

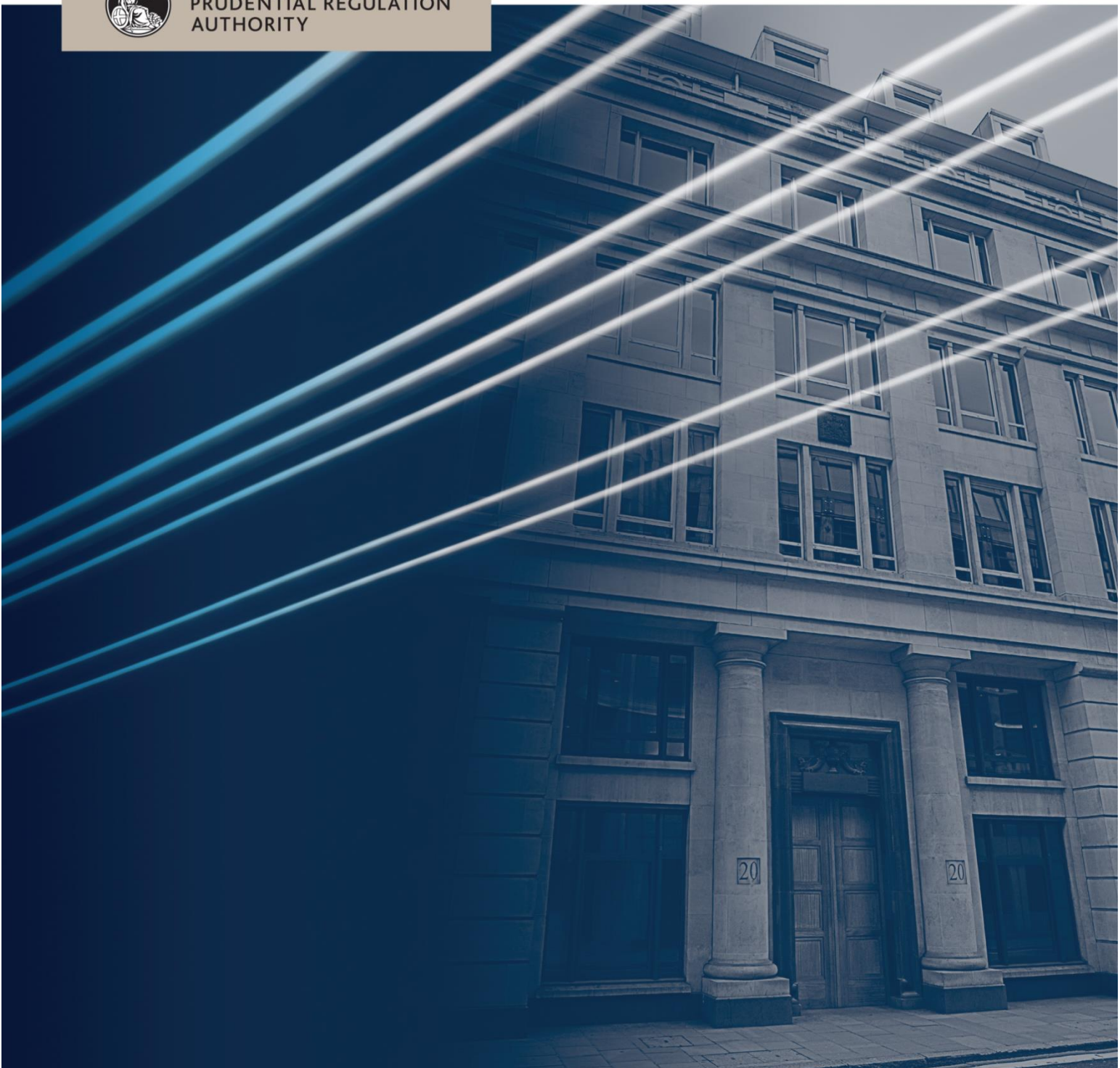
Supervisory Statement | SS34/15

Guidelines for completing regulatory reports

August 2015
(Updated February 2016)



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY



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1 Overview

Update: On 26 February 2016, this supervisory statement was updated to include guidelines for completing supervisory reports relating to the Close Links and Change in Control Parts of the PRA Rulebook.

1.1 This supervisory statement is addressed to all firms regulated by the Prudential Regulation Authority (PRA) who are required to submit supervisory reports under the Regulatory Reporting, Close Links and Change in Control Parts of the PRA Rulebook. Its purpose is to set out the PRA's expectations for how firms should complete the data items and returns required by those Parts. Chapter 2 and Appendices 1 – 4 of this supervisory statement are effective from 1 January 2016. Appendices 5 – 7 are effective from 7 March 2016.

1.2 This supervisory statement sets out the basis on which firms should complete data items and returns required under the rules. This is intended to ensure a consistent reporting framework to enable the PRA to use the information collected efficiently and effectively. It allows the PRA to meet its objectives of promoting the safety and soundness for firms, as it enables the PRA to monitor firms' compliance with the requirement to maintain adequate financial resources, and with other requirements and standards under the regulatory system.

1.3 Chapter 2 sets out an example of how to interpret the reporting requirements where a firm carries out activities in more than one RAG.

1.4 The guidance on completing data items is set out in a series of appendices to this supervisory statement:

Appendix	Data items	Description
1	FSA001 to FSA053	Guidelines for completing data items FSA001 to FSA053
2	MLAR	Notes for completing Mortgage Lenders and Administrators Return
3a	CQ	Notes for completing the quarterly return for Credit Unions
3b	CY	Notes for completing the annual return for Credit Unions
4	Prudent Valuation	Guidelines for completing the prudent valuation return
5	Close links monthly report	Guidelines for completing the close links monthly report
6	Close links annual report	Guidelines for completing the close links annual report
7	Controllers report	Guidelines for completing the controllers report

1.5 Italicised text in the supervisory statement and the accompanying appendices has the meaning given in the glossary in the relevant Part Regulatory Reporting part of the PRA Rulebook, where the term is specific to that Part, or in the PRA Rulebook glossary.

2 Integrated regulatory reporting

2.1 This chapter is designed to assist firms to understand how the reporting requirements set out in chapter 2 of the Reporting Part of the PRA Rulebook operate and in particular rules 2.1 - 2.3.

2.2 For example a UK bank that is not a FINREP firm in RAG (regulatory activity group) 1 that also carries on activities in RAG 5. Overlaying the RAG 1 reporting requirements with the requirements for a RAG 5 firm gives the following:

RAG 1 requirements (7.1)	RAG 5 requirements (11.2)
Annual report and accounts	Annual report and accounts
Annual report and accounts of the mixed-activity holding company	
Solvency statement	
Balance sheet	Balance Sheet
Income statement	Income statement

RAG 1 requirements (7.1)	RAG 5 requirements (11.2)
Market risk	
Market risk - supplementary	
Exposures between core UK group and non-core large exposures group	
Forecast data	
Solo consolidation data	
Interest rate gap report	
Sectoral information, including arrears and impairment	
IRB portfolio risk	
Daily Flows	
Enhanced Mismatch Report	
Liquidity Buffer Qualifying Securities	
Funding Concentration	
Pricing data	
Retail and corporate funding	
	Lending - Business flow and rates
	Residential Lending to individuals - New business profile
	Lending - Arrears analysis
	Mortgage administration - Business profile
	Mortgage Administration - Arrears analysis
	Analysis of loans to customers
	Provisions analysis
	Fees and levies
	Sale and Rent back

2.3 In this case, it is more obvious that the firm's reporting requirement in RAG 1 is not all the data items listed above. However, for the purposes of this exercise, it is the list of potential data items that is important. Thus comparing RAG 1 with RAG 5, the additional reporting requirements are:

- (a) lending - Business flow and rates, where Section D MLAR is required;

- (b) residential Lending to individuals - New business profile, where Section E MLAR is required;
- (c) lending - Arrears analysis, where Section F MLAR is required;
- (d) mortgage administration - Business profile, where Section G MLAR is required;
- (e) mortgage administration - Arrears analysis, where Section H MLAR is required
- (f) analysis of loans to customers, where Section A3 of MLAR is required
- (g) provisions analysis, where Section B2 of MLAR is required; and
- (h) sale and rent back, where Section K of the MLAR is required.

2.4 Fees and levies are not applicable as they are not required to be submitted under the lowest numbered RAG in this example. The reporting frequency and submission times for items (a) to (h) above are then derived from the rules applicable to RAG 5 firms in Rule 11.2 of the Reporting part.

Appendices

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|----------|--------------------------------------------------------------|
| 1 | Guidelines for completing data items FSA001 to FSA053 |
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| 2 | Notes for completion of the Mortgage Lenders and Administrators Return – see
www.bankofengland.co.uk/prd/Documents/crdiv/mlarinstructionsjan2016.pdf |
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| 3a | Notes on completing the Quarterly Return (CQ) for Credit Unions – see
www.bankofengland.co.uk/prd/Documents/crdiv/cqinstructionsjan2016.pdf |
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| 3b | Notes on completing the Annual Return (CY) for Credit Unions – see
www.bankofengland.co.uk/prd/Documents/crdiv/cyinstructionsjan2016.pdf |
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| 4 | Guidelines for completing the Prudent Valuation Return – see
www.bankofengland.co.uk/prd/Documents/crdiv/pva001instructionsjan2016.pdf |
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| 5 | Guidelines for completing the Close Links Monthly Report – see
www.bankofengland.co.uk/prd/Documents/crdiv/clmrguidelinesmar2016.pdf |
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| 6 | Guidelines for completing the Close Links Annual Report – see
www.bankofengland.co.uk/prd/Documents/crdiv/clarguidelinesmar2016.pdf |
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| 7 | Guidelines for completing the Controllers Report – see
www.bankofengland.co.uk/prd/Documents/crdiv/controllersguidelinesmar2016.pdf |
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Appendix 1 - Guidelines for completing data items FSA001 to FSA053

Name		Data item	Guidance
FSA001	Balance sheet	www.bankofengland.co.uk/prd/Documents/crdiv/fsa001jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa001instructionsjan2016.pdf
FSA002	Income statement	www.bankofengland.co.uk/prd/Documents/crdiv/fsa002jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa002instructionsjan2016.pdf
FSA005	Market risk	www.bankofengland.co.uk/prd/Documents/crdiv/fsa005jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa005instructionsjan2016.pdf
FSA006	Market risk; supplementary data	www.bankofengland.co.uk/prd/Documents/crdiv/fsa006jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa006instructionsjan2016.pdf
FSA011	Building society liquidity	www.bankofengland.co.uk/prd/Documents/crdiv/fsa011jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa011instructionsjan2016.pdf
FSA014	Forecast data	www.bankofengland.co.uk/prd/Documents/crdiv/fsa014jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa014instructionsjan2016.pdf
FSA015	Sectoral information	www.bankofengland.co.uk/prd/Documents/crdiv/fsa015jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa015instructionsjan2016.pdf
FSA016	Solo consolidated data	www.bankofengland.co.uk/prd/Documents/crdiv/fsa016jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa016instructionsjan2016.pdf
FSA017	Interest rate gap report	www.bankofengland.co.uk/prd/Documents/crdiv/fsa017jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa017instructionsjan2016.pdf
FSA018	UK Integrated Group - large exposures	www.bankofengland.co.uk/prd/Documents/crdiv/fsa018jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa018instructionsjan2016.pdf
FSA019	IRB portfolio risk	www.bankofengland.co.uk/prd/Documents/crdiv/fsa019jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa019instructionsjan2016.pdf
FSA038	Volumes and type of business	www.bankofengland.co.uk/prd/Documents/crdiv/fsa038jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa038instructionsjan2016.pdf
FSA042	UCITS	www.bankofengland.co.uk/prd/Documents/crdiv/fsa042jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa042instructionsjan2016.pdf
FSA045	IRB portfolio risk	www.bankofengland.co.uk/prd/Documents/crdiv/fsa045jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa045instructionsjan2016.pdf
FSA047	Daily flows	www.bankofengland.co.uk/prd/Documents/crdiv/fsa047jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa047instructionsjan2016.pdf
FSA048	Enhanced mismatched report	www.bankofengland.co.uk/prd/Documents/crdiv/fsa048jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa048instructionsjan2016.pdf
FSA050	Liquidity buffer qualifying securities	www.bankofengland.co.uk/prd/Documents/crdiv/fsa050jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa050instructionsjan2016.pdf
FSA051	Funding concentration	www.bankofengland.co.uk/prd/Documents/crdiv/fsa051jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa051instructionsjan2016.pdf

FSA052	Pricing data	www.bankofengland.co.uk/prd/Documents/crdiv/fsa052jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa052instructionsjan2016.pdf
FSA053	Retail, SME and large enterprises type B	www.bankofengland.co.uk/prd/Documents/crdiv/fsa053jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/fsa053instructionsjan2016.pdf
PV001	Prudent valuation return	www.bankofengland.co.uk/prd/Documents/crdiv/pva001jan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/pva001instructionsjan2016.pdf
MLAR	Mortgage lenders and admins return	www.bankofengland.co.uk/prd/Documents/crdiv/mlarjan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/mlarinstructionsjan2016.pdf
CY	Annual return	www.bankofengland.co.uk/prd/Documents/crdiv/cyjan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/cyinstructionsjan2016.pdf
CQ	Quarterly return	www.bankofengland.co.uk/prd/Documents/crdiv/cqjan2016.pdf	www.bankofengland.co.uk/prd/Documents/crdiv/cqinstructionsjan2016.pdf