



## **Draft amendments to Supervisory Statements and Statements of Policy**

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Draft for consultation

## 1 Draft amendments to SS15/13 'Groups'

In this appendix, new text is underlined and deleted text is struck through.

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## 2 Approach to consolidation

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### Application process

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2.3C CRR Article 11(6) permits the PRA to require an institution to comply with prudential requirements on a sub-consolidated basis, where it is justified by the specificities of the risk, or of the capital structure of an institution, or for the purposes of structural separation. One circumstance in which the PRA may exercise this power on a case-by-case basis is where it has concerns about the impact of any subsidiary or subsidiaries in a third country on a UK firm.

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Draft for consultation

## 2 Draft amendments to SS12/13 'Counterparty Credit Risk'

In this appendix, new text is underlined and deleted text is struck through.

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### 4 Calculating own fund requirements for exposures to central counterparties: identifying qualifying central counterparties

4.1 The following will be qualifying central counterparties (QCCPs):

- authorised Central Counterparties (CCPs); all CCPs listed on the Bank of England's register of Recognised Clearing Houses (RCHs); and
- those recognised third country CCPs, including third country CCPs that enter the Temporary Recognition Regime (TRR) in accordance with the Central Counterparties (Amendments, etc., and Transitional Provision) (EU Exit) Regulations 2018; and that currently provide clearing services to UK credit institutions, or their subsidiaries.
- Any other third country CCPs benefiting from the transitional provisions under article 497 of the CRR.

4.2 The Bank of England's register of authorised CCPs, recognised third country CCPs, and CCPs that intend to offer clearing services and activities under the TRR RCHs is available ~~on~~ at the following link: <https://www.bankofengland.co.uk/financial-stability/financial-market-infrastructure-supervision>. [www.bankofengland.co.uk/financial-stability/Pages/fmis/supervised\\_sys/rch.aspx](https://www.bankofengland.co.uk/financial-stability/Pages/fmis/supervised_sys/rch.aspx).

4.3 ~~[Deleted] A list of authorised CCPs and information on recognised CCPs can be found on the European Securities and Markets Authority website at [www.esma.europa.eu/page/Central-Counterparties](http://www.esma.europa.eu/page/Central-Counterparties). Authorised or recognised CCPs on the register will be considered to be QCCPs.~~

4.4 The PRA expects firms to notify the PRA if notification has been received that a CCP no longer reports its hypothetical capital (Kccp). ~~The PRA will consider the reasons why the CCP has stopped calculating Kccp and issue a notice considering whether the reasons are valid, allowing firms to apply the treatment set out in Article 310 of the CRR.~~

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### 6 Counterparty credit risk advances model approaches: process for post-approval changes

#### PRA response

6.25 ~~[Deleted] The PRA's relationship with other EEA regulators is governed by Articles 115, 116 and, if necessary, by Articles 112 and 113 of the CRD as well as by the associated technical standards.~~

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### 3 Draft amendments to Statement of Policy ‘The PRA’s methodologies for setting Pillar 2 capital’

In this appendix, new text is underlined and deleted text is struck through.

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#### 5 Counterparty credit risk

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##### **Accuracy of the exposures and of the inputs under non-advanced methods**

5.20 ~~[Deleted]~~ There are a number of known areas of weakness in the calculation of exposure under some of the non-advanced Pillar 1 approaches for CCR (eg the Mark to Market Method and the Standardised Method).

5.21 ~~In particular, the standardised approaches are relatively crude and may not be appropriate for more complicated trades or trades with unusual features. While regulation is being amended to cover some of these issues,<sup>4</sup> some firms may be undercapitalised.~~ The PRA reviews the risks that are not adequately captured by standardised approaches in its Pillar 2 assessment and may ask firms to hold additional capital under Pillar 2A to address identified deficiencies.

5.22 Inputs to the standardised approaches may come from a model or rely on prudent valuation. Where such inputs are inaccurate firms may fail to manage their exposures properly and may be under-capitalised. The PRA reviews the accuracy of those inputs to calculate Pillar 1 CCR charges and may ask firms to hold additional capital under Pillar 2A to address identified deficiencies.

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Draft for consultation

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## 4 Draft amendments to SS16/13 'Large Exposures'

In this appendix, new text is underlined and deleted text is struck through.

### 1 Introduction

1.1 This supervisory statement is aimed at CRR firms ~~to which CRD IV applies.~~

1.2 This statement outlines the Prudential Regulation Authority's (PRA's) expectations in relation to large exposure requirements within the CRR Large Exposures (CRR) Part of the PRA Rulebook.

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1.4 In this statement, reference to provisions of the CRR are references: (i) where the provision has not been revoked, to that provision in the CRR as it has effect in domestic law; and (ii) where the provision has been revoked, to the corresponding provision in PRA rules.

### 2 CRR Article 113(6): core UK group applications

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#### Application criteria

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2.8 When demonstrating how CRR Article 113(6)(e) is met, the PRA considers that in the case of a counterparty which is not a firm, the formal application should include a legally binding agreement between the firm and the counterparty. This agreement will be to promptly, on demand by the firm, increase the firm's ~~eligible capital~~ Tier 1 capital by an amount required to ensure that the firm complies with the provisions contained in CRR Part Two (Own funds) and any other requirements relating to ~~eligible capital~~ Tier 1 capital or concentration risk imposed on a firm by or under the regulatory system.

2.9 For the purpose of demonstrating compliance with CRR Article 113(6)(e), the PRA considers that the agreement to increase the firm's ~~eligible capital~~ Tier 1 capital may be limited to ~~eligible capital~~ Tier 1 capital available to the undertaking. It may reasonably exclude such amount of ~~eligible capital~~ Tier 1 capital that, if transferred to the firm, would cause the undertaking to become balance sheet insolvent, in the manner contemplated in section 123(2) of the Insolvency Act 1986.

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### 3 CRR Article 400(2)(c) – non-core large exposures group exemptions (trading book and non-trading book)

3.1 CRR 400(2)(c) permits the PRA to fully or partially exempt exposures incurred by a firm to certain intra-group undertakings from the large exposures limit stipulated in CRR Article 395(1). The PRA will consider exempting non-trading book and trading book exposures to intra-group undertakings that meet conditions set out in paragraph 3.1A, paragraph 3.8A and the Large Exposures rules. ~~(set out in the large exposures rules and in and in CRR Article 400(3)).~~ Guidance in respect of these conditions is

outlined below. Firms should note however that under CRR Article 400(2)(c) intra-group exposures that do not meet the criteria in Article 400(2)(c) are to be treated as exposures to a third party.

3.1A The PRA expects that the following conditions are met with respect to exposures incurred by the firm to members of its non-core large exposures group:

- the relationship between the firm and the counterparty eliminate or reduce the risk of the exposure; and
- any remaining concentration risk can be addressed by other equally effective means such as the arrangements, processes and mechanisms provided for in Rule 6.1 of the ICA Part of the PRA Rulebook.

3.2 For the purpose of assessing whether the relationship between the firm and the counterparty eliminate or reduce the risk of the exposure, the The PRA expects that members of a non-core large exposures group meet the conditions set out in CRR Article 113(6) except for the condition to be established in the United Kingdom — CRR Article 113(6)(d).

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### **Non-core large exposures group non-trading book exemption**

3.3 The PRA's rules fully exempt from the large exposures limit any non-trading book exposures from a firm to members of its non-core large exposures group, provided that the total such exposures are no greater than 100% of the firm's Tier 1 eligible capital.

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### **Application process**

3.8 In its review of a firm's non-core large exposures group non-trading book exemption, and/or non-core large exposures group trading book exemption application, the PRA expects to assess:

- compliance with the conditions set out in paragraph 3.1A, paragraph 3.8A and the large exposures rules; and
- how the counterparties to be included in the non-core large exposures group meet the conditions for the core UK group except CRR Article 113(6)(d).

3.8A For the purpose of assessing whether any remaining concentration risk can be addressed by other equally effective means ~~for the purposes of CRR Article 400(3)(b)~~ as set out in paragraph 3.1A, the PRA will consider the following non-exhaustive list of factors, including whether the:

...

## 5 Draft amendments to SS24/15 ‘The PRA’s approach to supervising liquidity and funding risks’

This appendix sets out the proposed changes to SS24/15 ‘The PRA’s approach to supervising liquidity and funding risks’. Underlining indicates new text and striking through indicates deleted text.

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## 2 The Internal Liquidity Adequacy Assessment Process

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### Producing an ILAAP document

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2.6A An overview of how the firm applies the ~~Delegated Act~~ in its LCR and Net Stable Funding Ratio (NSFR) rules in its reporting may also be appropriate, including, if relevant, how the firm has interpreted the classifications of retail and operational deposits and the work undertaken annually in response to ~~Delegated Act~~ Liquidity Coverage Ratio (LCR) Article 23 and Liquidity (LCR) Article 428p and 427aq.

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### Overall liquidity adequacy

2.17 The LCR and NSFR ~~is are~~ distinct from and does not replace the concept of overall liquidity adequacy. The LCR and NSFR ~~is are~~ ~~a set of~~ rules applying to all a wide range of firms and therefore could fail to capture firm-specific risks. The LCR and NSFR also does not capture any of the qualitative arrangements that the PRA requires a firm to implement to ensure compliance with the OLAR. It follows that a firm cannot rely solely on meeting the NSFR, LCR and/or LCR and Pillar 2 guidance in order to satisfy the OLAR.

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### Stress testing

2.18 Comprehensive, robust stress testing is vital to ensure compliance with the OLAR. The PRA expects firms to consider in their stress testing the impact of a range of severe but plausible stress scenarios on their cash flows, liquidity resources, profitability, solvency, asset encumbrance, funding profile, and survival horizon. Stress scenarios should be selected to reveal the vulnerabilities of the firm’s funding, including for example, a vulnerability to previously liquid markets becoming unexpectedly illiquid. Stress testing scenarios should include a macroeconomic stress. The PRA expects the degree of conservatism of the scenarios and assumptions to be discussed in the ILAAP document.

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## Diversification of assets

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2.32 ~~In accordance with Delegated Act Article 8(1),~~ The PRA may consider exercising its statutory powers under FSMA to set requirements on a firm to enforce increased diversification of the HQLA buffer, or conversely to restrict holdings of particular asset classes. This may include requirements on a firm's liquidity management practices or investment policies. ~~Under CRD Article 103,~~ The PRA may also restrict holdings of particular asset classes if it observes that this exposes several firms to a common set of risk factors.

## Currency mismatch (see also risk driver vii)

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2.34 The PRA may consider exercising its statutory powers under FSMA ~~reminds firms that Delegated Act Article 8(6) FSMA gives the PRA, as the competent authority, the option to restrict currency mismatches. It can~~ could do so by setting limits on the proportion of currency-specific net stressed outflows that can be met by holding HQLAs not denominated in that currency. The PRA may ~~apply this discretion~~ exercise its powers through a range of firm-specific measures, including setting the LCR by currency on significant currencies (therefore including the reporting currency). In determining the level of any restriction, the PRA would consider all relevant factors, including:

- Whether the firm has the ability to do any of the following:
  - (i) use the liquid assets to generate liquidity in the currency and jurisdiction in which the net liquidity outflows arise;
  - (ii) swap currencies and raise funds in foreign currency markets during stressed conditions, consistent with the 30 calendar day stress period; and
  - (iii) transfer a liquidity surplus from one currency to another and across jurisdictions and legal entities within its group during stressed conditions consistent with the 30 calendar day stress period.
- The impact of a sudden, adverse exchange rate movement on existing mismatched positions and on the effectiveness of any foreign exchange hedges in place.

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## Eligibility of shares

2.35B ~~For the purposes of Delegated Act Article 12(1)(c)(i), the PRA has identified the Financial Times Stock Exchange 100 (FTSE 100) as a major stock index for the United Kingdom. when~~ considering whether shares form part of a major stock index of a third country, firms should take into consideration stock indices identified as 'major' by the relevant public authority in that country.

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## Eligibility of non-interest bearing assets, including sukuk

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2.37 As set out in the Liquidity and Funding Permissions Statement of Policy, these firms may also benefit from ~~the derogation a permission available under of Delegated Act Article 12(3) which allows~~

competent authorities that allows firms to ~~disapply~~ omit two specific criteria that determine the eligibility of corporate debt securities for inclusion in a firm's Level 2B HQLA buffer: these two criteria are the minimum issue size and maximum time to maturity. The PRA expects that a number of sukuk will meet the conditions that allow the PRA to exercise this discretion. ~~Firms that consider they would be eligible to benefit from these derogations should apply to the PRA for a permission.~~

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2.39 When considering the option of restricting currency mismatches ~~under Delegated Act Article 8,~~ the PRA will take into account all relevant considerations: this will include considerations relevant to firms that, for reasons of religious observance, are unable to hold interest-bearing assets.

### 3 The Liquidity Supervisory Review and Evaluation Process

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3.2 In carrying out the L-SREP, the PRA will as a minimum undertake the following:

- (i) review the arrangements, strategies, and processes implemented by a firm to comply with the liquidity standards laid down in the ILAA rules, the Liquidity (CRR) Part of the PRA Rulebook, and the Liquidity Coverage Ratio (LCR) Part of the PRA Rulebook. Part Six (Liquidity) of the CRR and the Delegated Act. This includes reviewing firms' Common Reporting (COREP) liquidity returns.

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#### L-SREP

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3.7 The PRA will review if a firm accurately and consistently complies with the obligations of the Delegated Act, including whether a firm is appropriately applying the outflow rates prescribed in the Delegated Act Liquidity Coverage Ratio (CRR) and the funding factors specified in the Liquidity (CRR).

3.8 On the basis of the L-SREP, the PRA will determine whether the arrangements, strategies, processes and mechanisms implemented by a firm, its funding profile, and the liquidity it holds provide sound management and adequate coverage of its risks. This assessment is reflected in the PRA's ILG.

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### 4 Drawing down liquid asset buffers

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4.2 A firm is expected to notify the PRA immediately without delay if it falls, or is expected to fall, below the level of its quantitative ILG. It should also expect to discuss with its supervisors its plan for restoring compliance with the guidance, including actions already documented in the firm's liquidity contingency plan or broader recovery plan.

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4.5 The PRA expects that firms will maintain a Net Stable Funding Ratio (NSFR) of at least 100 percent, in normal times. In times of market-wide or idiosyncratic stress, the PRA recognises that NSFRs may fall below 100 percent. In those situations, the PRA requires that firms take action to return their NSFRs to at least 100 percent in a timeframe that is consistent with the anticipated duration of the stress. The PRA intends that such a timeframe will ensure that firms have sufficient time to restore their NSFR to at least 100 percent, and without taking actions which are harmful to UK financial stability, or to firms' financial resilience.

4.6 The PRA anticipates that, in times of stress, the Bank of England and/or third country banks may seek to support the financial system by providing non-standard, temporary liquidity facilities. The PRA will consider carefully how drawing on these facilities might affect firms' regulatory ratios. The PRA will stand ready to take action as appropriate to mitigate the risk that regulatory liquidity and funding standards discourage borrowing from these facilities, consistent with the Bank's financial stability objective.

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## 6 Reporting

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6.1 ~~[Deleted]~~ CRD Article 104(1)(j) enables the PRA to impose additional or more frequent reporting of liquidity positions. CRR Article 414 requires institutions which do not meet the LCR to report the LCR, stable funding and additional liquidity monitoring metric returns, as appropriate, daily by the end of each business day unless the competent authority authorises a lower frequency and a longer delay.

6.2 ~~[Deleted]~~ The PRA considers that for firms with a balance sheet total above £5 billion it is appropriate to submit the following returns on a daily basis during times of stress, in accordance with of CRR Article 414:

- ~~—~~ Liquidity Coverage templates (C 72.00–C 76.00); and
- ~~—~~ Rollover of funding (C 70.00).

6.2A ~~–[Deleted]~~ The PRA considers that during times of stress, for example in accordance with Article 5 of Commission Delegated Regulation (EU) No 2015/61, it is appropriate for firms with:

- ~~—~~ total assets equal to or above £5 billion to submit the PRA110 on a daily basis; and
- ~~—~~ total assets below £5 billion submit the PRA110 on a weekly basis.

6.3 ~~[Deleted]~~ Therefore, the PRA expects those firms to have systems and processes in place that enable them to report these returns on a daily basis. The PRA recognises that firms may require time to develop systems and processes and will be proportionate in its expectations.

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6.5 In addition to the above, The PRA expects all firms to have the capability to produce key data to monitor liquidity buffers, contractual and stress-tested cashflows, wholesale counterparties and Financial Services Compensation Scheme balances in the event of a crisis.

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## Appendix 1: Suggested Structure and Content of ILAAP document

<b>LCR reporting</b>	
....	
<b>NSFR reporting</b>	
<u>Available Stable Funding</u>	In this section, firms should discuss their approach to ensure compliance with the NSFR. The following areas, where relevant, should receive particular focus: the approach to determining the residual maturity of a liability or of own funds as per Article 428j and 428ak, the approach to determining the RSF factors for off balance-sheet exposures as per Article 428p and 428aq, the approach to determining the residual maturity of assets as per Article 428q and 428ar.
<u>Required Stable Funding</u>	
<b>Liquidity Risk Assessment</b>	
...	
<b>Inherent funding risk assessment</b>	
<u>Evaluation of risks to stability of the funding profile</u> <u>funding risk strategy and appetite</u>	In this section, firms should describe the funding risk strategy and appetite, and the profile, both the sources and uses on a gross and net basis. For further guidance, firms should refer to the EBA Guidelines 2014/13 'Evaluation of the firm's funding profile', within Title 8.
...	...

## Appendix 2: Glossary of Abbreviations

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**LCR** Liquidity Coverage Requirement Ratio

**NSFR** Net Stable Funding Ratio

**OLAR** Overall Liquidity Adequacy Rule

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## 6 Draft amendments to SS2/19 'PRA approach to interpreting reporting and disclosure requirements and regulatory transactions forms after the UK's withdrawal from the EU'

This appendix outlines proposed amendments to SS2/19. Underlining indicates new text.

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## 5 Approach to specific cases: reporting and disclosure requirements set out in PRA Rulebook requirements

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Reference	Template title	Rulebook reference	Interpretation
...			
<u>Reference to the exchange rate used by the European Commission for financial programming and the budget for December of the reported year</u>	<u>Remuneration Benchmarking Information Report</u>	<u>CRR Firms; Remuneration Part</u>	The reference to <u>'...the exchange rate used by the European Commission for financial programming and the budget...'</u> should be read as <u>'...the exchange rate used on the Bank of England database'</u>
<u>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)</u>	<u>Pillar 3 EU KM1, row EU 8a</u>	<u>CRR Firms; Disclosure (CRR) Part; Annexes 1 and 2</u>	The reference to <u>'...conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State...'</u> should be read as <u>'...conservation buffer due to enhanced prudential measures...'</u>
<u>Reference to the exchange rate used by the Commission for financial programming and the budget within remuneration disclosure requirements</u>	<u>Pillar 3 EU REM4</u>	<u>CRR Firms; Disclosure (CRR) Part; Annexes 33 and 34</u>	The reference to <u>'...the exchange rate used by the Commission for financial programming and the budget...'</u> should be read as <u>'...the exchange rate used on the Bank of England database'</u>

...

## Appendix: Scope

The PRA expects firms to apply the approach set out in this SS to templates contained within the following parts, and sub-sections, of the PRA Rulebook:

...

<b>Firms</b>	<b>Rulebook part</b>	<b>Sections</b>
...		
<u>CRR Firms</u>	<u>Disclosure</u>	<u>All</u>
<u>CRR Firms</u>	<u>CRR Reporting</u>	<u>All</u>

The PRA expects firms to apply the approach set out in this SS to templates contained within the following parts, and sub-sections, of the PRA Rulebook:

<b>Firms</b>	<b>Rulebook part</b>	<b>Sections</b>
...		
<u>CRR Firms</u>	<u>CRR Firms; Remuneration Part</u>	<u>All</u>

Draft for consultation

## 7 Draft amendments to SS34/15 ‘Guidelines for completing regulatory reports’

This appendix outlines proposed amendments to SS34/15. Underlining indicates new text and striking through indicates deleted text.

### 1 Overview

1.4 The guidance on completing data items is set out in the following series of appendices:

Appendix	Data items	Description
...		
8	<u>UK</u> FINREP templates	Details of <u>UK</u> FINREP templates required and related reporting instructions

...

### 2 Integrated regulatory reporting

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2.2 In the example of a UK bank that is not a UK FINREP firm or ring-fenced body, and that does not apply International Financial Reporting Standard 9 (IFRS 9), in RAG 1 that also carries on activities in RAG 5, overlaying the RAG 1 reporting requirements (Regulatory Reporting 7.1) with the requirements for a RAG 5 firm (Regulatory Reporting 11.2) gives the following:

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### 4 Waiver from individual reporting of certain UK FINREP templates

4.1 In the example of a UK bank or building society that forms part of a UK consolidation group (other than a group subject to ring-fencing), the PRA may, upon the fulfilment of certain criteria, grant a waiver from the requirement to report the following UK FINREP templates (included in Appendix 8) on an individual basis:

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#### Appendices

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#### Appendix 1 - Guidelines for completing data items FSA005 to FSA048 and PRA101 to PRA108

Name		Data item	Instructions
FSA402	...		
FSA045	IRB portfolio risk	<del><a href="https://www.bankofengland.co.uk/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa045-data-item.pdf">www.bankofengland.co.uk/ /media/boe/files/prudential- regulation/regulatory- reporting/banking/fsa-data- items/fsa045-data-item.pdf</a></del> [DELETED]	<del><a href="https://www.bankofengland.co.uk/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa045-instructions.pdf">www.bankofengland.co.uk/ /media/boe/files/prudential- regulation/regulatory- reporting/banking/fsa-data- items/fsa045-instructions.pdf</a></del> [DELETED]

...			
PRA101	<a href="#">Capital+ actuals and forecasts</a>	<p><u>In force from 4 September 2020</u>  <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra101-template-sep-2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra101-template-sep-2020.pdf</a></p> <p><u>In force from 28 June 2021</u>          [new link to be inserted on finalisation of policy]</p>	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra101-instructionsdec2018.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra101-instructionsdec2018.pdf</a>
PRA102	<a href="#">Capital+ forecast semi annual</a>	<p><u>In force from 1 March 2020</u>  <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra102-template-1-march-2020.XLSX">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra102-template-1-march-2020.XLSX</a></p> <p><u>In force from 28 June 2021</u>          [new link to be inserted on finalisation of policy]</p>	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra102-instructionsdec2018.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra102-instructionsdec2018.pdf</a>
PRA103	<a href="#">Capital+ forecast annual</a>	<p><u>In force from 1 March 2020</u>  <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra103-template-march-2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra103-template-march-2020.pdf</a></p> <p><u>In force from 28 June 2021</u>          [new link to be inserted on finalisation of policy]</p>	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra103-instructionsdec2018.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra103-instructionsdec2018.pdf</a>
PRA104	<a href="#">Forecast balance sheet (assets)</a>	<p><a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-data-item.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-data-item.pdf</a></p> <p><u>In force from 28 June 2021</u>          [new link to be inserted on finalisation of policy]</p>	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-106-instructions.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-106-instructions.pdf</a>
PRA105	<a href="#">Forecast balance sheet (liabilities)</a>	<p><a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra105-data-item.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra105-data-item.pdf</a></p> <p><u>In force from 28 June 2021</u>          [new link to be inserted on finalisation of policy]</p>	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-106-instructions.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pra104-106-instructions.pdf</a>

PRA106	<a href="#">Forecast balance sheet (equity)</a>	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr106-data-item.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr106-data-item.pdf</a>  <a href="#">In force from 28 June 2021</a> [new link to be inserted on finalisation of policy]	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr104-106-instructions.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr104-106-instructions.pdf</a>
PRA107	<a href="#">Forecast profit or loss</a>	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-data-item.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-data-item.pdf</a>  <a href="#">In force from 28 June 2021</a> [new link to be inserted on finalisation of policy]	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-instructions.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr107-instructions.pdf</a>
PRA108	<a href="#">Memorandum items return</a>	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-data-item.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-data-item.pdf</a>  <a href="#">In force from 28 June 2021</a> [new link to be inserted on finalisation of policy]	<a href="http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-instructions.pdf">www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/pr108-instructions.pdf</a>

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## Appendix 8 – Details of UK FINREP templates and related reporting instructions

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The reporting templates and instructions are available as part of the CRR Reporting Chapter of the PRA Rulebook European Banking Authority's (EBA's) Implementing Technical Standards (ITS) on Supervisory Reporting (680/2014),<sup>2</sup> as periodically amended

- Template for IFRS firms: Annex III
- Template for firms that are not IFRS firms: Annex IV
- Reporting instructions for all firms: Annex V

<sup>2</sup> The EBA ITS on Supervisory Reporting: [www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks](http://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks)

## Appendix 9 – Reporting requirements for ring-fenced bodies (RFBs) (in force from 1 January 2019)

Name		Data item	Instructions
RFB001	Intragroup exposures	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-template.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-template.pdf</a>  In force from 28 June 2021 [new link to be inserted on finalisation of policy]	<a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-instructionsdec2018.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb001-instructionsdec2018.pdf</a>
...			
RFB003	Intragroup financial reporting (core)	In force from 1 June 2020 <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-template-1-june-2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-template-1-june-2020.pdf</a>  In force from 28 June 2021 [new link to be inserted on finalisation of policy]	In force from 1 June 2020 <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-rfb004-instructionsjune2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-rfb004-instructionsjune2020.pdf</a>
RFB004	Intragroup financial reporting (detailed breakdown)	In force from 1 June 2020 <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb004template-1-june-2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb004template-1-june-2020.pdf</a>  In force from 28 June 2021 [new link to be inserted on finalisation of policy]	In force from 1 June 2020 <a href="https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-rfb004-instructionsjune2020.pdf">https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/rfb003-rfb004-instructionsjune2020.pdf</a>

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