

PRA RULEBOOK: REGULATORY REPORTING INSTRUMENT [YEAR]

Powers exercised

- A. The Prudential Regulation Authority (“PRA”) 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 137G (The PRA’s general rules); and
 - (2) section 137T (General supplementary powers).
- B. The rule-making powers referred to above are specified for the purpose of section 138G(2) (Rule-making instrument) of the Act.

Pre-conditions to making

- C. In accordance with section 138J of the Act (Consultation by the PRA), the PRA consulted the Financial Conduct Authority. After consulting, the PRA published a draft of proposed rules and had regard to representations made.

PRA Rulebook: Regulatory Reporting Instrument [Year]

- D. The PRA makes the rules in the Annex to this instrument.

Commencement

- E. This instrument comes into force on [DATE].

Citation

- F. This instrument may be cited as the PRA Rulebook: Regulatory Reporting Instrument [Year].

By order of the Board of the Prudential Regulation Authority

[DATE]

Annex

In this Annex, the text is all new and is not underlined.

Part

REGULATORY REPORTING

Chapter content

1. APPLICATION AND DEFINITIONS
 2. REPORTING REQUIREMENTS – DATA ITEMS
 3. REPORTING REQUIREMENTS – FREQUENCY AND PERIOD
 4. REPORTING REQUIREMENTS – SUBMISSION DATES
 5. REPORTING REQUIREMENTS – SUBMISSION METHOD
 6. REGULATED ACTIVITY GROUPS
 7. REGULATED ACTIVITY GROUP 1
 8. REGULATED ACTIVITY GROUP 2.1
 9. REGULATED ACTIVITY GROUP 3
 10. REGULATED ACTIVITY GROUP 4
 11. REGULATED ACTIVITY GROUP 5
 12. REGULATED ACTIVITY GROUP 7
 13. REGULATED ACTIVITY GROUP 8
 14. FINANCIAL CONGLOMERATES
 15. PRUDENT VALUATION REPORTING
 16. TRANSITIONAL PROVISIONS – WAIVERS
 17. TRANSITIONAL PROVISIONS – REQUIREMENTS FOR MEMBERS OF FINANCIAL
CONGLOMERATES
 18. DATA ITEMS
- ANNEX 1 – HANDBOOK DEFINITIONS**
- ANNEX 2 – LIQUIDITY DEFINITIONS**

Links

1 APPLICATION AND DEFINITIONS

1.1 Unless otherwise stated, this Part applies to every *firm* permitted to carry on the *regulated activities* listed in column (1) of the table in 6.1, except:

- (1) an *incoming EEA firm* with *permission* for *cross border services* only; or
- (2) an *oil market participant* that is not subject to the requirements of *IPRU(INV)* Chapter 3.

1.2 In this Part, the following definitions shall apply:

administering a home purchase plan

means the *regulated activity* specified in article 63F(2) of the *Regulated Activities Order*.

administering a home reversion plan

means the *regulated activity* specified in article 63B(2) of the *Regulated Activities Order*.

administering a regulated mortgage contract

means the *regulated activity*, specified in article 61(2) of the *Regulated Activities Order*.

administering a regulated sale and rent back agreement

means the *regulated activity* specified in article 63J(2) of the *Regulated Activities Order*.

approve

means, in relation to a *financial promotion*, approve the content of the *financial promotion* for the purposes of section 21 of *FSMA* (Restrictions on financial promotion).

banking and investment services conglomerate

means a *financial conglomerate* that is identified in paragraph 4.3 of GENPRU 3 Annex 1 R (Types of financial conglomerate) in the *PRA Handbook* as a 'banking and investment services conglomerate'.

BIPRU

means the Prudential sourcebook for Banks, Building Societies and Investment Firms in the *PRA Handbook* or, where the context so requires, the *FCA Handbook*.

company

means any *body corporate*.

data element

means a discrete fact or individual piece of information relating to a particular field within a *data item*.

data items

means one or more related *data elements* that are grouped together into a prescribed format and required to be submitted by a *firm*.

document

means any piece of recorded information, including (in accordance with section 417(1) of *FSMA* (Interpretation)) information recorded in any form; in relation to information recorded otherwise than in legible form, references to its production include references to producing a copy of the information in legible form.

dormant account fund operator

means a *firm* with *permission* for operating a *dormant account fund*.

entering into a home purchase plan

means the *regulated activity*, specified in article 63F(1) of the *Regulated Activities Order*.

entering into a home reversion plan

means the *regulated activity*, specified in article 63B(1) of the *Regulated Activities Order*.

entering into a regulated mortgage contract

means the *regulated activity*, specified in article 61(1) of the *Regulated Activities Order*.

entering into a regulated sale and rent back agreement

means the *regulated activity*, specified in article 63J(1) of the *Regulated Activities Order*.

financial promotion

means an invitation or inducement to *engage in investment activity* that is communicated in the course of business.

[Note: section 21 of *FSMA* (Restrictions on financial promotion)]

FINREP firm

means:

- (1) a *credit institution* or *investment firm* subject to the *CRR* that is also subject to article 4 of Regulation (EC) No 1606/2002; or
- (2) a *credit institution* other than one referred to in Article 4 of Regulation (EC) No 1606/2002 that prepares its consolidated accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in article 6(2) of that Regulation.

[Note: article 99 of the CRR]

FOS Ltd.

means the *body corporate* established under paragraph 2(1) of Schedule 17 to *FSMA* (The Scheme Operator) (as originally enacted).

group personal pension schemes

means a *personal pension scheme* (including a group *SIPP*) which is available to employees of the same employer or of employers within a *group*.

group stakeholder pension schemes

means a *stakeholder pension scheme* which is available to employees of the same employer or of employers within a *group*.

home finance administration

means any of the *regulated activities* of:

- (1) *administering a regulated mortgage contract,*
- (2) *administering a home purchase plan;*
- (3) *administering a home reversion plan;*
- (4) *administering a regulated sale and rent back agreement; or*
- (5) *agreeing to carry on a regulated activity in (1) to (4).*

home finance administrator

means a *firm* with *permission* (or which ought to have *permission*) for *administering a home finance transaction*.

home finance provider

means a *firm* with *permission* (or which ought to have *permission*) for *entering into a home finance transaction*.

home finance providing activity

means any of the *regulated activities* of:

- (1) *entering into a regulated mortgage contract,*
- (2) *entering into a regulated sale and rent back agreement;*
- (3) *entering into a home purchase plan;*
- (4) *entering into a home reversion plan; or*
- (5) *agreeing to carry on a regulated activity in (1) to (4).*

ILAS BIPRU firm

means:

- (1) a *CRR firm*; or
- (2) a *third country firm* that is a *bank* and has a *branch* in the *UK*; or
- (3) an *EEA bank* that has a branch in the *UK*.

insurance conglomerate

means a *financial conglomerate* that is identified in paragraph 4.3 of GENPRU 3 Annex 1 R (Types of financial conglomerate) in the *PRA Handbook* as an *insurance conglomerate*.

insurance group

means:

- (1) an *insurance parent undertaking* and its *related undertakings*; or
- (2) a *participating insurance undertaking* (not within (1)) and its *related undertakings*.

insurance intermediary

means a *firm* carrying on *insurance mediation activity* other than an *insurer*.

insurance parent undertaking

means a *parent undertaking* which is:

- (1) a *participating insurance undertaking* which has a *subsidiary undertaking* that is an *insurance undertaking*; or
- (2) an *insurance holding company* which has a *subsidiary undertaking* which is an *insurer*; or
- (3) an *insurance undertaking* (not within (1)) which has a *subsidiary undertaking* which is an *insurer*.

intra-group liquidity modification

means a modification to the *overall liquidity adequacy rule* of the kind described in BIPRU 12.8.7G in the *PRA Handbook*.

intra-group transactions

means (in accordance with Article 2(18) of the *Financial Groups Directive* (Definitions)) all transactions by which *regulated entities* within a *financial conglomerate* rely either directly or indirectly upon other *undertakings* within the same *financial conglomerate* or upon any *person* linked to the *undertakings* within that *financial conglomerate* by *close links*, for the fulfilment of an obligation whether or not contractual, and whether or not for payment.

IPRU(INS)

means the Interim Prudential Sourcebook for Insurers in the *PRA Handbook*.

IPRU(FSOC)

means the Interim Prudential sourcebook for Friendly Societies in the *PRA Handbook*.

IPRU(INV)

means the Interim Prudential sourcebook for Investment Businesses in the *PRA Handbook*.

lead regulated firm

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

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

limitation

means a limitation incorporated in a *Part 4A permission* under section 55F(4) of *FSMA* (Giving permission: the *PRA*) or section 55J(10) of *FSMA* (Variation or cancellation on initiative of regulator).

managing dormant account funds (including the investment of such funds)

means the *regulated activity* specified in article 63N(1)(b) of the *Regulated Activities Order*.

meeting of repayment claims

means the *regulated activity*, specified in article 63N(1)(a) of the *Regulated Activities Order*.

mortgage intermediary

means a *firm* with *permission* (or which ought to have *permission*) to carry on *mortgage mediation activity*.

non-EEA bank

means a *bank* which is a *body corporate* or *partnership* formed under the law of any country or territory outside the *EEA*.

operating a dormant account fund

means any of the *regulated activities* of:

- (1) *meeting of repayment claims*; or
- (2) *managing dormant account funds (including the investment of such funds)*.

OPS activity

means:

- (1) *managing investments* in a case where the assets managed are:
 - (a) held for the purposes of an *occupational pension scheme*; or

- (b) held for the purposes of a *welfare trust* established by a *person* who is, or has been at any time during the last 12 *months*, an *associate* of the *OPS firm*; or
 - (c) assets of an *OPS collective investment scheme*;
- (2) any one or more of the following activities undertaken in the course of, or incidental to, the operation of an *occupational pension scheme*, *welfare trust* or *OPS collective investment scheme*:
- (i) *dealing in investments as principal*;
 - (ii) *dealing in investments as agent*;
 - (iii) *arranging (bringing about) deals in investments*;
 - (iv) *making arrangements with a view to transactions in investments*;
 - (v) *safeguarding and administering investments*;
 - (vi) *advising on investments*;
 - (vii) receiving or holding *client money*.

OPS firm

means:

- (1) a *firm* which:
- (a) carries on *OPS activity*; and
 - (b) is one or more of the following:
 - (i) a trustee of the *occupational pension scheme* in question;
 - (ii) a *company* owned by the trustees of the *occupational pension scheme* in question;
 - (iii) a *company* which is:
 - (A) an employer in relation to the *occupational pension scheme* in question in respect of its employees or former employees or their dependants; or
 - (B) a *company* within the *group* which includes an employer within (A); or
 - (C) an administering authority subject to the Local Government Pension Scheme (Administration) Regulations 2008; or
- (2) a *firm* which:
- (a) has satisfied the requirements set out in (1) at any time during the past 12 *months*; but

- (b) is no longer able to comply with those requirements because of a change in the control or ownership of the employer referred to in (1)(b) during that period.

overseas financial stability information power

means the *PRA's* power under section 169A of *FSMA* (Support of overseas regulator with respect to financial stability) .

overseas regulator

means:

- (1) (except in relation to the *overseas financial stability information power*) (as defined in section 195(3) of *FSMA* (Exercise of power in support of overseas regulator)) an authority in a country or territory outside the *United Kingdom*:
 - (a) which is a *Home State regulator*; or
 - (b) which exercises any of the following functions:
 - (i) a function corresponding to any function of the *FCA* or *PRA* under *FSMA*;
 - (ii) a function corresponding to any function exercised by the *FCA* in its capacity as *competent authority* in relation to the listing of securities;
 - (iii) a function corresponding to any function exercised by the Secretary of State under the Companies Acts (as defined in section 2 of the Companies Act 2006);
 - (iv) a function in connection with the investigation of conduct of the kind prohibited by Part V of the *Criminal Justice Act 1993* (Insider Dealing), or with the enforcement of rules (whether or not having the force of law) relating to such conduct;
 - (v) a function prescribed by regulations made for the purposes of section 195(4) of *FSMA* (Exercise of powers) which, in the opinion of the Treasury, relates to companies or financial services.
- (2) (in relation to the *overseas financial stability information power*) (as defined in section 169A(2) of *FSMA* (Support of overseas regulator with respect to financial stability)) an authority in a country or territory outside the *United Kingdom* which exercises functions with respect to the stability of the *relevant financial system* operating in that country or territory.

participating insurance undertaking

means an insurer which:

- (1) has a *subsidiary undertaking* that is an *insurance undertaking*; or
- (2) holds a *participation* in an *insurance undertaking*; or

(3) is linked to an *insurance undertaking* by an *Article 12(1) relationship*.

permitted activities

means a *regulated activity* which a *firm* has *permission* to carry on.

PRA-authorised person

has the meaning in section 2B(5) of *FSMA*.

RAG

means a *regulated activity group*.

regulated activity group

means a set of one or more *regulated activities* referred to in determining a *firm's data item* submission requirements.

regulatory body

any authority, body or *person* having, or who has had, responsibility for the supervision or regulation of any *regulated activities* or other financial services, whether in the *UK* or overseas.

related undertakings

means in relation to an *undertaking* ("U"):

- (1) any *subsidiary undertaking* of U; or
- (2) any *undertaking* in which U or any of U's *subsidiary undertakings* holds a participation; or
- (3) any *undertaking* linked to U by an *Article 12(1) relationship*; or
- (4) any *undertaking* linked by an *Article 12(1) relationship* to an *undertaking* in (1), (2) or (3).

relevant financial system

means (in accordance with section 169A(5) of *FSMA* (Support of overseas regulator with respect to financial stability)) a financial system including:

- (1) financial markets and exchanges;
- (2) activities that would be *regulated activities* if carried on in the *United Kingdom*; and
- (3) other activities connected with financial markets and exchanges.

reporting level

means (in relation to a *data item*) the basis on which that *data item* is prepared (being either:

- (1) an individual basis; or

- (2) the basis of a group) and, if it is prepared on the basis of a group, the type of group (such as a *UK DLG by modification* or a *non-UK DLG by modification (firm level)*).

risk concentration

means (in accordance with Article 2(19) of the *Financial Groups Directive* (Definitions)) all risk exposures with a loss potential which is large enough to threaten the solvency or the financial position in general of the *regulated entities* in the *financial conglomerate*, whether such exposures are caused by counterparty risk, credit risk, investment risk, insurance risk, market risk, other risks, or a combination or interaction of these risks.

self-invested personal pension scheme

means an arrangement which forms all or part of a *personal pension scheme*, which gives the member the power to direct how some or all of the member's contributions are invested.

service company

means a *firm* whose only *permitted activities* are *making arrangements with a view to transactions in investments*, and *agreeing to carry on that regulated activity*, and whose *Part 4A permission*:

- (1) incorporates a *limitation* substantially to the effect that the *firm* carry on *regulated activities* only with *eligible counterparties* or *professional clients*; and
- (2) includes *requirements* substantially to the effect that the *firm* must not:
- (i) guarantee, or otherwise accept responsibility for, the performance, by a participant in arrangements made by the *firm* in carrying on *regulated activities*, of obligations undertaken by that participant in connection with those arrangements; or
 - (ii) *approve* any *financial promotion* on behalf of any other *person* or any specified class of *persons*; or
 - (iii) in carrying on its *regulated activities*, provide services otherwise than in accordance with *documents* (of a kind specified in the *requirement*) provided by the *firm* to the *FCA*.

SIPP

means a *self-invested personal pension scheme*.

subsidiary undertaking

means:

- (1) (except for the purposes of determining whether a *person* has *close links* with another *person*) an *undertaking* of which another *undertaking* is its *parent undertaking*.
- (2) (for the purposes of determining whether a *person* has *close links* with another *person*) (in accordance with section 343(8) of *FSMA* (Information

given by auditor or actuary to a regulator) and paragraph 3(3) of Schedule 6 to *FSMA* (Threshold conditions)):

- (a) an *undertaking* in (1);
- (b) an *undertaking* ("S") if:
 - (i) another *undertaking* (its parent) is a member of S;
 - (ii) a majority of S's board of directors who have held office during the financial year and during the preceding financial year have been appointed solely as a result of the exercise of the parent's voting rights; and
 - (iii) no one else is the parent undertaking of S under any of (a) (i) to (iii) or b(i) or (ii) in the definition of *parent undertaking*.

third-country financial conglomerate

means a *financial conglomerate* that is of a type that falls under Article 5(3) of the *Financial Groups Directive*.

UK consolidation group

means the *group of undertakings* which are included in the *consolidated situation* of a *parent institution in a Member State*, an *EEA parent institution*, an *EEA parent financial holding company* or an *EEA parent mixed financial holding company* (including any *undertaking* which is included in that consolidation because of an *Article 12(1) relationship*, *Article 18(5) relationship* or *Article 18 relationship*).

welfare trust

means any scheme or arrangement, not being an *occupational pension scheme*, that is comprised in one or more instruments or agreements and operates as a benevolent fund so as to provide benefits, at the discretion of the trustees and to which the beneficiaries have no contractual rights.

whole-firm liquidity modification

means a *modification* to the *overall liquidity adequacy rule* of the kind described in *BIPRU 12.8.22G* in the *PRA Handbook*.

1.3 Unless otherwise defined, any italicised expression used in this Part:

- (1) listed in Annex 1 (Handbook definitions) to this Part has the meaning specified in the *PRA Handbook*;
- (2) listed in Annex 2 (Liquidity definitions) to this Part has the meaning specified in the *PRA Handbook* and
- (3) and in the *CRR*, has the same meaning as in the *CRR*.

2 REPORTING REQUIREMENTS – DATA ITEMS

2.1 Unless otherwise stated, a *firm* permitted to carry on any of the *regulated activities* within any *RAG* set out in column (1) of the table in 6.1 must submit to the *PRA* the *data items*,

applicable to the relevant *RAG* as specified in the corresponding rule referred to in column (2) of that table.

- 2.2 Where, in accordance with 2.1, a *firm* is required to submit *data items* for more than one *RAG*, that *firm* must only submit the *data item* of the same name and purpose in respect of the lowest numbered *RAG* applicable to it, *RAG 1* being the lowest and *RAG 8* the highest.
- 2.3 Where, but for 2.2, a *firm* is required to submit *data items* for more than one *RAG* and this includes the submission of *data items* in respect of fees, the *FOS Ltd.* or *FSCS* levy, or *threshold conditions*, that *firm* must only submit these *data items* if required to do so for the lowest numbered of the *RAGs* applicable to the *firm*.
- 2.4 Unless otherwise stated, any *data items* to be submitted in accordance with 2.1 to 2.3 by a *non-EEA bank*, or an *EEA bank*, should cover the activities of the *branch* operation in the *UK* only.
- 2.5 A *firm* that is a member of a *financial conglomerate* must also submit *data items* as required by Chapter 14.
- 2.6 A *UK bank* and a *UK designated investment firm* must also submit Prudent Valuation Returns as required by Chapter 15.

3 REPORTING REQUIREMENTS – FREQUENCY AND PERIOD

- 3.1 Where a *firm* is required to submit *data items* in accordance with Chapter 2, it must submit this information at the frequency and in respect of the periods specified in the rule referred to in column (3) of the table in 6.1.

4 REPORTING REQUIREMENTS – SUBMISSION DATES

- 4.1 Where a *firm* is required to submit *data items* in accordance with Chapter 2, it must submit this information by the due date specified in the rule referred to in column (4) of the table in 6.1.

5 REPORTING REQUIREMENTS – SUBMISSION METHOD

- 5.1 Unless otherwise stated, where a *firm* is required to submit *data items* in accordance with Chapter 2, it must submit this information by electronic means made available by the *PRA*.
- 5.2 5.1 does not apply to:
- (1) *credit unions* solely in relation to the reporting requirement for *RAG 1 regulated activities*; in such cases, the following submission methods apply:
- (a) Post to the Bank of England for postal submission:
- Regulatory Data Group
 Statistics and Regulatory Data Division (HO5 A-B)
 Bank of England
 Threadneedle Street
 London
 EC2R 8AH
- (b) Leaving the report marked for the attention of "Regulatory Data Group, Statistics and Regulatory Data Division (TS 5 A-B) at the Bank of England, Threadneedle Street, London, EC2R 8AH, and obtaining a dated receipt

(c) Electronic mail:
(CreditUnionReporting@BankofEngland.co.uk) or fax (020 7601 3334) to the Regulatory Data Group of the Bank of England

(d) Online submission via the appropriate systems accessible from the *PRA's* website.

(2) *firms* in RAG 2.1 in relation to the reporting requirements for RAG 2.1 *regulated activities*; and

(3) those *data items* specified as "No standard format".

5.3 SUP 16.3.6 R to SUP 16.3.10 G in the supervision manual in the *PRA Handbook* apply to *data items* specified as "No standard format."

6 REGULATED ACTIVITY GROUPS

6.1 Unless otherwise indicated, *firms* must comply with the rules specified in the following table (which set out the *data items*, frequency and submission periods as applicable to each RAG) in accordance with Chapters 2, 3 and 4.

(1)	(2)	(3)	(4)	
RAG number	Regulated Activities	Rules containing:		
		applicable <i>data items</i>	reporting frequency / period	due date
RAG 1	<ul style="list-style-type: none"> • <i>accepting deposits</i> • <i>meeting of repayment claims</i> • <i>managing dormant account funds (including the investment of such funds)</i> 	7.1, except that the requirement to submit <i>data items</i> FSA001 and FSA002 on a <i>consolidated basis</i> does not apply to <i>FINREP firms</i>	7.2	7.3
RAG 2.1	<ul style="list-style-type: none"> • <i>effecting contracts of insurance</i> • <i>carrying out contracts of insurance</i> • <i>entering as provider into a funeral plan contract</i> 	8.1, 8.2, 8.3	8.1, 8.2, 8.3	8.1, 8.2, 8.3
RAG 3	<ul style="list-style-type: none"> • <i>dealing in investment as principal</i> • <i>dealing in investments as agent</i> • <i>advising on investments (excluding retail investment activities)</i> • <i>arranging (bringing about) deals in</i> 	9.1 9.2 for <i>UK designated investment firms</i> , except that the requirement to submit <i>data items</i> FSA001 and FSA002 on a <i>consolidated basis</i> does not apply to <i>FINREP firms</i>	9.1 9.3 for <i>UK designated investment firms</i>	9.1 9.4

(1)	(2)	(3)	(4)	
RAG number	Regulated Activities	Rules containing:		
		applicable data items	reporting frequency / period	due date
	investments (excluding retail investment activities)			
RAG 4	<ul style="list-style-type: none"> • <i>managing investments</i> • <i>establishing, operating or winding up a collective investment scheme</i> • <i>establishing, operating or winding up a stakeholder pension scheme</i> • <i>establishing, operating or winding up a personal pension scheme</i> • <i>managing an AIF</i> • <i>managing a UCITS</i> 	10.2 for <i>UK designated investment firms</i> , except that the requirement to submit data items FSA001 and FSA002 on a consolidated basis does not apply to <i>FINREP firms</i>	10.3 for <i>UK designated investment firms</i>	10.4
RAG 5	<ul style="list-style-type: none"> • <i>home finance administration or home finance providing activity</i> 	11.2	11.2	11.2
RAG 7	<ul style="list-style-type: none"> • retail investment activities • advising on pensions transfers & opt-outs • arranging (bringing about deals) in retail investments 	12.2 for <i>UK designated investment firms</i> except that the requirement to submit data items FSA001 and FSA002 on a consolidated basis does not apply to <i>FINREP firms</i>	12.3 for <i>UK designated investment firms</i>	12.4
RAG 8	<ul style="list-style-type: none"> • <i>making arrangements with a view to transactions in investments</i> • <i>operating a multilateral trading facility</i> 	13.2 for <i>UK designated investment firms</i> except that the requirement to submit data items FSA001 and FSA002 on a consolidated basis does not apply to <i>FINREP firms</i>	13.3	13.4

7 REGULATED ACTIVITY GROUP 1

7.1 The applicable *data items* referred to in the table in 6.1 are set out according to *firm* type in the table below:

RAG 1	Prudential category of <i>firm</i> , applicable <i>data items</i> and reporting format (1)
-------	--

	<i>UK bank</i>	<i>Building society</i>	<i>Non-EEA bank</i>	<i>EEA bank that has permission to accept deposits</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of data item						
<i>Annual report and accounts</i>	No standard format		No standard format, but in English			No standard format
<i>Annual report and accounts of the mixed-activity holding company (7)</i>	No standard format					
Solvency statement (8)	No standard format					
Balance sheet	FSA001 (2)	FSA001 (2)			CQ; CY	
Income statement	FSA002 (2)	FSA002 (2)	FSA002		CQ; CY	
Capital adequacy					CQ; CY	
Market risk	FSA005 ((2), (3))	FSA005 ((2), (3))				
Market risk – supplementary	FSA006 (4)					
Large exposures					CQ; CY	
Exposures between <i>core UK group</i> and <i>non-core large exposures group</i>	FSA018 (10)	FSA018 (10)				
Liquidity (other than		FSA011			CQ; CY	

RAG 1	Prudential category of <i>firm</i>, applicable <i>data items</i> and reporting format (1)					
	<i>UK bank</i>	<i>Building society</i>	<i>Non-EEA bank</i>	<i>EEA bank that has permission to accept deposits</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of <i>data item</i>						
stock)						
Forecast data	FSA014 (9)	FSA014 (9)				
Solo consolidation data	FSA016 (5)	FSA016 (5)				
Interest rate gap report	FSA017	FSA017				
Sectoral information, including arrears and impairment	FSA015 (2)	FSA015 (2)				
IRB portfolio risk	FSA045 (11)	FSA045 (11)				
Daily Flows	FSA047 ((13), (17) and (19))	FSA047 ((13), (17) and (19))	FSA047 ((13), (15), (17) and (19))	FSA047 ((13), (15), (17) and (19))		
Enhanced Mismatch Report	FSA048 ((13), (17) and (19))	FSA048 ((13), (17) and (19))	FSA048 ((13), (15), (17) and (19))	FSA048 (Notes 13, 15, 17 and 19)		
Liquidity Buffer Qualifying Securities	FSA050 ((14), (18) and (19))	FSA050 ((14), (18) and (19))	FSA050 ((14), (16), (18) and (19))	FSA050 ((14), (16), (18) and (19))		
Funding Concentration	FSA051 ((14), (18) and (19))	FSA051 ((14), (18) and (19))	FSA051 ((14), (16), (18) and (19))	FSA051 ((14), (16), (18) and (19))		
Pricing data	FSA052 ((14), (19) and (20))	FSA052 ((14), (19) and (20))	FSA052 ((14), (16), (19) and (20))	FSA052 ((14), (16), (19) and (20))		

RAG 1	Prudential category of <i>firm</i>, applicable <i>data items</i> and reporting format (1)					
	<i>UK bank</i>	<i>Building society</i>	<i>Non-EEA bank</i>	<i>EEA bank that has permission to accept deposits</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of <i>data item</i>						
Retail and corporate funding	FSA053 ((14), (18) and (19))	FSA053 ((14), (18) and (19))	FSA053 ((14), (16), (18) and (19))	FSA053 ((14), (16), (18) and (19))		
Currency Analysis	FSA054 ((14), (18) and (19))	FSA054 ((14), (18) and (19))	FSA054 ((14), (16), (18) and (19))	FSA054 ((14), (16), (18) and (19))		

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.
- (2) *Firms* that are members of a *UK consolidation group* must also submit this *data item* on a *UK consolidation group* basis.
- (3) For *PRA-authorized persons*, lines 62 to 64 only are applicable. These lines apply to a *firm* that applies add-ons to their market risk capital calculation under the RNIV framework.
- (4) Only applicable to *firms* with a *CRR permission* to use internal models in accordance with Title IV, Chapter 5 of the CRR.
- (5) Only applicable to a *firm* that has an individual consolidation permission.
- (6) This will be applicable to *firms* (other than building societies) that are members of a *UK consolidation group* on the reporting date.
- (7) Only applicable to a *firm* whose ultimate parent is a *mixed-activity holding company*.
- (8) Only applicable to a *firm* that is a *partnership*, when the report must be submitted by each *partner*.
- (9) Members of a *UK consolidation group* should only submit this *data item* at the *UK consolidation group* level.
- (10) Only applicable to a *firm* that has both a *core UK group* and a *non-core large exposures group*.
- (11) Only applicable to *firms* that have an *CRR permission* to use the *IRB Approach*
- (12) Only applies to a *dormant account fund operator* that does not fall into any of the other prudential categories in this table.

- (13) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis (including on the basis of the *firm's UK branch*). Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *DLG by default* and is a *UK lead regulated firm*, it must complete the item on the basis of that group.
 - (c) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
 - (d) If it is a *group liquidity reporting firm* in a *non-UK DLG by modification*, it must complete the item on the basis of that group.
- (14) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis (including on the basis of the *firm's UK branch*) unless it is a *group liquidity reporting firm* in a *UK DLG by modification*. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (15) (a) If the *firm* has a *whole-firm liquidity modification* it must complete this item on the basis of the whole *firm* (or at any other *reporting level* the *whole-firm liquidity modification* may require) and not just its *UK branch*.
- (b) Otherwise the *firm* must complete this item by reference to the activities of its branch operation in the *UK* in accordance with 2.4.
- (16) (a) If the *firm* has a *whole-firm liquidity modification* there is no obligation to report this item.
- (b) Otherwise the *firm* must complete this item by reference to the activities of its branch operation in the *UK* in accordance with 2.4.
- (17) (a) This item must be reported in the reporting currency.
- (b) If any *data element* is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.
- (c) In addition, all *material currencies* (which may include the reporting currency) must each be recorded separately (translated into the reporting currency).

However if:

- (i) the reporting frequency is (whether under a rule or under a *waiver*) quarterly or less than quarterly; or
- (ii) the only *material currency* is the reporting currency,

- then (c) does not apply.
- (d) If there are more than three *material currencies* for this *data item*, (c) only applies to the three largest in amount. A *firm* must identify the largest in amount in accordance with the following procedure.
- (i) For each currency, take the largest of the asset or liability figure as referred to in the definition of *material currency*.
- (ii) Take the three largest figures from the resulting list of amounts.
- (e) The date as at which the calculations for the purposes of the definition of *material currency* are carried out is the last day of the reporting period in question.
- (f) The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).
- (18) (17) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
- (19) Unless otherwise stated in the relevant modification, any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* or a *whole-firm liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the *data item* in question if the *firm* receives that *intra-group liquidity modification*, *whole-firm liquidity modification* or variation part of the way through such a period. If the change is that the *firm* does not have to report a particular *data item* or does not have to report it at a particular *reporting level*, the *firm* must nevertheless report that item or at that *reporting level* for any reporting period that has already begun.
- (20) This *data item* must be reported only in the currencies named in FSA052, so that liabilities in GBP are reported in GBP in rows 1 to 4, those in USD are reported in USD in rows 5 to 8, and those in Euro are reported in Euro in rows 9 to 12. Liabilities in other currencies are not to be reported.

7.2 The applicable reporting frequencies for submission of *data items* and periods referred to in 7.1 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.

RAG 1				
Data item	Unconsolidated UK banks and building societies	Individual consolidated UK banks and building societies	Report on a UK consolidation group or, as applicable, defined liquidity group basis by UK banks and building societies	Other members of RAG 1
<i>Annual report and accounts</i>	Annual			Annual

RAG 1				
Data item	Unconsolidated UK banks and building societies	Individual consolidated UK banks and building societies	Report on a UK consolidation group or, as applicable, defined liquidity group basis by UK banks and building societies	Other members of RAG 1
<i>Annual report and accounts of the mixed-activity holding company</i>	Annual			
Solvency statement	Annual			
CQ				Quarterly
CY				Annually (1)
FSA001	Quarterly		Half yearly	
FSA002	Quarterly		Half yearly	Half yearly
FSA005	Quarterly		Half yearly	
FSA006	Quarterly			
FSA011	Quarterly			
FSA014	Half yearly			
FSA015	Quarterly		Half yearly	
FSA016		Half yearly		
FSA017	Quarterly		Half yearly	
FSA018	Quarterly			
FSA045	Quarterly		Half yearly	
FSA047	Daily, weekly, monthly or quarterly ((2), (4) and (7))	Daily, weekly, monthly or quarterly ((2),(3), (4) and (7))	Daily, weekly, monthly or quarterly ((2), (6) and (7))	Daily, weekly, monthly or quarterly ((2),(5) and (7))
FSA048	Daily, weekly, monthly or quarterly ((2), (4) and (7))	Daily, weekly, monthly or quarterly ((2),(3),	Daily, weekly, monthly or quarterly ((2), (6) and (7))	Daily, weekly, monthly or quarterly

RAG 1				
Data item	Unconsolidated UK banks and building societies	Individual consolidated UK banks and building societies	Report on a UK consolidation group or, as applicable, defined liquidity group basis by UK banks and building societies	Other members of RAG 1
		(4) and (7))		((2),(5) and (7))
FSA050	Monthly ((2))	Monthly ((2) and (3))	Monthly ((2))	Monthly ((2))
FSA051	Monthly ((2))	Monthly ((2) and (3))	Monthly ((2))	Monthly (2)
FSA052	Weekly or monthly ((2) and (8))	Weekly or monthly ((2), (3) and (8))	Weekly or monthly ((2) and (9))	Weekly or monthly ((2) and (8))
FSA053	Quarterly (2)	Quarterly ((2) and (3))	Quarterly (2)	Quarterly (2)
FSA054	Quarterly (2)	Quarterly ((2) and (3))	Quarterly ((2))	Quarterly (2)

- (1) The annual report required from a *credit union* by 7.1 must be made up for the same period as the audited accounts published by the *credit union* in accordance with section 3A of the Friendly and Industrial and Provident Societies Act 1968 or provided in accordance with article 49 of the Credit Unions (Northern Ireland) Order 1985 (as appropriate). *CREDS 8.2.6A R (2)(a)* states that the audited accounts referred to in 7.1 are to be made up for the period beginning with the date of the *credit union's* registration or with the date to which the *credit union's* last annual accounts were made up, and ending on the *credit union's* most recent financial year end.
- (2) Reporting frequencies and reporting periods for this *data item* are calculated on a calendar year basis and not from a *firm's accounting reference date*. In particular:
- A week means the period beginning on Saturday and ending on Friday.
 - A month begins on the first day of the calendar month and ends on the last day of that month.
 - Quarters end on 31 March, 30 June, 30 September and 31 December.
 - Daily means each *business day*.

All periods are calculated by reference to London time.

Any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* or a *whole-firm liquidity modification* (or a variation to one) do not

take effect until the first day of the next reporting period applicable under the changed reporting requirements if the firm receives that *intra-group liquidity modification*, *whole-firm liquidity modification* or variation part of the way through such a period, unless the *whole-firm liquidity modification* or *intra-group liquidity modification* says otherwise.

- (3) Individual consolidation has no application to liquidity reporting. Therefore it does not make any difference to the reporting of this item whether or not the *firm* is individually consolidated.
- (4) If the report is on an individual basis (and the *firm* is a *UK firm*) the reporting frequency is as follows:
 - (a) if the *firm* does not have an *intra-group liquidity modification* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (b) if the *firm* is a *group liquidity reporting firm* in a *non-UK DLG by modification (firm level)* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (c) the frequency is quarterly if the *firm* is a *group liquidity reporting firm* in a *UK DLG by modification*.
- (5) (a) If the report is on an individual basis (and the *firm* is not a *UK firm*) the reporting frequency is as follows:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*.

(b) If the *firm* has a *whole-firm liquidity modification* (a) does not apply and instead the frequency of individual reporting is quarterly (or whatever other frequency the *whole-firm liquidity modification* requires).
- (6) (a) If the report is by reference to the *firm's DLG by default* the reporting frequency is:
 - (i) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (ii) monthly if the *group liquidity low frequency reporting conditions* are met.

(b) If the report is by reference to the *firm's UK DLG by modification* the reporting frequency is:

 - (i) weekly if the *group liquidity standard frequency reporting conditions* are met;

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

7.3 The applicable due dates for submission referred to in the table in 6.1 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 7.2, unless indicated otherwise.

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>Annual report and accounts</i>						80 business days (1) 7 months (2)
<i>Annual report and accounts of the mixed-activity holding company</i>						7 months
<i>Solvency statement</i>						3 months

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
CQ				1 month		
CY						6 months
FSA001				20 <i>business days</i>	45 <i>business days</i>	
FSA002				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>		
FSA011				15 <i>business days</i>		
FSA014					30 <i>business days</i> (3); 45 <i>business days</i> (4)	
FSA015				30 <i>business days</i>	45 <i>business days</i>	
FSA016					30 <i>business days</i>	
FSA017				20 <i>business days</i>	45 <i>business days</i>	
FSA018				45 <i>business days</i>		
FSA045				20 <i>business days</i>	45 <i>business days</i>	
FSA047	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in	15 <i>business days</i>	15 <i>business days</i> or one <i>Month</i> (5)		

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
	question	question				
FSA048	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days</i> or one <i>Month</i> (5)		
FSA050			15 <i>business days</i>			
FSA051			15 <i>business days</i>			
FSA052		22.00 hours (London time) on the second <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>			
FSA053			15 <i>business days</i>			
FSA054			15 <i>business days</i>			

- (1) Applicable to *UK banks* and *dormant account fund operators*.
- (2) Applicable to *non-EEA banks*.
- (3) Applicable to unconsolidated and individual consolidated reports.
- (4) Applicable to UK consolidation group reports.

- (5) It is one *month* if the report relates to a *non-UK DLG by modification* or the *firm* has a *whole-firm liquidity modification*.

8 REGULATED ACTIVITY GROUP 2.1

- 8.1 The financial reporting requirements for *RAG 2.1* activities for *insurers*, excluding *friendly societies*, are set out in *IPRU(INS)*.
- 8.2 The financial reporting requirements for *RAG 2.1* activities for *friendly societies* are set out in *IPRU(FSOC)*.
- 8.3 A *UK ISPV* must submit a copy of its annual audited financial statements within 3 months of its *accounting reference date*, but the report is only required if it was audited as a result of a statutory provision other than under *FSMA*.

9 REGULATED ACTIVITY GROUP 3

- 9.1 (1) A *lead regulated firm* and an *OPS firm* must submit a copy of its annual report and audited accounts within 80 business days from its *accounting reference date*.
- (2) A *service company* must submit a copy of its annual audited financial statements within 6 months from its *accounting reference date*. However, the *firm* need only submit this if the report was audited as a result of a statutory provision other than *FSMA*.
- 9.2 The applicable *data items* referred to in the table in 6.1 for a *UK designated investment firm* are set out in the table below:

RAG 3	
Description of <i>data item</i>	Applicable <i>data items</i> (1)
<i>Annual report and accounts</i>	No standard format
<i>Annual report and accounts of the mixed-activity holding company (5)</i>	No standard format
Solvency statement	No standard format (6)
Balance sheet	FSA001 (2)
Income statement	FSA002 (2)
Market risk	FSA005 ((2), (18))
Market risk-supplementary	FSA006 ((3))
Exposures between <i>core UK group</i> and <i>non-core large exposures group</i>	FSA018 ((7))
Solo consolidation data	FSA016 ((8))
Pillar 2 questionnaire	FSA019 (4)

RAG 3	
Description of <i>data item</i>	Applicable <i>data items</i> (1)
IRB portfolio risk	FSA045 (17)
Daily flows	FSA047 ((9), (12), (14) and (15))
Enhanced Mismatch Report	FSA048 ((9), (12), (14) and (15))
Liquidity Buffer Qualifying Securities	FSA050 ((10), (13), (14) and (15))
Funding Concentration	FSA051 ((10), (13), (14) and (15))
Pricing data	FSA052 ((10), (14), (15) and (16))
Retail and corporate funding	FSA053 ((10), (13), (14) and (15))
Currency Analysis	FSA054 ((10), (13), (14) and (15))
Systems and Controls Questionnaire	FSA055 ((11) and (15))

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.
- (2) *Firms* that are members of a consolidation group must also submit this report on a consolidation group basis.
- (3) Only applicable to *firms* with a *VaR model permission*.
- (4) Only applicable to *UK designated investment firms* that:
 - (a) are subject to consolidated supervision under the *CRR*, except those that are either included within the consolidated supervision of a group that includes a *UK credit institution*, or
 - (b) are not subject to consolidated supervision under the *CRR*.

A *UK designated investment firm* under (a) must complete the report on the basis of its consolidation group. A *UK designated investment firm* under (b) must complete the report on the basis of its individual position.
- (5) Only applicable to a *firm* whose ultimate parent is a *mixed activity holding company*.
- (6) Only applicable to a *firm* that is a *sole trader* or a *partnership*, when the report must be submitted by each *partner*.
- (7) Only applicable to a *firm* that has both a *core UK group* and a *non-core large exposures group*.
- (8) Only applicable to a *firm* with an individual consolidation permission

- (9) A *firm* must complete this item separately on each of the following bases (if applicable).
- (a) It must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *DLG by default* and is a *UK lead regulated firm*, it must complete the item on the basis of that group.
 - (c) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
 - (d) If it is a *group liquidity reporting firm* in a *non-UK DLG by modification*, it must complete the item on the basis of that group.
- (10) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis unless it is a *group liquidity reporting firm* in a *UK DLG by modification*. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (11) If it is a *non-ILAS BIPRU firm*, it must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (12) (a) This item must be reported in the reporting currency.
- (b) If any *data element* is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.
- (c) In addition, all *material currencies* (which may include the reporting currency) must each be recorded separately (translated into the reporting currency).
- However if:
- (i) the reporting frequency is (whether under a rule or under a *waiver*) quarterly or less than quarterly; or
 - (ii) the only *material currency* is the reporting currency,
- then (c) does not apply.
- (d) If there are more than three *material currencies* for this *data item*, (c) only applies to the three largest in amount. A *firm* must identify the largest in amount in accordance with the following procedure.
- (i) For each currency, take the largest of the asset or liability figure as referred to in the definition of *material currency*.

- (ii) Take the three largest figures from the resulting list of amounts.
- (e) The date as at which the calculations for the purposes of the definition of *material currency* are carried out is the last day of the reporting period in question.
- (f) The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).
- (13) (12) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
- (14) Unless otherwise stated in the relevant modification, any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the *data item* in question if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period. If the change is that the *firm* does not have to report a particular *data item* or does not have to report it at a particular *reporting level*, the *firm* must nevertheless report that item or at that *reporting level* for any reporting period that has already begun.
- (15) FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054 must be completed by an *ILAS BIPRU firm*. An *ILAS BIPRU firm* does not need to complete FSA055. A *non-ILAS BIPRU firm* must complete FSA055 and does not need to complete FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054.
- (16) This *data item* must be reported only in the currencies named in FSA052, so that liabilities in GBP are reported in GBP in rows 1 to 4, those in USD are reported in USD in rows 5 to 8, and those in Euro are reported in Euro in rows 9 to 12. Liabilities in other currencies are not to be reported.
- (17) Only applicable to *firms* that have an *IRB permission*.
- (18) Lines 62 to 64 only are applicable. These lines apply to a *firm* that applies additions to their market risk capital calculation under the RNIV framework.
- 9.3 The applicable reporting frequencies for submission of *data items* and periods referred to in 9.2 are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

RAG 3	
Data item	Reporting frequency
<i>Annual report and accounts</i>	Annually
<i>Annual report and accounts of the mixed-activity holding company</i>	Annually

RAG 3	
Data item	Reporting frequency
Solvency statement	Annually
FSA001	Quarterly
FSA002	Quarterly
FSA005	Quarterly
FSA006	Quarterly
FSA016	Half yearly
FSA018	Quarterly
FSA019	Annually
FSA045	Quarterly
FSA047	Daily, weekly, monthly or quarterly ((1), (2) and (3))
FSA048	Daily, weekly, monthly or quarterly ((1), (2) and (3))
FSA050	Monthly (1)
FSA051	Monthly (1)
FSA052	Weekly or monthly ((1) and (4))
FSA053	Quarterly (1)
FSA054	Quarterly (1)
FSA055	Annually (1)

- (1) Reporting frequencies and reporting periods for this *data item* are calculated on a calendar year basis and not from a *firm's accounting reference date*. In particular:
- (a) A week means the period beginning on Saturday and ending on Friday.
 - (b) A month begins on the first day of the calendar month and ends on the last day of that month.
 - (c) Quarters end on 31 March, 30 June, 30 September and 31 December.
 - (d) Daily means each *business day*.

All periods are calculated by reference to London time.

Any changes to reporting requirements caused by a *firm* receiving an *intra-group*

liquidity modification (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period, unless the *intra-group liquidity modification* says otherwise.

- (2) If the report is on an individual basis the reporting frequency is as follows:
 - (a) if the *firm* does not have an *intra-group liquidity modification* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (b) if the *firm* is a *group liquidity reporting firm* in a *non-UK DLG by modification (firm level)* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (c) the frequency is quarterly if the *firm* is a *group liquidity reporting firm* in a *UK DLG by modification*.
- (3)
 - (a) If the reporting frequency is otherwise weekly, the item is to be reported on every *business day* if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
 - (b) If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
 - (c) A *firm* must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (a) or (b) even if there is no *firm-specific liquidity stress* or *market liquidity stress* and none is expected.
- (4) If the report is on an individual basis the reporting frequency is:
 - (a) Weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (b) Monthly if the *firm* is a *low frequency liquidity reporting firm*.

9.4 The applicable due dates for submission referred to in the table in 6.1 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 9.3, unless indicated otherwise.

RAG 3						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>Annual report</i>						80 <i>business</i>

RAG 3						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>and accounts</i>						<i>days</i>
<i>Annual report and accounts of the mixed-activity holding company</i>						7 months
Solvency statement						3 months
FSA001				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA002				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA005				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA006				20 <i>business days</i>		
FSA016					30 <i>business days</i>	
FSA018				45 <i>business days</i>		
FSA019						2 months

RAG 3						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
FSA045				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA047	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days or one month (3)</i>		
FSA048	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days or one month (3)</i>		
FSA050			15 <i>business days</i>			
FSA051			15 <i>business days</i>			
FSA052		22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>			
FSA053				15 <i>business days</i>		
FSA054				15 <i>business</i>		

RAG 3						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
				days		
FSA055						15 business days

- (1) For unconsolidated and individually-consolidated reports.
- (2) For consolidation group reports.
- (3) It is one *Month* if the report relates to a *non-UK DLG by modification*.

10 REGULATED ACTIVITY GROUP 4

10.1 This Chapter applies only to *UK designated investment firms*.

10.2 The applicable *data items* referred to in the table in 6.1 are set out in the table below:

RAG 4	
Description of data item	Applicable data items (1)
<i>Annual report and accounts</i>	No standard format
<i>Annual report and accounts of the mixed-activity holding company (19)</i>	No standard format
Solvency statement (20)	No standard format
Balance sheet	FSA001 (2)
Income statement	FSA002 (2)
Market risk	FSA005 ((2), (18))
Market risk supplementary	FSA006 (3)
<i>Exposures between core UK group and non-core large exposures group</i>	FSA018 (5)
Solo consolidation data	FSA016 (6)
Pillar 2 questionnaire	FSA019 (4)
Volumes and type of business (15)	FSA038

RAG 4	
Description of <i>data item</i>	Applicable data items (1)
UCITS (16)	FSA042
IRB portfolio risk	FSA045 (17)
Daily Flows	FSA047 ((7),(10), (12) and (13))
Enhanced Mismatch Report	FSA048 ((7), (10), (12) and (13))
Liquidity Buffer Qualifying Securities	FSA050 ((8), (11), (12) and (13))
Funding Concentration	FSA051 ((8), (11), (12) and (13))
Pricing data	FSA052 ((8), (12), (13) and (14))
Retail and corporate funding	FSA053 ((8), (11), (12) and (13))
Currency Analysis	FSA054 ((8), (11), (12) and (13))
Systems and Control Questionnaire	FSA055 ((9) and (13))

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.
- (2) *Firms* that are members of a consolidation group must also submit this report on a consolidation group basis.
- (3) Only applicable to *firms* with a *VaR model permission*.
- (4) Only applicable to *UK designated investment firms* that:
 - (a) are subject to consolidated supervision under the *CRR*, except those that are either included within the consolidated supervision of a group that includes a *UK credit institution*,
 - or
 - (b) are not subject to consolidated supervision under the *CRR*.

A *UK designated investment firm* under (a) must complete the report on the basis of its consolidation group. A *UK designated investment firm* under (b) must complete the report on the basis of its individual position.
- (5) Only applicable to a firm that has both a *core UK group* and a *non-core large exposures*

group.

- (6) Only applicable to a *firm* that has an individual consolidation permission.
- (7) A *firm* must complete this item separately on each of the following bases (if applicable).
- (a) It must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *DLG by default* and is a *UK lead regulated firm*, it must complete the item on the basis of that group.
 - (c) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
 - (d) If it is a *group liquidity reporting firm* in a *non-UK DLG by modification*, it must complete the item on the basis of that group.
- (8) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis unless it is a *group liquidity reporting firm* in a *UK DLG by modification*. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (9) If it is a *non-ILAS BIPRU firm*, it must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (10) (a) This item must be reported in the reporting currency.
- (b) If any *data element* is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.
- (c) In addition, all *material currencies* (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:
- (i) the reporting frequency is (whether under a rule or under a *waiver*) quarterly or less than quarterly; or
 - (ii) the only *material currency* is the reporting currency;
- then (c) does not apply.
- (d) If there are more than three *material currencies* for this *data item*, (c) only applies to the three largest in amount. A *firm* must identify the largest in amount in accordance with the following procedure.

- (i) For each currency, take the largest of the asset or liability figure as referred to in the definition of *material currency*.
 - (ii) Take the three largest figures from the resulting list of amounts.
- (e) The date as at which the calculations for the purposes of the definition of *material currency* are carried out is the last day of the reporting period in question.
- (f) The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).
- (11) (10) applies, except that paragraphs (c), (d), and (e) do not apply, meaning that *material currencies* must not be recorded separately.
- (12) Unless otherwise stated in the relevant modification, any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the *data item* in question if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period. If the change is that the *firm* does not have to report a particular *data item* or does not have to report it at a particular *reporting level*, the *firm* must nevertheless report that item or at that *reporting level* for any reporting period that has already begun.
- (13) FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054 must be completed by an ILAS BIPRU firm. An *ILAS BIPRU firm* does not need to complete FSA055. A *non-ILAS BIPRU firm* must complete FSA055 and does not need to complete FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054.
- (14) This *data item* must be reported only in the currencies named in FSA052, so that liabilities in GBP are reported in GBP in rows 1 to 4, those in USD are reported in USD in rows 5 to 8, and those in Euro are reported in Euro in rows 9 to 12. Liabilities in other currencies are not to be reported.
- (15) Only applicable to *firms* that have a *managing investments permission*.
- (16) Only applicable to *firms* that have *permission* for *establishing, operating or winding up a regulated collective investment scheme*.
- (17) Only applicable to *firms* that have an *IRB permission*.
- (18) Lines 63 to 64 only are applicable. These lines apply to a *firm* that applies add-ons to their market risk capital calculation under the RNIV framework.
- (19) Only applicable to a *firm* whose ultimate parent is a *mixed activity holding company*.
- (20) Only applicable to a *firm* that is a *sole trader* or a *partnership*, when the report must be submitted by each *partner*.
- 10.3 The applicable reporting frequencies for submission of *data items* referred to in 10.2 are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

RAG 4	
Data item	Reporting frequency
<i>Annual report and accounts</i>	Annually
<i>Annual report and accounts of the mixed-activity holding company</i>	Annually
Solvency statement	Annually
FSA001	Quarterly
FSA002	Quarterly
FSA005	Quarterly
FSA006	Quarterly
FSA016	Half yearly
FSA018	Quarterly
FSA019	Annually
FSA038	Half yearly
FSA042	Quarterly
FSA045	Quarterly
FSA047	Daily, weekly, monthly or quarterly ((1), (2) and (3))
FSA048	Daily, weekly, monthly or quarterly ((1), (2) and (3))
FSA050	Monthly (1)
FSA051	Monthly (1)
FSA052	Weekly or monthly ((1) and (4))
FSA053	Quarterly (1)
FSA054	Quarterly (1)
FSA055	Annually (1)

- (1) Reporting frequencies and reporting periods for this *data item* are calculated on a calendar year basis and not from a *firm's accounting reference date*. In particular:
- (a) A week means the period beginning on Saturday and ending on Friday.

- (b) A month begins on the first day of the calendar month and ends on the last day of that month.
- (c) Quarters end on 31 March, 30 June, 30 September and 31 December.
- (d) Daily means each *business day*.

All periods are calculated by reference to London time.

Any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period, unless the *intra-group liquidity modification* says otherwise.

- (2) If the report is on an individual basis the reporting frequency is as follows:
 - (a) if the *firm* does not have an *intra-group liquidity modification* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (b) if the *firm* is a *group liquidity reporting firm* in a *non-UK DLG by modification (firm level)* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (c) the frequency is quarterly if the *firm* is a *group liquidity reporting firm* in a *UK DLG by modification*.
- (3)
 - (a) If the reporting frequency is otherwise weekly, the item is to be reported on every *business day* if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
 - (b) If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
 - (c) A *firm* must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (a) or (b) even if there is no *firm-specific liquidity stress* or *market liquidity stress* and none is expected.
- (4) If the report is on an individual basis the reporting frequency is as follows:
 - (a) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (b) monthly if the *firm* is a *low frequency liquidity reporting firm*.

10.4 The applicable due dates for submission referred to in the table in 6.1 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 10.3, unless indicated otherwise.

RAG 4						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>Annual report and accounts</i>						80 <i>business days</i>
<i>Annual report and accounts of the mixed-activity holding company</i>						7 months
Solvency statement						3 months
FSA001				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA002				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA005				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA006				20 <i>business days</i>		
FSA016				30 <i>business days</i>		
FSA018				45 <i>business days</i>		
FSA019						2 months

RAG 4						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
FSA 038					30 <i>business days</i>	
FSA042				20 <i>business days</i>		
FSA045				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA047	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days or one month (3)</i>		
FSA048	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days or one month (3)</i>		
FSA050			15 <i>business days</i>			
FSA051			15 <i>business days</i>			
FSA052		22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in	15 <i>business days</i>			

RAG 4						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
		question				
FSA053				15 <i>business days</i>		
FSA054				15 <i>business days</i>		
FSA055						15 <i>business days</i>

- (1) For unconsolidated and individual-consolidated reports
- (2) For consolidation group reports
- (3) It is one *month* if the report relates to a *non-UK DLG by modification*.

11 REGULATED ACTIVITY GROUP 5

11.1 This Chapter does not apply to:

- (1) a *lead regulated firm*;
- (2) an *OPS firm*;
- (3) a local authority.

11.2 The applicable *data items*, reporting frequencies and submission deadlines referred to in the table in 6.1 are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

RAG 5			
Description of data item	Data item (1)	Frequency	Submission deadline
Balance Sheet	Sections A.1 and A.2 MLAR	Quarterly	20 <i>business days</i>
Income Statement	Sections B.0 and B.1 MLAR	Quarterly	20 <i>business days</i>
Capital Adequacy	Section C MLAR (2)	Quarterly	20 <i>business days</i>

RAG 5			
Description of <i>data item</i>	<i>Data item</i> (1)	Frequency	Submission deadline
Lending - Business flow and rates	Section D MLAR	Quarterly	20 <i>business days</i>
Residential Lending to individuals - New business profile	Section E MLAR	Quarterly	20 <i>business days</i>
Lending - Arrears analysis	Section F MLAR	Quarterly	20 <i>business days</i>
Mortgage administration - Business profile	Section G MLAR	Quarterly	20 <i>business days</i>
Mortgage Administration - Arrears analysis	Section H MLAR	Quarterly	20 <i>business days</i>
Analysis of loans to customers	Section A3 MLAR	Quarterly	20 <i>business days</i>
Provisions analysis	Section B2 MLAR	Quarterly	20 <i>business days</i>
Fees and levies	Section J MLAR	Annually	30 <i>business days</i>
Sale and rent back	Section K MLAR	Annually	30 <i>business days</i>

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.

12 REGULATED ACTIVITY GROUP 7

12.1 This Chapter applies only to *UK designated investment firms*.

12.2 The applicable *data items* referred to in the table in 6.1 are set out in the table below:

RAG 7	
Description of <i>data item</i>	Applicable <i>data item</i> (1)
<i>Annual report and accounts</i>	No standard format
<i>Annual report and accounts of the mixed-activity holding company</i> (note 14)	No standard format
Solvency statement	No standard format (15)

RAG 7	
Description of <i>data item</i>	Applicable <i>data item</i> (1)
Balance sheet	FSA001 (2)
Income statement	FSA 002 (2)
Market risk	FSA005 ((2), (18))
Market risk - supplementary	FSA006 (3)
Exposures between <i>core UK group</i> and <i>non-core large exposures group</i>	FSA018 (16)
Solo consolidation data	FSA016
Pillar 2 questionnaire	FSA019 (4)
IRB portfolio risk	FSA045 (17)
Daily Flows	FSA047 ((5), (8), (10) and (11))
Enhanced Mismatch Report	FSA048 ((5), (8), (10) and (11))
Liquidity Buffer Qualifying Securities	FSA050 ((6), (9), (10) and (11))
Funding Concentration	FSA051 ((6), (9), (10) and (11))
Pricing Data	FSA052 ((6), (9), (11) and (12))
Retail and corporate funding	FSA053 ((6), (9), (10) and (11))
Currency Analysis	FSA054 ((6), (9), (10) and (11))
Systems and Controls Questionnaire	FSA055 ((7) and (11))

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.
- (2) *Firms* that are members of a consolidation group must also submit this report on a consolidation group basis.
- (3) Only applicable to *firms* with a *VaR model permission*.
- (4) Only applicable to *UK designated investment firms* that:
 - (a) are subject to consolidated supervision under the *CRR*, except those that are either included within the consolidated supervision of a group that includes a *UK credit institution*; or
 - (b) are not subject to consolidated supervision under the *CRR*.

A *UK designated investment firm* under (a) must complete the report on the basis of its consolidation group. A *UK designated investment firm* under (b) or must complete the report on the basis of its individual position.

- (5) A *firm* must complete this item separately on each of the following bases (if applicable).
- (a) It must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *DLG by default* and is a *UK lead regulated firm*, it must complete the item on the basis of that group.
 - (c) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
 - (d) If it is a *group liquidity reporting firm* in a *non-UK DLG by modification*, it must complete the item on the basis of that group.
- (6) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis unless it is a *group liquidity reporting firm* in a *UK DLG by modification*. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
 - (b) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (7) If it is a *non-ILAS BIPRU firm*, it must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (8) (a) This item must be reported in the reporting currency.
- (b) If any *data element* is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.
- (c) In addition, all *material currencies* (which may include the reporting currency) must each be recorded separately (translated into the reporting currency). However if:
- (i) the reporting frequency is (whether under a rule or under a *waiver*) quarterly or less than quarterly; or
 - (ii) the only *material currency* is the reporting currency,
- then (c) does not apply.
- (d) If there are more than three *material currencies* for this *data item*, (c) only applies to the three largest in amount. A *firm* must identify the largest in amount in accordance with the following procedure.

- (i) For each currency, take the largest of the asset or liability figure as referred to in the definition of *material currency*.
 - (ii) Take the three largest figures from the resulting list of amounts.
 - (e) The date as at which the calculations for the purposes of the definition of *material currency* are carried out is the last day of the reporting period in question.
 - (f) The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).
- (9) (8) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
 - (10) Unless otherwise stated in the relevant modification, any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the *data item* in question if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period. If the change is that the *firm* does not have to report a particular *data item* or does not have to report it at a particular *reporting level*, the *firm* must nevertheless report that item or at that *reporting level* for any reporting period that has already begun.
 - (11) FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054 must be completed by an *ILAS BIPRU firm*. An *ILAS BIPRU firm* does not need to complete FSA055. A *non-ILAS BIPRU firm* must complete FSA055 and does not need to complete FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054.
 - (12) This *data item* must be reported only in the currencies named in FSA052, so that liabilities in GBP are reported in GBP in rows 1 to 4, those in USD are reported in USD in rows 5 to 8, and those in Euro are reported in Euro in rows 9 to 12. Liabilities in other currencies are not to be reported.
 - (13) This item applies only to firms that provide advice and related services to employers on *group personal pension schemes* and/or *group stakeholder pension schemes*.
 - (14) Only applicable to a *firm* whose ultimate parent is a *mixed-activity holding company*.
 - (15) Only applicable to a *firm* that is a *sole trader* or a *partnership*, when the report must be submitted by each *partner*.
 - (16) Only applicable to a *firm* that has both a *core UK group* and a *non-core large exposures group*.
 - (17) Only applicable to *firms* that have an *IRB permission*.
 - (18) Lines 62 to 64 only are applicable. These lines apply to a *firm* that applies add-ons to their market risk capital calculation under the RNIV framework.

12.3 The applicable reporting frequencies for submission of *data items* referred to in 12.2 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.

RAG 7					
Data item	Frequency				
	Unconsolidated UK designated investment firm	UK designated investment firm with an individual consolidation permission	Consolidation Group or defined liquidity group	Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million
<i>Annual reports and accounts</i>	Annually			Annually	Annually
Annual accounts of the <i>mixed-activity holding company</i>	Annually			Annually	Annually
Solvency statement	Annually				
FSA001	Quarterly	Quarterly	Half yearly		
FSA002	Quarterly	Quarterly	Half yearly		
FSA005	Quarterly	Quarterly	Half yearly		
FSA006	Quarterly	Quarterly	Quarterly		
FSA016		Half yearly			
FSA018	Quarterly	Quarterly	Quarterly		
FSA019	Annually	Annually	Annually		
FSA045	Quarterly	Quarterly	Half yearly		
FSA047	Daily, weekly, monthly or quarterly ((1), (2) and (4))	Daily, weekly, monthly or quarterly ((1), (2), (4) and (7))	Daily, weekly, monthly or quarterly ((1), (3) and (4))		
FSA048	Daily, weekly, monthly or quarterly ((1), (2)	Daily, weekly, monthly or quarterly ((1), (2),	Daily, weekly, monthly or quarterly ((1), (3)		

RAG 7					
Data item	Frequency				
	Unconsolidated UK designated investment firm	UK designated investment firm with an individual consolidation permission	Consolidation Group or defined liquidity group	Annual regulated business revenue up to and including £5 million	Annual regulated business revenue over £5 million
	and (4))	(4) and (7))	and (4))		
FSA050	Monthly ((1))	Monthly ((1) and (7))	Monthly (1)		
FSA051	Monthly (1)	Monthly ((1) and (7))	Monthly (1)		
FSA052	Weekly or monthly ((1) and (5))	Weekly or monthly ((1), (5) and (7))	Weekly or monthly ((1) and (6))		
FSA053	Quarterly (1)	Quarterly ((1) and (7))	Quarterly (1)		
FSA054	Quarterly (1)	Quarterly ((1) and (7))	Quarterly (1)		
FSA055	Annually (1)	Annually ((1) and (7))	Annually (1)		

- (1) Reporting frequencies and reporting periods for this *data item* are calculated on a calendar year basis and not from a *firm's accounting reference date*. In particular:
- (a) A week means the period beginning on Saturday and ending on Friday.
 - (b) A month begins on the first day of the calendar month and ends on the last day of that month.
 - (c) Quarters end on 31 March, 30 June, 30 September and 31 December.
 - (d) Daily means each *business day*.

All periods are calculated by reference to London time.

Any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period, unless the *intra-group liquidity modification* says otherwise.

- (2) If the report is on an individual basis the reporting frequency is as follows:
- (a) if the *firm* does not have an *intra-group liquidity modification* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (b) if the *firm* is a *group liquidity reporting firm* in a *non-UK DLG by modification (firm level)* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (c) the frequency is quarterly if the *firm* is a *group liquidity reporting firm* in a *UK DLG by modification*.
- (3) (a) If the report is by reference to the *firm's DLG by default* the reporting frequency is:
- (i) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (ii) monthly if the *group liquidity low frequency reporting conditions* are met.
- (b) If the report is by reference to the *firm's UK DLG by modification* the reporting frequency is:
- (i) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (ii) monthly if the *group liquidity low frequency reporting conditions* are met.
- (c) If the report is by reference to the *firm's non-UK DLG by modification* the reporting frequency is quarterly.
- (4) (a) If the reporting frequency is otherwise weekly, the item is to be reported on every *business day* if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
- (b) If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
- (c) A *firm* must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (a) or (b) even if there is no *firm-specific liquidity stress* or *market liquidity stress* and none is expected.
- (5) If the report is on an individual basis the reporting frequency is as follows:
- (a) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (b) monthly if the *firm* is a *low frequency liquidity reporting firm*.

- (6) If the report is by reference to the *firm's UK DLG by modification* the reporting frequency is:
- (a) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (b) monthly if the *group liquidity low frequency reporting conditions* are met.
- (7) Individual consolidation has no application to liquidity reporting. Therefore it does not make any difference to the reporting of this item whether or not the *firm* is individually consolidated.

12.4 The applicable due dates for submission referred to in the table in 6.1 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 12.3, unless indicated otherwise.

RAG 7						
Data Item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>Annual report and accounts</i>						80 <i>business days</i>
<i>Annual report and accounts of the mixed-activity holding company (5)</i>						7 months
Solvency statement						3 months
FSA001				20 <i>business days</i>	30 <i>business days</i> (1); 45 <i>business days</i> (2)	
FSA002				20 <i>business days</i>	30 <i>business days</i> (1); 45 <i>business days</i> (2)	
FSA005				20 <i>business days</i>	30 <i>business days</i> (1); 45 <i>business days</i>	

RAG 7						
Data Item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
					<i>days (2)</i>	
FSA006				20 <i>business days</i>		
FSA016					30 <i>business days</i>	
FSA018				45 <i>business days</i>		
FSA019						2 months
FSA045				20 <i>business days</i>	30 <i>business days (1),</i> 45 <i>business days (2)</i>	
FSA047	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days</i> or one <i>month</i> (3)		
FSA048	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days</i> or one <i>month</i> (3)		
FSA050			15 <i>business days</i>			
FSA051			15 <i>business</i>			

RAG 7						
Data Item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
			<i>days</i>			
FSA052		22.00 hours (London time) on the second <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>			
FSA053				15 <i>business days</i>		
FSA054				15 <i>business days</i>		
FSA055						15 <i>business days</i>
Section A RMAR				30 <i>business days</i>	30 <i>business days</i>	
Section B RMAR				30 <i>business days</i>	30 <i>business days</i>	
Section C RMAR				30 <i>business days</i>	30 <i>business days</i>	
Section D6 RMAR				30 <i>business days</i>	30 <i>business days</i>	
Section E RMAR				30 <i>business days</i>	30 <i>business days</i>	
Section F RMAR					30 <i>business days</i>	

RAG 7						
Data Item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
Section G RMAR					30 business days	
Section H RMAR					30 business days	
Section J RMAR						30 business days
Section K RMAR					30 business days	
Section L RMAR					30 business days	

- (1) For unconsolidated and individual consolidated reports
- (2) For UK consolidation group reports
- (3) It is one *month* if the report relates to a *non-UK DLG by modification*.

13 REGULATED ACTIVITY GROUP 8

13.1 This Chapter applies only to *UK designated investment firms*.

13.2 The applicable *data items* referred to in the table in 6.1 are set out in the table below:

RAG 8	
Description of data item	Applicable data item (1)
<i>Annual report and accounts</i>	No standard format
<i>Annual report and accounts of the mixed-activity holding company</i> (5)	No standard format
Solvency statement (6)	No standard format
Balance sheet	FSA001 (2)
Income statement	FSA002 (2)

RAG 8	
Description of <i>data item</i>	Applicable <i>data item</i> (1)
Market risk	FSA005 ((2), (18))
Market risk - supplementary	FSA006 (3)
Exposures between <i>core UK group</i> and <i>non-core large exposures group</i>	FSA018 (7)
Solo consolidation data	FSA016 (8)
Pillar 2 questionnaire	FSA019 (4)
IRB portfolio risk	FSA045 (17)
Daily flows	FSA047 ((9), (12), (14) and (15))
Enhanced Mismatch Report	FSA048 ((9), (12), (14) and (15))
Liquidity Buffer Qualifying Securities	FSA050 ((10), (13), (14) and (15))
Funding Concentration	FSA051 ((10), (13), (14) and (15))
Pricing data	FSA052 ((10), (14), (15) and (16))
Retail and corporate funding	FSA053 ((10), (13), (14) and (15))
Currency Analysis	FSA054 ((10), (13), (14) and (15))
Systems and Controls Questionnaire	FSA055 ((11) and (15))

- (1) When submitting the completed *data item* required, a *firm* must use the format of the *data item* set out in Chapter 18.
- (2) *Firms* that are members of a consolidation group must also submit this report on a consolidation group basis.
- (3) Only applicable to *firms* with a *VaR model permission*.
- (4) Only applicable to *UK designated investment firms* that:
 - (a) are subject to consolidated supervision under the *CRR*, except those that are either included within the consolidated supervision of a group that includes a UK

credit institution; or

- (b) are not subject to consolidated supervision under the *CRR*.

A *UK designated investment firm* under (a) must complete the report on the basis of its consolidation group. A *UK designated investment firm* under (b) must complete the report on the basis of its individual position.

- (5) Only applicable to a *firm* whose ultimate parent is a *mixed-activity holding company*.
- (6) Only applicable to a *firm* that is a *sole trader* or a *partnership*, when the report must be submitted by each *partner*.
- (7) Only applicable to a *firm* that has both a *core UK group* and a *non-core large exposures group*
- (8) Only applicable to a *firm* that has an individual consolidation permission.
- (9) A *firm* must complete this item separately on each of the following bases (if applicable).
- (a) It must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (b) If it is a *group liquidity reporting firm* in a *DLG by default* and is a *UK lead regulated firm*, it must complete the item on the basis of that group.
- (c) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (d) If it is a *group liquidity reporting firm* in a *non-UK DLG by modification*, it must complete the item on the basis of that group.
- (10) A *firm* must complete this item separately on each of the following bases that are applicable.
- (a) It must complete it on an individual basis unless it is a *group liquidity reporting firm* in a *UK DLG by modification*. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (b) If it is a *group liquidity reporting firm* in a *UK DLG by modification*, it must complete the item on the basis of that group.
- (11) If it is a *non-ILAS BIPRU firm*, it must complete it on an individual basis. Therefore even if it has an individual consolidation permission it must complete the item on an unconsolidated basis by reference to the *firm* alone.
- (12) (a) This item must be reported in the reporting currency.
- (b) If any *data element* is in a currency or currencies other than the reporting currency, all currencies (including the reporting currency) must be combined into a figure in the reporting currency.
- (c) In addition, all *material currencies* (which may include the reporting currency) must each be recorded separately (translated into the reporting currency).

However if:

- (i) the reporting frequency is (whether under a rule or under a *waiver*) quarterly or less than quarterly; or
- (ii) the only *material currency* is the reporting currency;

then (c) does not apply.

- (d) If there are more than three *material currencies* for this *data item*, (c) only applies to the three largest in amount. A *firm* must identify the largest in amount in accordance with the following procedure.
 - (i) For each currency, take the largest of the asset or liability figure as referred to in the definition of *material currency*.
 - (ii) Take the three largest figures from the resulting list of amounts.
 - (e) The date as at which the calculations for the purposes of the definition of *material currency* are carried out is the last day of the reporting period in question.
 - (f) The reporting currency for this *data item* is whichever of the following currencies the *firm* chooses, namely USD (the United States Dollar), EUR (the euro), GBP (sterling), JPY (the Japanese Yen), CHF (the Swiss Franc), CAD (the Canadian Dollar) or SEK (the Swedish Krona).
- (13) (12) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
 - (14) Unless otherwise stated in the relevant modification, any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements for the *data item* in question if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period. If the change is that the *firm* does not have to report a particular *data item* or does not have to report it at a particular *reporting level*, the *firm* must nevertheless report that item or at that *reporting level* for any reporting period that has already begun.
 - (15) FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054 must be completed by an *ILAS BIPRU firm*. An *ILAS BIPRU firm* does not need to complete FSA055. A *non-ILAS BIPRU firm* must complete FSA055 and does not need to complete FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 and FSA054.
 - (16) This *data item* must be reported only in the currencies named in FSA052, so that liabilities in GBP are reported in GBP in rows 1 to 4, those in USD are reported in USD in rows 5 to 8, and those in Euro are reported in Euro in rows 9 to 12. Liabilities in other currencies are not to be reported.
 - (17) Only applicable to *firms* that have an *IRB permission*.
 - (18) Lines 63 and 64 only are applicable. These lines apply to a *firm* that applies add-ons to their market risk capital calculation under the RNIV framework.

13.3 The applicable reporting frequencies for submission of *data items* referred to in 13.2 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.

RAG 8		
Data item	UK designated investment firm	consolidation group or defined liquidity group
<i>Annual reports and accounts</i>	Annually	Annually
<i>Annual report and accounts of the mixed-activity holding company</i>	Annually	Annually
Solvency statement	Annually	
FSA001	Quarterly	Half yearly
FSA002	Quarterly	Half yearly
FSA005	Quarterly	Quarterly
FSA006	Quarterly	
FSA016	Half yearly	
FSA018	Quarterly	
FSA019	Annually	Annually
FSA045	Quarterly	Half yearly
FSA047	Daily, weekly, monthly or quarterly ((1), (2) and (4))	Daily, weekly, monthly or quarterly ((1), (3) and (4))
FSA048	Daily, weekly, monthly or quarterly ((1), (2) and (4))	Daily, weekly, monthly or quarterly ((1), (3) and (4))
FSA050	Monthly (1)	Monthly (1)
FSA051	Monthly (1)	Monthly (1)
FSA052	Weekly or monthly ((1) and (5))	Weekly or monthly ((1) and (6))
FSA053	Quarterly (1)	Quarterly (1)
FSA054	Quarterly (1)	Quarterly (1)
FSA055	Annually (1)	Annually (1)

- (1) Reporting frequencies and reporting periods for this *data item* are calculated on a calendar year basis and not from a *firm's accounting reference date*. In particular:
- (a) A week means the period beginning on Saturday and ending on Friday.
 - (b) A month begins on the first day of the calendar month and ends on the last day of that month.
 - (c) Quarters end on 31 March, 30 June, 30 September and 31 December.
 - (d) Daily means each *business day*.

All periods are calculated by reference to London time. Any changes to reporting requirements caused by a *firm* receiving an *intra-group liquidity modification* (or a variation to one) do not take effect until the first day of the next reporting period applicable under the changed reporting requirements if the *firm* receives that *intra-group liquidity modification* or variation part of the way through such a period, unless the *intra-group liquidity modification* says otherwise.

- (2) If the report is on an individual basis the reporting frequency is as follows:
- (a) if the *firm* does not have an *intra-group liquidity modification* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (b) if the *firm* is a *group liquidity reporting firm* in a *non-UK DLG by modification (firm level)* the frequency is:
 - (i) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
 - (c) the frequency is quarterly if the *firm* is a *group liquidity reporting firm* in a *UK DLG by modification*.
- (3) (a) If the report is by reference to the *firm's DLG by default* the reporting frequency is:
- (i) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (ii) monthly if the *group liquidity low frequency reporting conditions* are met.
- (b) If the report is by reference to the *firm's DLG by modification* the reporting frequency is:
- (i) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (ii) monthly if the *firm* is a *low frequency liquidity reporting firm*;
- (c) If the report is by reference to the *firm's non-UK DLG by modification* the reporting frequency is quarterly.

- (4) (a) If the reporting frequency is otherwise weekly, the item is to be reported on every *business day* if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
- (b) If the reporting frequency is otherwise monthly, the item is to be reported weekly if (and for as long as) there is a *firm-specific liquidity stress* or *market liquidity stress* in relation to the *firm* or group in question.
- (c) A *firm* must ensure that it would be able at all times to meet the requirements for daily or weekly reporting under paragraph (a) or (b) even if there is no *firm-specific liquidity stress* or *market liquidity stress* and none is expected.
- (5) If the report is on an individual basis the reporting frequency is as follows:
 - (a) weekly if the *firm* is a *standard frequency liquidity reporting firm*; and
 - (b) monthly if the *firm* is a *low frequency liquidity reporting firm*.
- (6) If the report is by reference to the *firm's UK DLG by modification* the reporting frequency is:
 - (a) weekly if the *group liquidity standard frequency reporting conditions* are met;
 - (b) monthly if the *group liquidity low frequency reporting conditions* are met.

13.4 The applicable due dates for submission referred to in the table in 6.1 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 13.3, unless indicated otherwise.

RAG 8						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
<i>Annual report and accounts</i>						80 <i>business days</i>
<i>Annual report and accounts of the mixed-activity holding company</i>						7 months
Solvency statement						3 months
FSA001				20 <i>business days</i>	30 <i>business days</i> (1); 45 <i>business days</i> (2)	

RAG 8						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
FSA002				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA005				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA006				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA016					30 <i>business days</i>	
FSA 018				45 <i>business days</i>		
FSA 019						2 months
FSA045				20 <i>business days</i>	30 <i>business days (1);</i> 45 <i>business days (2)</i>	
FSA047	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days or one month (3)</i>		

RAG 8						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annual
FSA048	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>	15 <i>business days</i> or one <i>month</i> (3)		
FSA050			15 <i>business days</i>			
FSA051			15 <i>business days</i>			
FSA052		22.00 hours (London time) on the <i>business day</i> immediately following the last day of the reporting period for the item in question	15 <i>business days</i>			
FSA053				15 <i>business days</i>		
FSA054				15 <i>business days</i>		
FSA055						15 <i>business days</i>

- (1) For unconsolidated and individual-consolidated reports
- (2) For consolidation group reports
- (3) It is one *month* if the report relates to a *non-UK DLG by modification*.

14 FINANCIAL CONGLOMERATES

14.1 This Chapter applies only to a *firm* that is a member of a *financial conglomerate* and either:

- (1) it is at the head of a *UK-regulated EEA financial conglomerate*; or
- (2) its *Part 4A permission* contains a *requirement* which either:
 - (a) applies 14.3 to the *firm*; or
 - (b) applies 14.3 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).

14.2 *Firms* must submit to the *PRA* the duly completed *data items* specified in 14.3 in accordance with 14.3.

14.3 The table below sets out the following:

- (1) the applicable *data items*;
- (2) the applicable reporting frequencies for submission of *data items* and periods (calculated from a *firm's accounting reference date*, unless indicated otherwise); and
- (3) the applicable due dates for submission. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period, unless indicated otherwise.

Financial conglomerates			
Content of Report	Data item (1)	Frequency	Due Date
Calculation of supplementary capital adequacy requirements in accordance with one of the three technical calculation methods	(2)	(5) Annually	(5)
Identification of significant <i>risk concentration</i> levels	(3)	Annually	4 months after year end
Identification of significant <i>intra-group transactions</i>	(4)	Annually	4 months after year end
Report on compliance with <i>GENPRU 3.1.35 R</i> where it applies	(6)	(5)	(5)

- (1) When giving the report required, a *firm* must use the form indicated, if any.
- (2) Adequate information must be provided, specifying the calculation method used and each *financial conglomerate* for which the *PRA* is the *co-ordinator* must discuss with the *PRA* the form which this reporting will take and the extent to which verification by an auditor will be required.

For the purposes of the above, where relevant to the agreed reporting arrangements, rules 9.40(1), 9.40(1A), 9.40(3) and 9.40(4) of *IPRU(INS)* apply as they would if the *financial*

conglomerate were an *insurance group*.

- (3) Rather than specifying a standard format for each *financial conglomerate* to use, each *financial conglomerate* for which the PRA is the *co-ordinator* must discuss with the PRA the form of the information to be reported. This should mean that usual information management systems of the *financial conglomerate* can be used to the extent possible to generate and analyse the information required.
- (4) For the purposes of this reporting requirement, an *intra-group transaction* will be presumed to be significant if its amount exceeds 5% of the total amount of capital adequacy requirements at the level of the *financial conglomerate*.
Rather than specifying a standard format for each *financial conglomerate* to use, each *financial conglomerate* for which the PRA is the *co-ordinator* must discuss with the PRA the form of the information to be reported.
- (5) The frequency and due date will be as follows:
 - (a) *banking and investment services conglomerate*: frequency is annually with due date 45 *business days* after period end;
 - (b) *insurance conglomerate*: frequency is annually 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 *GENPRU 3.1.35 R* where it applies.
- (6) Adequate information must be added as a separate item to the relevant form for sectoral reporting.

15 PRUDENT VALUATION REPORTING

- 15.1 This Chapter applies only to *UK banks and UK designated investment firms*.
- 15.2 *Firms* must submit to the PRA quarterly (on a calendar year basis and not from a *firm's accounting reference date*), within six weeks of each quarter end, a Prudent Valuation Return in respect of its fair-value assessments.
- 15.3 Where a *firm* is a member of a consolidation group, the *firm* must comply with 15.2:
 - (1) on an individual consolidation basis if the *firm* has an individual consolidation permission, or on an unconsolidated basis if the *firm* does not have an individual consolidation permission; and
 - (2) separately, on the basis of the consolidated financial position of the consolidation group.
- 15.4 *Firms* must submit the Prudent Valuation Return via electronic mail to prudentvaluationreturns@bankofengland.co.uk or via post or hand delivery to Regulatory Data Group, Statistics and Regulatory Data Division (HO5 A-B), Bank of England, Threadneedle Street, London EC2R 8AH; or via fax to the Regulatory Data Group of the Bank of England (020 7601 3334).

16 TRANSITIONAL PROVISIONS – WAIVERS

- 16.1 This rule applies where, immediately before [*date that this Part comes into force*], a *waiver* given in relation to a *rule* in the supervision manual in the *PRA Handbook* listed in column A of the table in 16.3 has effect.

16.2 Each *waiver* given in relation to a rule in the supervision manual in the *PRA Handbook* listed in column A of the table in 16.3 is to be treated as a *waiver* given by the *PRA* to the *firm* under the rule in this Part listed in the same row in column B of the table.

16.3

Column A SUP 16.12 rule as in force until [date immediately before this Part comes into force]	Column B Regulatory Reporting rule as in force from [date that this Part comes into force]
SUP 16.12.4	6.1
SUP 16.12.5	7.1
SUP 16.12.6	7.2
SUP 16.12.7	7.3
SUP 16.12.8(1)	8.1
SUP 16.12.8(2)	8.2
SUP 16.12.8(3)	8.3
SUP 16.12.10(1)	9.1(1)
SUP 16.12.10(2)	9.1(2)
SUP 16.12.10(3)	9.1(3)
SUP 16.12.11B	9.2
SUP 16.12.12A	9.3
SUP 16.12.13A	9.4
SUP 16.12.15B	10.1
SUP 16.12.16A	10.2
SUP 16.12.17A	10.3
SUP 16.12.18	11.1
SUP 16.12.18A	11.2
SUP 16.12.22C	12.1
SUP 16.12.23	12.2
SUP 16.12.24	12.3
SUP 16.12.25C	13.1
SUP 16.12.26A	13.2
SUP 16.12.27A	13.3

17 TRANSITIONAL PROVISIONS – REQUIREMENTS FOR MEMBERS OF FINANCIAL CONGLOMERATES

- 17.1 This Chapter applies only to a *firm* that is a member of a *financial conglomerate*.
- 17.2 Where, immediately before [date that this Part comes into force], the *firm's Part 4A permission* contained a *requirement* which applied SUP 16.12.33R in the supervision manual in the *PRA Handbook* to the *firm*, that requirement is to be treated as applying 14.3 to the *firm*.
- 17.3 Where, immediately before [date that this Part comes into force], the *firm's Part 4A permission* contained a *requirement* which applied SUP 16.12.33R in the supervision manual in the *PRA Handbook* to the *firm* unless the *mixed financial holding company* of the *financial conglomerate* to which the *firm* belongs submits the report required under that rule (as if the rule applied to it), that requirement is to be treated as applying 14.3 to the *firm* unless the *mixed financial holding company* of the *financial conglomerate* to which the *firm* belongs submits the report required under that rule (as if the rule applied to it).

18 DATA ITEMS

- 18.1 FSA001 can be found [here](#).

- 18.2 FSA002 can be found [here.](#)
- 18.3 FSA005 can be found [here.](#)
- 18.4 FSA006 can be found [here.](#)
- 18.5 FSA011 can be found [here.](#)
- 18.6 FSA014 can be found [here.](#)
- 18.7 FSA015 can be found [here.](#)
- 18.8 FSA016 can be found [here.](#)
- 18.9 FSA017 can be found [here.](#)
- 18.10 FSA018 can be found [here.](#)
- 18.11 FSA019 can be found [here.](#)
- 18.12 FSA038 can be found [here.](#)
- 18.13 FSA042 can be found [here.](#)
- 18.14 FSA045 can be found [here.](#)
- 18.15 FSA047 can be found [here.](#)
- 18.16 FSA048 can be found [here.](#)
- 18.17 FSA050 can be found [here.](#)
- 18.18 FSA051 can be found [here.](#)
- 18.19 FSA052 can be found [here.](#)
- 18.20 FSA053 can be found [here.](#)
- 18.21 FSA054 can be found [here.](#)
- 18.22 FSA055 can be found [here.](#)
- 18.23 MLAR can be found [here.](#)
- 18.24 CQ can be found [here.](#)
- 18.25 CY can be found [here.](#)
- 18.26 Prudent Valuation Return can be found [here.](#)

Part

REGULATORY REPORTING

Externally defined glossary terms

Term	Definition source
<i>authorised person</i>	<i>FSMA s417</i>
<i>consolidated situation</i>	<i>Article 4(1)(47) CRR</i>
<i>EEA State</i>	<i>FSMA s425</i>
<i>FCA</i>	<i>FSMA s417</i>
<i>friendly society</i>	<i>FSMA s417</i>
<i>mixed-activity holding company</i>	<i>Article 4(1)(22) CRR</i>
<i>mixed financial holding company</i>	<i>Article 4(1)(21) CRR</i>
<i>month</i>	<i>Interpretation Act 1978 Schedule 1</i>
<i>participation(s)</i>	<i>Article 4(1)(35) CRR</i>
<i>partnership</i>	<i>FSMA s417</i>
<i>person</i>	<i>Interpretation Act 1978 Schedule 1</i>
<i>PRA-authorised person</i>	<i>FSMA s2B(5)</i>
<i>regulated activity</i>	<i>FSMA s22</i>
<i>United Kingdom</i>	<i>Interpretation Act 1978 Schedule 1</i>

Annex 1

Handbook definitions

administering a home finance transaction

Article 129 implementing measure

client money

close links

competent authority

credit institution

credit risk capital component

EEA parent financial holding company

EEA parent institution

EEA parent mixed financial holding company

engage in investment activity

entering into a home finance transaction

establishing, operating or winding-up a regulated collective investment scheme

financial holding company

FUND

group

insurance holding company

insurance mediation activity

investment services

mortgage mediation activity

oil market participant

OPS collective investment scheme

parent institution in a Member State

parent undertaking

requirement

sole trader

UK bank

UK-regulated EEA financial conglomerate

VaR model permission

Annex 2

Liquidity definitions

defined liquidity group

DLG by default

DLG by modification (firm level)

firm-specific liquidity stress

group liquidity low frequency reporting conditions

group liquidity reporting firm

group liquidity standard frequency reporting conditions

low frequency liquidity reporting firm

market liquidity stress

material currencies

non-ILAS BIPRU firm

non-UK DLG by modification

non-UK DLG by modification (DLG level)

non-UK DLG by modification (firm level)

overall liquidity adequacy rule

standard frequency liquidity reporting firm

UK DLG by modification

UK lead regulated firm