

PRA RULEBOOK: REGULATORY REPORTING INSTRUMENT 2015

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 2015

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

Commencement

- E. This instrument comes into force on **1 January 2016**.

Citation

- F. This instrument may be cited as the PRA Rulebook: Regulatory Reporting Instrument 2015.

By order of the Board of the Prudential Regulation Authority

31 July 2015

Annex

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

Part

REGULATORY REPORTING

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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 an *incoming EEA firm* with *permission for cross border services* only.

1.2 In this Part, the following definitions shall apply:

administering a home finance transaction

means any of *administering a regulated mortgage contract*, *administering a home purchase plan*, *administering a home reversion plan* or *administering a regulated sale and rent back agreement*.

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*.

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*.

credit institution

- (1) a credit institution authorised under the *CRD*; or
- (2) an institution which would satisfy the requirements for authorisation as a credit institution under the *CRD* if it had its registered office (or if it does not have a registered office, its head office) in an *EEA State*.

CRR permission

means a permission given to a *firm* by the *PRA* under powers conferred on the *PRA* by the *CRR*.

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*.

entering as provider into a funeral plan contract

means the *regulated activity* specified in article 59 of the *Regulated Activities Order*.

entering into a home finance transaction

means any of *entering into a regulated mortgage contract*, *entering into a home purchase plan*, *entering into a home reversion plan* or *entering into a regulated sale and rent back agreement*.

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*.

establishing, operating or winding up a collective investment scheme

means the *regulated activity* specified in article 51ZE of the *Regulated Activities Order*.

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

means *establishing, operating or winding up a collective investment scheme* if the scheme is a *regulated collective investment scheme*.

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).

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).

individual consolidation permission

means a *CRR permission* under Article 9 of the *CRR*.

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*.

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* as in effect on 30 September 2015 granted to a *firm* and in effect on that date.

intra-group transactions

has the meaning given in point (18) of Article 2 of the *Financial Groups Directive*. 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*.

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 term 'UK lead regulated firm'.

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*.

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*.

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.

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)*).

requirement

means a requirement included in a *firm's Part 4A permission* under section 55L *FSMA* (Imposition of requirements by the FCA), section 55M *FSMA* (Imposition of Requirements by the PRA) or section 55O *FSMA* (Imposition of requirements on acquisition of control).

risk concentration

has the meaning given in point (19) of Article 2 of the *Financial Groups Directive*.

sole trader

means an individual who is a *firm*.

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 *consolidation group* of a *firm* to which supervision on a *consolidated basis* by the *PRA* applies in accordance with Article 111 of *CRD*.

UK- regulated EEA financial conglomerate

means a *financial conglomerate* (other than a *third-country financial conglomerate*) that satisfies one of the following conditions:

- (1) GENPRU 3.1.29 R (Capital adequacy calculations for *financial conglomerates*) in the *PRA Handbook* applies with respect to it; or
- (2) a *firm* that is a member of that *financial conglomerate* is subject to obligations imposed through its *Part 4A permission* to ensure that *financial conglomerate* meets levels of capital adequacy based or stated to be based on Annex I of the *Financial Groups Directive*.

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* as in effect on 30 September 2015 granted to a *firm* and in effect on that date.

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

- (1) listed in Annex 1 (Liquidity definitions) to this Part has the meaning specified in the *PRA Handbook* as in effect on 30 September 2015; and
- (2) 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* 5 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 12.
- 2.6 A *UK bank* and a *UK designated investment firm* must also submit Prudent Valuation Returns as required by Chapter 13.

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 the relevant row of 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 the relevant row of 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 investments as principal</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	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
		<i>FINREP firms</i>	
RAG 4	<ul style="list-style-type: none"> managing investments establishing, operating or winding-up a collective investment scheme 	10.2 for <i>UK designated investment firms</i> , except that the requirement to submit <i>data items</i> FSA001 and FSA002 on a consolidated basis does not apply to <i>FINREP firms</i>	10.3 for <i>UK designated investment firms</i>
RAG 5	<ul style="list-style-type: none"> home finance administration or home finance providing activity 	11.2	11.2

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 and that has its registered office (or, if it has no registered office, its head office) outside the EU</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</i>	No standard					

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 and that has its registered office (or, if it has no registered office, its head office) outside the EU</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of data item						
of the <i>mixed-activity holding company</i> (7)	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</i>	FSA018 (10)	FSA018 (10)				

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 and that has its registered office (or, if it has no registered office, its head office) outside the EU</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of data item						
<i>group</i>						
Liquidity (other than stock)		FSA011			CQ; CY	
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), (16) and (18))	FSA047 ((13), (16) and (18))	FSA047 ((13), (15), (16) and (18))	FSA047 ((13), (15), (16) and (18))		
Enhanced Mismatch Report	FSA048 ((13), (16) and (18))	FSA048 ((13), (16) and (18))	FSA048 ((13), (15), (16) and (18))	FSA048 (Notes 13, 15, 16 and 18)		

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 and that has its registered office (or, if it has no registered office, its head office) outside the EU</i>	<i>Credit union</i>	<i>Dormant account fund operator (12)</i>
Description of <i>data item</i>						
Liquidity Buffer Qualifying Securities	FSA050 ((14), (17) and (18))	FSA050 ((14), (17) and (18))				
Funding Concentration	FSA051 ((14), (17) and (18))	FSA051 ((14), (17) and (18))				
Pricing data	FSA052 ((14), (18) and (19))	FSA052 ((14), (18) and (19))				
Retail and corporate funding	FSA053 ((14), (17) and (18))	FSA053 ((14), (17) and (18))				

- (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-authorised 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 Part 3, 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 and (a) does not apply.
 - (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) If the *firm* does not have a *whole-firm liquidity modification*, there is no obligation to report this item.
- (16)
 - (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).
- (17) (16) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
- (18) 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.
- (19) 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>	Annually			Annually
<i>Annual report and accounts of the mixed-activity holding company</i>	Annually			
Solvency statement	Annually			
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), (3) and (6))		Daily, weekly, monthly or quarterly ((2), (5) and (6))	Daily, weekly, monthly or quarterly ((2),(4) and (6))

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
FSA048	Daily, weekly, monthly or quarterly ((2), (3) and (6))		Daily, weekly, monthly or quarterly ((2), (5) and (6))	Daily, weekly, monthly or quarterly ((2),(4) and (6))
FSA050	Monthly ((2))		Monthly ((2))	Monthly ((2))
FSA051	Monthly ((2))		Monthly ((2))	Monthly (2)
FSA052	Weekly or monthly ((2) and (7))		Weekly or monthly ((2) and (8))	Weekly or monthly ((2) and (7))
FSA053	Quarterly (2)		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).
- (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.
- (3) If the report is on an individual basis (and the *firm* is a *UK firm*) the reporting frequency is as follows:
- 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*.
- (4) (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).
- (5) (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.
- (6) (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.

- (7) 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*.
- (8) 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	Annually
<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
Solvency statement						3 months
CQ				1 month		
CY						6 months
FSA001				20 business days	45 business days	
FSA002				20 business days	45 business days	
FSA005				20 business days	45 business days	
FSA006				20 business days		

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annually
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 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)		
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</i>			

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annually
			<i>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>			

- (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 A *lead regulated firm* must submit a copy of its annual report and audited accounts within 80 business days from its *accounting reference date*.

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</i> (5)	No standard format
Solvency statement	No standard format (6)
Balance sheet	FSA001 (2)
Income statement	FSA002 (2)
Market risk	FSA005 ((2) and (16))
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 (15)
Daily flows	FSA047 ((9), (11) and (13))
Enhanced Mismatch Report	FSA048 ((9), (11) and (13))
Liquidity Buffer Qualifying Securities	FSA050 ((10), (12) and (13))
Funding Concentration	FSA051 ((10), (12) and (13))
Pricing data	FSA052 ((10), (13) and (14))
Retail and corporate funding	FSA053 ((10), (12) 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 *CRR permission* to use internal models in accordance with Title IV, Chapter 5 of the *CRR*.

- (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 and (a) does not apply.
 - (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) (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).
- (12) (11) applies, except that sub paragraphs (c), (d) and (e) do not apply, meaning that *material currencies* must not be recorded separately.
- (13) 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.
- (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 *CRR permission* to use the *IRB Approach*.
- (16) 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
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)

- (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						
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Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annually
<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)	
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> (2)	
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	Annually
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>		

- (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 <i>data item</i>	Applicable data items (1)
Volumes and type of business (1)	FSA038
UCITS (2)	FSA042

- (1) Only applicable to *firms* that have a *managing investments permission*.
- (2) Only applicable to *firms* that have *permission* for *establishing, operating or winding up a regulated collective investment scheme*.

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	
<i>Data item</i>	Reporting frequency
FSA038	Half yearly
FSA042	Quarterly

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						
<i>Data item</i>	Daily	Weekly	Monthly	Quarterly	Half yearly	Annually
FSA 038					30 <i>business days</i>	
FSA042				20 <i>business days</i>		

11 REGULATED ACTIVITY GROUP 5

11.1 This Chapter does not apply to a *lead regulated firm*.

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.

<u>RAG 5</u>			
Description of <i>data item</i>	<i>Data item</i> (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	Quarterly	20 <i>business days</i>
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 FINANCIAL CONGLOMERATES

- 12.1 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 12.3 to the *firm*; or
 - (b) applies 12.3 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).
- 12.2 *Firms* must submit to the *PRA* the duly completed *data items* specified in 12.3 in accordance with 12.3.
- 12.3 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' (as that term is used in *IPRU(INS)*).

- (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.

13 PRUDENT VALUATION REPORTING

- 13.1 This Chapter applies only to *UK banks and UK designated investment firms*.
- 13.2 *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.
- 13.3 Where a *firm* is a member of a *consolidation group*, the *firm* must comply with 13.2:
 - (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 situation* of the *consolidation group*.
- 13.4 *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).

14 TRANSITIONAL PROVISIONS – WAIVERS

- 14.1 Subject to 14.4 this Chapter applies where, immediately before 1 January 2016, a *waiver* given in relation to a rule in the supervision manual in the *PRA Handbook* listed in column A of the table in 14.3 has effect.

14.2 Each *waiver* given in relation to a rule in the supervision manual in the *PRA Handbook* listed in column A of the table in 14.3 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.

14.3

Column A SUP 16.12 rule as in force until immediately before 1 January 2016	Column B Regulatory Reporting rule as in force from 1 January 2016
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 16.12.11B	9.2
SUP 16.12.12A	9.3
SUP 16.12.13A	9.4
SUP 16.12.15B	10.2
SUP 16.12.16A	10.3
SUP 16.12.17A	10.4
SUP 16.12.18	11.1
SUP 16.12.18A	11.2

14.4 This Chapter does not apply in relation to a *waiver* that is an *intra-group liquidity modification* or a *whole-firm liquidity modification*.

15 TRANSITIONAL PROVISIONS – REQUIREMENTS FOR MEMBERS OF FINANCIAL CONGLOMERATES

15.1 This Chapter applies only to a *firm* that is a member of a *financial conglomerate*.

15.2 Where, immediately before 1 January 2016, 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 12.3 to the *firm*.

15.3 Where, immediately before 1 January 2016, 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 12.3 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).

16 DATA ITEMS

16.1 FSA001 can be found [here](#).

16.2 FSA002 can be found [here](#).

16.3 FSA005 can be found [here](#).

16.4 FSA006 can be found [here](#).

- 16.5 FSA011 can be found [here.](#)
- 16.6 FSA014 can be found [here.](#)
- 16.7 FSA015 can be found [here.](#)
- 16.8 FSA016 can be found [here.](#)
- 16.9 FSA017 can be found [here.](#)
- 16.10 FSA018 can be found [here.](#)
- 16.11 FSA019 can be found [here.](#)
- 16.12 FSA038 can be found [here.](#)
- 16.13 FSA042 can be found [here.](#)
- 16.14 FSA045 can be found [here.](#)
- 16.15 FSA047 can be found [here.](#)
- 16.16 FSA048 can be found [here.](#)
- 16.17 FSA050 can be found [here.](#)
- 16.18 FSA051 can be found [here.](#)
- 16.19 FSA052 can be found [here.](#)
- 16.20 FSA053 can be found [here.](#)
- 16.21 MLAR can be found [here.](#)
- 16.22 CQ can be found [here.](#)
- 16.23 CY can be found [here.](#)
- 16.24 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>collective investment scheme</i>	<i>FSMA s235</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>group</i>	<i>FSMA s421</i>
<i>IRB Approach</i>	<i>Article 143(1) CRR</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>overseas regulator</i>	<i>FSMA 195(3)</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

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-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