 25A.

26B Interest paid

This is broken down in further detail in 27B to 31B. Firms should use their best endeavours to allocate interest paid according to the categories shown, and should adopt a consistent approach on each reporting date.

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

Include both interest actually paid and interest payable which has accrued but has not yet been paid.

27B Of which: Bank and building society deposits

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

For deposit takers, this will include all interest paid on balances placed by banks, building societies or other financial institutions.

28B Of which: Retail deposits

This will not be relevant for *BIPRU investment firms*.

Deposit takers will include here all interest paid on balances placed by retail customers.

29B Of which: Corporate deposits

This will not be relevant for *BIPRU investment firms*.

Deposit takers will include here all interest paid on balances placed by non-bank, non-connected corporate customers.

30B Of which: Intra-group deposits

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

Deposit takers will include all interest paid on balances placed by group companies.

31B Of which: On other deposits

This will not be relevant for *BIPRU investment firms*.

Deposit takers will include all interest paid on all other balances not reported in 27B to 30B.

32B Fees and commissions expenses

Include commissions paid or shared with other firms, plus fees, brokerage and other charges paid in relation to the execution, registration or clearing of transactions.

33B Other operating expenses

Include here other expenses (that are not identified elsewhere) that arise in the course of undertaking the firm's activities. However, costs such as electricity and rent should be reported under 38B (general administrative expenses).

34B Other costs

This is the total of other costs and charges that are detailed in items 35B and 38B to 43B below.

Where firms can allocate other costs to the trading book, this should be reported in 34A.

35B Staff expenses

This is the total of the costs broken down in 36B and 37B.

It should exclude general staff benefits, such as subsidised restaurants, which should be included in general administrative expenses in 38B.

36B Of which: Staff costs (ie non-discretionary)

Include salary costs, employer's national insurance contributions and social security costs, the employer's contribution to any pension scheme, and benefits in kind.

37B Of which: Charges for discretionary staff costs

Include discretionary bonuses and profit/performance share and share option schemes.

38B General administrative expenses

This includes rates, rent, insurance of building, lighting, heating, depreciation and maintenance costs. Also include marketing, communications, professional fees including auditor's remuneration and other general overheads of the business.

39B Depreciation and amortisation

This covers the depreciation of property, plant and equipment and includes amortisation of intangibles.

40B Impairment/provisions

This is the total cost of impairment charges and provisions made.

41B Other charges

This will include operating lease rentals.

42B Share of profit (losses) of associates

Firms reporting on a solo or unconsolidated basis should include the dividends from other group companies only.

43B Exceptional items

Include here any significant items which are separately disclosed in your accounts by virtue of their size or incidence to enable a full understanding of the group's financial performance. Transactions which may give rise to exceptional items may include gains or losses on disposal of investments, subsidiaries and early termination of debt instruments. Details relating to these amounts should be provided in data element 48A.

44B Profit (loss) before tax

This is the total financial and operating income (data element 1) less the financial and operating charges (25), and other costs (34). If the profit attributable to the trading book can be calculated, it should be reported in 44A.

45B Tax charge (income)

This comprises current tax charge (income) and deferred tax charge (income). Include any adjustments recognised in the period for current tax of prior periods. It may also include the amount of deferred tax charge (income) relating to the origination and reversal of temporary differences.

46B Net profit (loss)

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

Memorandum items**47B Dividends paid during year**

Only those dividends paid in the period should be reported here.

48A Details of exceptional items

Please provide details of any amounts included in data item 43B.

FSA002 – Income statement validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	1B	=	2B + 7B + 15B + 20B + 21B + 22B + 23B + 24B
	1A	≤	1B
2	2B	=	3B + 4B + 5B + 6B
3	7B	=	8B + 9B + 10B + 11B + 12B + 13B + 14B
4	15B	=	16B + 17B + 18B + 19B
5	25B	=	26B + 32B + 33B
6	25A	≤	25B
7	26B	=	27B + 28B + 29B + 30B + 31B
8	34B	=	35B + 38B + 39B + 40B + 41B + 42B + 43B
	34A	≤	34B
9	35B	=	36B + 37B
10	39B	=	40B + 41B
11	44A	=	1A – 25A – 34A
12	44B	=	1B – 25B – 34B
13	46B	=	44B – 45B

External validations

There are no external validations for this data item.

FSA003 – Capital adequacy

This data item provides the FSA with information on the solvency of the firm. The data item is intended to reflect the underlying prudential requirements contained in *GENPRU* and *BIPRU* and allows monitoring against the requirements set out there and also those individual requirements placed on firms. We have provided references to the underlying rules to assist in its completion.

This data item is largely based on CEBS' COREP Table CA¹, 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 Table CA and are only provided for information purposes to identify the linkage to the CEBS' data.

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.

Columns A and B

There are two different measures of capital resources. For the purposes of the capital resources requirement under *GENPRU* 2.1.40R onwards and for disclosure purposes under *BIPRU* 11, it is calculated and set out in Column B of this data item. This column excludes stage C in the capital resources calculation set out in *GENPRU* 2 Annexes 2R, 3R, 4R, 5R and 6R. For the purposes of *GENPRU* 2.2.17R, capital resources are set out in Column A. The difference between them is in relation to innovative tier one capital (ie Stage C) which, for the purposes of *GENPRU* 2.1.9R, cannot be included (*GENPRU* 2.2.42R).

Valuation

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

Consolidated reports

For calculating capital resources in elements 15 to 68, the group should be treated as a single entity.

However, for calculating the variable capital requirements in elements 70 to 104, the default method of consolidation is aggregation, adding up the solo numbers of the entities included where deemed equivalent in Annex 6 of *BIPRU* 8. Alternatively, the group can be treated as a single entity, using that method on its own or partially in conjunction with aggregation.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

¹ www.c-eps.org/documents/GL04_CA.xls

1A Is the firm a UK bank or a building society?

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?

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?

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 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?

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?

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?

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 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 FSA, 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*.

12A Basis of reporting

Firms should enter whether the report is on an unconsolidated basis, solo-consolidated basis, or consolidated basis. If the report is on behalf of a *UK consolidation group* (see *BIPRU 8.4*), firms should also complete 13A, 13B, 14A and 14B.

13A For consolidated reporting, please provide the Group reference number

If 12A is completed as a consolidated report, then please enter the group reference number here.

13B For consolidated reporting, please provide the Group name

If 12A is completed as a consolidated report, then please enter the group name here.

14A For consolidated reporting, please provide the FSA FRNs

List here the FSA firm reference numbers for all FSA authorised firms included within the *UK consolidation group*.

14B For consolidated reporting, please provide the names of the firms included

List here the names (against the FRN) of all FSA authorised firms included within the *UK consolidation group*.

15A Total capital after deductions

Firms should see *GENPRU 2.2.42R* and *GENPRU 2.2.43G* for details of those purposes for which *innovative tier one capital* may be used. In other circumstance, firms should use the *capital resources* figures calculated in column B, which excludes *innovative tier one capital*.

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.

This is the capital resources figure that is used under *BIPRU 10.5.4R* for calculating a firm's CNCOM.

[*CEBS' CA 1*]

15B Total capital after deductions

This is equivalent to 15A, but excludes stage C (in *GENPRU 2 Annexes 2R, 3R, 4R, 5R and 6R*). It will only differ from 15A if the firm has issued *innovative tier one capital*.

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.

See *GENPRU 2.2.9G* and *GENPRU 2.2.10G*. [CEBS' CA 1.1]

16B Total tier one capital after deductions

This is equivalent to 16A, but reflecting *GENPRU 2.2.42R* and *GENPRU 2.2.43G*. It will only differ from 16A if the firm has issued *innovative tier one capital*.

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]

17B Core tier one capital

This will have the same value as 17A.

18A Permanent share capital

See *GENPRU 2.2.83R*. This excludes preference shares and *PIBS* (see 25A below).

[CEBS' CA 1.1.1.1]

19A Profit and loss account and other reserves

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

[CEBS' CA 1.1.2.1]

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]

21A Eligible partnership, LLP or sole trader capital

This includes *eligible partnership capital*, *eligible LLP members' capital* and *sole trader capital*. See *GENPRU 2.2.93R* to *GENPRU 2.2.95R*. Excludes *PIBS* and *innovative tier one instruments*, which are reported in 24A below.

[CEBS' CA 1.1.1.4]

22A Share premium account

See *GENPRU 2.2.101R*.

[*CEBS' CA 1.1.1.3*]

23A Externally verified interim net profits

Only include here those profits which have been externally verified at the reporting date. (Profits for the year which have been externally verified between the reporting date and the submission date should be reported in 124A.) See *GENPRU 2.2.102R* and *GENPRU 2.2.103G*.

[*CEBS' CA 1.1.2.3*]

24A Other tier one capital, subject to limits

[*CEBS' CA 1.1.4*]

24B Other tier one capital, subject to limits

This will have the same value as in 24A. (Although innovative tier one capital is not included for CRR purposes, it is included here and the disallowable portion is reported in 31B.)

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.

It includes perpetual non-cumulative preference shares (see *GENPRU 2.2.109R*) and *PIBS* (see *GENPRU 2.2.111R*). See also *GENPRU TP 8.2R* to *GENPRU TP 8.6R*.

[*CEBS' CA 1.1.4.1*]

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 8.7R*.

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.

[*CEBS' CA 1.1.4.2*]

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.

27B Deductions from tier one capital

This figure will differ from 27A only if a firm has issued *innovative tier one instruments* in 26A.

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.

[*CEBS' CA 1.1.1.2, but with the opposite sign*]

28B Investments in own shares

This is the same figure as in 28A.

29A Intangible assets

See *GENPRU 2.2.155R*.

[*CEBS' CA 1.1.5.1, but with the opposite sign*]

29B Intangible assets

This is the same figure as in 29A.

30A Excess on limits for non-innovative tier one instruments

The amount reported in 25A which is in excess of the limits set out in *GENPRU 2.2.29R*. See also *GENPRU 2.2.25R*.

[*CEBS' CA 1.1.5.2, but with the opposite sign*]

30B Excess on limits for non-innovative tier one instruments

This is the same figure as in 30A.

31A Excess on limits for innovative tier one instruments

The amount reported in 26A which is in excess of the limits set out in *GENPRU 2.2.30R*. See also *GENPRU 2.2.25R*. As set out in *GENPRU 2.2.25R* to *GENPRU 2.2.27R*, the excess is however available in *upper tier two capital* in 38A.

[*CEBS' CA 1.1.5.3, but with the opposite sign*]

31B Excess on limits for innovative tier one instruments

In line with *GENPRU 2.2.42R*, *innovative tier one capital* cannot be included in *tier one capital resources*. This figure equates to the whole of the firm's *innovative tier one capital* (26A) with the signs reversed. As set out in *GENPRU 2.2.25R* to *GENPRU 2.2.27R*, the capital is however available in *upper tier two capital* in 38B.

It gives effect to Note (3) 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.

32A Excess of drawings over profits for partnerships, LLPs and sole traders

See *GENPRU 2.2.100R*.

[*Part of CEBS' CA 1.1.5.4.2, but with the opposite sign*]

32B Excess of drawings over profits for partnerships, LLPs and sole traders

This is the same figure as reported in 32A.

33A Net losses on equities held in the available-for-sale financial assets category

See *GENPRU 2.2.185R (2)*.

33B Net losses on equities held in the available-for-sale financial assets category

This is the same figure as reported in 33A.

34A Material holdings

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

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

34B Material holdings

This is the same figure as reported in 34A.

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.

See *GENPRU 2.2.11G*.

[*CEBS' CA 1.2*]

35B Total tier two capital after deductions

This is broadly similar to 35A, except that it takes account of *GENPRU 2.2.42R* where a firm has *innovative tier one capital* that cannot be included in tier one.

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.

[*CEBS' CA 1.2.1*]

36B Upper tier two capital, subject to limits

This data element (after deducting 44B and 46B) is equivalent, after taking account of *GENPRU 2.2.42R* where a firm has *innovative tier one capital*, 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.

37A Excess on limits for tier one capital transferred to upper tier two capital

See *GENPRU 2.2.25R* to *GENPRU 2.2.27R*. This will not exceed the sum of 30A and 31A.

[*CEBS' CA 1.2.1.1*]

37B Excess on limits for tier one capital transferred to upper tier two capital

As 37A, but includes all *innovative tier one capital* as none of it could be included in *tier one capital resources* as a result of *GENPRU 2.2.42R*. This will not exceed the sum of 30B and 31B.

38A Upper tier two capital instruments, subject to limits

Report here perpetual cumulative preference shares, perpetual subordinated debt and perpetual subordinated securities. See *GENPRU 2.2.159R* to *GENPRU 2.2.193R*. See also *GENPRU TP 8.8R*.

[CEBS' CA 1.2.1.6]

38B Upper tier two capital instruments, subject to limits

This is the same figure as reported in 38A.

39A Revaluation reserve

See *GENPRU 2.2.185R*.

[CEBS' CA 1.2.1.3]

39B Revaluation reserve

This is the same figure as reported in 39A.

40A General/collective provisions

See *GENPRU 2.2.197R* to *GENPRU 2.2.189R*.

[CEBS' CA 1.2.1.5]

40B General/collective provisions

This is the same figure as reported in 40A.

41A Surplus provisions

This includes surplus provisions in accordance with *GENPRU 2.2.190R* to *GENPRU 2.2.193R*.

[CEBS' CA 1.2.1.7]

41B Surplus provisions

This is the same figure as reported in 41A.

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.

[CEBS' CA 1.2.2]

42B Lower tier two capital

This figure will differ from 42A if the firm had any *innovative tier one capital* reported in 26A.

43A Lower tier two capital instruments subject to limits

Includes fixed term preference shares, long term subordinated debt (after amortisation) and fixed term subordinated securities.

See *GENPRU 2.2.159R* to *GENPRU 2.2.174R* and *GENPRU 2.2.194R* to *GENPRU 2.2.196R*.

[CEBS' CA 1.2.2.2]

43B Lower tier two capital instruments subject to limits

This is the same figure as reported in 43A.

44A Excess on limits for lower tier two capital

The amount reported in 43A that is in excess of the limits set out in *GENPRU 2.2.46R (2)*.

[CEBS' CA 1.2.2.5, but with the sign reversed]

44B Excess on limits for lower tier two capital

The amount reported in 43B that is in excess of the limits set out in *GENPRU 2.2.46R (2)*. If the firm has not reported *innovative tier one capital instruments* in 26A, this number will be the same as 44A.

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.

[CEBS' CA 1.2.3, but with the sign reversed]

45B Deductions from tier two capital

If the firm has not reported *innovative tier one instruments* in 26A, this number will be the same as 45A.

Otherwise, this data element (excluding 46B) is equivalent to Stage J (after taking account of Note (3)) 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.

46A Excess on limits for tier two capital

The amounts reported in 36A and 42A in excess of the limits set out *GENPRU 2.2.46R (1)*.

[CEBS' CA 1.2.3.1, but with the sign reversed]

46B Excess on limits for tier two capital

If the firm has not reported *innovative tier one instruments* in 26A, this number will be the same as 46A. Otherwise it is the amounts reported in 36B and 42B in excess of the limits set out *GENPRU 2.2.46R (1)*.

47A Other deductions from tier two capital

Do not report here certain additional deductions made under *GENPRU 2.2.239R* (3) and (4). *BIPRU investment firms* with a waiver from consolidated supervision should see Note (5) of Part 2 of *GENPRU 2 Annex 6R*.

[*CEBS' CA 1.2.3.2, but with the sign reversed*]

47B Other deductions from tier two capital

This is the same figure as reported in 47A.

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.

[*CEBS' CA 1.3 minus 1.3.10, but with the sign reversed*]

48B Deductions from total of tiers one and two

This is the same figure as reported in 48A.

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*.

BIPRU firms other than those already mentioned should see *GENPRU 2.2.208R* to *GENPRU 2.2.215R*.

Firms should also note the transitional arrangements for material insurance holdings in *GENPRU TP 7*.

[*CEBS' CA 1.3.1, 1.3.2, 1.3.4, and 1.3.5, but with the signs reversed*]

50A Expected loss amounts and other negative amounts

See *GENPRU 2.2.236R*.

[*CEBS' CA 1.3.8, but with the sign reversed*]

51A Securitisation positions

See *GENPRU 2.2.237R*.

[*CEBS' CA 1.3.7, but with the sign reversed*]

52A Qualifying holdings

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]

54A Reciprocal cross holdings

See *GENPRU 2.2.217R* to *GENPRU 2.2.220R*.

[CEBS' CA 1.3.3, but with the sign reversed]

55A Investments which are not material holdings or qualifying holdings

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

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.

It is also the capital resources used under *BIPRU 10.5.3R* for the purposes of measuring large exposures.

[CEBS' CA 1.4 plus 1.5 minus 1.3.10]

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

This may differ from 57A if the firm reported *innovative tier one instruments* in 26A.

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.

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

[*CEBS' CA 1.4 plus 1.5 minus 1.3.10*]

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.

58B Total tier three capital

This is broadly similar to 58A, except that it takes account of *GENPRU 2.2.42R* where a firm has *innovative tier one capital* that cannot be included in tier one.

59A Excess on limits for tier two capital transferred to tier three capital

See *GENPRU 2.2.25R* to *GENPRU 2.2.27R*. This will be no greater than the sum of 44A and 46A.

59B Excess on limits for tier two capital transferred to tier three capital

See *GENPRU 2.2.25R* to *GENPRU 2.2.27R*. This will be no greater than the sum of 44B and 46B. If the firm has not reported *innovative tier one instruments*, the figure should be the same as 59A.

60A Short term subordinated debt, subject to limits

See *GENPRU 2.2.241R* to *GENPRU 2.2.245R*

[*CEBS' CA 1.6.3*]

60B Short term subordinated debt, subject to limits

This figure will be the same as 60A.

[*CEBS' CA 1.6.3*]

61A Net interim trading book profit and loss

See *GENPRU 2.2.246R* to *GENPRU 2.2.249R*.

[*CEBS' CA 1.6.2*]

61B Net interim trading book profit and loss

This figure will be the same as 61A.

[*CEBS' CA 1.6.2*]

62A Excess on limit for tier three capital

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

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

62B Excess on limit for tier three capital

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

63A Unused but eligible tier three capital (memo)

See *GENPRU 2.2.47R*.

This is data element 58A less the amount shown in data element 92A. If the result is negative, enter 0. This is the surplus tier three capital which may only be used for the purposes set out in *BIPRU 2.2.47R*.

[CEBS' CA 1.6.7]

63B Unused but eligible tier three capital (memo)

See *GENPRU 2.2.47R*.

This is the sum of data elements 58B less the amount shown in data element 92A. If the result is negative, enter 0. This is the surplus tier three capital which may only be used for the purposes set out in *BIPRU 2.2.47R*.

It may differ from 63A if the firm has reported *innovative tier one capital* in 26A.

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.

64B Total capital before deductions

This figure will differ from 64A if the firm had any innovative tier one capital reported in 26A.

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.

[CEBS' CA 1.7]

65B Deductions from total capital

This will be the same value as reported in 65A.

66A Excess trading book position

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*.

68A Free deliveries

See *BIPRU 14.4*.

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*.

If the report is for a *UK consolidation group*, this should be zero – see *BIPRU 8.3.6R*.

70A Total variable capital requirement

This is the variable capital requirement of the firm or *UK consolidations group*, as calculated in 71A to 74A below. Each firm (or *UK consolidation group*) will only fill in one variable capital requirement which will have the correct method of calculating the variable capital requirement in accordance with *GENPRU 2.1.45R* and *GENPRU 2.1.46R* and any relevant waivers or treatment identified through the responses to data elements 5A, 10A and 11A above.

[*CEBS' CA 2*]

71A Variable capital requirement for banks and building societies

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

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

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 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.

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

75A Variable capital requirement for UCITS investment firms

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.

UCITS investment firms should see *GENPRU 2.1.46R*.

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

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

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

77A Total credit risk capital component

See *GENPRU 2.1.39R*, as modified if a firm has an IRB permission.

A further breakdown of this figure is provided quarterly in FSA004 for those firms that are required to report that data item.

[CEBS' CA 2.1]

78A Credit risk calculated by aggregation for UK consolidation group reporting

This is only relevant for *UK consolidation groups*, and then only if they calculate their *credit risk capital component* under *BIPRU 8.7.13R (2)*.

79A Credit risk capital requirements under the standardised approach

The *credit risk capital component* calculated under *BIPRU 3*, using the exposure classes set out in *BIPRU 3.2.9*.

This will agree with data element 1A on FSA004.

[CEBS' CA 2.1.1]

80A Credit risk capital requirements under the IRB approach

The *credit risk capital component* under *BIPRU 3* calculated in accordance with a firm's IRB permission to use the IRB approach and *BIPRU 4*.

[CEBS' CA 2.1.2]

81A Under foundation IRB approach

The *credit risk capital component* under *BIPRU 3* calculated in accordance with a firm's IRB permission to use the foundation IRB approach and *BIPRU 4*. This figure covers the following exposures classes:

- central government and central banks (*BIPRU 4.3.2R (1)*)
- institutions (*BIPRU 3.4.2R (2)*); and

- corporates (*BIPRU 3.4.2R (3)*).

This will agree to data element 18A on FSA004.

[*CEBS' CA 2.1.2.1*]

82A Retail IRB

This covers the *credit risk capital component* under *BIPRU 3* calculated in accordance with a firm's IRB permission to use the advanced IRB approach and *BIPRU 4*, and covers the retail exposure class (*BIPRU 3.4.2R (4)*).

This will agree to data element 23A on FSA004.

83A Under advanced IRB approach

The *credit risk capital component* under *BIPRU 3* calculated in accordance with a firm's IRB permission to use the advanced IRB approach and *BIPRU 4*. This figure covers the following exposure classes:

- central governments and central banks (*BIPRU 4.3.2R (1)*);
- institutions (*BIPRU 4.3.2R (2)*); and
- corporates (*BIPRU 4.3.2R (3)*).

This will agree to data element 28A on FSA004.

[*CEBS' CA 2.1.2.2 minus retail*]

84A Other IRB exposure classes

The *credit risk capital component* under *BIPRU 3* calculated in accordance with a firm's IRB permission to use the IRB approach and *BIPRU 4*. This figure covers the following exposure classes:

- equity claims (*BIPRU 4.3.2R (5)*);
- securitisation positions (*BIPRU 4.3.2R (6)*); and
- non credit-obligation assets (*BIPRU 4.3.2R (7)*).

This will agree to data element 33A on FSA004.

[*CEBS' CA 2.1.2.3 plus 2.1.2.4 plus 2.1.2.5*]

85A Total operational risk capital requirement

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 models approach.

[*CEBS' CA 2.4*]

86A Operational risk calculated by aggregation for UK consolidation group reporting

This is only relevant for *UK consolidation groups* completing data element 89A, and then only if they calculate their *operational risk capital requirement* under *BIPRU* 8.7.13R (2).

87A Operational risk basic indicator approach

This is only relevant for those firms completing data element 85A.

See *BIPRU* 6.3.

[*CEBS' CA 2.4.1*]

88A Operational risk standardised/alternative standardised approach

This is only relevant for those firms completing data element 85A.

See *BIPRU* 6.4.

This will agree to data element 15A on FSA007.

[*CEBS' CA 2.4.2*]

89A Operational risk advanced measurement approaches

This is only relevant for those firms completing data element 85A.

See *BIPRU* 6.5.

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.

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*]

91A Counterparty risk capital component

See *BIPRU* 14.1.3R.

[*CEBS' CA 2.2*]

92A Capital requirements for which tier three capital may be used

See *GENPRU* 2.2.46R.

This comprises the data elements that are relevant for calculating the variable capital requirement for your firm (see *GENPRU* 2.2.47R) from the data elements 93A (*market risk capital requirement*), 103A (*concentration risk capital component*) and 104A (*fixed overheads requirement*).

93A Total market risk capital requirement

See *BIPRU* 7 and also *GENPRU* 2.2.46R.

A further breakdown of this figure (less 94A in the case of *UK consolidation group* reports) is provided in FSA005 for firms that meet the reporting thresholds defined in *SUP* 16.12.5R

(note 4), *SUP* 16.12.11R (note 4), *SUP* 16.12.15R (note 4), *SUP* 16.12.22R (note 4) and *SUP* 16.12.25R (note 4).

[*CEBS' CA 2.3*]

94A Market risk capital requirement calculated by aggregation for UK consolidation group reporting

This is only relevant for *UK consolidation groups*, and then only if they calculate their *market risk capital component* under *BIPRU* 8.7.13R (2).

95A Position, foreign exchange and commodity risks under TSA

See *BIPRU* 7.

[*CEBS' CA 2.3.1*]

96A Interest rate PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E, *BIPRU* 7.2, *BIPRU* 7.3, *BIPRU* 7.6, *BIPRU* 7.9, *BIPRU* 7.11.12R and *BIPRU* 7.11.35R.

This will agree with data element 18G on FSA005.

97A Equity PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E, *BIPRU* 7.3.48R and *BIPRU* 7.3.49G, *BIPRU* 7.6, *BIPRU* 7.9, *BIPRU* 7.11.12R and *BIPRU* 7.11.35R.

This will agree with data element 29G on FSA005.

[*CEBS' CA 2.3.1.2*]

98A Commodity PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E, *BIPRU* 7.4 and *BIPRU* 7.9.

This will agree with data element 40G on FSA005.

[*CEBS' CA 2.3.1.4*]

99A Foreign currency PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E, *BIPRU* 7.5, *BIPRU* 7.6 and *BIPRU* 7.9.

This will agree with data element 48G on FSA005.

[*CEBS' CA 2.3.1.3*]

100A CIU PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E, *BIPRU* 7.6, *BIPRU* 7.7 and *BIPRU* 7.9.

This will agree with data element 55G on FSA005.

101A Other PRR

See *BIPRU* 7.1.7R to *BIPRU* 7.1.13E.

This will agree with data element 56G on FSA005.

102A Position, foreign exchange and commodity risks under internal models

See *BIPRU* 7.10.

This will agree with data element 61G on FSA005.

[CEBS' CA 2.3.2]

103A Concentration risk capital component

This is the CNCOM. See *BIPRU* 10.5.14R to *BIPRU* 10.5.21G for details of how this is calculated.

Figures appearing here should also appear on FSA008 under data element 5R for the same quarterly reporting date.

104A Fixed overheads requirement

This should only be completed by *BIPRU limited activity firms* and *BIPRU limited licence firms*. See *GENPRU* 2.1.41R to *GENPRU* 2.1.46G.

[CEBS' CA 2.5]

105A Capital resources requirement arising from capital floors

This is only relevant for a firm that has adopted the *IRB approach*. Firms should enter the capital resources required to equal or exceed the amounts defined in *BIPRU* TP 2 and *BIPRU* TP 2.3R in particular. When reporting, the scaling factors set out in *BIPRU* TP 2.3R should have been applied.

106A Surplus/deficit of own funds

This is 15A less 70A.

This should be a positive figure, showing the amount of excess capital over that required for the variable capital requirement measured at the reporting date, as well as any requirements.

[CEBS' CA 3.2]

106B Surplus/deficit of own funds

This is 15B less 70A.

This should be a positive figure, showing the amount of excess capital over that required for the risks measured at the reporting date, as well as any requirements.

Firms that have adopted the *IRB approach* for credit risk or *advanced measurement approach* for operational risk should also be monitoring data element 105A against 15B.

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

This should be a positive figure and is the calculation required in *GENPRU* 2.1.40R.

107A Overall solvency ratio

This is 15A divided by 70A, multiplied by 100 and represents the firm's overall solvency.

[CEBS' CA 3.2.a]

107B Overall solvency ratio

This is 15B divided by 70A, multiplied by 100 and represents the firm's overall solvency for CRR purposes.

This ratio represents the firm's solvency in relation to its variable capital requirement under *GENPRU* 2.1.9R(1). In most cases, it may be the same as figure as appears in Column A, but

that will not be the case if data element 15 differs between Column A and Column B because of the different treatment of *innovative tier one instruments* (see *GENPRU 2.2.43R*).

108A Individual capital guidance – total capital resources

Enter the amount of total capital resources that the FSA considers the firm should hold in order to meet *GENPRU 1.2.26R* (adequate financial resources). This amount can be calculated from information provided in the most recent letter the firm has received from the *FSA* setting out Individual Capital Guidance (as described in *GENPRU 2.2.12G*). The amount should be calculated as at the same reporting date as all other information included in this data item. Where this data item is being used to report for a *UK consolidation group*, you should enter the total group capital resources indicated in the ICG letter which will typically be based on the group capital resources requirement (data element 15B) – see *BIPRU 2.2.19G*.

For the purposes of giving individual capital guidance, the FSA may distinguish between capital resources which can be used to meet all risks (general purpose capital, ie stage N in *GENPRU 2 Annexes 2R, 3R, 4R, 5R and 6R* as appropriate) and capital resources which can only be used to meet certain risks, for instance trading book risks. Total capital resources after deductions is defined in *GENPRU 2.2.12R* and is stage T in *GENPRU 2 Annexes 2R, 3R, 4R, 5R and 6R* as appropriate. The amount of total capital resources should be shown in data element 15B. See *GENPRU 2.2.16G*.

This data element should be used where an ICG letter provides guidance on the amount of total capital or is silent on the nature of the capital which can be used to meet the obligation in *GENPRU 1.2.26R*.

If no ICG has been set, firms should enter 0 here.

109A Individual capital guidance – general purpose capital

Enter the amount of general purpose capital that the FSA considers the firm should hold in order to meet *GENPRU 1.2.26R* (adequate financial resources). The amount should be calculated on the same basis set out for data element 15B, but refers only to general purpose capital rather than to total capital. If the firm's ICG letter does not provide guidance on the amount of general capital (or limited purpose capital) that the firm should hold or no ICG has been set for the firm, it should enter 0 here.

110A Surplus/(deficit) total capital over ICG

This is the amount in data element 15B (total capital resources) less the amount in data element 108A. However, if no ICG has been set and data element 108A is 0, this should also be 0.

111A Surplus/(deficit) general purpose capital over ICG

This is the amount in data element 57B less the amount in data element 109A. However, if no ICG has been set and data element 109A is 0, this should also be 0.

Memorandum items

112A Value of portfolio under management

This should only be provided by *UCITS investment firms*.

Prudential filters

Information on these data elements is required so that we can monitor their impact (or potential impact) on capital resources.

113A Unrealised gains on available-for-sale-equities

This is the amount of the gain related to available-for-sale equities included within revaluation reserves reported in 39A and 39B. See *GENPRU 2.2.185R(2)(b)*.

114A Unrealised gains (losses) on investment properties

This is the value of gains (losses) arising from revaluation reserves of investment properties that have been included within *capital resources*. See *GENPRU 2.2.185R(3)*.

115A Unrealised gains (losses) on land and buildings

This is the value of gains (losses) arising from revaluation reserves of land and buildings that have been included within *capital resources*. See *GENPRU 2.2.185R(4)*.

116A Unrealised gains (losses) on debt instruments held in the available-for-sale category

This is the unrealised gains (losses) on debt instruments held in the available-for-sale category that are excluded from *capital resources*. See *GENPRU 1.3.36R(2)(b)*.

117A Unrealised gains (losses) on cash flow hedges of financial instruments

This is the fair value reserves related to gains (losses) on cash flow hedges of financial instruments measured at amortised cost that are excluded from *capital resources*. See *GENPRU 1.3.36R(2)(a)*.

118A Unrealised gains (losses) on fair value financial liabilities

This is the value of unrealised gains (losses) on liabilities designated as at fair value that are excluded from *capital resources*. See *GENPRU 1.3.9R(1)*.

119A Defined pension benefit (liability)

This is the value of any *defined benefit asset (defined benefit liability)*, in respect of a *defined benefit occupational pension scheme*, that has been excluded from *capital resources*. See *GENPRU 1.3.9R(2)*.

120A (Deficit reduction amount) if used

This is the value of any *deficit reduction amount* substituted for a *defined benefit liability* in respect of a *defined benefit occupational pension scheme*. See *GENPRU 1.3.9R(2)(b)*.

121A Deferred acquisition costs (deferred income)

This is the value of assets in respect of deferred acquisition costs (DACs) (liabilities in respect of deferred income – DIRs) that have been excluded from *capital resources*. See *GENPRU 1.3.36R(3)*.

Minority interests

These are included indistinguishably within capital resources.

122A Minority interests included within capital resources

Report here the amount of minority interests included indistinguishably in the components of capital resources. See *BIPRU 8.6.8R* to *BIPRU 8.6.16R*.

123A Of which: innovative tier one instruments

Report here the amount of innovative tier one instruments that are included within minority interests (122A) and also within innovative tier one capital in 26A. See *BIPRU* 8.

Profits

Capital resources calculated above should only include in tier one profits that have been externally verified at the reporting date. This section captures information on profits at the reporting date that have subsequently been verified.

124A Profits not externally verified at the reporting date but subsequently have been

Enter here the amount of profits (for the financial year covered by the reporting date) which were not externally verified at the reporting date but which have subsequently been verified. This amount should not be included within 23A. Also, do not include here any amount already reported in 23A.

This data element may be zero if no profits have been verified between the reporting date and the submission date.

125A Total capital after deductions, including externally verified profits

This figure should be a firm's alternative calculation of data element 15B, based on the figure in 124A being included within tier one capital. It will not necessarily be equivalent to 15B plus 124A, because other components of the capital resources calculation may also have been revised following the external verification.

This cell should be zero if data element 124A is zero.

Allocation of deductions between tiers one and two capital

126A Material insurance company holdings excluded from allocation

This is the value of material insurance holdings (included within 49A) that are not allocated to tier one and two capital under *GENPRU* TP 7.

127A Allocated to tier one capital

Firms should allocate the sum of data elements 49A, 50A and 51A less 126A between tier one capital and tier two capital. See *GENPRU* 2.2.239R(3) and *GENPRU* 2.2.239R(4).

128A Allocated to tier two capital

Firms should allocate the sum of data elements 49A, 50A and 51A less 126A between tier one capital and tier two capital. See *GENPRU* 2.2.239R(3) and *GENPRU* 2.2.239R(4).

Firms on IRB/AMA approaches

129A Total capital requirement under pre-CRD rules

This is only relevant for those firms that have adopted the approaches in *BIPRU* 4 (IRB) or *BIPRU* 6.5 (AMA) for the calculation of their capital requirements.

Firms should report the total capital requirement calculated under whichever part of *IPRU* applies under *BIPRU* TP 1.4R.

130A Total credit risk capital component under pre-CRD rules

This is only relevant for those firms that have adopted the approaches under *BIPRU* 4 (IRB) for the calculation of their capital requirements.

Firms should report the credit risk capital component under whichever part of *IPRU* applies under *BIPRU* TP 1.4R.

131A Expected loss amounts – wholesale, retail and purchased receivables

This is only relevant for firms that have adopted the approaches under *BIPRU* 4 (IRB) for the calculation of their capital requirements.

This is the amount for exposures to sovereigns, institutions, corporate IRB, specialised lending and retail, and for purchased receivables, that result from the calculations under *BIPRU* 4.3.6R (1), (2) and (4).

132A Expected loss amounts – equity

This is only relevant for firms that have adopted the approaches under *BIPRU* 4 (IRB) for the calculation of their capital requirements.

This is the amount for exposures to equities that result from the calculations under *BIPRU* 4.3.6R (3).

133A Total value adjustments and provisions eligible for the “EL less provisions” calculation under IRB

This is only relevant for firms that have adopted the approaches under *BIPRU* 4 (IRB) for the calculation of their capital requirements.

This is the sum of value adjustments and provisions related to exposures in *BIPRU* 4.3.6R (1), (2) and (4) which are eligible for the “EL less provisions” calculation in *BIPRU* 4.3.8R.

134A Total deductions from tier 1 and tier 2 capital according to pre-CRD rules

This is only relevant for firms that have adopted the approaches under *BIPRU* 4 (IRB) or *BIPRU* 6.5 (AMA) for the calculation of their capital requirements.

Firms should report here the deductions calculated under whichever part of *IPRU* applies under *BIPRU* TP 1.4R.

FSA003 – Capital adequacy validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	1A		If (2A+3A+4A)=yes, then no, else yes
2	2A		If (1A+3A+4A)=yes, then no, else yes
3	3A		If (1A+2A+4A)=yes, then no, else yes
4	4A		If (1A+2A+3A)=yes, then no, else yes
5	5A		If 2A = no, then no
6	6A		If (3A+4A) = no, then no
7	7A		If (1A+8A+9A)=yes, then no
8	8A		If (1A+7A+9A)=yes, then no
9	9A		If (1A+7A+8A)=yes, then no
10	10A		If 1A = no, then no
11	11A		If 1A = no, then no
12			
13	15A	=	64A – 65A
14	15B	=	64B – 65B
15	16A	=	17A + 24A - 27A
16	16B	=	17B + 24B - 27B
17	17A	=	18A + 19A – 20A +21A +22A + 23A
18	17B	=	17A
19	24A	=	25A + 26A
20	24B	=	24A
21	27A	=	28A + 29A + 30A + 31A + 32A + 33A +34A
22	27B	=	28A + 29B + 30B + 31B + 32B + 33B + 34B
23	28B	=	28A
24	29B	=	29A
25	30B	=	30A
26	31B	=	26A
27	32B	=	32A
28	33B	=	33A

29	34A		If 10A = no, then 0
30	34B	=	34A
31			
32	35A	=	36A + 42A - 45A
33	35B	=	36B + 42B - 45B
34	36A	=	37A + 38A + 39A + 40A + 41A
35	36B	=	37B + 38B + 39B + 40B + 41B
36	37A	≤	30A + 31A
37	37B	≤	30B + 31B
38	38B	=	38A
39	39B	=	39A
40	40B	=	40A
41	41B	=	41A
42	42A	=	43A - 44A
43	42B	=	43B - 44B
44	43B	=	43A
45	45A	=	46A + 47A
46	45B	=	46B + 47B
47	47B	=	47A
48	48A	=	49A + 50A + 51A + 52A + 53A + 54A + 55A + 56A
49	48B	=	48A
50	49A		If 11A = yes, then 0
51	52A		If 1A = no, then 0
52	53A		If 10A = no, then 0
53	55A		If 1A = no, then 0
54	56A		If 1A = no, then 0
55	57A	=	16A + 35A - 48A
56	57B	=	16B + 35B - 48B
57	58A	=	59A + 60A + 61A - 62A
58	58B	=	59B + 60B + 61B - 62B
59	59A	≤	44A + 46A
60	59B	≤	44B + 46B
61	60B	=	60A
62	61B	=	61A

63	63A	=	59A +60A + 61A – 62A -92A
64	63B	=	59B +60B + 61B – 62B -92B
65	64A	=	57A + 58A
66	64B	=	57B + 58B
67	65A	=	66A + 67A + 68A
68	65B	=	65A
69	66A		If 1A = no, then 0
70	67A		If 11A = no, then (if 10A = no, then 0)
71	69A		If 12A = consolidated, then 0, else >0
72	70A	=	71A + 72A + 73A + 74A + 75A
	71A		If ((72A + 73A + 74A +75A) > 0, then 0
	72A		If ((71A + 73A + 74A +75A) > 0, then 0
	73A		If ((71A + 72A + 74A +75A) > 0, then 0
	74A		If ((71A + 72A + 73A +75A) > 0, then 0
	75A		If ((71A + 72A + 73A +74A) > 0, then 0
73	71A	=	76A + 92A
74	72A	=	76A + 92A
75	73A	=	76A + 92A
76	74A	=	Max ((77A + 91A + 93A + 103A), 104A)
77	75A	=	Max ((77A + 91A + 93A + 103A), 104A)
78	76A	=	77A + 85A – 90A +91A
79			
80	77A	=	78A + 79A + 80A
81	78A		If 12A ≠ consolidated, then 0
82	80A	=	81A + 82A + 83A + 84A
83	85A		86A + 87A + 88A + 89A
84	86A		If 12A ≠ consolidated, then 0
85	90A		If 5A = no, then 0
86	92A	=	92A + 103A + 104A
87	93A	=	94A + 95A + 102A
88	94A		If 12A ≠ consolidated, then 0
89	95A	=	96A + 97A + 98A + 99A + 100A + 101A
90	104A	=	If 1A = yes, then 0, else (if 2A = yes, then 0, else > 0)
91	106A	=	15A – 70A

92	106B	=	15B – 70A
93	107A	=	15A/70A
94	107B	=	15B/70A
95	110A		If 108A = 0, then 0, else (15B – 108A)
96	111A	=	If 109A = 0, then 0, else (57B – 109A)
97	112A		If 8A – no, then 0
98	123A	≤	26A
99	127A + 128A	=	51A + 52A + 53A – 126A
100	127A	≤	16B
101	128A	≤	35B

External validations

Validation number	Data element		
1	79A	=	FSA004.1A
2	81A	=	FSA004.18A
3	82A	=	FSA004.23A
4	83A	=	FSA004.28A
	84A	=	FSA004.33A
5	88A	=	FSA007.15A
6	89A	=	FSA007.15B
7	93A – 94A	=	FSA005.62G
8	96A	=	FSA005.18G
9	97A	=	FSA005.29G
10	98A	=	FSA005.40G
11	99A	=	FSA005.48G
12	100A	=	FSA005.55G
13	101A	=	FSA005.56G
14	102A	=	FSA005.61G
15	103A	≥	FSA008.5RT

FSA004 – Credit risk

This data item provides details of the credit risk capital requirements of firms reported in FSA003.

For *UK consolidation groups*, the figures reported should exclude any credit risk capital requirement that has been calculated using aggregation under *BIPRU* 8.7.13R (2).

This data item uses elements from CEBS' COREP Tables CR SA, CR SEC SA, CR IRB, CR EQU IRB and CR SEC IRB¹, 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 CR SA, CR SEC SA, CR IRB, CR EQU IRB and CR SEC IRB and are only provided for information purposes to identify the linkage to the CEBS' data.

Valuation

Unless indicated otherwise, the valuation of data elements should follow *BIPRU* 1.3.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

Column A

This contains the capital requirement, calculated in accordance with *BIPRU* 3 and *BIPRU* 4, but excluding securitisation positions.

Column B

For firms on the standardised approach, this should be calculated as set out in *BIPRU* 3 and *BIPRU* 5. It equates to the fully adjusted exposures values (E*) after adjustment to off-balance sheet items under *BIPRU* 3.6.1R.

For firms on an IRB approach, this should be calculated in accordance with *BIPRU* 4 and *BIPRU* 5 and is the exposure value before the risk weight is applied.

Breakdown under the standardised approach to credit risk by exposure classes excluding securitisation positions

1A Total capital requirement

This is the same as the capital requirement reported in data element 79A in FSA003.

[*CEBS' CR SA column 22*]

¹ www.c-ebs.org/documents/GL04_CR.xls

1B Total exposure value

This is the total exposure value, being the sum of data elements 2B to 17B.

2A Central government or central banks

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (1).

[*CEBS' CR SA column 22*]

2B Central government or central banks

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (1).

[*CEBS' CR SA column 20*]

3A Regional governments or local authorities

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (2).

[*CEBS' CR SA column 22*]

3B Regional governments or local authorities

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (2).

[*CEBS' CR SA column 20*]

4A Administrative bodies and non-commercial undertakings

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (3).

[*CEBS' CR SA column 22*]

4B Administrative bodies and non-commercial undertakings

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (3).

[*CEBS' CR SA column 20*]

5A Multilateral development banks

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (4).

[*CEBS' CR SA column 22*]

5B Multilateral development banks

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (4).

[*CEBS' CR SA column 20*]

6A International organisations

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (5).

[*CEBS' CR SA column 22*]

6B International organisations

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (5).

[CEBS' CR SA column 20]

7A Institutions

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (6).

[CEBS' CR SA column 22]

7B Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (6).

[CEBS' CR SA column 20]

8A Corporates

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (7).

[CEBS' CR SA column 22]

8B Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (7).

[CEBS' CR SA column 20]

9A Retail

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (8).

[CEBS' CR SA column 22]

9B Retail

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (8).

[CEBS' CR SA column 20]

10A Secured on real estate property

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (9).

[CEBS' CR SA column 22]

10B Secured on real estate property

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (9).

[CEBS' CR SA column 20]

11A Past due items

This is the capital requirement, calculated in accordance with *BIPRU* 3, relating to the asset class defined in *BIPRU* 3.2.9R (10).

[CEBS' CR SA column 22]

11B Past due items

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (10).

[CEBS' CR SA column 20]

12A Items belonging to regulatory high-risk categories

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (11)*.

[*CEBS' CR SA column 22*]

12B Items belonging to regulatory high-risk categories

This is the exposure value relating to the asset class defined in *BIPRU 3.2.9R (11)*.

[*CEBS' CR SA column 20*]

13A Covered bonds

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (12)*.

[*CEBS' CR SA column 22*]

13B Covered bonds

This is the exposure value relating to the asset class defined in *BIPRU 3.2.9R (12)*.

14A Securitisation positions

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (13)*.

[*CEBS' CR SEC SA column 33*]

14B Securitisation positions

This is the exposure value relating to the asset class defined in *BIPRU 3.2.9R (13)*.

[*CEBS' CR SEC SA column 19*]

15A Short term claims on institutions and corporates

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (14)*.

[*CEBS' CR SA column 22*]

15B Short term claims on institutions and corporates

This is the exposure value relating to the asset class defined in *BIPRU 3.2.9R (14)*.

[*CEBS' CR SA column 20*]

16A Collective investment undertakings

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (15)*.

[*CEBS' CR SA column 22*]

16B Collective investment undertakings

This is the exposure value relating to the asset class defined in *BIPRU 3.2.9R (15)*.

[*CEBS' CR SA column 20*]

17A Other items

This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU 3.2.9R (16)*.

[CEBS' CR SA column 22]

17B Other items

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R (16).

Breakdown under the foundation IRB approach to credit risk

18A Total capital requirement

This is the same as the capital requirement reported in data element 81A in FSA003.

[CEBS' CR IRB column 24]

18B Total exposure value

This is the total exposure value, being the sum of 19B to 21B.

19A Central governments and central banks

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (1).

[CEBS' CR IRB column 24]

19B Central governments and central banks

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (1).

[CEBS' CR IRB column 11]

20A Institutions

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (2).

[CEBS' CR IRB column 24]

20B Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (2).

[CEBS' CR IRB column 11]

21A Corporates

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (3).

[CEBS' CR IRB column 24]

21B Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (3).

[CEBS' CR IRB column 11]

22A Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the capital requirement, calculated in accordance with *BIPRU* 4 using the correlation formula in *BIPRU* 4.4.59R, relating to exposures to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21A.

[CEBS' CR IRB column 24]

22B Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the exposure value relating to exposures to the asset class defined in *BIPRU 4.3.2R (3)* that meet the size requirements in *BIPRU 4.4.59R* and *BIPRU 4.4.60R*. It is part of 21B.

[*CEBS' CR IRB column 11*]

Breakdown of Retail IRB**23A Total capital requirement**

This is the capital requirement, calculated in accordance with *BIPRU 4*, relating to the asset class defined in *BIPRU 4.3.2R (4)*. It is the same as the capital requirement reported in data element 82A in FSA003.

[*CEBS' CR IRB column 24*]

23B Total capital requirement

This is the exposure value relating to the asset class defined in *BIPRU 4.3.2R (4)* and is the sum of 24B to 27B.

[*CEBS' CR IRB column 11*]

24A Retail mortgages

This is the capital requirement, calculated in accordance with *BIPRU 4*, relating to the asset class defined in *BIPRU 4.3.2R (4)* and subject to *BIPRU 4.6.43R*.

[*CEBS' CR IRB column 24*]

24B Retail mortgages

This is the exposure value relating to the asset class defined in *BIPRU 4.3.2R (4)* and subject to *BIPRU 4.6.43R*.

[*CEBS' CR IRB column 11*]

25A Qualifying Revolving Retail Exposures

This is the capital requirement, calculated in accordance with *BIPRU 4*, relating to the asset class defined in *BIPRU 4.3.2R (4)* and subject to *BIPRU 4.6.44R* to *BIPRU 4.6.46R*.

[*CEBS' CR IRB column 24*]

25B Qualifying Revolving Retail Exposures

This is the exposure value relating to the asset class defined in *BIPRU 4.3.2R (4)* and subject to *BIPRU 4.6.44R* to *BIPRU 4.6.46R*.

[*CEBS' CR IRB column 11*]

26A Retail SME

This is the capital requirement, calculated in accordance with *BIPRU 4*, relating to the asset class defined in *BIPRU 4.3.2R (4)* for an exposure to a *Retail SME*.

[*CEBS' CR IRB column 24*]

26B Retail SME

This is the exposure value relating to the asset class defined in *BIPRU 4.3.2R (4)* for an exposure to a *Retail SME*.

[*CEBS' CR IRB column 11*]

27A Other retail

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (4) that is not otherwise reported in 24A, 25A or 26A.

[*CEBS' CR IRB column 24*]

27B Other retail

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (4) that is not otherwise reported in 24B, 25B or 26B.

[*CEBS' CR IRB column 11*]

Breakdown under the advanced IRB approach to credit risk

28A Total capital requirement

This is the same as the capital requirement reported in data element 83A in FSA003.

[*CEBS' CR IRB column 24*]

28B Total exposure value

This is the total exposure value, being the sum of 23B to 26B.

29A Central governments and central banks

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (1).

[*CEBS' CR IRB column 24*]

29B Central governments and central banks

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (1).

[*CEBS' CR IRB column 11*]

30A Institutions

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (2).

[*CEBS' CR IRB column 24*]

30B Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (2).

[*CEBS' CR IRB column 11*]

31A Corporates

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (3).

[*CEBS' CR IRB column 24*]

31B Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (3).

[*CEBS' CR IRB column 11*]

32A Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the capital requirement, calculated in accordance with *BIPRU* 4 using the correlation formula in *BIPRU* 4.4.59R, relating to exposures to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31A.

[*CEBS' CR IRB column 24*]

32B Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the exposure value relating to exposures to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31B.

[*CEBS' CR IRB column 11*]

Other IRB exposure classes

33A Total other exposure classes

This is the same as the capital requirement reported in data element 84A in FSA003. It is the sum of 34A to 36A.

33B Total other exposure classes

This is the total exposure value, being the sum of 34B to 36B.

34A Equity claims

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (5).

[*CEBS' CR EQU IRB column 13*]

34B Equity claims

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (5).

[*CEBS' CR EQU IRB column 9*]

35A Securitisation positions

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (6).

[*CEBS' CR SEC IRB column 39*]

35B Securitisation positions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (6).

[*CEBS' CR SEC IRB column 17*]

36A Non credit-obligation assets

This is the capital requirement, calculated in accordance with *BIPRU* 4, relating to the asset class defined in *BIPRU* 4.3.2R (7).

[*CEBS' CA 2.1.2.5*]

36B Non credit-obligation assets

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R (7). It is calculated as the figure in 36A divided by 8%.

FSA004– Credit risk validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	1A	=	2A+3A+4A+5A+6A+7A+8A+9A+10A+11A+12A+13A+14A+15A+16A+17B
2	1B	=	2B+3B+4B+5B+6B+7B+8B+9B+10B+11B+12B+13B+14B+15B+16B+17B
3	18A	=	19A+20A+21A
4	18B	=	19B+20B+21B
5	22A	≤	21A
6	22B	≤	21B
7	23A	=	24A+25A+26A+27A
8	23B	=	24B+25B+26B+27B
9	28A	=	29A+30A+31A
10	28B	=	29B+30B+31B
11	32A	≤	31A
12	32B	≤	31B
13	36B	=	36A/8%

External validations

Validation number	Data element		
1	1A	=	FSA003.83A
2	18A	=	FSA003.85A
3	23A	=	FSA003.86A
4	28A	=	FSA003.87A
5	33A	=	FSA003.88A

FSA005 – Market risk

This data item provides the FSA with information on the market risk capital requirement under *GENPRU 2.1.40R*. The data item is intended to reflect the underlying prudential requirements contained in *GENPRU* and *BIPRU* and allows monitoring against the requirements set out there and also those individual requirements placed on firms. We have provided references to the underlying rules to assist in its completion.

For *UK consolidation groups*, the figures reported should exclude any market risk capital requirement that has been calculated using aggregation under *BIPRU 8.7.13R (2)*.

This data item has similarities to CEBS' COREP Tables MKR SA TDI, MKR SA EQU, MKR SA FX, MKR SA COM and MKR IM¹, 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*.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

Interest rate risk

See *BIPRU 7.2*.

1 Valuation of longs

Report the long positions.

[*CEBS' MKR SA TDI, items 1 and 2 combined, column 1*]

2 Valuation of shorts

Report the short positions.

[*CEBS' MKR SA TDI, items 1 and 2 combined, column 2*]

3 PRR

See *BIPRU 7.2.52R*

¹ www.c-ebs.org/documents/GL04_MKR.xls

[CEBS' MKR SA TDI, items 1 and 2 combined, column 9]

4 Specific interest rate risk – 0% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.51G

[CEBS' MKR SA TDI item 3.1, column 8]

5 Specific interest rate risk – 0.25% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.51G.

[CEBS' MKR SA TDI item 3.2a, column 8]

6 Specific interest rate risk – 1.00% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.51G.

[CEBS' MKR SA TDI item 3.2b, column 8]

7 Specific interest rate risk – 1.60% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.51G.

[CEBS' MKR SA TDI item 3.2c, column 8]

8 Specific interest rate risk – 8.00% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.48G.

[CEBS' MKR SA TDI item 3.3, column 8]

9 Specific interest rate risk – 12.00% risk bucket

Enter the amounts subject to this risk bucket weighting. See BIPRU 7.2.43R to BIPRU 7.2.48G.

[CEBS' MKR SA TDI item 3.4, column 8]

10 Specific interest rate PRR

See BIPRU 7.2.43R.

[CEBS' MKR SA TDI items 3.1 to 3.4, column 9]

11 Securitisation exposures/unrated liquidity facilities PRR

See BIPRU 7.2.47R.

[CEBS' MKR SA TDI item 3.5, column 9]

12 Ordinary CDS PRR

See BIPRU 7.11.24R.

[Part of CEBS' MKR SA TDI item 3, columns 6 and 7]

13 Securitisation CDS PRR

See BIPRU 7.11.35R.

[Part of CEBS' MKR SA TDI item 3, columns 6 and 7]

14 Basic interest rate PRR calculation for equity instruments

See *BIPRU 7.3*.

15 Option PRR for interest rate positions

See *BIPRU 7.6*.

[*Part of CEBS' MKR SA TDI item 7 column 9*]

16 CAD1 PRR for interest rate positions

See *BIPRU 7.9*.

[*Part of CEBS' MKR SA TDI item 7 column 9*]

17 Other PRR for interest rate risk

Where a 'prudent' uplift is required under *BIPRU 7.2.46R* or PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* and that is attributable to interest rate risk

18 Total interest rate PRR

This is the sum of the general interest rate, specific interest rate, basic interest rate, options, CAD1 and other PRRs.

This will have the same value as data element 96A in FSA003.

[*CEBS' MKR SA TDI column 9 total less item 4 column 9*]

Equity risk

See *BIPRU 7.3*.

General equity risk (or simplified)

See *BIPRU 7.3.26G* to *BIPRU 7.3.30R* and *BIPRU 7.3.40R* to *BIPRU 7.3.43G*.

19 Valuation of longs

This is the sum of the notional long positions. See *BIPRU 7.3.9G* to *BIPRU 7.3.25G*.

[*CEBS' MKR SA EQU item 1, column 1*]

20 Valuation of shorts

This is the sum of the notional short positions. See *BIPRU 7.3.9G* to *BIPRU 7.3.25G*.

[*CEBS' MKR SA EQU item 1, column 2*]

21 PRR

This is the PRR under the simplified equity method. See *BIPRU 7.3.29R* to *BIPRU 7.3.30R*.

[*CEBS' MKR SA EQU item 1, column 7*]

Specific equity risk by risk bucket

See *BIPRU 7.3.31R* to *BIPRU 7.3.39R*.

22 Qualifying equities

Enter the valuation of the instruments. See *BIPRU 7.3.35R* to *BIPRU 7.3.37G*.

[*CEBS' MKR SA EQU item 2.1, column 6*]

23 Qualifying equity indices

Enter the valuation of the instruments. See *BIPRU 7.3.38R* to *BIPRU 7.3.39R*.

24 Other equities

Enter the valuation of all other equities, equity indices or equities baskets.

[*CEBS' MKR SA EQU item 2.2, column 6*]

25 PRR for specific equity risk

Enter the total PRR calculated in accordance with *BIPRU 7.3.33R* and *BIPRU 7.3.34R*.

[*CEBS' MKR SA EQU item 2, column 7*]

26 Option PRR for equity positions

See *BIPRU 7.6*.

[*Part of CEBS' MKR SA EQU item 6 column 7*]

27 CAD1 PRR for equity positions

See *BIPRU 7.9*.

[*Part of CEBS' MKR SA EQU item 6 column 7*]

28 Other PRR

This covers, for instance, where a firm nets off positions and is required to cover the risk of the derivative not moving with its constituent equities – see *BIPRU 7.3.48R* and *BIPRU 7.3.49G*.

It also includes PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* that is attributable to equity risk.

29 Total equity PRR

This is the sum of the general equity, specific equity, option, CAD1 and other PRRs.

This will have the same value as data element 97A in FSA003.

[*CEBS' MKR SA EQU column 7 total less item 3 column 7*]

Commodity risk

See *BIPRU 7.4*.

30 Valuation of longs

Enter the valuation of the derived notional long positions. See *BIPRU 7.4.7G* to *BIPRU 7.4.19G*.

[*CEBS' MKR SA COM items 1-2, column 1*]

31 Valuation of shorts

Enter the valuation of the derived notional short positions. See *BIPRU 7.4.7G* to *BIPRU 7.4.19G*.

[*CEBS' MKR SA COM items 1-2, column 2*]

32 Outright PRR

See *BIPRU 7.4.25R* to *BIPRU 7.4.30G* (for maturity ladder approach) or *BIPRU 7.4.31R* to *BIPRU 7.4.37G* (for extended maturity ladder approach).

[CEBS' MKR SA COM items 1c and 2c, column 8]

33 Spread PRR

See BIPRU 7.4.25R to BIPRU 7.4.30G (for maturity ladder approach) or BIPRU 7.4.31R to BIPRU 7.4.37G (for extended maturity ladder approach).

[CEBS' MKR SA COM items 1a and 2a, column 8]

34 Carry PRR

See BIPRU 7.4.25R to 7.4.30G (for maturity ladder approach) or BIPRU 7.4.31R to BIPRU 7.4.37G (for extended maturity ladder approach).

[CEBS' MKR SA COM items 1b and 2b, column 8]

35 Simplified PRR

See BIPRU 7.4.24R.

[CEBS' MKR SA COM item 3, column 8]

36 Total PRR

This is the sum of the outright, spread and carry PRRs.

[CEBS' MKR SA COM items 1a to 1c plus 2a to 2c plus item 3 column 8]

37 Option PRR for commodity positions

See BIPRU 7.6.

[Part of CEBS' MKR SA COM item 6, column 8]

38 CAD1 PRR for commodity positions

See BIPRU 7.9.

[Part of CEBS' MKR SA COM item 6, column 8]

39 Other PRR

See BIPRU 7.4.38R to BIPRU 7.4.40R. It includes PRR arising from other non-standard transactions as required by BIPRU 7.1.7R to BIPRU 7.1.13E that is attributable to commodity risk.

[Includes CEBS' MKR SA COM item 7, column 8]

40 Total commodity PRR

This is the sum of the Total, Option, CAD1 and Other PRRs.

This will have the same value as data element 98A in FSA003.

[CEBS' MKR SA COM column 8 total]

Foreign currency risk

See BIPRU 7.5.

General foreign currency risk

41 Total net long positions

This is the derived net long positions. See BIPRU 7.5.10G to BIPRU 7.5.19R.

[CEBS' MKR SA FX items 1 to 4, column 1]

42 Total net short positions

This is the derived net short positions. See *BIPRU 7.5.10G* to *BIPRU 7.5.19R*.

[*CEBS' MKR SA FX items 1 to 4, column 2*]

43 Net gold positions

See *BIPRU 7.5.20R*.

[*CEBS' MKR SA FX item 5, column 1 minus 2*]

44 PRR

This is the PRR calculated under *BIPRU 7.5.1R*.

[*CEBS' MKR SA FX items 1 to 5, column 10*]

45 Option PRR for foreign currency

See *BIPRU 7.6*.

[*Part of CEBS' MKR SA FX item 6, column 10*]

46 CAD1 PRR for foreign currency

See *BIPRU 7.9*.

[*Part of CEBS' MKR SA FX item 6, column 10*]

47 Other PRR for foreign currency

PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* that is attributable to foreign currency risk.

48 Total foreign currency PRR

This is the sum of the general, option, CAD1 and other PRRs.

This will have the same value as data element 99A in FSA003.

[*CEBS' MKR SA FX column 10 total*]

Collective investment undertaking risk

See *BIPRU 7.7*.

General CIU risk**49 Total net long positions**

This is the value of the net long positions.

[*CEBS' MKR SA TDI item 4 column 1 plus CEBS' MKR SA EQU item 3 column 1*]

50 Total net short positions

This is the value of the net short positions.

[*CEBS' MKR SA TDI item 4 column 2 plus CEBS' MKR SA EQU item 3 column 2*]

51 PRR

See *BIPRU 7.7.5R*

[*CEBS' MKR SA TDI item 4 column 9 plus CEBS' MKR SA EQU item 3 column 7*]

52 Option PRR for CIU

See *BIPRU 7.6*.

53 CAD1 PRR for CIU

See *BIPRU 7.9*.

54 Other PRR for CIU

PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* that is attributable to CIU risk.

55 Total CIU PRR

This is the sum of the general, option, CAD1 and other PRRs.

This will have the same value as data element 100A in FSA003.

[*CEBS' MKR SA TDI item 4 column 9 plus CEBS' MKR SA EQU item 3 column 7*]

Other PRR

56 Any other PRR

PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* and that is not attributable to any of the other categories e.g. PRR arising from non-financial spread betting.

This will have the same value as data element 101A in FSA003.

VAR model risk

See *BIPRU 7.10*.

57 Multiplier

This is the multiplication factor set out in *BIPRU 7.10.118R* to *BIPRU 7.10.126G*.

[*CEBS' MKR IM total positions column 7*]

58 Previous day's VaR PRR

This is the VaR under *BIPRU 7.10.115R*.

[*CEBS' MKR IM total positions column 2*]

59 Average of previous 60 days VaR

This equates to item (3) in *BIPRU 7.10.117G*.

[*CEBS' MKR IM total positions column 1 divided by total positions column 7*]

60 Incremental default risk charge

This is the incremental default risk charge under *BIPRU 7.10.116R*. It also includes the specific risk surcharge under *BIPRU 7.10.127G*.

[*CEBS' MKR IM total positions columns 3 and 4*]

61 VaR model based PRR

See *BIPRU 7.10.113R* to *BIPRU 7.10.117G*.

This will have the same value as data element 102A on FSA003.

[*CEBS' MKR IM total positions column 5*]

62 Grand total PRR

This is the sum of the total interest rate PRR, the total equity PRR, the total foreign currency PRR, the total collective investment undertaking PRR, other PRR and the VaR model based PRR.

This figure will have the same value as data element 93A less 94A on FSA003.

FSA005 – Market risk validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	3G	=	3A + 3B + 3C + 3D + 3E + 3F
2	10G	=	10A + 10B + 10C + 10D + 10E + 10F
3	18G	=	18A + 18B + 18C + 18D + 18E + 18F
4	18G	=	3G + 10G + 11G + 12G + 13G + 14G + 15H + 16H + 17H
5	21G	=	21A + 21B + 21C + 21D + 21E + 21F
6	25G	=	25A + 25B + 25C + 25D + 25E + 25F
7	25G	=	(22G * 2%) + (24G * 4%)
8	29G	=	29A + 29B + 29C + 29D + 29E + 29F
9	29G	=	21G + 25G + 26G + 27G + 28G
10	30G	=	30A + 30B + 30C + 30D + 30E
11	31G	=	31A + 31B + 31C + 31D + 31E
12	32G	=	32A + 32B + 32C + 32D + 32E
13	33G	=	33A + 33B + 33C + 33D + 33E
14	34G	=	34A + 34B + 34C + 34D + 34E
15	35G	=	35A + 35B + 35C + 35D + 35E
16	36G	=	36A + 36B + 36C + 36D + 36E
17	36A	=	32A + 33A + 34A + 35A
18	36B	=	32B + 33B + 34B + 35B
19	36C	=	32C + 33C + 34C + 35C
20	36D	=	32D + 33D + 34D + 35D
21	36E	=	32E + 33E + 34E + 35E
22	36G	=	32G + 33G + 34G + 35G
23	37G	=	37A + 37B + 37C + 37D + 37E
24	38G	=	38A + 38B + 38C + 38D + 38E
25	39G	=	39A + 39B + 39C + 39D + 39E
26	40G	=	40A + 40B + 40C + 40D + 40E
27	40A	=	36A + 37A + 38A + 39A
28	40B	=	36B + 37B + 38B + 39B

29	40C	=	36C + 37C + 38C + 39C
30	40D	=	36D + 37D + 38D + 39D
31	40E	=	36E + 37E + 38E + 39E
32	40G	=	36G + 37G + 38G + 39G
33	41G	=	41A + 41B + 41C + 41D + 41E + 41F
34	42G	=	42A + 42B + 42C + 42D + 42E + 42F
35	43G	=	43A + 43B + 43C + 43D + 43E + 43F
36	44G	=	44A + 44B + 44C + 44D + 44E + 44F
37	45G	=	45A + 45B + 45C + 45D + 45E + 45F
38	46G	=	46A + 46B + 46C + 46D + 46E + 46F
39	47G	=	47A + 47B + 47C + 47D + 47E + 47F
40	48G	=	48A + 48B + 48C + 48D + 48E + 48F
41	48A	=	44A + 45A + 46A + 47A
42	48B	=	44B + 45B + 46B + 47B
43	48C	=	44C + 45C + 46C + 47C
44	48D	=	44D + 45D + 46D + 47D
45	48E	=	44E + 45E + 46E + 47E
46	48F	=	44F + 45F + 46F + 47F
47	48G	=	44G + 45G + 46G + 47G
48	51G	=	51A + 51B + 51C + 51D + 51E + 51F
49	55G	=	55A + 55B + 55C + 55D + 55E + 55F
50	55G	=	51G + 52G + 53G + 54G
51	62G	=	18G + 29G + 40G + 48G + 55G + 56G + 61G

External validations

Validation number	Data element		
1	18G	=	FSA003.96A
2	29G	=	FSA003.97A
3	40G	=	FSA003.98A
4	48G	=	FSA003.99A
5	55G	=	FSA003.100A
6	56G	=	FSA003.101A
7	61G	=	FSA003.102A
8	62G	=	FSA003.93A – FSA003.94A

FSA006 – Market risk supplementary

This data item provides the FSA with VaR backtesting reports. It contains daily outturn data which is only reported to the FSA quarterly in arrears.

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.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

Daily outturn data

1A Closing P&L data

This is the daily figure calculated under *BIPRU* 7.10.100R.

1B VaR confidence level

The number reported here will remain constant throughout the period, and is determined in accordance with *BIPRU* 7.10.98R.

[*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.

[*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 FSA. See *BIPRU* 7.10.93G.

1E Currency

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

¹ www.c-eps.org/documents/GL04_MKR.xls

1F Value at Risk

This is the *One day VaR measure* calculated in accordance with *BIPRU 7.10.98R*.

[*CEBS' MKR IM Details column 12*]

1G BIPRU 7.10 cleaned P&L

This is the figure calculated in under *BIPRU 7.10.100R*.

[*CEBS' MKR IM Details column 15*]

1H Starting P&L date

This is the date defined under *BIPRU 7.10.100R*.

1J Date on which VaR computed

This is the date when the VaR is computed under *BIPRU 7.10.115R*.

1K Last date VaR historic data updated

This is the last date on which this has been updated under *BIPRU 7.10.34R*.

1L Add-on VaR

This is the figure calculated in accordance with *BIPRU 7.10.113R*.

[*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*.

[*CEBS' MKR IM Details column 14*]

FSA006 – Market risk supplementary validations

Internal validations

There are no validations for this data item.

FSA007 – Operational risk

This data item provides the FSA with information on the operational risk facing a firm. It is intended to reflect the underlying prudential requirements contained in *BIPRU* and allows monitoring against the requirements set out there. We have provided references to the underlying rules to assist in its completion.

This data item is based on CEBS' COREP Table OPR, OPR Details, and OPR LOSS Details¹, but reflects the Rules and wording in the Handbook, and omits items which are not in our view relevant in the UK. The numbers in parenthesis and italics show the corresponding item(s) in CEBS' Table OPR, OPR Details or OPR LOSS Details and are only provided for information purposes to identify the linkage to the CEBS' data.

Valuation

Unless indicated otherwise, the valuation of data elements should follow *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 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. Individual rows within an element are identified as 2B.1, 2B.2 etc.

Definitions

1 Approach adopted (Yes/No)

For each column, enter whether your firm has adopted each approach. See *BIPRU* 6.2.

Relevant income indicator – 3 year average

2A Corporate finance

3A Trading and sales

4A Retail brokerage

5A Commercial banking

6A Retail banking

7A Payment and settlement

8A Agency services

9A Asset management

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

¹ www.c-ebs.org/documents/GL04_OR.xls

Nominal amount of loans and advances – 3 year average

10A Retail banking

Enter the three year average of the total nominal amount of loans and advances in this business line, before applying the multiplication factors. See *BIPRU 6.4.18R*.

11A Commercial banking

Enter the three year average of the total nominal amount of loans and advances in this business line, before applying the multiplication factors. See *BIPRU 6.4.18R*.

12B Capital requirements before risk transfer mechanisms and expected loss deductions

This is relevant for firms with an AMA permission. See *BIPRU 6.5*.

[*CEBS' OPR, column 9, item 3*]

13B Expected loss captured in business practice to be excluded from capital

This is relevant for firms with an AMA permission. See *BIPRU 6.5.11R*.

[*CEBS' OPR, column 10, item 3*]

14B Capital alleviation due to risk transfer mechanisms to be excluded from capital

This is relevant for firms with an AMA permission. See *BIPRU 6.5.27R* to *BIPRU 6.5.31R*.

[*CEBS' OPR, Column 11, item 3*]

15A Capital required – total – TSA/ASA approach

This is the operational risk capital requirement arising under *BIPRU 6.4*.

It will agree with data element 88A on FSA003.

[*CEBS' OPR, column 7, items 2 and 3*].

15B Capital required – total – AMA approach

This is the operational risk capital requirement arising under *BIPRU 6.5*.

It will agree with data element 89A on FSA003.

[*CEBS' OPR, column 7, items 2 and 3*].

Operational risk losses – firms on AMA approach only

This section seeks information on all additions to the loss events database occurring in the year, even if they relate to events that took place before the start of the period.

16A Gross loss amount for the whole period

Enter the total amount of loss events recorded in the period.

[*CEBS' OPR Details, column 8 total*]

17A Total number of loss events

Enter the total number of loss events recorded in the period.

[*CEBS' OPR Details, column 8 total*]

18 Loss events

In this section, report individual loss events that have occurred during the reporting period which are greater than 1% of the capital resources reported in data element 16A on data item FSA003 at the previous accounting reference date (in 2008 firms should alternatively use the figure reported in data element 25A on FSA009). List each loss event on a separate line.

18A Date event added to loss database

Enter the date on which the event was added to the loss database since the reporting date in ddmmyy format.

18B Date of loss event

Enter the date of the loss event itself in ddmmyy format.

18C Gross loss amount

Enter the gross loss amount (in 000s).

[*OPR LOSS Details, column 2.*]

18D Certainty of loss

This text field should contain your view of the certainty of the loss amount in this column, for example: amount known with certainty, provisioned amount, management estimate, other.

18E Business line

Enter the business line, as set out in *BIPRU* 6.4.14R, in which the loss was incurred.

Please use the following identifiers:

CF = Corporate finance

TS = Trading and sales

RBr = Retail brokerage

CB = Commercial banking

RB = Retail banking

PS = Payment and settlement

AS= Agency services

AM = Asset management

[*CEBS' OPR LOSS Details, columns 9-16*]

18F Event type

Enter the loss event type, as set out in *BIPRU* 6.5.26R.

Please use the following numbers to identify the loss event types:

1 = Internal fraud

2 = External fraud

3 = Employee Practices and Workplace Safety

4 = Clients, Products & Business Practices

5 = Damage to Physical Assets

6 = Business disruption and system failures

7 = Execution, Delivery & Process Management

[*CEBS' OPR LOSS Details, column 17*]

18G Commentary

Enter a brief commentary to identify the event.

FSA007 – Operational risk validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	1A		If 1A = Yes, then $(2A+3A+5A+6A+6A+7A+8A+9A+10A+11A)>0$, else $(2A+3A+5A+6A+6A+7A+8A+9A+10A+11A)=0$
2	15A		If 1A = Yes, then $15A>0$, else $15A = 0$
3	1B		If 1B = Yes, then $15B>0$
4	15B	=	$12B-13B-14B$

External validations

Validation number	Data element		
1	15A	=	FSA003.88A
2	15B	=	FSA003.89A

FSA008 – Large exposures

This data item captures information on *large exposures*, connected exposures within that, exposures by integrated groups, *trading book concentration risk excesses*, and also significant transactions with mixed activity holding companies and their subsidiaries.

Unless indicated otherwise, the valuation of items should follow *GENPRU 1.3*.

Valuation

Unless indicated otherwise, the valuation of data elements should follow *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 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. Individual rows within an element are identified as 2B.1, 2B.2 etc.

General

1A Is this a report for a UK consolidation group under *BIPRU 8 Ann 1R*?

See *BIPRU 8 Ann 1R*. If the answer is ‘no’, the firm can move on to data element 3A. If the answer is ‘yes’, then go to data element 2.

2 FSA Firm Reference Numbers

List the FSA Firm Reference Numbers for all the authorised firms in the *UK consolidation group*. As this report is a joint requirement across all firms that are members of that group, this notifies us of which firms’ requirements are being met by this report. Firms should be listed sequentially in 2A, with the FSA Firm Reference Numbers being entered in 2B.

3A Are you a member of a UK integrated group

This is only relevant for unconsolidated or solo-consolidated reporters.

The answer is either Yes or No.

If the answer to 7A is Yes, one of the members of the *UK integrated group* is also required to submit FSA018 on behalf of all members of the *UK integrated group* for the reporting date.

Part 1 – Large exposures at the reporting date

This section should contain details of all *large exposures* at the reporting date, as defined in *GENPRU 10.5.1R*.

However, where a firm has established a *UK integrated group* (as defined in *BIPRU 10.8*), it should exclude from Part 1 any *large exposures* to members of a wider integrated group (as defined in *BIPRU 10.9*) or to members of each *diverse block* (*BIPRU 10.9*) and the *residual block* (*BIPRU 10.8* and *BIPRU 10.9*) – these exposures will be reported separately on FSA018 by the UK integrated group. They should obviously also be excluded from Part 2 (Connected counterparties) in these circumstances.

Exposures to connected counterparties (other than members of an integrated group) should be reported here in aggregate, with a more detailed breakdown provided in Part 2.

4A Capital resources under *BIPRU 10.5.3R*

This will be the figure calculated by the firm at the reporting date for data element 57A within FSA003 (even if the firm is not required to submit FSA003 at that date, as in the case of a *BIPRU 50K firm* or a *UK consolidation group* that only reports FSA003 half-yearly). For monitoring large exposures during the quarter, firms may either re-calculate their capital resources on a regular basis or use the figure previously reported to the FSA on FSA003. However, at the reporting date, the figure reported should be the firm's latest calculation of capital resources.

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.

4B Capital resources under *BIPRU 10.5.4R*

This will be the figures reported by the firm at the reporting date for data element 15A in FSA003.

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.

5A Exposure number

Please number each *large exposure* consecutively.

5B 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* (excluding, as

indicated above, by a member of a *UK integrated group* to members of the diverse blocks and the residual block). Details of individual counterparties comprising the *connected counterparties* will be shown in Part 2, although the aggregate should be shown here. Details of exposures by members of a *UK integrated group* to a members of a *diverse block* within its *wider integrated group* or a member of its *residual block* will be reported in FSA018 and should be excluded from this section.

5C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU 10.2* and *BIPRU 10.4*.

5D % of capital resources under *BIPRU 10.5.3R*

This is column C as a percentage of data element 5A, and should be 10% or more. It should be entered to two decimal places, omitting the % sign.

5E Exposure after credit risk mitigation

This is the figure reported in column D after *credit risk mitigation*. This figure is subsequently broken down in columns F to M.

5F Amount of the exposure that is exempt

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

5G % of capital resources under *BIPRU 10.5.3R*

This is column F as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

5H Amount of the exposure that is not exempt and is in the non-trading book

That part of the exposure reported in column E that is not exempt and is in the non-trading book.

5J % of capital resources under *BIPRU 10.5.3R*

This is column H as a percentage of the capital resources under *BIPRU 10.5.3R*. It should be entered to two decimal places, omitting the % sign.

5K Amount of the exposure that is not exempt and is in the trading book

That part of the exposure reported in column E that is not exempt and is in the trading book.

5L % of capital resources under *BIPRU 10.5.3R*

This is column K as a percentage of the capital resources under *BIPRU 10.5.3R*. It should be entered to two decimal places, omitting the % sign.

5M Aggregate % of capital resources under *BIPRU 10.5.3R*

This is the sum of columns J and L. The total of the column should be monitored against the limit set out in *BIPRU 10.5.6R*. It should be entered to two decimal places, omitting the % sign.

5N Trading book concentration risk excess

This is the *trading book concentration risk excess*, arising under *BIPRU* 10.5.10R, expressed as a percentage of data element 4B. See *BIPRU* 10.5.9R to 10.5.13R for further details. It should be entered to two decimal places, omitting the % sign.

5P Trading book concentration risk excesses that have existed for 10 business days or less

This is the amount of the *trading book concentration risk excesses* that have existed for 10 business days or less, as a percentage of data element 3B. A total is given for this column to monitor it against *BIPRU* 10.5.11R.

5Q Trading book concentration risk excesses that have persisted for more than 10 business days

This is the amount of the *trading book concentration risk excesses* that have persisted for more than 10 business days. A total for this column is given to monitor it against *BIPRU* 10.5.12R.

5R CNCOM

The amount of CNCOM calculated as set out in *BIPRU* 10.5.14R to 10.5.31G. It should agree with the amount reported in data element 103A on FSA003 for the same reporting date, except when the firm is a member of a *UK integrated group* when there may be some additional CNCOM attributable to the firm.

5S Probability of default %

IRB firms should enter the *probability of default* (PD) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5T Loss given default %

IRB firms should enter the *loss given default* (LGD) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5U Expected loss %

IRB firms should enter the *expected loss* (EL) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5V Credit risk capital requirement

This is the credit risk capital requirement for the exposure, calculated in accordance with *BIPRU* 2.1.39R.

6A Confirmation

Firms should confirm that we have been notified of all exposures in accordance with *BIPRU* 10.5.7R.

Part 2 – Details of connected counterparties at the reporting date

Details of connected counterparties

This part sets out details of any *connected counterparties* reported in aggregate in Part 1, but this time showing each counterparty whose individual exposure exceeds 2.5% of the capital resources calculated under *BIPRU* 10.5.3R (data element 4A). As with Part 1, this figure should exclude exposures by a member of a *UK integrated group* to members of a wider integrated group or to members of the diverse blocks and the residual block (which are reported in FSA018).

7A Exposure number

Please number each exposure consecutively. The first exposure will always be the aggregate of those exposures that individually are less than 2.5% of *capital resources* (data element 4A).

7B Individual counterparty names, each individually above 2.5% of capital resources

Report here the individual counterparty names that make up a group of connected counterparties (see *BIPRU* 10.3.9R), where each counterparty's exposure is individually 2.5% or more of *capital resources* (data element 4A). As with Part 1, this figure should exclude exposures by a member of a *UK integrated group* to members of the diverse blocks and the residual block.

Data element 7B.1 (the first line of this data element) will always be the aggregate of those connected exposures that are individually under 2.5% of *capital resources*, where we do not require a further breakdown of individual counterparties.

7C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU* 10.2.

7D % of capital resources under *BIPRU* 10.5.3R

This is column C as a percentage of data element 4A and should be more than 2.5% (except possible in the case of 7D.1, the first line of the data element). It should be entered to two decimal places, omitting the % sign.

7E Exposure after credit risk mitigation

This is the figure reported in column D after *credit risk mitigation*. This figure is subsequently broken down in columns F to M.

7F Amount of the exposure that is exempt

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

7G % of capital resources under BIPRU 10.5.3R

This is column F as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7H Amount of the exposure that is not exempt and is in the non-trading book

That part of the exposure reported in column E that is not exempt and is in the non-trading book.

7J % of capital resources under BIPRU 10.5.3R

This is column H as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7K Amount of the exposure that is not exempt and is in the trading book

That part of the exposure reported in column E that is not exempt and is in the trading book.

7L % of capital resources under BIPRU 10.5.3R

This is column K as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7M Aggregate % of capital resources under BIPRU 10.5.3R

This is the sum of columns J and L. It should be entered to two decimal places, omitting the % sign.

Part 3 – Trading book concentration risk excesses since the last reporting date

This part provides an analysis of those *trading book concentration risk excesses* that have occurred since the previous reporting date. It should therefore:

- exclude exposures to those counterparties that, at the reporting date, give rise to a *trading book concentration risk excess* (and are shown in Part 1);
- include exposures to counterparties that do not, at the reporting date, give rise to a *trading book concentration risk excess* but are nevertheless shown in Part 1 as there is a *large exposure* at that date; and
- include exposures to counterparties that do not appear in Part 1 (as they did not give rise to a *large exposure* at the reporting date).

If a counterparty gives rise to a *trading book concentration risk excess* on a number of separate occasions during the quarter, it should only be reported once in this Part. The highest gross exposure should be reported. This fulfils the requirements of BIPRU 10.5.13R.

8A Exposure number

Please number each large exposure consecutively.

8B Counterparty names

List here the names of the *counterparties, groups of connected clients, and connected counterparties* (as set out in BIPRU 10.3) that account for *trading book concentration risk*

excesses that have occurred since the previous reporting date but do not exist at the current reporting date.

For those firms that are member so of a *UK integrated group*, they should report those exposures to individual members of the diverse and residual blocks that gave rise to a *trading book concentration risk excess* during the period.

8C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU 10.2*. This should be the highest value in the period.

8D % of capital resources

This is column C as a percentage of data element 4A and should be more than 25%. It should be entered to two decimal places, omitting the % sign.

8E Exposure after credit risk mitigation techniques

This is the figure reported in column D after *credit risk mitigation*.

8F Non-exempt exposures in the non-trading book

This is the amount of the non-exempt exposures that were in the non-trading book.

8G Non-exempt exposures in the trading book

This is the amount of the non-exempt exposures that were in the trading book.

8H Amount of non-exempted exposures in excess of 25% of capital resources under BIPRU 10.5.4R

This is the amount reported in columns F and G that was in excess of 25% of data element 4B.

8J Is it a member of a diverse block or residual block

This will only be relevant to a firm that answers Yes to data element 3A.

If the firm had a *trading book concentration risk excess* to a member (of the diverse blocks or residual block), it should be marked with an X to show it is a member of one of these blocks.

Part 4 – Significant transactions with the mixed activity holding company and its subsidiaries

This part provides an analysis of significant transactions (other than those resulting in large exposures) with the *mixed activity holding company* and its *subsidiaries*. A transaction is presumed to be significant if its amount exceeds 5% of the total amount of capital resources at the level of the *UK consolidation group* (see *BIPRU 8*).

This section is not completed where the report is for a *UK consolidation group*.

9A Exposure number

Please number each transaction consecutively.

9B Counterparty name

This is the individual counterparty name for each significant transaction (other than one resulting in a *large exposure*).

9C Transaction or exposure value

The amount of each significant transaction (other than one resulting in a *large exposure*) should be entered.

9D % of capital resources

Enter the percentage the figure reported in column C as a percentage of the total amount of *capital resources* at the level of the *UK consolidation group* (see *BIPRU 8*). It will use the figure reported by the *UK consolidation group* at the previous reporting date that coincided with submission of FSA008. So for a *UK consolidation group* that reports to us half yearly on FSA003 on December, the firm should use that figure of *capital resources* for both the March and June submissions.

Each figure should be greater than 5%. It should be entered to two decimal places, omitting the % sign.

FSA008 – Large exposures validations

Internal validations

Data elements are referenced by row then column.

1	1A	≠	1B
2	2B.1		If 1A=Yes, then 2B.1 >1 else 2B.1 = 0
3	3A	>	If 1A=Yes, then 3A=No
4	5D	=	5C/4A
5	5E	≤	5C
6	5F	≤	5E
7	5G	=	5F/4A
8	5H	≤	5E
9	5J	=	5H/4A
10	5K	≤	5E
11	5F+5H+5K	=	5E
12	5L	=	5K/4A
13	5M	=	(5H+5K)/4A
14	5MT	=	Σ5M
15	5N	=	(5H+5K)/4B
16	5P	≤	5N
17	5PT	=	Σ5P
18	5Q	≤	5N
19	5QT	=	Σ5Q
20	5P+5Q	=	5N
21	5RT	=	Σ5R
22	7CT	=	Σ7C
23	7D	=	7C/4A
24	7E	≤	7C
25	7F	≤	7E
26	7G	=	7F/4A
27	7H	≤	7E
28	7J	=	7H/4A
29	7K	≤	7E

30	7F+7H+7K	=	7E
31	7L	=	7K/4A
32	7M	=	(7H+7K)/4A
33	8E	≤	8C
34	8F	≤	8E
35	8F+8G	≤	8E

External validations

Validation number	Data element		
1	5RT		If 3A = no, then (5RT = FSA003.103A)

FSA010 – Liquidity Mismatch

This data item provides details of the liquidity mismatch positions for banks which are subject to IPRU(BANK) Chapter LM.

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 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.

Completion and submission to the FSA

Firms may choose whether they report on a trade date or settlement date basis. However, the firm should report consistently on one basis both across the return and between reporting periods.

General

Cash flow approach

- 1 The policy aim is to ensure that firms hold sufficient liquid assets to meet their obligations as they fall due and the FSA agrees mismatch guidelines to help secure the policy objective.
- 2 The data item is there to monitor firms' compliance with their guidelines.
- 3 It does this by including a maturity analysis of known and/or potential cash flows out to six months. Marketable assets with a maturity greater than 1 month should generally be shown separately and not included in the cash flow ladder (but see paragraph 36 below).
- 4 Data elements reported on a cash flow basis should include both interest and principal amounts, together with any other income relating to them.
- 5 Thus cash flows (eg interest payments on a loan) arising from items (however reported) should be entered in the relevant cash flow timebands (ie those which the firm reports) when they fall due.
- 6 Part 2 of this data item is divided into sections asking for details of 'Retail' and 'Wholesale' inflows and outflows. The exact division between the two sections is a matter for individual firms to decide and include within their liquidity policy statement.
- 7 Where the amounts of cash flows are not material in relation to the total cash flows, the firm may agree with their supervisor that they need not be reported. The firm should agree in advance with their supervisor which flows are not considered

‘material’ for the purposes of liquidity reporting. Any such arrangements should be included within the firm’s liquidity policy statement, particularly for the purposes of reports commissioned under Section 166 of the Financial Services and Markets Act 2000.

“Contractual” vs “Behavioural” approach to liquidity position measurement: Parts 2 and 3

- 8 For supervisory monitoring, the FSA will normally wish to assess a firm’s liquidity position on a “worst-case” basis. Therefore, in Part 2 of this return (Contractual basis), cash inflows should be assumed to occur at their latest contractual maturity, while cash outflows should be assumed to occur at their earliest contractual maturity.
- 9 The contractual maturities pertaining to some assets and liabilities do not bear close relation to their actual behavioural characteristics. Examples might be overdrafts and credit card receivables. For this reason, for some limited categories of inflow and outflow, it is considered appropriate for firms to report data on one of two bases. The basis of reporting should be agreed in advance with the FSA. First, the “contractual” basis, under which it will generally be assumed that items behave in accordance with their contractual terms; second, with certain “behavioural” assumptions factored into the calculations. In certain circumstances, the FSA may require a firm to report behavioural adjustments, particularly in respect of overdrafts (see 19A, 19B and 19G and 23A to 36G).
- 10 In instances where firms apply for behavioural treatments, the FSA will expect such applications to be properly supported by empirical data running over an appropriate period of time.

Arrears and overdue

- 11 Where assets or other items giving rise to cash flows are non-performing, poorly performing or there is reasonable doubt about the certainty of receipt of inflows of funds pertaining to them, cash flows arising from them should not be included as receivable in the timeband columns. Rather the items should be reported in the ‘overdue’ column.
- 12 Non-performing or poorly performing assets are described as assets where on any reporting date, the asset or part of it, has passed the due date for repayment by fourteen days or more (or, in the case of lending under unconditional ECGD bank guarantee, ie Buyer Credit and the Supplier Credit Financing Facility, by thirty days or more). Assets, where the firm does not consider there is reasonable doubt over the certainty of receipt of inflows, but which have passed the due date by fourteen days or less (or less than thirty days for lending under unconditional ECGD bank guarantee, ie Buyer Credit and the Supplier Credit Financing Facility), should be entered as ‘next day’.
- 13 Unless the whole of the loan or asset has been formally declared to be in default within the terms of the contract, only that part of a loan/interest or other asset actually overdue should be reported in the ‘overdue’ column on a contractual basis. If the whole of the loan or asset has been formally declared to be in default within the terms of the contract, the firm should exclude any unmatured instalments of a loan which is partially in arrears. The firm should also report the amount of their debt portfolio which is in arrears in data element 62A of the memo items to Part 2.

- 14 Where an asset or cash flow previously reported according to the treatment in paragraphs 12 and 13 is contractually rescheduled according to a written agreement, firms should cease to report these items as 'overdue' and report them according to the new agreed dates for repayment.
- 15 However, certain firms work on a recency basis, ie the customer is not deemed to be in arrears if repayments are still being met, even if one or more payments have been missed. In this case, they may report the debt accordingly on the maturity ladder, ie reporting the number of payments at their prescribed intervals with an extension on the maturity of the loan to account for the missed payments. Such treatment should however be regarded as an exception and firms should contact their supervisor before adopting this method of reporting, which should be shown in the behavioural adjustments section of the data item (Part 3).

Provisions

- 16 Data elements should be reported net of specific/individual provisions. General/collective provisions should not be recorded on this return.

Residual Maturity

- 17 Unless otherwise stated in the reporting instructions, all references to maturity for the purpose of this return refer to residual maturity.
- 18 Cash inflow and outflow items and assets and liabilities should be classified according to their remaining maturity. Cash flows such as receipts of interest on performing loans or payments of interest on deposits should be recorded in the timeband in which they will occur.
- 19 Deposits placed with the firm should - as appropriate - be reported either as outflows occurring on the earliest possible repayment date, or as liabilities maturing at the earliest possible repayment date. In this context, the earliest repayment date means the first rollover date or the shortest period of notice required to withdraw the funds or to exercise a break clause, where applicable.
- 20 Loans made by the firm should - as appropriate - be entered as inflows occurring on the latest possible repayment date or as liabilities maturing at the latest possible repayment date. Purely technical break facilities should be disregarded for fixed term loans. Where the firm has loans outstanding at the reporting date under revolving credit lines and has not received notification that they will be redrawn on maturity, the intermediate date should be taken as the maturity date.
- 21 Where a firm holds a security where the issuer has the option to repay over a range of dates, the last repayment date should be taken as the date of repayment, unless notice has been given of redemption at an earlier date. Where the firm has issued such a security the first repayment date should be taken as the date of repayment, unless notice has been given of redemption at a later date.
- 22 The treatment of spot foreign exchange deals will depend upon whether the firm reports on a trade or settlement date basis. Those reporting on a trade date basis should only include the effect of any transactions which take place on the reporting date, whereas those reporting according to the settlement date may need to report deals from previous days which have yet to settle. This should not affect a firm's decision about the basis on which it should report the data item. As long as the data

element is reported consistently on one basis and between quarters, it will not have any impact on a firm's compliance with its mismatch guidelines.

- 23 Where a firm has entered into a forward deal where it is fully committed (eg a loan/deposit with a start date of two days forward and spot foreign exchange trade) and the cash flows will take place within the sight to 8-day time band, it should be reported on the return as such. However, where the firm intends to enter into an agreement in two days time but has not yet committed itself, this should not be reported as this return is intended to be a snapshot at the end of the quarter.
- 24 The timeband 'next day' comprises cash flows or asset items due, available or maturing on the next business day after the reporting date.
- 25 Cash flows arising or assets/liabilities maturing on a non-business day should be reported as taking place on the following business day.
- 26 Funds callable at one day's notice should be entered as two-day maturity unless notice has been received or given on the reporting date.
- 27 Funds callable at seven days' notice should be entered in the '8 days and under (excluding next day)' maturity band, even if not called.
- 28 Where the period to remaining maturity is to be entered in months, it should be calculated on a calendar month basis starting from the reporting date.
- 29 The following example sets out in which timeband cash flows and assets/liabilities due, available and maturing on the reported dates stated will be reported. All dates are inclusive.

Reporting date	28/29 February	31 May	31 August	30 November
'Demand (inc. next day)' covers:	1 March/next business day	1 June/next business day	1 September/next business day	1 December/next business day
'8 days and under' covers:	Up to 8 March*	Up to 8 June*	Up to 8 September*	Up to 8 December*
'over 8 days – 1 month' covers:	9 - 31 March	9 – 30 June	9 - 30 September	9 - 31 December
'over 1 month – 3 months' covers:	1 April - 31 May	1 July – 31 August	1 October - 30 November	1 January - 28/29 February
'over 3 months - 6 months' covers:	1 June - 31 August	1 September - 30 November	1 December - 28/29 February	1 March - 31 May
'over 6 months - 1 year' covers:	1 September - 28/29 February	1 December - 31 May	1 March - 31 August	1 June - 30 November

* but excluding next day

Netting of debts and claims

- 30 All claims and liabilities should be reported gross. Firms should not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists. Where the maturity of the claims and debts falls within the same timeband, the claims and debts will automatically offset each other on the return in the calculation of the mismatch.
- 31 Firms should report long positions in marketable assets on Part 1. Long positions in ‘non-marketable’ items should be entered in Part 2 as inflows. Short positions should be reported on Part 2. Short positions arising from either forward sales/purchases or repos have their own designated lines on Part 2, elements 47B-47G and 51B-51G. An outflow relating to these types of short position should be reported in the timeband corresponding to the maturity of the contract. In the case of short positions arising from anything other than forward sales/purchases or repos, eg short-selling a bond, the outflow should be reported in Part 2 in the line corresponding to the expected counterparty eg 44B-44G (interbank), 45B-45G (corporate) or 46B-46G (government). If the counterparty is not known, the outflow should be reported by default in 44B-44G (interbank). These types of short positions should be reported as outflows in the demand timeband. In the case of marketable assets, firms should enter the marked-to-market value of the asset as an outflow in the demand timeband. Non-marketable assets should be reported in the demand timebands at their redemption value or, where this is unavailable or inappropriate (eg in the case of equities), the book value should be reported.
- 32 For example, assume two months before the reporting date, a firm made a loan to a customer of £1mn for 6 months and that customer placed funds with the firm of £500,000 for three months. The firm should record an inflow of £1mn in the ‘Over 3 months - 6 months’ column under the appropriate category and an outflow of £500,000 in the ‘Over 8 days - 1 month’ column under the appropriate category. In addition, any interim cash flows such as interest payments and receipts should be recorded in the appropriate timebands.

Marketable securities

- 33 In reporting liquidity positions, firms should normally apply “worst case” assumptions about the timing of inflows and outflows of funds. However, some categories of asset are clearly marketable and could be readily converted into cash where necessary. These assets are reported in Part 1, Marketable Assets. Firms should enter the full value of the marketable asset concerned in columns A and B according to the currency of denomination. The following two columns then set out the discount which will need to be applied to the full value of the asset. Discounts are applied to reflect that a firm may realise less than the market price quoted for an asset where the firm is seeking to realise assets quickly because of liquidity problems pertaining either to itself, or to general market conditions, or both. The firm should then allocate the discounted value of the assets to either of columns C or D.
- 34 The timeband into which a marketable asset may be brought is determined by the length of the settlement period for the instrument in question. This reflects the length

of time it would take for a firm to receive the proceeds of any sale. For example, equities quoted in the FTSE 100 index may be reported as funds receivable in the sight - eight days category because settlement for equities sold today occurs in less than eight days. Where the settlement period for items is more than eight days, or where there are other factors which mean that funds would not be received within the sight to eight days category were the asset sold or repo'd today, then the funds should be recorded as receivable in the over eight days to one month column of Part 1. Where settlement or other delays mean that funds would not be received within one month, then the items should be recorded in Part 2 of this return.

- 35 Marketable assets maturing at exactly one month should be reported in Part 1 of the return. Firms however, may include the full value of the asset in the one month timeband and not to discount at all during the life of the asset.
- 36 Where assets have a residual maturity of less than one month, the FSA recognises that it is not relevant to automatically apply a discount to such assets. In general, these assets should be entered as cash flows in the relevant timeband in Part 2 of the form (not Part 1) and no discount will be applied. The FSA acknowledges, however, that certain assets may be marketable right up to the day before they mature, and the agreement of the FSA should be sought before such assets are included in Part 1.
- 37 Assets which do not meet the criteria in paragraph 38 below, or which cannot be fitted into the tables below, are non-marketable assets for the purposes of this return and should be reported in Part 2 of the form according to their residual maturity. This covers:
- (a) Non-investment grade debt instruments (as rated by a recognised credit agency) issued by a Zone B issuer;
 - (b) Non-investment grade debt instruments (as rated by a recognised credit agency) issued by a non-government Zone A issuer;
 - (c) Commercial paper and certificates of deposit that do not meet the definition of marketable assets as set out in paragraph 38 below and Chapter LM (Mismatch liquidity), Section 5.1.3, of IPRU (BANK).
- 38 Marketable assets need to fulfil all the following criteria:
- (a) prices are regularly quoted for the item by a range of counterparties;
 - (b) the item is regularly traded;
 - (c) the item may be sold (or repo'd) either on an exchange or in a deep and liquid market, for payment in cash; and
 - (d) settlement is according to a prescribed timetable rather than a negotiated timetable.
- 39 To avoid double counting, cash flows (of principal or interest) arising from holdings of marketable assets should not be included in Part 2 of this return.
- 40 Where Brady bonds have been issued by Zone A governments, these securities should be reported as zone A government debt under data elements 2A-4B rather than as Brady bonds in elements 14A or 14B.
- 41 The value included at demand-eight days or demand-one month will normally be a discount to the marked-to-market value of the asset (taken from the bid price) at the reporting date. The range of discounts is set out below.

(i) Zone A items issued in zone A currencies

Asset	Discount factor
Central government and central government guaranteed marketable securities, including Treasury bills, eligible local authority paper and eligible bank bills with 0 - 12 months residual maturity. Also Brady Bonds issued by Zone A governments of similar maturity.	0% (20% if denominated in a Zone B currency)
Other central government, central government guaranteed and local authority marketable debt with over 12 months - 5 years residual maturity or issued at variable rates with over 12 months residual maturity. Also Brady Bonds issued by Zone A governments of similar maturity.	5% (25% if denominated in a Zone B currency)
Other central government, central government guaranteed and local authority marketable debt with over five years residual maturity. Also Brady Bonds issued by Zone A governments of similar maturity.	10% (30% if denominated in a Zone B currency)
Non-government debt securities which are either issued by a Zone A credit firm or an investment firm subject to a CAD equivalent regime or which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have 0 - 6 months residual maturity.	5% (25% if denominated in a Zone B currency)
Non-government debt securities which are issued by a Zone A credit firm or an investment firm subject to a CAD equivalent regime or which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have over 6 months - 5 years residual maturity.	10% (30% if denominated in a Zone B currency)
Non-government debt securities which are issued by a Zone A credit firm or an investment firm subject to a CAD equivalent regime or which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have over 5 years residual maturity.	15% (35% if denominated in a Zone B currency)

(ii) Zone B items (irrespective of currency)

Asset	Discount factor
Central government and central government guaranteed marketable securities, including Treasury bills, with 0 - 12 months residual maturity which are classified investment grade by a relevant credit ratings agency (see paragraph 42).	20%
Other central government and central government guaranteed marketable debt with over 12 months - 5 years residual maturity, or at variable rates, which is classified investment grade by a relevant credit ratings agency (see paragraph 42).	30%

Other central government and central government guaranteed marketable debt with over five years residual maturity which is classified investment grade by a relevant credit ratings agency (see paragraph 42).	40%
Non-government debt securities which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have 0 - 6 months residual maturity.	30%
Non-government debt securities which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have over 6 months - 5 years residual maturity.	40%
Non-government debt securities which are classified investment grade by a relevant credit ratings agency (see paragraph 42) and which have over 5 years residual maturity.	50%

(iii) Brady Bonds

Brady Bonds (other than those issued by Zone A governments)	20% (40% if denominated in a Zone B currency)
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(iv) Equities

Equities which are listed on a recognised stock index (see paragraph 43).	20% (40% if recognised stock index in a Zone B country)
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- 42 A relevant credit ratings agency means an *eligible ECAI*.
- (a) An *eligible ECAI* is defined in the glossary of defined terms used in the Handbook.
- 43 A recognised stock index means a *qualifying equity index*.
- (a) A *qualifying equity index* is defined in the glossary of defined items used in the Handbook.

Collateral/assets pledged

- 44 Where a firm has pledged assets as collateral (ie where those assets remain on the firm's balance sheet but have been charged as collateral), it should no longer count them either as being available for sale as discounted marketable assets (in Part 1 of the form), or at their residual maturity in the timebands (in Part 2 of the form) for the period until they are again available for immediate sale. However, where a firm receives coupon or interest payments arising from pledged assets, it may record those cash flows as receivables in the timeband according to their receipt.
- 45 Where a firm has collateral pledged to it, or does not have full legal title to collateral, it should not count the assets that make up the collateral as available for sale as marketable assets. Only where full legal title to the assets received as collateral has

passed to the firm, and the assets are available for immediate resale, may that firm treat them as marketable assets.

- 46 Where a firm has received assets as collateral but they are not beneficially owned nor available for sale by the firm immediately (for example, unless there is an event of default by the counterparty), they should not be reported as forming part of the firm's stock of marketable assets.

Off balance sheet cash flows

- 47 For forward sales and purchases, when the firm sells forward an asset on Part 1 of the return, that particular asset may continue to be reported in Part 1 of the form until the date of the forward sale, when the asset leaves the firm's ownership. The inflow of the cash and the outflow of the asset should still be reported in Part 2 of the return at the 'residual maturity' of the deal. This treatment is the same as for repos where the asset ceases to appear on Part 1 from the start of the repo (paragraphs 54-58 below).
- 48 Swaps, FRAs and futures should be reported according to the cash flows they entail. Fixed legs of swaps should be recorded as the amount of the known cash flow; floating legs of swaps, FRAs and futures will be recorded according to the cash flow implied by their market value at the reporting date.
- 49 Option inflows and outflows are reported as memo items in data elements 55A and 56A in Part 2 of the return. Firms may use one of two methods (see the instructions for data elements 55A and 56A). Whichever method is adopted, it should be specified in the firm's liquidity policy statement. Margin payments on exchange traded options should be reported according to the treatment outlined in paragraph 52; amounts relating to the principal on exchange traded options should be reported in the same way as other option inflows and outflows.
- 50 Warrants should be reported according to the treatment for options outlined in the previous paragraph.
- 51 Convertible debt securities should be treated as equities where;
- i) the first date at which conversion may take place is less than 3 months ahead, or the next such date (where the first has passed) is less than a year ahead; and
 - ii) the convertible debt security is trading at a premium of less than 10%, where the premium is defined as the current mark-to-market value of the convertible debt security less the mark-to-market value of the underlying equity, expressed as a percentage of the mark-to-market value of the underlying equity.

Convertible debt securities other than those defined above may be treated as equity or debt securities.

Margin

- 52 Since variation margin payments on exchange traded futures take place every day, no amount should be recorded on the form for these payments. Held options should be reported in the memo items for options (data elements 55A and 56A). For other futures, firms should enter the mark-to-market value of the future in the appropriate band. Where there is no exchange of principal, the firm should only report the flows in the timebands which it reports on a cash flow basis. However, should the firm hold an additional amount at the clearing house to cover variation margin, this should be entered as a demand asset on Part 2 of the form under 'Other inflows'. The amount of initial margin held by the firm at a clearing house should be entered in the 'Corporate'

data element 26A-26G in the relevant timeband according to the residual maturity of the longest delivery date on the account.

- 53 For deposits with brokers, where the broker is acting as an intermediary, the same treatment should be applied to the deposits as that applied to variation and initial margin posted with clearing houses. Where firms cannot distinguish between variation and initial margin, the amount should be entered at the furthest maturity of all contracts on the exchange.

Repos and reverse repos

- 54 The treatment of repos, reverse repos, stock lending and stock borrowing is essentially analogous to that of forward sales and purchases and is described in Appendix 1 to these instructions. Stock lending and borrowing is treated as being analogous to repo and reverse repo where ownership of the items borrowed and loaned is transferred under the transaction; the item borrowed is then available for sale immediately by the borrowing firm. The following treatment should therefore be applied:

- (a) The borrowed item should be reported in Part 1 of the form; the loaned item should cease to be reported in Part 1 of the form.
- (b) Report the discounted value of the loaned item as an inflow; report the discounted value of the borrowed item as an outflow in the 'Repo/Reverse Repo' line at the maturity of the transaction where both are marketable assets.
- (c) Should either asset be classed as 'non-marketable', the relevant adjustments should be made to the non-marketable assets line in Part 2 of the form.

- 55 It has been assumed throughout this definition that the cash leg of the transaction is effected through Nostro accounts.

- 56 Throughout this section of the General Notes, the term 'discounted value of the security' will refer to the value of the security once the supervisory discount has been applied to the market value of the asset.

- 57 During the lifetime of a repo, the discounted value of the asset should be reported in data elements 28A-28G according to the timeband corresponding to the maturity of the repo. Assets repo'd out will re-appear in Part 1 of the form once the asset has been received back by the firm. Reappearance in Part 1 therefore occurs at the settlement date of the asset, which may not necessarily be the next working day.

- 58 For reverse repos, the discounted value of the asset received should only be reported in Part 1 from the first working day after the start of the reversed repo. The asset should be removed from the Form LR on the day of the maturity of the reverse repo not the first working day after the maturity of the reverse repo.

Repo against DBV

- 59 Where a firm has undertaken an (overnight) repo/stock lending in return for unknown collateral, it should report as though non-government debt of over 5 years residual maturity has been received. Only where the quality of the collateral received is constrained and the firm can evidence the constraint should a more favourable treatment be adopted.

Swaps and FRAs

- 60 Firms should report all projected flows associated with a swap (including any bullet payments) during the periods where they report on a cash flow basis. Interest amounts on swaps should only be reported in the cash flow section.
- 61 With currency swaps, where an exchange of principal is effected at the start or maturity of the swap, the two amounts should be treated as a forward foreign exchange contract and reported in both the cash flow and maturity analysis sections of the form, in either data elements 32A-32G or data elements 50B-50G.
- 62 For interest rate swaps, eg a 5-year fixed rate against a 3 month LIBOR swap, firms should report the known amount of the fixed leg of the cash flow out to the last cash flow timeband (initially this will be the 'Over 8 days to 1 month' period, but by the fourth quarter of 2001, this will be the 'Over 3 months to 6 months' timeband). The floating leg should be reported out to the same timeband according to the cash flow implied by yields prevailing at the reporting date (or alternatively a forward LIBOR rate). Both legs should be reported in data elements 31A-31G or 49B-49G.
- 63 For fixed legs, the known amount of the fixed leg should be entered. For floating legs, the amount of the cash flow to be received should be derived from the swap's present value at yields prevailing at the reporting date and entered as an inflow in the relevant timeband. Where the floating leg has been agreed in advance for a specified period, firms should report the cashflow according to this rate.
- 64 Cash flows arising from FRAs should be reported in the cash flow section. The present marked-to-market value of the FRA, or the settlement amount post fixing, should be recorded in the time period based on the actual settlement date of the FRA, ie when the firm makes a payment or receives funds.

REPORTING INSTRUCTIONS

Part 1: Marketable Assets

This section is used for reporting holdings of marketable assets which are in the firm's ownership and available for sale immediately at the reporting date.

Assets should be reported at their mark-to-market value (bid price) at the reporting date. Where the firm's system does not operate on this basis, they may follow their own valuation practice, eg mid market or bid/offer prices. Firms should always report the dirty price ie including accrued interest.

Assets pledged as collateral, or assets not otherwise available for immediate resale, should not be reported in Part 1 as marketable assets. Where a firm has pledged assets as collateral in a transaction and they are no longer available for sale by the firm, they should cease to be reported in the marketable assets section (Part 1) of this form for the period until they are again available immediately for sale. Interest received on these pledged assets, however, may be reported in Parts 2 and 3 of the data item as receivable by the firm in the appropriate line as cash inflows in the period in which they occur.

For the treatment of repo/reverse repo and stock borrowing/lending, see the General Notes (paragraphs 54 to 59) to this data item.

Where assets, which would otherwise be eligible to be included in Part 1 of this data item, mature within one month, they should generally be reported in Part 2 under 'Non marketable capital items and debt instruments maturing within 1 month' (23A-23G) as an inflow/asset in the timeband corresponding to the residual maturity of the asset. Items should then be reported at full marked-to-market value, with no discount applied. The FSA recognises, however, that certain assets might be marketable up to the day they mature. It may agree with firms that it is appropriate for them to include identifiable assets maturing within one month on Part 1 until maturity.

Discount factors

To reflect the risk of price variations, a range of discount factors is applied to the marked-to-market values of assets brought forward in maturity into Part 1 of this form. The range of discount factors is listed in the General Notes (paragraph 41).

Definitions

1C Cash held

This comprises holdings of notes and coin.

2A-2D Central government/central government guaranteed, including Treasury bills, eligible Local Authority paper and eligible bank bills with a residual maturity of up to 1 year

Include:

- Short term central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank issued by either HM Government/another UK issuer or by another Zone A Central Government/ another Zone A issuer;
- Treasury bills;
- Bank of England euro bills;

- Brady bonds issued by Zone A governments.

Both fixed and variable rate securities should be reported. Only record those securities currently in the firm's ownership (including where these are held in a clearing system such as Euroclear).

3A-4D Central government/central government guaranteed and Local Authority marketable debt between 1 year and under 5 years / of 5 years and over

Include central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank issued by HM Government / another UK issuer or by another Zone A Central Government / another Zone A issuer, as well as Brady bonds issued by a Zone A government. Only record those securities currently in the firm's ownership (including where these are held in a clearing system such as Euroclear).

5A-7D Non-government of up to 6 months / between 6 months and 5 years / over 5 years

Non-government debt securities covers those falling within the definition of *qualifying debt security*. A *qualifying debt security* is defined in the glossary of defined terms used in the Handbook.

Only those securities in the firm's ownership, which the firm may freely dispose of at any time with no restrictions (including where these are held in a clearing system such as Euroclear), should be recorded. Those assets pledged to another firm or otherwise encumbered should not be included.

8A-8D Central government/central government guaranteed of up to 1 year

Short term central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank issued by a Zone B Central Government/ another Zone B issuer. Also include Treasury bills, eligible local authority paper and eligible bank bills. Only those securities currently in the firm's ownership (including those which are held in a clearing system such as Euroclear) should be recorded. Securities should only be included in this section if they are classified investment grade by an *eligible ECAI* (see paragraph 42 above).

9A-10D Central government/Central government guaranteed of between 1 year and under 5 years / over 5 years

Central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank issued by a Zone B Central Government/ another Zone B issuer. Include only those securities issued by, or fully guaranteed by, Zone B central governments and central banks with a residual maturity of over 1 year. Only those securities currently in the firm's ownership (including those held in a clearing system such as Euroclear) should be recorded. Securities should only be included in this section if they are classified investment grade by an *eligible ECAI* (see paragraph 42 above).

11A-13D Eligible non-government of up to 6 months / between 6 months and 5 years / over 5 years

Non-government debt securities issued, guaranteed, endorsed or accepted by an entity in a Zone B country and are investment grade. Also include those securities issued, or guaranteed by, an investment firm that is subject to the Capital Adequacy Directive or a *recognised third country investment firm*. Only those securities in the firm's ownership should be recorded (including where these are held in a clearing system such as Euroclear).

- (a) *A recognised third country investment firm* is defined in the glossary of defined terms used in the Handbook.

14A-14D Brady bonds

Brady bonds currently in the firm's ownership (including those held in a clearing system such as Euroclear). Do not include Brady bonds issued by Zone A governments here. These should be discounted and reported as Zone A government debt in lines 2A-2D, 3A-3D or 4A-4D.

15A-15D Highly liquid equities and equity indices

Equities that are eligible for a specific risk weight of 2% or less under the FSA's Implementation of the Capital Adequacy Directive and the amendment to the Basel Accord for Market Risks and which are currently in the firm's possession.

Part 2: Contractual Basis: Residual Maturity

INFLOWS

Where items fall within a timeband which is reported on a cash flow basis, firms should include any interest payments or other cash flows associated with the inflow or outflow. Where the item falls within the maturity analysis of assets and liabilities, the firm should only include any of the associated interest or other payments/receipts that fall due within the cash flow reporting period.

Thus, where cash flows eg interest payments take place during the cash flow timebands, they should be reported on the return regardless of the residual maturity of the instrument. Hence, if a firm has granted a personal loan with a residual maturity of 1 year, it should report, in data element 18A-18G, those cash flows arising during the first six months.

Where a firm has been provided with a committed facility and has notified the provider of a specific draw down date, the amount of the facility which will be drawn down on that date should be included in 23A-30G. Any part of the committed facilities for which notification of draw down has not been given should be reported in data element 57A.

17A-17G Mortgages

This covers any repayments of loans to individuals secured by mortgage on residential properties (both freehold and leasehold) which are or will be occupied by the borrower, or which are rented. Report mortgage loans to housing associations registered with the Housing Corporation, Scottish Homes and Tai Cymru (Housing for Wales) on housing association residential property which is rented.

18A-18G Personal loans

This covers repayments of any personal loans granted by the firm to retail customers.

19A, 19B, 19G Overdrafts

Repayments of any overdrafts granted, including any interest, where appropriate.

Note that the FSA may require firms to complete Part 3 of FSA010 (ie apply a behavioural adjustment) for retail overdrafts.

Wholesale overdrafts should not be included here but should be reported in 30A-30G.

20A-20G Credit card inflows

Report the minimum repayment required by the firm of debt arising from credit cards issued by the firm. Subsequent repayments should be reported according to the minimum percentage repayment required.

21A-21G Repayment of advances

Any other repayments of loans associated with retail banking business that have not already been included in the above.

22A-22G Other retail inflows

Any other retail associated inflows that have not already been included in the above, such as fees and commissions.

WHOLESALE

Behavioural adjustments to these items should be reported in Part 3.

23A-23G Non-marketable securities and debt instruments, and marketable assets maturing within 1 month

Include here any securities which the firm holds or will receive, but which it cannot classify as marketable. A firm should report non-marketable assets according to the redemption value of the asset or alternatively, where the redemption value is unavailable or not appropriate (eg in the case of equities), the book value. This reflects the potential inflow of cash when the asset matures. Marketable assets maturing within one month reported at their full marked-to-market value, ie undiscounted, should also be reported here. The firm may however agree with the FSA that they should be included in Part 1.

Refer to the 'Marketable securities' section of the General Notes (paragraphs 33-43) for further guidance on what should be reported in this line.

24A-24G Intragroup/Connected

Report any inflows from counterparties connected to the firm. Where the firm is reporting on a solo consolidated basis, inflows from entities within the solo-consolidated group should not be reported. Entries should be made in this item rather than any other item in the Wholesale section if any intragroup/connected counterparties are involved.

25A-25G Interbank (excluding any intragroup)

Report inflows arising from placements with other firms, including any funds held in NOSTRO balances. Exclude from this line inflows from other bank entities within the group, which should go in 24A-24G (ie intragroup/connected). Include that element of committed facilities provided to the firm where notification of draw down date has been given.

26A-26G Corporate (non-interbank and intragroup)

Report inflows from non-bank, non-connected corporate counterparties. Initial margins held at clearing houses should be entered here according to their residual maturity. Repayments from leases should also be recorded in this line.

27A-27G Government/Public Sector

Report inflows from central governments, PSEs, local authorities and central banks. Also include funds received from the European Commission, the European Economic Community (EEC), the European Coal and Steel Community (ECSC) and Euratom.

28A-28G Repos/Reverse Repos

This item should include any transactions relating to repos and reverse repos. Firms should also enter any transactions relating to stock borrowing and lending. Refer to the 'Repo/Reverse repo' section of the General Notes (paragraphs 63-68) for further guidance on what should be reported in this item.

29A-29G Trade related letters of credit

Report here any inflows arising from trade related letters of credit.

30A, 30B, 30G Overdrafts

Report here any wholesale overdrafts, irrespective of the counterparty. Any behavioural adjustments to this item should be effected through Part 3, data elements 76A-76G.

31A-31G Swaps and FRAs

For interest rate and currency swaps, enter the receipts of fixed and floating legs in the cashflow section.

For FRAs, enter the marked-to-market receipt in the relevant time period. The amount of receipts should be derived from the contract's present value at yields prevailing at the reporting date.

Refer to the 'Swaps and FRAs' section of the General Notes (paragraphs 60-64) for further guidance on what should be reported in this item.

32A-32G Forward foreign exchange

Enter any cashflows relating to forward purchases of foreign currency, where an exchange of principal is effected at the start or maturity of the swap. The amount received should be entered in the appropriate maturity band.

33A-33G Forward sales and purchases

The cash leg of any forward sales should be treated as an inflow in the timeband corresponding to the date of the forward sale. For forward purchases, where the asset purchased is a marketable asset, the firm should report the sterling (or euro) equivalent discounted value of the security purchased at the maturity of the contract. Where the asset purchased is non-marketable, the firm should enter the sterling (or euro) equivalent discounted value of the security at the maturity of the asset.

34A-34G Other off balance sheet

Include here any other off balance sheet items not included elsewhere, according to their cashflows. For example, the inflow (£100,000) of a three month OTC interest rate future with one month to maturity and a marked-to-market value of £100,000 should be reported in the "over 8 days to 1 month" timeband.

Firms should exclude any cash inflows associated with options and enter these in 55A.

35A-35G Fees and other income

Report here fees, commissions or other income receivable by the firm relating to their wholesale business, according to their known date of receipt. Where the date of receipt is unknown, do not report these flows.

36A-36G Other inflows

Report here any other inflows, which have not been included elsewhere, according to the timing of their cashflows. Also report any inflows from settlement accounts, using the trade date plus the settlement period to determine the appropriate timeband. Where the inflow is later than this date, the amount should be entered as 'overdue'.

37A-37G Total inflows

Report here the sum of data elements 17 to 36 for each column as appropriate.

OUTFLOWS

Where a firm has made a commitment to participate in a syndicated loan arrangement, then it should record an outflow of the amount paid in the relevant box in the outflows section of Part 2. Where for example a firm pays by debiting the NOSTRO balance, it would enter an outflow in 44B-44G. Should the firm have already bought their share of the syndicated loan on the reporting date, the effect will be a reduction in the NOSTRO balance and an increase reflected in the line corresponding to the particular asset purchased.

Where the firm is the lead manager, it can be in one of three positions. First, it can act as the agent – however, this role will not lead to any inflows or outflows since it merely involves setting up a group of firms to buy parts of the issue. Second, it can be an agent and take a share of the issue. In this case, the firm should report the cash flows arising from the latter role. Third, it can also underwrite the issue in conjunction with the previous two options. In this case, it should record the full amount of the issue in 58A as an undrawn committed facility.

RETAIL

38B-38G Time deposits

Include any deposits taken which have a residual maturity of more than overnight or which require prior notice to be given by the customer before withdrawal of funds. Also include deposits which include an agreement within the contract not to withdraw before a certain date. Where a firm has a material number of deposits where the depositor incurs an interest penalty in lieu of notice, it should agree with its supervisor whether it should report these deposits on a behavioural basis. Deposits should be entered in the timeband corresponding to the minimum amount of notice of withdrawal required. Saving deposits, deposit accounts and deposit receipts should also be entered here.

39B, 39G No notice/ current accounts

Include here any amounts in accounts which are not subject to a minimum notice period ie funds which are available on demand. Also include deposits received with a residual maturity of no longer than overnight. Report any balances, whether interest bearing or not, where the entire balance is accessible without penalty either on demand or by close of business on the day following that on which the deposit was made.

40B-40G Additional advances committed

Report here any undrawn commitments to lend made by the firm where the draw down date is known. The full amount of the commitment for the draw down date should be entered in the appropriate maturity band. Where the firm has made a commitment to lend, where the date of draw down is uncertain or not known, these should be reported in data element 58A.

Where notification of draw down (of facilities that can be drawn down on demand) has been received, enter the flows in the 'Demand' timeband.

Also enter on this line any facilities that may be drawn down on demand where no notification of draw down has been received. These facilities should be entered in the '8 days and under' timeband.

Do not include undrawn facilities where no draw down date(s) have been notified or agreed (these should be included in data element 58A of the memo items pertaining to commitments below).

WHOLESALE

41B-41G Non-marketable securities & debt instruments and marketable assets maturing within 1 month

Include here at residual maturity outflows pertaining to maturing securities or debt instruments, which the firm cannot classify as marketable. Marketable assets maturing within one month at their full marked-to-market value, ie undiscounted should also be reported here.

Refer to the 'Marketable securities' section of the General Notes (paragraphs 33-43) for further guidance on what should be reported in this item.

42B-42G Additional advances committed

Enter here commitments to lend, or to take up, bills, certificates of deposit, investments etc, where there has been an agreed date(s) for the draw down of the facility. The full amount of the commitment should be entered. Also include any other contingent liabilities which it is known will actually be called on a specific date (eg performance bonds and guarantees due to be invoked), as well as money market placements and forward deposits.

Where notification of draw down (of facilities that can be drawn down on demand) has been received, enter the flows in the 'Demand' timeband.

Also enter on this line any facilities that may be drawn down on demand where no notification of draw down has been received. These facilities should be entered in the '8 days and under' timeband.

Do not include undrawn facilities where no draw down date(s) have been notified or agreed (these should be included in data element 58A of the memo items pertaining to commitments below).

43B-43G Intragroup/Connected

Report any outflows of funds to counterparties connected to the firm. Where the firm is reporting on a solo consolidated basis, outflows to entities within the solo-consolidated group should not be reported. Entries should be made in this item rather than any other item in the Wholesale section if any intragroup/connected counterparties are involved.

44B-44G Interbank (excluding any intragroup)

Report outflows arising from placements with or from, or repayments of loans to or from, other banks. Exclude from this item loans to, or placements with, or deposits/placements from, other bank entities within the group (these should be reported under "intragroup/connected", data element 51B-51G).

45B-45G Corporate (non-interbank and intragroup)

Report outflows to non-bank, non-connected, corporate counterparties.

46B-46G Government / Public Sector

Report funds lent to central governments, PSEs, local authorities and central banks. Also include funds lent to the European Commission, the European Union (EU), the European Coal and Steel Community (ECSC) and Euratom. Where a firm is required to place funds on deposit with central banks and monetary authorities, these should be entered as an outflow in the relevant time band.

47B-47G Repo/reverse repos

Record in this item any outflows related to repos or reverse repos. Also include any outflows relating to stock borrowing and lending. Refer to the 'Repos and Reverse Repos' section of the General Notes (paragraphs 54-59) for further guidance on what should be reported here.

48B-48G Trade related Letters of Credit

Report here any outflows arising from trade related letters of credit.

49B-49G Swaps and FRAs

For interest rate and currency swaps, enter payments of fixed and floating legs in the cashflow section.

For FRAs, enter the marked-to-market payment in the relevant time period. The amount paid should be derived from the contract's present value at yields prevailing at the reporting date.

Refer to the 'Swaps and FRAs' section of the General Notes (paragraphs 60-64) for further guidance on what should be reported in this item.

50B-50G Forward foreign exchange

Enter any cashflows relating to forward sales of foreign currency, where an exchange of principal is effected at the start or maturity of the swap. The amount paid should be entered in the appropriate maturity band.

51B-51G Forward sales and purchases

For forward sales, the sterling (or euro) equivalent discounted value of the security sold should be recorded as an outflow. The cash leg of any forward purchases should be treated as an outflow in the timeband corresponding to the date of the forward purchase.

52B-52G Other off balance sheet

Report here any outflows relating to off balance sheet items that have not been reported elsewhere on the data item. Firms should exclude any cash outflows associated with options and enter these in data element 56A.

53B-53G Dividends, tax, other costs and outflows

Report any outflows relating to payments of dividends and tax, or any other outflows that have not previously been reported elsewhere. Also report any outflows relating to settlement accounts, using the trade date plus the settlement period to determine the appropriate timeband.

54B-54G Total outflows

Report here the sum of data elements 38 to 53 for each column as appropriate.

MEMO ITEMS**55A, 56A Options**

There are two ways in which options can be reported in 55A and 56A. Firms should be consistent and use the same method for both inflows and outflows. Firms should also inform the FSA of the method adopted, and record this in their liquidity policy statement.

Method 1

Report the inflows and outflows of cash arising from the exercise of the options. It is assumed for reporting purposes that all options are exercised. Any movement of the underlying financial instrument to which the option relates should be ignored.

The 'options inflows' element 55A should contain

- Purchased puts for equity or commodity transactions (if the option is exercised, the firm sells the asset and receives cash);
- Written calls for equity or commodity transactions (if the counterparty exercises its right to buy, the firm sells the asset in question and receives cash);
- All inflows relating to the exercise of interest rate options held/purchased by the firm, whether call options or put options (written interest rate options are not included here but in element 56A).

The 'options outflows' element 56A should contain

- Written puts for equity and commodity transactions (if the counterparty exercises this option, the firm purchases the asset and pays out cash);
- Purchased calls for equity or commodity transactions (if this type of option is exercised by the firm, it purchases an asset and pays out cash).
- All outflows relating to the exercise of interest rate options written by your firm, whether call options or put options.

Method 2

Rather than reporting potential inflows of cash if all the options are exercised (ie method 1), this method of reporting is on the basis of marked-to-market value. Purchased options giving rise to either nothing or inflows are therefore treated as assets. Written options giving rise to either nothing or outflows are seen as liabilities.

The 'options inflows' element 55A should contain

- The marked-to-market value of all purchased options (puts or calls) multiplied by the number of options, irrespective of whether these are in or out of the money (the marked-to-market value should be reported on the reporting date).

The 'options outflows' element 56A should contain

- The marked-to-market value of all sold/written options (puts and calls) multiplied by the number of options, irrespective of whether these are in or out of the money (the marked-to-market value should be used on the reporting date).

57A Undrawn committed facilities granted to the bank

Report any facilities which have been committed to the firm and which, at the reporting date, remain undrawn. Also include any flows arising from standby letters of credit and guarantees. Where a date for draw down has been agreed, the amount should be entered in the appropriate line in the inflows section of Part 2 according to the source of the facility and entered in the corresponding timeband.

58A Undrawn committed facilities granted by the bank

Report any facilities which the firm has committed to provide (including by way of repos) and which, at the reporting date, remain undrawn. Include only those facilities where a date

for draw down has not been agreed. Where a date for draw down has been agreed or where a facility may be drawn down on demand, the amount should be entered in 40B-40G or 42B-42G of Part 2 (depending on whether they are retail or wholesale facilities). Do not include repo liabilities here, refer to the General Notes (paragraphs 54-59) for guidance as to how these should be reported.

59A Commitments under credit card and other revolving credit type facilities

Report any commitments which the firm has entered into under credit cards which have not been drawn down at the reporting date (ie available credit to cardholders).

60A Total deposits

Report the total deposits outstanding as at the reporting date, excluding any liabilities under repo/reverse repo agreements. This figure should be used as the denominator for the mismatch and in the Exceptions to guidelines section (Part 4) of this data item. Include:

- (a) All bank notes issued by the firm;
- (b) No notice/current accounts;
- (c) All time deposits;
- (d) All certificates of deposit issued by the firm, whether at fixed or floating interest rates which are still outstanding;
- (e) Negotiable deposits taken on terms in all respects identical to those on which a certificate of deposit would have been issued, but for which it has been mutually convenient not to have issued a certificate;
- (f) All other issues of commercial paper and medium term notes, bonds, FRNs and other instruments, with the exception of subordinated loan capital of over two years' original maturity;

Exclude:

- (a) Any certificates of deposit which the firm holds which it itself has issued;
- (b) Working capital provided by non-resident offices of the firm.

61A Undrawn treasury concessions granted by the bank

Where a firm has taken on a treasury role on behalf of its group, the institution must notify the FSA of its intention to use the "group treasury concession" for large exposures purposes (see *BIPRU* 10).

62A Amount of total cash inflows in arrears

Where payments on debt are contractually in arrears, the amount of the debt in arrears should be reported in this item. Only that part of the debt, along with any related interest which is in arrears, should be entered here. That part of the loan which is still due and therefore not yet in arrears should be entered in the inflows section of Part 2 in the maturity ladder in the relevant time band, provided that there is not reasonable doubt over the receipt of those inflows. Where reasonable doubt exists, the firm should report these flows in the 'overdue' timeband in the main body of the data item; they should not be entered here until the due date for payment has passed.

Part 3: Behavioural basis

Firms should complete specific items in this section in appropriate cases only. Such cases should be agreed in advance with the FSA.

INFLOWS / OUTFLOWS

Firms should report in this section cash flows after adjustment for the behavioural patterns they expect to occur. Where a firm considers an adjustment is appropriate, it should approach its supervisor who will consider proposed adjustments on an individual firm basis. Firms should be able to provide empirical evidence to support the adjustments they propose. No firm should make behavioural adjustments without the prior written agreement of the FSA.

Where behavioural adjustments are agreed, the firm should report, in the relevant line of Part 3, all the data reported in the equivalent line in Part 2 but adjusted as agreed between the firm and the FSA.

For example, if a firm has one class of no notice accounts which sum to £50mn, and another class of no notice accounts which sum to £30mn, a figure of £80mn will be shown in the appropriate line in Part 2 as a 'demand' outflow. However, the deposits in the first class of account are relatively 'sticky' and a behavioural adjustment is agreed to reflect this. For the purposes of this example, the firm may treat 50% of these outflows as occurring in the 'eight days and under (excl. next day)' timeband. In Part 3, this firm will therefore report a demand outflow of £55mn and an 'eight days and under (excl. next day)' outflow of £25mn. Part 2 will, of course, continue to show a demand outflow of £80mn.

Part 4: Calculation of mismatches and exceptions reporting

Calculation of mismatches

Firms should monitor compliance with their liquidity mismatch guidelines each business day and should report in this section the mismatch on the reporting date, using the data from the previous parts of the return. Where component boxes of this section relate back to an element in the previous three parts of the return, this is clearly shown in the list of validations. The components then sum to form the mismatches for each period.

All mismatch percentages (110A-110C and 121A-121C and also 125B and 125C) should be reported to two decimal places. For example, where a firm had a mismatch of -5%, it should be reported as -5.00 on the form. There is no limit to the size of the field.

The figures that are entered in elements 114A-114C, 118A-118C and 120A-120C should be shown to two decimal places. Thus, if it had been agreed that 15% of undrawn commitments to lend should be included in the 'demand' column, 15.00 should be entered in data elements 118A-118C.

In order for the forms to be processed, mismatch calculations should be completed on both the contractual basis and the behaviourally adjusted basis, even if the final figures (in 110A-110C and 124A-124C) will be the same. Firms should only enter figures in 114A-114C if figures have previously been agreed with the supervisors: if no figures have been agreed, line 113A-113C should be blank. If no behavioural adjustments have been agreed for data elements 118A-118C or 120A-120C, firms should enter the figure 15.00 in these boxes (assuming they have figures in elements 58A or 59A respectively, otherwise the items should remain blank). This will enable them to include the default adjustment of 15% to lines 58A or 59A, mirroring that part of the mismatch calculation on the contractual basis.

Exceptions reporting

Firms are expected to stay within their liquidity mismatch guidelines. Where a firm exceeds its guideline during the reporting period, it should contact the supervisor to inform them of any exception as soon as it occurs. Such breaches should also be reported in the 'Exceptions to guidelines' section.

Dates should be reported in 'ddmm' format, so for example, 18 June would be shown as 1806. Percentages should be reported to two decimal places, so that -5% would be reported as -5.00. Where a firm has an exception to their guideline which lasts longer than one day, it should report each consecutive day's exception separately, ie an exception running from 18 until 20 June would be reported as 18, 19 and 20 June, not 18 and 20 June.

REPOS

MARKETABLE ASSETS

	<u>Marketable asset leg (lent out)</u>	<u>Cash Leg (Received)</u>
IF MARKETABLE ASSET > 1 MONTH RESIDUAL MATURITY		
Start	Cease to be reported as owned by firm. Cease to be reported in Part 1 as marketable asset.	Report according to use of funds subsequent to repo. <i>Timeband – according to date of contract re the subsequent use, not the date of the repo.</i>
During life of repo	Report discounted marked-to-market value of asset in Part 2, data element 28A-28G (Repos/reverse repos) to reflect future inflow. <i>Timeband – corresponding to maturity of repo.</i>	Report full value of repo liability (future outflow of funds include interest) in Part 2, data element 47A-47G (Repos/reverse repos). <i>Timeband – maturity of repo.</i>
Maturity of repo	Day after maturity or at settlement date of the asset Report marked-to-market value of asset (& subsequent discounted value Col C & D) in Part 1.	Day of maturity of repo Reduce Nostro balance Report in Part 2, data elements 25A-25G (cash returned including interest).
IF A MARKETABLE ASSET < 1 MONTH RESIDUAL MATURITY		
Start	Cease to be reported as owned by firm. Cease to be reported in Part 2, data element 23A-23G (full marked-to-market value), or in Part 1 if agreed by the FSA.	Report according to use of funds subsequent to repo. <i>Timeband – according to date of contract re the subsequent use, not the date of the repo.</i>
During life of repo	Report full marked-to-market value of asset in Part 2, data element 28A-28G (Repos/reverse repos) to reflect future inflow. <i>Timeband – corresponding to residual maturity of asset.</i>	Report full value of the repo liability or the cash leg (future outflow of funds include interest) in Part 2, data element 47B-47G (Repos/reverse repos). <i>Timeband – maturity of repo.</i>
Maturity of repo	Day after maturity or more precisely at settlement date of the asset Report marked-to-market value of asset at residual maturity in Part 2, data element 41B-41G (Non-marketable securities and debt instruments and marketable assets maturing within one month) to reflect future outflow <i>Timeband - corresponding to residual maturity of asset (if in Part 2).</i>	Day of maturity of the repo Reduce Nostro balance Report in Part 2, data element 25A-25G (cash returned including interest).

REPOS

NON-MARKETABLE ASSETS

	<u>Non-Marketable asset leg (lent out)</u>	<u>Cash Leg (Received)</u>
Start	<p>Cease to be reported as owned by firm.</p> <p>Cease to be reported in Part 2, data elements 23A-23G (redemption* value).</p>	<p>Report according to use of funds subsequent to repo.</p> <p><i>Timeband – according to date of contract re the subsequent use, not the date of the repo.</i></p>
During the life of repo	<p>Report redemption* value of asset in Part 2, data elements 28A-28G (Repos/reverse repos).</p> <p><i>Timeband – corresponding to residual maturity of asset.</i></p>	<p>Report full value of repo liability or cash leg (future outflow of funds include interest) in Part 2, data elements 47B-47G (Repos/reverse repos).</p> <p><i>Timeband – maturity of repo.</i></p>
Maturity of repo	<p>Day after maturity or more precisely at settlement date of the asset</p> <p>Report redemption* value of asset at residual maturity in Part 2, data elements 23A-23G (Non-marketable securities & debt instruments and marketable assets maturing within one month).</p> <p><i>Timeband - corresponding to residual maturity of asset.</i></p>	<p>Day of maturity of repo</p> <p>Reduce Nostro balance</p> <p>Report in Part 2, data elements 25A-25G (cash returned including interest).</p>

Undated Repo: Maturity of repo is minimum notice period required under terms of contract.

*** Where redemption value of the asset is unavailable or not appropriate (eg in the case of equities), report the book value.**

REVERSE REPOS

MARKETABLE ASSETS

	Marketable asset leg (Borrowed)	Cash leg (paid)
IF MARKETABLE ASSET > 1 MONTH RESIDUAL MATURITY		
Start	Report discounted marked-to-market value of asset received for period of reverse repo in Part 1.	Reflected by decrease in Nostro in Part 2, data elements 25A-25G
During the life of reverse repo	Report discounted marked-to-market value of asset (to reflect future outflow of marketable asset) in Part 2, data elements 47B-47G (Repos/reverse repos). <i>Timeband - day of maturity of reverse repo.</i>	Report full value of funds to be received include interest in Part 2, data elements 28A-28G (Repo/Reverse repo) to reflect future inflow. <i>Timeband – maturity of reverse repo</i>
Maturity of reverse repo	Day of maturity of reverse repo Cease to report discounted marked-to-market value of asset received under reverse repo in Part 1.	Day of maturity of reverse repo Increase in Nostro balance Report in Part 2, data elements 25A-25D (cash received including interest).
IF MARKETABLE ASSET < 1 MONTH RESIDUAL MATURITY		
Start	Report marked-to-market value of marketable asset received for period of reverse repo in Part 2, data elements 23A-23G (Non-marketable securities and debt instruments & marketable assets maturing within one month). <i>Timeband - residual maturity of assets received (if in Part 2).</i>	Reflected by decrease in Nostro Report in Part 2, data elements 25A-25G.
During the life of reverse repo	Report full marked-to-market value of asset (to reflect future outflow of marketable asset) in Part 2, data elements 47B-47G (Repos/reverse repos). <i>Timeband - maturity of reverse repo.</i>	Report full value of funds to be received including interest in Part 2, data elements 28A-28G (Repos/reverse repos). <i>Timeband – maturity of reverse repo.</i>

Maturity of reverse repo	Day of maturity of reverse repo Cease to report marked-to-market value of asset received under reverse repo in Part 1 or Part 2.	Day of maturity of reverse repo Increase in Nostro balance Report in Part 2, data elements 25A-25G (cash received including interest).
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REVERSE REPO

NON-MARKETABLE ASSETS

	Non-Marketable asset leg (Borrowed)	Cash Leg (Paid)
Start	Report redemption* value of non-marketable asset received for period of reverse repo in Part 2: 'Non-marketable securities and debt instruments & marketable assets maturing within one month'. <i>Timeband - at residual maturity of assets received.</i>	Reflected by decrease in Nostro Report in Part 2, data elements 25A-25G.
During life of reverse repo	Report full redemption* value of asset (to reflect outflow of non-marketable asset) in Part 2, data elements 47B-47G (Repo/Reverse repo). <i>Timeband – maturity of reverse repo.</i>	Report full value of funds to be received including interest in Part 2, data elements 28A-28G (Repos/reverse repos). <i>Timeband - maturity of repo.</i>
Maturity of reverse repo	Day of maturity of reverse repo Cease to report redemption* value of asset received under reverse repo in Part 2.	Day of maturity of reverse repo Increase in Nostro balance Report in Part 2, data elements 25A-25G (cash received including interest).

Undated reverse repo: Assume firm has security indefinitely and repo does not as such have a maturity. Return to show decrease in Nostro balance in data elements 25A-25G and an increase in stock of marketable (non-marketable) assets. Nothing further need be reported until the maturity of the reverse repo is known.

* Where redemption value of the asset is unavailable or not appropriate (eg in the case of equities), report the book value.

FSA010 – Mismatch liquidity validations

Internal validations

Data elements are referenced by row then column.

PART 1: MARKETABLE ASSETS

Ref Data elements No

1	$2A + (2B * 0.80)$	$= 2C + 2D$
2	$(3A * 0.95) + (3B * 0.75)$	$= 3C + 3D$
3	$(4A * 0.90) + (4B * 0.70)$	$= 4C + 4D$
4	$(5A * 0.95) + (5B * 0.75)$	$= 5C + 5D$
5	$(6A * 0.90) + (6B * 0.70)$	$= 6C + 6D$
6	$(7A * 0.85) + (7B * 0.65)$	$= 7C + 7D$
7	$(8A + 8B) * 0.80$	$= 8C + 8D$
8	$(9A + 9B) * 0.70$	$= 9C + 9D$
9	$(10A + 10B) * 0.60$	$= 10C + 10D$
10	$(11A + 11B) * 0.70$	$= 11C + 11D$
11	$(12A + 12B) * 0.60$	$= 12C + 12D$
12	$(13A + 13B) * 0.50$	$= 13C + 13D$
13	$(14A * 0.80) + (14B * 0.60)$	$= 14C + 14D$
14	$(15A * 0.80) + (15B * 0.60)$	$= 15C + 15D$
15	16C	$= 1C + 2C + 3C + 4C + 5C + 6C + 7C + 8C + 9C$ $+ 10C + 11C + 12C + 13C + 14C + 15C$
16	16D	$= 2D + 3D + 4D + 5D + 6D + 7D + 8D + 9D +$ $10D + 11D + 12D + 13D + 14D + 15D$

PART 2: CONTRACTUAL BASIS

INFLOWS

Ref No	Item Number	
1	37A	= 17A + 18A + 19A + 20A + 21A + 22A + 23A + 24A + 25A + 26A + 27A + 28A + 29A + 30A + 31A + 32A + 33A + 34A + 35A + 36A
2	37B	= 17B + 18B + 19B + 20B + 21B + 22B + 23B + 24B + 25B + 26B + 27B + 28B + 29B + 30B + 31B + 32B + 33B + 34B + 35B + 36B
3	37C	= 17C + 18C + 20C + 21C + 22C + 23C + 24C + 25C + 26C + 27C + 28C + 29C + 31C + 32C + 33C + 34C + 35C + 36C
4	37D	= 17D + 18D + 20D + 21D + 22D + 23D + 24D + 25D + 26D + 27D + 28D + 29D + 31D + 32D + 33D + 34D + 35D + 36D
5	37E	= 17E + 18E + 20E + 21E + 22E + 23E + 24E + 25E + 26E + 27E + 28E + 29E + 31E + 32E + 33E + 34E + 35E + 36E
6	37F	= 17F + 18F + 20F + 21F + 22F + 23F + 24F + 25F + 26F + 27F + 28F + 29F + 31F + 32F + 33F + 34F + 35F + 36F
7	37G	= 17G + 18G + 19G + 20G + 21G + 22G + 23G + 24G + 25G + 26G + 27G + 28G + 29G + 30G + 31G + 32G + 33G + 34G + 35G + 36G
8	17G	= 17A + 17B + 17C + 17D + 17E + 17F
9	18G	= 18A + 18B + 18C + 18D + 18E + 18F
10	19G	= 19A + 19B
11	20G	= 20A + 20B + 20C + 20D + 20E + 20F
12	21G	= 21A + 21B + 21C + 21D + 21E + 21F
13	22G	= 22A + 22B + 22C + 22D + 22E + 22F
14	23G	= 23A + 23B + 23C + 23D + 23E + 23F
15	24G	= 24A + 24B + 24C + 24D + 24E + 24F
16	25G	= 25A + 25B + 25C + 25D + 25E + 25F
17	26G	= 26A + 26B + 26C + 26D + 26E + 26F
18	27G	= 27A + 27B + 27C + 27D + 27E + 27F
19	28G	= 28A + 28B + 28C + 28D + 28E + 28F
20	29G	= 29A + 29B + 29C + 29D + 29E + 29F

21	30G	= 30A + 30B
22	31G	= 31A + 31B + 31C + 31D + 31E + 31F
23	32G	= 32A + 32B + 32C + 32D + 32E + 32F
24	33G	= 33A + 33B + 33C + 33D + 33E + 33F
25	34G	= 34A + 34B + 34C + 34D + 34E + 34F
26	35G	= 35A + 35B + 35C + 35D + 35E + 35F
27	36G	= 36A + 36B + 36C + 36D + 36E + 36F
28	37G	= 37A + 37B + 37C + 37D + 37E + 37F

PART 2: CONTRACTUAL BASIS

OUTFLOWS

Ref No	Item Number	
1	54B	= 38B + 39B + 40B + 41B + 42B + 43B + 44B + 45B + 46B + 47B + 48B + 49B + 50B + 51B + 52B + 53B
2	54C	= 38C + 40C + 41C + 42C + 43C + 44C + 45C + 46C + 47C + 48C + 49C + 50C + 51C + 52C + 53C
3	54D	= 38D + 40D + 41D + 42D + 43D + 44D + 45D + 46D + 47D + 48D + 49D + 50D + 51D + 52D + 53D
4	54E	= 38E + 40E + 41E + 42E + 43E + 44E + 45E + 46E + 47E + 48E + 49E + 50E + 51E + 52E + 53E
5	54F	= 38F + 40F + 41F + 42F + 43F + 44F + 45F + 46F + 47F + 48F + 49F + 50F + 51F + 52F + 53F
6	54G	= 38G + 39G + 40G + 41G + 42G + 43G + 44G + 45G + 46G + 47G + 48G + 49G + 50G + 51G + 52G + 53G
7	38G	= 38B + 38C + 38D + 38E + 38F
8	39G	= 39B
9	40G	= 40B + 40C + 40D + 40E + 40F
10	41G	= 41B + 41C + 41D + 41E + 41F
11	42G	= 42B + 42C + 42D + 42E + 42F
12	43G	= 43B + 43C + 43D + 43E + 43F
13	44G	= 44B + 44C + 44D + 44E + 44F
14	45G	= 45B + 45C + 45D + 45E + 45F
15	46G	= 46B + 46C + 46D + 46E + 46F
16	47G	= 47B + 47C + 47D + 47E + 47F
17	48G	= 48B + 48C + 48D + 48E + 48F
18	49G	= 49B + 49C + 49D + 49E + 49F
19	50G	= 50B + 50C + 50D + 50E + 50F
20	51G	= 51B + 51C + 51D + 51E + 51F
21	52G	= 52B + 52C + 52D + 52E + 52F
22	53G	= 53B + 53C + 53D + 53E + 53F

23 54G

= 54B + 54C + 54D + 54E + 54F

PART 3: BEHAVIOURAL ADJUSTMENTS

Ref No	Item Number	
1	83A	= 63A + 64A + 65A + 66A + 67A + 68A + 69A + 70A + 71A + 72A + 73A + 74A + 75A + 76A + 77A + 78A + 79A + 80A + 81A + 82A
2	83B	= 63B + 64B + 65B + 66B + 67B + 68B + 69B + 70B + 71B + 72B + 73B + 74B + 75B + 76B + 77B + 78B + 79B + 80B + 81B + 82B
3	83C	= 63C + 64C + 65C + 66C + 67C + 68C + 69C + 70C + 71C + 72C + 73C + 74C + 75C + 76C + 77C + 78C + 79C + 80C + 81C + 82C
4	83D	= 63D + 64D + 65D + 66D + 67D + 68D + 69D + 70D + 71D + 72D + 73D + 74D + 75D + 76D + 77D + 78D + 79D + 80D + 81D + 82D
5	83E	= 63E + 64E + 65E + 66E + 67E + 68E + 69E + 70E + 71E + 72E + 73E + 74E + 75E + 76E + 77E + 78E + 79E + 80E + 81E + 82E
6	83F	= 63F + 64F + 65F + 66F + 67F + 68F + 69F + 70F + 71F + 72F + 73F + 74F + 75F + 76F + 77F + 78F + 79F + 80F + 81F + 82F
7	83G	= 63G + 64G + 65G + 66G + 67G + 68G + 69G + 70G + 71G + 72G + 73G + 74G + 75G + 76G + 77G + 78G + 79G + 80G + 81G + 82G
8	63G	= 63A + 63B + 63C + 63D + 63E + 63F
9	64G	= 64A + 64B + 64C + 64D + 64E + 64F
10	65G	= 65A + 65B + 65C + 65D + 65E + 65F
11	66G	= 66A + 66B + 66C + 66D + 66E + 66F
12	67G	= 67A + 67B + 67C + 67D + 67E + 67F
13	68G	= 68A + 68B + 68C + 68D + 68E + 68F
14	69G	= 69A + 69B + 69C + 69D + 69E + 69F
15	70G	= 70A + 70B + 70C + 70D + 70E + 70F
16	71G	= 71A + 71B + 71C + 71D + 71E + 71F
17	72G	= 72A + 72B + 72C + 72D + 72E + 72F
18	73G	= 73A + 73B + 73C + 73D + 73E + 73F
19	74G	= 74A + 74B + 74C + 74D + 74E + 74F
20	75G	= 75A + 75B + 75C + 75D + 75E + 75F
21	76G	= 76A + 76B + 76C + 76D + 76E + 76F
22	77G	= 77A + 77B + 77C + 77D + 77E + 77F

23	78G	= 78A + 78B + 78C + 78D + 78E + 78F
24	79G	= 79A + 79B + 79C + 79D + 79E + 79F
25	80G	= 80A + 80B + 80C + 80D + 80E + 80F
26	81G	= 81A + 81B + 81C + 81D + 81E + 81F
27	82G	= 82A + 82B + 82C + 82D + 82E + 82F
28	83G	= 83A + 83B + 83C + 83D + 83E + 83F
29	100B	= 84B + 85B + 86B + 87B + 88B + 89B + 90B + 91B + 92B + 93B + 94B + 95B + 96B + 97B + 98B + 99B
30	100C	= 84C + 85C + 86C + 87C + 88C + 89C + 90C + 91C + 92C + 93C + 94C + 95C + 96C + 97C + 98C + 99C
31	100D	= 84D + 85D + 86D + 87D + 88D + 89D + 90D + 91D + 92D + 93D + 94D + 95D + 96D + 97D + 98D + 99D
32	100E	= 84E + 85E + 86E + 87E + 88E + 89E + 90E + 91E + 92E + 93E + 94E + 95E + 96E + 97E + 98E + 99E
33	100F	= 84F + 85F + 86F + 87F + 88F + 89F + 90F + 91F + 92F + 93F + 94F + 95F + 96F + 97F + 98F + 99F
34	100G	= 84G + 85G + 86G + 87G + 88G + 89G + 90G + 91G + 92G + 93G + 94G + 95G + 96G + 97G + 98G + 99G
35	84G	= 84B + 84C + 84D + 84E + 84F
36	85G	= 85B + 85C + 85D + 85E + 85F
37	86G	= 86B + 86C + 86D + 86E + 86F
38	87G	= 87B + 87C + 87D + 87E + 87F
39	88G	= 88B + 88C + 88D + 88E + 88F
40	89G	= 89B + 89C + 89D + 89E + 89F
41	90G	= 90B + 90C + 90D + 90E + 90F
42	91G	= 91B + 91C + 91D + 91E + 91F
43	92G	= 92B + 92C + 92D + 92E + 92F
44	93G	= 93B + 93C + 93D + 93E + 93F
45	94G	= 94B + 94C + 94D + 94E + 94F
46	95G	= 95B + 95C + 95D + 95E + 95F
47	96G	= 96B + 96C + 96D + 96E + 96F
48	97G	= 97B + 97C + 97D + 97E + 97F

49 98G
50 99G
51 100G

= 98B + 98C + 98D + 98E + 98F

= 99B + 99C + 99D + 99E + 99F

= 100B + 100C + 100D + 100E + 100F

PART 4: CALCULATION OF LIQUIDITY MISMATCHES

Ref No	Item No	
1	102B	= 37B
2	103B	= 102B
3	101C	= 16C
4	102C	= 37B + 37C
5	103C	= 101C + 102C
6	101D	= 16C + 16D
7	102D	= 37B + 37C + 37D
8	103D	= 101D + 102D
9	104B	= 54B
10	105B	= 15% x 58A
11	106B	= 15% x 59A
12	107B	= 104B + 105B + 106B
13	104C	= 54B + 54C
14	107C	= 104C
15	104D	= 54B + 54C + 54D
16	107D	= 104D
17	108B	= 103B – 107B
18	109B	= 60A
19	110B	= ((108B/109B) x 100) ± 0.01, to 2 decimal places
20	108C	= 103C – 107C
21	110C	= ((108C/109B) x 100) ± 0.01, to 2 decimal places
22	108D	= 103D – 107D
23	110D	= ((108D/109B) x 100) ± 0.01, to 2 decimal places

24	112B	= the components of 102B substituting, as agreed with supervisors, the individual items within 63B-82B for the corresponding items in 17B-36B respectively, for those lines where the figures in Part 3 Column G are greater than zero ¹
25	113B	= if (114B <> 0, then (114B * 57A / 100) , else no validation)
26	115B	= 112B + 113B
27	111C	= 16C
28	112C	= 112B + (the components of 37C substituting, as agreed with supervisors, the individual items within 63C-82C for the corresponding items in 17C-36C respectively, for those lines where the figures in Part 3 Column G are greater than zero)
29	113C	= if (114C <> 0, then (114C * 57A / 100), else no validation)
30	115C	= 111C + 112C + 113C
31	111D	= 16C + 16D

¹ Expanding this to explain the logic (which also applies to validations 28, 32, 35, 39 and 43 in Part 4), the figures are an adjustment of the contractual basis figures, hence 102B as the starting point in this validation. (The individual item making up 102B (validation 1 on 'Calculation of Liquidity Mismatches') is in turn the sum of various items (validation 2 on 'Contractual basis – Inflows'.) Setting out the validation in detail gives:

112B = 102B – 17B + if(63G > 0, then 63B, else 17B)
- 18B + if(64G > 0, then 64B, else 18B)
- 19B + if(65G > 0, then 65B, else 19B)
- 20B + if(66G > 0, then 66B, else 20B)
- 21B + if(67G > 0, then 67B, else 21B)
- 22B + if(68G > 0, then 68B, else 22B)
- 23B + if(69G > 0, then 69B, else 23B)
- 24B + if(70G > 0, then 70B, else 24B)
- 25B + if(71G > 0, then 71B, else 25B)
- 26B + if(72G > 0, then 72B, else 26B)
- 27B + if(73G > 0, then 73B, else 27B)
- 28B + if(74G > 0, then 74B, else 28B)
- 29B + if(75G > 0, then 75B, else 29B)
- 30B + if(76G > 0, then 76B, else 30B)
- 31B + if(77G > 0, then 77B, else 31B)
- 32B + if(78G > 0, then 78B, else 32B)
- 33B + if(79G > 0, then 79B, else 33B)
- 34B + if(80G > 0, then 80B, else 34B)
- 35B + if(81G > 0, then 81B, else 35B)
- 36B + if(82G > 0, then 82B, else 36B)

32	112D	= 112C + (the components of 37D substituting, as agreed with supervisors, the individual items within 63D-82C for the corresponding items in 17D-36D respectively, for those lines where the figures in Part 3 Column G are greater than zero)
33	113D	= if (114D <> 0, then (114D * 57A / 100), else no validation)
34	115D	= 111D + 112D + 113D
35	116B	= the components of 104B substituting, as agreed with supervisors, the individual items within 84B-99B for the corresponding items in 38B-53B respectively, for those lines where the figures in Part 3 Column G are greater than zero
36	117B	= if (118B <> 0, then (118B * 58A / 100), else no validation)
37	119B	= if (120B <> 0, then (120B * 59A / 100), else no validation)
38	121B	= 116B + 117B + 119B
39	116C	= 116B + (the components of 104C substituting, as agreed with supervisors, the individual items within 84C-99C for the corresponding items in 38C-53C respectively, for those lines where the figures in Part 3 Column G are greater than zero)
40	117C	= if (118C <> 0, then (118C * 58A / 100), else no validation)
41	119C	= if (120C <> 0, then (120C * 59A / 100), else no validation)
42	121C	= 116C + 117C + 119C
43	116D	= 116C + (the components of 104D substituting, as agreed with supervisors, the individual items within 84D-99D for the corresponding items in 38D-53D respectively, for those lines where the figures in Part 3 Column G are greater than zero)
44	117D	= if (118D <> 0, then (118D * 58A / 100), else no validation)

45	119D	= if (120D <> 0, then (120D * 59A / 100), else no validation)
46	121D	= 116D + 117D + 119D
47	122B	= 115B – 121B
48	123B	= 60A
49	124B	= ((122B/123B) x 100) ± 0.01, to 2 decimal places
50	122C	= 115C – 121C
51	123B	= 109B
52	124C	= ((122C/123B) x 100) ± 0.01, to 2 decimal places
53	122D	= 115D – 121D
54	124D	= ((122D/123B) x 100) ± 0.01, to 2 decimal places

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 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.

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	8A	=	4A + 5A + 6A + 7A
9	8B	=	5B + 6B + 7B
10	8E	=	4E + 5E + 6E + 7E
11	8E	=	8A - 8B
12	11A	>	10A

FSA012 – Non-deposit taking EEA bank liquidity

This data item is used by the FSA to monitor the liquidity positions of an EEA bank, other than one with permission for cross border services only, that does not have permission to accept deposits.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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.

1A Total assets of the branch

Report here the total assets of the branch in the UK.

2A Cumulative net inflow (outflow) up to 8 days

This is the inflows you contractually expect to receive within 8 days, less the payments you are contractually bound to make within 8 days of the reporting date.

2B Cumulative net inflow (outflow) up to 1 month

This is the figure reported in data element 2A, onto which has been added the sum of the inflows you contractually expect to receive after 8 days but within 1 month, less the payments you are contractually bound to make after 8 days but within 1 month of the reporting date.

2C Cumulative net inflow (outflow) up to 3 months

This is the figure reported in data element 2B, onto which has been added the sum of the inflows you contractually expect to receive after 1 month but within 3 months, less the payments you are contractually bound to make after 1 month but within 3 months of the reporting date.

2D Cumulative net inflow (outflow) up to 6 months

This is the figure reported in data element 2C, onto which has been added the sum of the inflows you contractually expect to receive after 3 months but within 6 months, less the payments you are contractually bound to make after 3 months but within 6 months of the reporting date

2E Cumulative net inflow (outflow) up to 9 months

This is the figure reported in data element 2D, onto which has been added the sum of the inflows you contractually expect to receive after 6 months but within 9 months, less the payments you are contractually bound to make after 6 months but within 9 months of the reporting date

3A Cumulative net inflow (outflow) up to 8 days as a % of total assets

This is data element 2A as a percentage of data element 1A, reported to two decimal places.

3B Cumulative net inflow (outflow) up to 1 month as a % of total assets

This is data element 2B as a percentage of data element 1A, reported to two decimal places.

FSA012 – Liquidity mismatch (for EEA branches that do not have permission to accept deposits) validations

Validations

Data elements are referenced by row then column.

Validation number	Data element		
1	3A	=	2A/1A
2	3B	=	2B/1A

FSA013 - Stock liquidity

This data item is used to calculate the level of sterling stock liquidity which the firm should hold against its estimated outflow of funds arising from liabilities to wholesale and retail customers. This level should be maintained at all times. Unless otherwise agreed, the data item should be completed on a consolidated basis. Where a firm wishes to report on a different basis, this should be agreed in advance with the FSA.

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 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 2A will be the element numbered 2 in column A.

1A Cash

Include all sterling notes including Bank of England notes and also notes issued by the Scottish and Northern Irish banks. Include cash which the firm has paid into another *UK bank, EEA bank or non-EEA bank*, or the Banking Department of the Bank of England, which has not yet been credited to the reporting institution's account in the books of the other bank.

Holdings of gold sovereigns should be excluded.

2A Operational balances with the Bank of England

Enter balances with the Head Office of the Bank of England, except special deposits and cash ratio deposits, which should be excluded.

Amounts receivable under finance leases from the Bank of England should be excluded (in contrast to statistical reporting to the Bank of England).

3A UK Treasury Bills

Enter holdings of UK Treasury bills issued by H M Government. UK Treasury bills denominated in euros and Bills for which the Bank of England is obligor may also be included.

4A Gilts

Enter all holdings of sterling and foreign currency denominated stock issued by H M Government and the Irish land purchase stocks. Other British Government-guaranteed stocks should be excluded from this data item.

5A Other

Firms may, with the prior agreement of the FSA, include any of the following

- sterling international bonds issued by EEA governments and certain international financial institutions, where they have been issued directly into the Euroclear and Cedel settlement systems;

- sterling bonds ('bulldogs') of the same issuers, where they have been issued into (and are now held by) the CREST settlement system; and
- Euro denominated bonds of the same issuers where they are eligible for use in ESCB monetary policy operations.

You will find more detailed lists of all three categories of assets on the Bank of England's website under OMO on the "Eligible Securities" page (www.bankofengland.co.uk/markets/money/eligiblecurities.htm).

The FSA will automatically extend the list of assets that it considers appropriate for banks to count as 'sterling liquid assets' in line with the Bank of England's programme of extending its list of 'eligible securities', as described in its notice of 15 October 1998. The Bank will maintain updated lists of the relevant assets on its website.

The international financial institutions whose issues may be included are:

African Development Bank
 Asian Development Bank
 Council of Europe Social Development Fund
 European Atomic Energy Community
 European Bank for Reconstruction and Development
 European Community
 European Coal and Steel Community
 European Investment Bank
 Inter-American Development Bank
 International Bank for Reconstruction and Development/World Bank
 International Finance Corporation
 Nordic Investment Bank

6A Total sterling stock

This is the sum of the 1A to 5A.

7A Wholesale sterling net outflow limit over five working days

Enter the institution's internal limit for the wholesale sterling net outflow over five working days. The limit should be agreed with the FSA. This should be the limit shown in the firm's most recent liquidity policy statement submitted to the FSA unless it has been agreed with the FSA that a different limit is appropriate. This limit should not be changed without the prior agreement of the FSA.

8A Sterling Stock Floor over five working days

Enter the floor for the sterling stock over five working days, as agreed with the FSA. Unless otherwise agreed, the floor should normally be the figure entered in data element 9A multiplied by 0.5, rounded down to an integer where appropriate. The floor should not be changed without the prior agreement of the FSA. It should not exceed 6A.

9A Wholesale sterling net outflow over five working days

Include all deposits from banks and building societies taken via the firm's Treasury Division. Include all other deposits of £1mn or more taken on wholesale market terms. For this purpose, wholesale deposits shall be defined as deposits closely related to money market operations which are made as a result of customers being offered a specific rate for a particular deposit for a particular period. This shall be taken to include interest-bearing funds

deposited either at branches or direct with, for example, the firm's Treasury Division, on the strength of an interest rate quoted on enquiry on each occasion that a deposit is made.

Include sterling certificates of deposit maturing within five working days.

In normal circumstances, data element 9A should not exceed data element 7A. Exceptions should be notified to the normal supervisory contact at the FSA unless the institution has enough surplus stock liquidity, over and above that needed to meet the LQR (data element 16A below), to cover the excess. Where this is the case, the exception should not be reported to the FSA.

Any cases of doubt should be referred to the normal supervisory contact at the FSA.

10A Sterling certificates of deposit held - total

Exclude sterling certificates of deposit maturing within five working days which have been included in data element 9A above.

If a firm holds certificates of deposit which it has itself issued, these should be excluded from this data element.

Include negotiable deposits made on terms identical to those on which a certificate of deposit would have been issued, but for which it is mutually convenient not to issue a certificate.

11A Total discounted certificates of deposit

The figure, which is data element 10A multiplied by 0.85, should be rounded down, where appropriate, to an integer.

12A Allowable certificates of deposit

This figure should be calculated using the figure reported in data element 11A (after any rounding down). The limit, expressed as 50% of data element 9A, should also be rounded down if appropriate.

14A Sterling retail deposits falling due in next five working days

Include all retail deposits with a residual contractual maturity of five working days or less as at the reporting date. Deposits subject to a penalty on withdrawal should only be included if the residual contractual maturity is five working days or less.

For this purpose, retail deposits shall be defined as deposits which arise from customer acceptance of an advertised rate (including nil) for a particular product. This shall be taken to include deposits taken in a firm's branch network on the grounds of an existing or new customer relationship where the rates of interest are not directly linked to interbank rates, and are advertised or displayed at the branch counter or are part of standard tariff terms so that depositors can establish, without further enquiry, the rate applicable to each type of deposit.

Any cases of doubt should be referred to the normal supervisory contact at the FSA.

15A Sterling retail deposits to be covered

The figure (data element 15A multiplied by 0.05) should be rounded up, where appropriate, to an integer (being prudent).

16A Sterling liquidity ratio (LQR)

The sterling liquidity ratio should be 100% or more unless it is appropriate for the firm to maintain a lower ratio (such cases should be agreed with the FSA). The figure should be calculated to two decimal places (rounding .005 and above up, and below .005 down). The

calculated figure should then be multiplied by 100 and reported in this data element as integers.

Repo activity

Where gilts or other assets qualifying for inclusion in the sterling liquidity stock have been acquired as a result of entering into a repo or reverse repo transaction, they can be included in a firm's liquidity stock for the duration that they are held; conversely, the asset sold should be excluded until it is repurchased.

Breaches

Any breaches of the stock liquidity ratio should be reported immediately to the normal supervisory contact at the FSA.

FSA013 – Stock liquidity validations

Internal validations

Data elements are referenced by row then column.

Reference number	Data element		
1	6A	=	$1A+2A+3A+4A+5A$
2	8A	\leq	6A
3	11A	=	$10A*0.85$, rounded down to an integer
4	12A	\leq	$9A/2$, rounded down to an integer
5	12A	\leq	11A
6	13A	=	$11A-12A$
7	15A	=	$14A*0.05$
8	16A	=	If $9A > 0$, then $(6A/(9A-12A+15A))$ multiplied by 100 to 2 decimal places, (rounding 5 and over up, and under 5 down), then multiplied by 100, otherwise $(6A/(0-12A+15A))$ multiplied by 100 to 2 decimal places, (rounding 5 and over up, and under 5 down), then multiplied by 100

FSA014 – Forecast data

This data provides details of a firm's financial forecasts for the year following the reporting date, or an updated forecast at the interim stage. If a firm does not re-forecast (or update the forecast) at the interim stage, then the figures will be the same as previously reported.

The data elements 6A, 12A, 13A and 14A should be provided by all firms as a minimum.

The firm should complete the other data elements to the extent it has the data available. Forecasts should be made on a best endeavours basis, aiming where possible to match with specific data elements in other data items that are provided regularly. Firms should aim for consistency in approach when compiling these data.

Currency

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

1A Net interest income

This item should be equivalent to data elements 2B minus 25B on data item FSA002 (Income statement).

2A Other income

This is equivalent to data elements 1B minus 2B on data item FSA002.

3A Expenditure

This is equivalent to data element 25B minus 26B, plus 34B on data item FSA002.

4A Impairment/provisions

This is equivalent to data element 40B on data item FSA002.

5A Total profit before tax

This is equivalent to data element 44B on data item FSA002.

6A Net profit (loss)

This data element should be completed by all firms.

This is equivalent to data element 46B on FSA002.

7A Cash and balances at central banks

This is equivalent to data element 5A plus 5B on data item FSA001 (Balance sheet).

8 Loans and advances to customers

This is equivalent to data elements 9A plus 9B on data item FSA001.

9 Investments

This is equivalent to data elements 10A plus 10B plus 11A plus 11B plus 13A plus 13B plus 14A plus 14B on data item FSA001.

10A Retail deposits

This is equivalent to data element 25A on data item FSA001.

11A Deposits by banks, including overdrafts

This is equivalent to data element 23A on data item FSA001.

12A Total assets/liabilities

This data element should be completed by all firms.

This is equivalent to data elements 20A plus 20B on data item FSA001.

13A Total capital after deductions

This data element should be completed by all firms.

This is equivalent to data element 15A on data item FSA003 (Capital adequacy).

14A Variable capital requirement at end of period

This data element should be completed by all firms.

This is equivalent to data element 70A on data item FSA003.

FSA014 – Forecast data validations

There are no validations for his data item.

FSA016 – Solo consolidation data

This data item collects information on the subsidiaries included within solo-consolidation. It is designed to provide the FSA with sufficient information to understand the impact and profile of the solo-consolidated subsidiaries on the balance sheet of the firm, while at the same time limiting the information to the most material subsidiaries.

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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 2A will be the element numbered 2 in column A.

1A – Number of subsidiaries included in the solo-consolidation

This is the number of firms that are included within the solo-consolidation and for which waivers have been granted.

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*, 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*, in the unconsolidated accounts of the firm.

4A Surplus capital in the parent firm

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.

5 Top 5 solo-consolidated subsidiaries ranked by book value of investment

For each of the subsidiaries listed, the following details should be provided:

- 5A the name of the subsidiary;
- 5B the country of incorporation;
- 5C a brief business descriptor from a pre-defined list – funding; lending; investment; other;
- 5D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other;
- 5E the book value of the subsidiary (included within 2A or 3A above); and
- 5F the capital requirements arising from the assets held by the subsidiary.

6 Top 5 solo-consolidate subsidiaries ranked by aggregate exposure of parent to subsidiary

For each of the subsidiaries listed, the following details should be provided:

- 6A the name of the subsidiary;
- 6B the country of incorporation;
- 6C a brief business descriptor from a pre-defined list – funding; lending; investment; other;
- 6D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other;
- 6E the aggregate exposure of the parent to the subsidiary, including funding in a capital form;
- 6F the exposure of the parent to the subsidiary at the reporting date with a residual maturity of less than one year; and
- 6G the capital requirements arising from the assets held by the subsidiary.

7 Top 5 solo consolidated subsidiaries ranked by net flow of funds from parent to subsidiary during the period

For each of the subsidiaries listed, the following details should be provided:

- 7A the name of the subsidiary;
- 7B the country of incorporation;
- 7C a brief business descriptor from a pre-defined list – funding; lending; investment; other;
- 7D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other; and
- 7E the net flow of funds from the parent to the subsidiary, including funding in a capital form.

FSA016 – Solo consolidated data validations

Internal validations

There are no internal validations for this data item.

External validation

There are no external validations for this data item.

FSA017 – Interest rate gap

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

Currency

You should report in the currency of your annual audited accounts ie in either Sterling, Euro, US dollars, Canadian dollars, Swedish 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 2A will be the element numbered 2 in column A.

Gap analysis is undertaken by examining details of interest sensitive assets and liabilities to establish when they will next reprice (i.e. be subject to a change in interest rate), and then tabulating those which reprice within set time periods (known as 'time buckets', within which all items repricing are grouped together). Interest rate sensitive items are those assets and liabilities that are subject to contractual change in interest rates, or which mature (fall due for repayment) during the period of the return. (Note that the contractual date for repricing purposes is not necessarily the maturity date of the asset/liability. For example, a 3 year loan could be repriced every six months at a spread above 6 month LIBOR. If it was rolled over a month ago then it will reprice in 5 months', not in 3 years', time.)

Those assets and liabilities lacking definitive repricing intervals (e.g. sight deposits or savings accounts) or actual maturities that could vary from contractual maturities (e.g. mortgages with an option for early repayment) should be assigned to repricing time bands according to the judgement and past experience of the firm.

When fixed rate liabilities in an individual time bucket exceed fixed rate assets in the same bucket, a 'negative gap' exists for that period - implying that a rise in interest rates for that period should produce an increase in net interest income, and a fall in rates should give rise to a fall in net interest income. Conversely, when fixed rate assets exceed fixed rate liabilities in the same time bucket, a 'positive gap' exists and net interest income should fall if interest rates increase and rise if rates reduce.

Variable rate items, for which there is no lead time between a change in market rates and a corresponding change in the contracted interest rate (i.e. effectively overnight) should be placed in the "overnight" time bucket. Conventionally, first year time buckets are of shorter duration than later time buckets. However, the precise choice of time buckets is a matter for each firm.

On and off balance sheet items should be allocated to the various time buckets in accordance with their repricing date. The information in respect of balances to be used in this data item should not be fair-valued but should be based on the contractual position (i.e. between the lender and borrower).

Care should be taken in allocating off balance sheet items. Firms need to consider the essential interest-bearing characteristics of these instruments. For example:

Swaps: if a fixed rate mortgage of 3 years maturity is swapped to a 6 month LIBOR rate then the impact on the gap analysis should be shown by placing the notional swapped amount into the 3 year liability time bucket and the same amount in the 6 month asset time bucket.

FRAs: if a deposit is due to reprice in 3 months' time for 3 months and the firm wishes to hedge its exposure, then it might do so by buying an FRA where in 3 months' time it receives an amount of interest covering the further 3 month period (i.e. it will buy a 3v6 FRA). This should be shown as a 6 month liability and a 3 month asset in the gap analysis, reflecting the fact that effectively (a) the firm has locked in now (at time zero) to paying a fixed rate in 3 months' time covering a 3 month period (hence in total 6 months), and (b) the firm has an exposure now for 3 months to the rate at which the receiving leg of the FRA will settle. In 3 months' time, on settlement, the FRA will disappear from the analysis as proceeds, or preferably payments, will have been settled and the derivative interest rate exposure extinguished.

Non interest rate sensitive items (e.g. fixed assets, reserves or interest accruals) should be placed in the most distant time bucket. This should not be included in the sensitivity calculations but remains on the gap report for the sake of balance sheet completeness. The FSA recognises that there are several schools of thought over where to allocate reserves in a gap analysis and will consider other board-approved scenarios which are consistently applied and rationalised.

Where firms fully hedge or match customer products, in theory, there is no gap created. However, in practice, permanent one-for-one matching is not always possible. There may be lead times during which the asset/liability and the related hedge/match are out of step. For example, this may occur when swapping fixed rate mortgages: the mortgages can complete over a period of time, whilst the swap is typically effected in full at a particular point in time. A perfect match or hedge may be disrupted by the early repayment of a fixed rate mortgage or early withdrawal of a fixed rate savings product on the death of an investor.

The FSA recognises that the contractual repricing relating to certain assets and liabilities do not bear a close relationship to their actual behavioural characteristics. So a firm may report its interest rate gap analysis after taking account of these "behavioural" assumptions; these should be included in the rows for "adjusted for actual expected re-pricing date".

Where balances are committed but not yet drawn down, the amount should be included in the relevant row for "pipeline products".

The information in respect of balances to be reported in column A should not be fair-valued but should report the contractual position.

The data item should be completed for all currencies in aggregate.

FSA017 – Interest rate gap report validations

Internal validations

Data elements are referenced first by row then by column.

Validation number	Data element	
1	1A	= 2%
2	2A	= 2B+2C+2D+2E+2F+2G+2H+2J+2K+2L+2M+2N+2P+2Q
3	3A	= 3B+3C+3D+3E+3F+3G+3H+3J+3K+3L+3M+3N+3P+3Q
4	3A	= 2A
5	4A	= 4B+4C+4D+4E+4F+4G+4H+4J+4K+4L+4M+4N+4P+4Q
6	5A	= 5B+5C+5D+5E+5F+5G+5H+5J+5K+5L+5M+5N+5P+5Q
7	6A	= 6B+6C+6D+6E+6F+6G+6H+6J+6K+6L+6M+6N+6P+6Q
8	6A	= 5A
9	7A	= 7B+7C+7D+7E+7F+7G+7H+7J+7K+7L+7M+7N+7P+7Q
10	8A	= 8B
11	9A	= 9Q
12	10A	= 10B+10C+10D+10E+10F+10G+10H+10J+10K+10L+10M+10N+10P+10Q
13	10A	= 2A+4A+5A+7A+8A+9A
14	10B	= 2B+4B+5B+7B+8B
15	10C	= 2C+4C+5C+7C
16	10D	= 2D+4D+5D+7D
17	10E	= 2E+4E+5E+7E
18	10F	= 2F+4F+5F+7F
19	10G	= 2G+4G+5G+7G
20	10H	= 2H+4H+5H+7H
21	10J	= 2J+4J+5J+7J
22	10K	= 2K+4K+5K+7K
23	10L	= 2L+4L+5L+7L
24	10M	= 2M+4M+5M+7M
25	10N	= 2N+4N+5N+7N
26	10P	= 2P+4P+5P+7P
27	10Q	= 2Q+4Q+5Q+7Q
28	11A	= 11B+11C+11D+11E+11F+11G+11H+11J+11K+11L+11M+11N+11P+11Q
29	12A	= 12B+12C+12D+12E+12F+12G+12H+12J+12K+12L+12M+12N+12P+12Q
30	13A	= 13B+13C+13D+13E+13F+13G+13H+13J+13K+13L+13M+13N+13P+13Q
31	13A	= 10A+11A+12A
32	13B	= 10B+11B+12B
33	13C	= 10C+11C+12C
34	13D	= 10D+11D+12D
35	13E	= 10E+11E+12E
36	13F	= 10F+11F+12F
37	13G	= 10G+11G+12G
38	13H	= 10H+11H+12H

39	13J	=	10J+11J+12J
40	13K	=	10K+11K+12K
41	13L	=	10L+11L+12L
42	13M	=	10M+11M+12M
43	13N	=	10N+11N+12N
44	13P	=	10P+11P+12P
45	13Q	=	10Q+11Q+12Q
46	14A	=	14B+14C+14D+14E+14F+14G+14H+14J+14K+14L+14M+14N+14P+14Q
47	15A	=	15B+15C+15D+15E+15F+15G+15H+15J+15K+15L+15M+15N+15P+15Q
48	15A	=	14A
49	16A	=	16B+16C+16D+16E+16F+16G+16H+16J+16K+16L+16M+16N+16P+16Q
50	17A	=	17B+17C+17D+17E+17F+17G+17H+17J+17K+17L+17M+17N+17P+17Q
51	18A	=	18B+18C+18D+18E+18F+18G+18H+18J+18K+18L+18M+18N+18P+18Q
52	18A	=	17A
53	19A	=	19B+19C+19D+19E+19F+19G+19H+19J+19K+19L+19M+19N+19P+19Q
54	20A	=	20B
55	20A	=	8A
56	20B	=	8B
57	21A	=	21Q
58	22A	=	22B+22C+22D+22E+22F+22G+22H+22J+22K+22L+22M+22N+22P+22Q
59	23A	=	23B+23C+23D+23E+23F+23G+23H+23J+23K+23L+23M+23N+23P+23Q
60	23A	=	22A
61	24A	=	24B+24C+24D+24E+24F+24G+24H+24J+24K+24L+24M+24N+24P+24Q
62	24A	=	14A+16A+17A+19A+20A+21A+22A
63	24B	=	14B+16B+17B+19B+20B+22B
64	24C	=	14C+16C+17C+19C+22C
65	24D	=	14D+16D+17D+19D+22D
66	24E	=	14E+16E+17E+19E+22E
67	24F	=	14F+16F+17F+19F+22F
68	24G	=	14G+16G+17G+19G+22G
69	24H	=	14H+16H+17H+19H+22H
70	24J	=	14J+16J+17J+19J+22J
71	24K	=	14K+16K+17K+19K+22K
72	24L	=	14L+16L+17L+19L+22L
73	24M	=	14M+16M+17M+19M+22M
74	24N	=	14N+16N+17N+19N+22N
75	24P	=	14P+16P+17P+19P+22P
76	24Q	=	14Q+16Q+17Q+19Q+22Q
77	25A	=	25B+25C+25D+25E+25F+25G+25H+25J+25K+25L+25M+25N+25P+25Q
78	25A	=	11A
79	26A	=	26B+26C+26D+26E+26F+26G+26H+26J+26K+26L+26M+26N+26P+26Q
80	26A	=	12A
81	27A	=	27B+27C+27D+27E+27F+27G+27H+27J+27K+27L+27M+27N+27P+27Q
82	27A	=	13A
83	27A	=	24A+25A+26A

84	27B	=	24B+25B+26B
85	27C	=	24C+25C+26C
86	27D	=	24D+25D+26D
87	27E	=	24E+25E+26E
88	27F	=	24F+25F+26F
89	27G	=	24G+25G+26G
90	27H	=	24H+25H+26H
91	27J	=	24J+25J+26J
92	27K	=	24K+25K+26K
93	27L	=	24L+25L+26L
94	27M	=	24M+25M+26M
95	27N	=	24N+25N+26N
96	27P	=	24P+25P+26P
97	27Q	=	24Q+25Q+26Q
98	28A	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
99	28A	=	0
100	28B	=	13B-27B
101	28C	=	13C-27C
102	28D	=	13D-27D
103	28E	=	13E-27E
104	28F	=	13F-27F
105	28G	=	13G-27G
106	28H	=	13H-27H
107	28J	=	13J-27J
108	28K	=	13K-27K
109	28L	=	13L-27L
110	28M	=	13M-27M
111	28N	=	13N-27N
112	28P	=	13P-27P
113	28Q	=	13Q-27Q
114	30B	=	28B
115	30C	=	28B+28C
116	30D	=	28B+28C+28D
117	30E	=	28B+28C+28D+28E
118	30F	=	28B+28C+28D+28E+28F
119	30G	=	28B+28C+28D+28E+28F+28G
120	30H	=	28B+28C+28D+28E+28F+28G+28H
121	30J	=	28B+28C+28D+28E+28F+28G+28H+28J
122	30K	=	28B+28C+28D+28E+28F+28G+28H+28J+28K
123	30L	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L
124	30M	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M
125	30N	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N
126	30P	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P
127	30Q	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
128	31B	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q

129	31C	=	28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
130	31D	=	28D+28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
131	31E	=	28E+28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
132	31F	=	28F+28G+28H+28J+28K+28L+28M+28N+28P+28Q
133	31G	=	28G+28H+28J+28K+28L+28M+28N+28P+28Q
134	31H	=	28H+28J+28K+28L+28M+28N+28P+28Q
135	31J	=	28J+28K+28L+28M+28N+28P+28Q
136	31K	=	28K+28L+28M+28N+28P+28Q
137	31L	=	28L+28M+28N+28P+28Q
138	31M	=	28M+28N+28P+28Q
139	31N	=	28N+28P+28Q
140	31P	=	28P+28Q
141	31Q	=	28Q
142	32B	=	29B
143	32C	=	29B+29C
144	32D	=	29B+29C+29D
145	32E	=	29B+29C+29D+29E
146	32F	=	29B+29C+29D+29E+29F
147	32G	=	29B+29C+29D+29E+29F+29G
148	32H	=	29B+29C+29D+29E+29F+29G+29H
149	32J	=	29B+29C+29D+29E+29F+29G+29H+29J
150	32K	=	29B+29C+29D+29E+29F+29G+29H+29J+29K
151	32L	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L
152	32M	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L+29M
153	32N	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L+29M+29N
154	32P	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L+29M+29N+29P
155	32Q	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
156	33B	=	29B+29C+29D+29E+29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
157	33C	=	29C+29D+29E+29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
158	33D	=	29D+29E+29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
159	33E	=	29E+29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
160	33F	=	29F+29G+29H+29J+29K+29L+29M+29N+29P+29Q
161	33G	=	29G+29H+29J+29K+29L+29M+29N+29P+29Q
162	33H	=	29H+29J+29K+29L+29M+29N+29P+29Q
163	33J	=	29J+29K+29L+29M+29N+29P+29Q
164	33K	=	29K+29L+29M+29N+29P+29Q
165	33L	=	29L+29M+29N+29P+29Q
166	33M	=	29M+29N+29P+29Q
167	33N	=	29N+29P+29Q
168	33P	=	29P+29Q
169	33Q	=	29Q
170	36A	=	36B+36C+36D+36E+36F+36G+36H+36J+36K+36L+36M+36N+36P+36Q
171	37A	=	37B+37C+37D+37E+37F+37G+37H+37J+37K+37L+37M+37N+37P+37Q
172	38A	=	38B+38C+38D+38E+38F+38G+38H+38J+38K+38L+38M+38N+38P+38Q
173	39A	=	39B+39C+39D+39E+39F+39G+39H+39J+39K+39L+39M+39N+39P+39Q

174	36B	=	28C*34C*1A*45/365
175	36C	=	28D*34D*1A*136/365
176	36D	=	28E*34E*1A*273/365
177	36E	=	28F*34F*1A*1.5
178	36F	=	28G*34G*1A*2.5
179	36G	=	28H*34H*1A*3.5
180	36H	=	28J*34J*1A*4.5
181	36J	=	28K*34K*1A*5.5
182	36K	=	28L*34L*1A*6.5
183	36L	=	28M*34M*1A*7.5
184	36M	=	28N*34N*1A*8.5
185	36N	=	28P*34P*1A*9.5
186	36P	=	28Q*34Q*1A*10
187	37B	=	-36B
188	37C	=	-36C
189	37D	=	-36D
190	37E	=	-36E
191	37F	=	-36F
192	37G	=	-36G
193	37H	=	-36H
194	37J	=	-36J
195	37K	=	-36K
196	37L	=	-36L
197	37M	=	-36M
198	37N	=	-36N
199	37P	=	-36P
200	37Q	=	-36Q

FSA018 – UK integrated group large exposures

This data item captures information on *large exposures*, by a *UK integrated group* to the *diverse blocks* and the *residual block*, under *BIPRU 10.8* and *BIPRU 10.9*. A single report is required for all members of the *UK integrated group*, although each individual member of the *UK integrated group* will need to reflect its share of any CNCOM (reported below in column N) in Part 3 of its FSA003. It reflects the exposures at the reporting date.

Unless indicated otherwise, the valuation of items should follow *GENPRU 1.3*.

Valuation

Unless indicated otherwise, the valuation of data elements should follow *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 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. Individual rows within an element are identified as 2B.1, 2B.2 etc.

General

1 Identify the UK integrated group

[To follow]

2 FSA Firm Reference Numbers

List the FSA Firm Reference Numbers for all the authorised firms in the *UK integrated group*. As this report is a joint requirement across all firms that are members of that group, this notifies us which firms' requirements are being met by this data item. Firms should be listed sequentially in 2A, with the FSA Firm Reference Numbers being entered in 2B.

3A Group capital resources under *BIPRU 10.8.10R*

This is the *capital resources* of the *UK integrated group* calculated in accordance with *BIPRU 10.8.10R*.

4A Exposure number

Please number each exposure consecutively.

4B Counterparty name

List here the *diverse blocks* and *residual block* to which there are exposures at the reporting date.

4C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU 10.2* and *BIPRU 10.4*.

4D % of capital resources under *BIPRU 10.8.10R*

This is column C as a percentage of data element 3A. It should be entered to two decimal places, omitting the % sign.

4E Exposure after credit risk mitigation

This is the figure reported in column D after *credit risk mitigation*. This figure is subsequently broken down in columns F to M.

4F Amount of the exposure that is exempt

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

4G % of capital resources under *BIPRU 10.8.10R*

This is column F as a percentage of data element 3A. It should be entered to two decimal places, omitting the % sign.

4H Amount of the exposure that is not exempt and is in the non-trading book

That part of the exposure reported in column E that is not exempt and is in the non-trading book.

4J % of capital resources under *BIPRU 10.8.10R*

This is column H as a percentage of the capital resources under *BIPRU 10.8.10R*. It should be entered to two decimal places, omitting the % sign.

4K Amount of the exposure that is not exempt and is in the trading book

That part of the exposure reported in column E that is not exempt and is in the trading book.

4L % of capital resources under *BIPRU 10.8.10R*

This is column K as a percentage of the capital resources under *BIPRU 10.8.10R*. It should be entered to two decimal places, omitting the % sign.

4M Aggregate % of capital resources under *BIPRU 10.8.10R*

This is the sum of columns J and L. The total of the column should be monitored against the limit set out in *BIPRU 10.8.7R*. It should be entered to two decimal places, omitting the % sign.

4N CNCOM

This is the amount of CNCOM calculated as set out in *BIPRU 10.10.2R*, before being allocated to individual members of the *UK integrated group* in accordance with *BIPRU 10.10.3R* and *BIPRU 10.10.4R*.

As this will be reported later than each firm's individual FSA008, firms will be expected to have sufficient capital resources at the reporting dates to meet this requirement.

FSA018 – UK integrated group large exposures validations

Internal validations

Data elements are referenced by row then column.

1	2CT	=	$\Sigma 2C$
2	4D	=	$4C/3A$
3	4G	=	$4F/3A$
4	4H	\leq	4E
5	4J	=	$4H/3A$
6	4JT	=	$\Sigma 4J$
7	4K	\leq	4E
8	$4F+4H+4K$	=	4E
9	4L	=	$4K/3A$
10	4LT	=	$\Sigma 4L$
11	4M	=	$(4H+4K)/3A$
12	4NT	=	$\Sigma 4N$
13	4NT	=	2CT

FSA019 – Pillar 2 questionnaire

This data, supplemented by other relevant data, will be used to inform the intensity of our risk assessment of a firm, or its group, under the Supervisory Review and Evaluation Process (SREP). It will allow us to reduce supervisory time by helping us to identify those firms with a risk profile for which we will carry out additional individual or thematic work.

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 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.

1B Does GENPRU 1.2 apply to your firm?

See *GENPRU* 1.2.1R and *GENPRU* 1.2.44G to *GENPRU* 1.2.59R. The answer is either ‘Yes’ or ‘No’.

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

2B What is the internal capital amount that you consider adequate?

See *GENPRU* 1.2.26R. Enter the figure in 000s.

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

See *GENPRU* 1.2.26R. Enter the figure in 000s.

4B Have you documented your ICAAP?

See *GENPRU* 1.2.60R. The answer is either ‘Yes’ or ‘No’.

5B When did you last review the ICAAP?

See *GENPRU* 1.2.39R and *GENPRU* 1.2.40G. The answer should be in ‘ddmmyy’ format.

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

The answer is either ‘Yes’ or ‘No’.

7B If so, has any audit opinion you received in the last year been qualified in any respect?

This question should only be answered if the response to data element 6B was 'Yes'. The answer to this question is either 'Yes' or 'No'.

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 *GENPRU* 1.2.30R. This figure should be a percentage to one decimal place.

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

See *GENPRU* 1.2.75G (2). 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 *GENPRU* 1.2.30R (1) and *GENPRU* 1.2.73R (1). The answer to each question is either 'Yes' or 'No'.

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

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

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

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

24B Does your firm have any professional indemnity insurance?

The answer is either 'Yes' or 'No'.

25B If so, what is the limit of the indemnity in the aggregate?

If the answer to data element 24B is 'Yes', enter the amount here in 000s.

26B What is the greatest deductible single claim?

If the answer to data element 24B is 'Yes', enter the amount here in 000s.

27B What is the credit rating of the lead underwriter?

Only answer if you answered 'Yes' to data element 24B. This is a text field to accept any value.

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

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

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’.

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

See *GENPRU 1.2.30R*. 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.

32B Do you use credit risk mitigation techniques?

See *GENPRU 1.2.30R*. The answer is either ‘Yes’ or ‘No’.

33B If so, have you considered in your ICAAP the fact that those techniques may not fully work as anticipated?

This is only relevant if you answered ‘Yes’ to data element 32B. See *GENPRU 1.2.30R*. The answer is either ‘Yes’ or ‘No’.

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

See *GENPRU 1.2.30R*. 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 *BIPRU 7.10*. 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 *BIPRU 7.10*, *BIPRU 7.10.72R* and *BIPRU 7.10.73G*. 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 *BIPRU 2.3.7R (2)*. Enter the figure in 000s.

38B Does the result of the above stress test exceed 20% of your economic value?

See *BIPRU 2.3.7R (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 hedge your firm's positions within a short period without incurring material losses under normal market conditions?

See *GENPRU* 1.3.29R to *GENPRU* 1.3.35G. The answer to this is either 'Yes' or 'No'.

FSA019 – Pillar 2 questionnaire validations

Internal validations

There are no validations for this data item.

FSA020 – Balance sheet (ELMIs)

There are no definitions for this data item.

FSA020 – Balance sheet (ELMIs) validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data elements		
1	10A	=	1A+2A+3A+4A+5A+6A+7A+8A+9A
2	12A	≤	11A
3	20A	=	15A+16A+17A+18A+19A
4	23A	=	20A+21A-22A
5	26A	=	24A+25A
6	28A	=	26A+27A
7	29A	=	23A+28A
8	33A	=	11A+13A+20A+21A+28A+30A+31A+32A
9	33A	=	10A

External validations

Validation number	Data elements		
1	11A	=	FSA022.2A
2	29A	=	FSA022.1A

FSA021 – Income statement (ELMIs)

There are no definitions for this data item.

FSA021 – Income statement (ELMIs) validations

Internal validations

There are no validations for this data item.

FSA022 – Capital adequacy (ELMIs)

There are no definitions for this data item.

FSA022 – Capital adequacy (ELMIs) validations

Internal validations

Data elements are referenced first by row then by column.

Validation number	Data element		
1	4A	=	1A/(maximum 2A, 3A)

External validations

Validation number	Data element		
1	1A	=	FSA020.29A
2	2A	=	FSA020.11A

FSA023 – Foreign exchange risk (ELMIs)

There are no definitions for this data item

FSA023 – Foreign exchange risk (ELMIs) validations

Internal validations

Data elements are referenced first by row then by column.

Validation number	Data element		
1	9A	=	1A+2A+3A+4A+5A+6A+7A+8A
2	10B	=	1B+2B+3B+4B+5B+6B+7B+8B
3	11C	=	Maximum 9A, 10B
4	12C	=	8A*8%

FSA024 – Large exposures (ELMIs)

There are no definitions for this data item.

FSA024 – Large exposures (ELMIs) validations

Internal validations

There are no validations for this data item.

FSA025 – Liquidity (ELMIs)

There are no definitions for this data item.

FSA025 – Liquidity (ELMIs) validations

Internal validations

Data elements are referenced first by row then by column.

Validation number	Data elements		
1	1A	=	FSA021.1A+FSA021.2A
2	6A	=	4A/5A (≥ 1)
3	4A	=	1A+(min (FSA021.29A*20%), (2A+3A))

External validations

Validation number	Data elements		
1	2A	=	FSA020.3A
2	3A	=	FSA020.4A
3	5A	=	FSA020.11A

FSA026 – ELM I questions

There are no definitions for this data item.

FSA026 – ELMI questions validations

Internal validations

There are no validations for this data item.

Annex D

Amendments to Credit Union sourcebook (CRED)

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

...

7A.2.4 R For the purposes of *CRED* 7A.2.1R and *CRED* 7A.2.2R, the total shareholdings in a *credit union* at any time must be taken to be the total shareholding as shown in the most recent annual return sent to the FSA under *SUP* 16.7.62R or *SUP* 16.12.5R (see *CRED* 14.7.10G).

...

8.2.1 R ...
(7) ...
(a) the amount standing to the credit of any such reserve in the balance sheet in the most recent annual return to have been sent to the *FSA* under *SUP* 16.7.62R or *SUP* 16.12.5R (see *CRED* 14.10.7G); or

...

...

10.3.4A G For the purpose of calculating the maximum loan in *CRED* 10.3.4R, the *credit union* may use the amount of total shares as shown in the most recent annual return to have been sent to the *FSA* under *SUP* 16.7.62R or *SUP* 16.12.5R (see *CRED* 14.10.7G) if that is the latest reliable figure available.

...

14.10.1 G This section, ~~*SUP* 16.7.1G – *SUP* 16.7.4G~~, and ~~*SUP* 16.7.15AR – *SUP* 16.7.15DR~~ *SUP* 16.12.1R – *SUP* 16.12.4R apply to all *credit unions*.

...

14.10.4D G If a *credit union* fails to submit a complete annual report by the date on which it is due in accordance with the rules under *SUP* ~~16.7~~ 16.12 and any prescribed submission procedures, the credit union must pay an administrative fee of £250 (see *SUP* 16.3.14R). Failure to submit the report in accordance with *SUP* ~~16.7~~ 16.12 may also lead to the imposition of a financial penalty and other disciplinary sanctions (see *ENF* 13.5 and *CRED* 15.5).

...

14.10.5 G ~~*SUP* 16.7.62~~ 16.12.5R states that a *credit union* must submit a quarterly return.

...

14.10.7 G ~~*SUP* 16.7.62~~ 16.12.5R states that a *credit union* must submit an annual return.

...

14.10.10 R ...
(2) ...

- (b) accompany the annual return submitted to the FSA under ~~SUP16.7.62~~ 16.12.5R (see *CRED* 14.10.7G), unless they have been submitted already.

Annex E

Amendments to the Glossary of definitions

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

...

investment management firm (1) (~~except in SUP 16~~ and subject to *BIPRU* TP 1.3R (Revised definition of investment management firm for certain transitional purposes)), ...

(2) (~~in SUP 16~~) as in (1) but excluding the words '*BIPRU investment firm*'.

...

personal investment firm (1) (~~except in SUP 16~~ and subject to *BIPRU* TP 1.3R (Revised definition of personal investment firm for certain transitional purposes)), ...

(2) (~~in SUP 16~~) as in (1) but excluding the words '*BIPRU investment firm*'.

...

securities and futures firm (1) (~~except in SUP 16~~ and subject to *BIPRU* TP 1.3R (Revised definition of securities and futures firm for certain transitional purposes)), ...

(2) (~~in SUP 16~~) as in (1) but excluding the words '*BIPRU investment firm*'.

...

Annex F

Amendments to the Supervision Manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text. Sections that are deleted in their entirety are marked '[deleted]'.

SUP 16.1 Application

...

16.1.3 R Application of different sections of SUP 16

(1) Section(s)	(2) Categories of firm to which section applies	(3) Applicable rules and guidance
...		
SUP 16.7	Bank, other than an EEA bank with permission for cross border services only	SUP 16.7.7R to SUP 16.7.15R
	Building society	SUP 16.7.16R to SUP 16.7.19R
	...	
	Credit Union	SUP 16.7.62R to SUP 16.7.63R
	...	
	Member of a financial conglomerate	SUP 16.7.82R to SUP 16.7.83R
	...	

...

SUP 16.7 Financial Reports

...

16.7.5 G Applicable rules and guidance on reports (see SUP 16.7.1 G)

Firm category	Applicable rules and guidance
Bank, other than an EEA bank with permission for cross border services only	SUP 16.7.7R — SUP 16.7.15R SUP 16.7.82R — SUP 16.7.83R
Building society	SUP 16.7.16R — SUP 16.7.19R SUP 16.7.82R — SUP 16.7.83R
...	
Credit Union	SUP 16.7.62R — SUP 16.7.63R
...	
Member of a financial conglomerate	SUP 16.7.82R — SUP 16.7.83R

...	
-----	--

...

Banks

16.7.7 R [deleted]

16.7.8 R [deleted]

16.7.8A R [deleted]

16.7.9 R [deleted]

16.7.10 R [deleted]

16.7.11 R [deleted]

16.7.12 R [deleted]

~~Method of submission~~

16.7.13 R [deleted]

16.7.14 G [deleted]

16.7.15 R [deleted]

~~Building societies~~

16.7.16 R [deleted]

16.7.17 R [deleted]

16.7.17A R [deleted]

16.7.18 G [deleted]

~~Method of submission~~

16.7.19 R [deleted]

...

16.7.25A R [deleted]

...

16.7.27A R [deleted]

...

16.7.36A R [deleted]

...

~~Credit Unions~~

16.7.62 R [deleted]

16.7.63 R [deleted]

16.7.63A R [deleted]

16.7.63B R [deleted]

16.7.63C R [deleted]

...

UCITS Management Companies firm

16.7.67 R A *UCITS management company firm* must submit reports to the FSA in accordance with SUP 16.7.68R and, in the case of an UCITS investment firm, SUP 16.7.68AR.

16.7.68 R Financial reports from a *UCITS management company firm* (see SUP 16.7.67R)

Report	Frequency	Due date
...		
Consolidated supervision return (Only for <i>UCITS investment firms</i>)	Half yearly	4 months after end of the relevant six-month period
If the <i>firm's</i> ultimate parent is a <i>mixed-activity holding company</i> , the annual accounts of the <i>mixed-activity holding company</i> (only for <i>UCITS investment firms</i>)	Annually	As soon as available after year end

...

16.7.68A R [deleted]

16.7.69 R A *UCITS management company firm* must submit reports in:

(1) SUP 16.7.68R in accordance with, and in the same format as:

...

...

Timely reporting

16.7.72 R A *UCITS management company firm* must notify the FSA in writing as soon as it has reason to believe it will ...

...

16.7.77A R [deleted]

...

~~Financial conglomerates~~

16.7.82 R [deleted]

16.7.83 R [deleted]

Annex G

Amendments to the Electronic Money sourcebook (ELM)

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

ELM 8 Small e-money issuers

8.3 Introduction

...

8.3.4 G ...

- (4) ELM 8.7 contains *rules* and *guidance* about the provision of information to the *FSA*, including the *rules* which require a *small e-money issuer* to give periodic reports and change reports to the *FSA* on ~~Form ELM-SI~~ data item FSA027 (which is set out in ELM 8 Annex 2R).

...

8.7 Provision of information

Periodic reports

8.7.1 R A *small e-money issuer* must:

- (1) complete a ~~Form ELM-SI~~ data item FSA027 (see ELM 8 Annex 2R) as at the end of each financial year and half financial year; and
- (2) within 10 *business days* of that date, ~~deliver it to the FSA in the manner indicated in the form~~ submit it to the FSA using the electronic systems designated by the FSA.

Change reports

8.7.2 R If none of the conditions referred to in ELM 8.4 continue to apply to a *small e-money issuer*, it must, within *two business days* of the change occurring:

- (1) complete a ~~Form ELM-SI~~ data item FSA027; and
- (2) ~~deliver it to the FSA in the manner indicated in the form~~ submit a paper version of it, downloaded from www.fsa.gov.uk/pubs/other/elm_8_annex2r.pdf, to the FSA.

8.7.3 R (1) If the total liabilities of a *small e-money issuer* with respect to *issuing e-money* exceed 5 million euro, it must, within *two business days* of the excess occurring:

- (a) complete a ~~Form ELM-SI~~ data item FSA027; and
- (b) ~~deliver it to the FSA in the manner indicated in the form~~ submit a paper version of it, downloaded from www.fsa.gov.uk/pubs/other/elm_8_annex2r.pdf, to the FSA.

...

8.7.5 G ...
FSA027

8.7.5A G ~~Form ELM~~ FSA027 is set out at ELM 8 Annex 2R. FSA027 will, for the purposes of periodic reports under ELM 8.7.1R, be submitted by the

electronic system designated by the FSA. However for change reports under ELM 8.7.2R and ELM 8.7.3R, the report must be submitted in paper to the FSA, and a copy of FSA027 may be downloaded and printed off from www.fsa.gov.uk/pubs/other/elm_8_annex2r.pdf.

...

Schedule 2
Notification requirements

ELM Sch 2.2 G

Handbook reference	Matter to be notified	Contents of notification	Trigger event	Time allowed
...				
ELM 8.7.1 R	Periodic reports	Form ELM-SI <u>data item</u> <u>FSA027</u>	End of each half financial year	Within ten <u>thirty</u> <i>business days</i> of the end of each half financial year
ELM 8.7.2 R	Change reports	Form ELM-SI <u>data item</u> <u>FSA027</u>	Fact of change	Within two <i>business days</i> of change occurring
ELM 8.7.3 R	Where <i>small e-money issuer's</i> total liabilities exceed 5 million euro	Form ELM-SI <u>data item</u> <u>FSA027</u>	Fact of excess	Within two <i>business days</i> of the fact occurring.

ELM 8 Annex 2R

Insert the following new text, which is not underlined, as *data item* FSA027, before Form ELM-SI.

FSA027
Small e-money issuer

A. Application of conditions

- 1 The first condition applies if:
 - (1) the small e-money issuer does not issue e-money except on terms that the electronic device on which the monetary value is stored is subject to a maximum storage amount of not more than 150 euro; and
 - (2) the small e-money issuer's total liabilities with respect to issuing e-money do not (and will not) usually exceed 5 million euro and do not (or will not) ever exceed 6 million euro.

	A		B
	Yes		No

- 2 The second condition applies if:
 - (1) paragraph 1 of the first condition is met;

	Yes		No

- (2) the small e-money issuer's total liabilities with respect to the issuing of e-money do not (or will not) exceed 10 million euro; and
- (3) e-money issued by the small e-money issuer is accepted as a means of payment by:
 - (a) subsidiaries of the small e-money issuer which perform operational or other ancillary functions related to e-money issued or distributed by that small e-money issuer: or
 - (b) other members of the same group as the small e-money issuer (other than subsidiaries of that small e-money issuer).

3 The third condition applies if:

Yes	No

- (1) paragraph (1) of the first condition and (2) of the second condition are met; and
- (2) e-money issued by the small e-money issuer is accepted as a means of payment, in the course of business, by not more than one hundred persons where:
 - (a) those persons accept such e-money only at locations within the same premises or limited local area; or
 - (b) those persons have a close financial or business relationship with the small e-money issuer such as a common marketing or distribution scheme.

4 Have the relevant provisions referred to in 1 to 3 been met throughout the reporting period?

Yes	No

A

If no, please give details

5

B. E-money outstandings

A

6 Outstandings at the period end

7 Peak e-money outstandings during the period

If the first condition (1) applies, indicate the dates on which the e-money outstandings exceeded 5 or 6 million euro, and the amount of the e-money outstandings on these dates in the table below.

If the second condition (2) or the third condition (3) applies, indicate the dates on which e-money outstandings exceeded 10 million euro, and the amount of e-money outstanding on these dates, in the table below.

Dates on which electronic money outstandings exceeded				Amount of e-money outstandings
5 million euro	6 million euro	10 million euro		
A	B	C	D	
1				
2				
n				