

FSA001 – Balance sheet

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

Valuation

Firms should follow their normal accounting practice wherever possible. For example, *BIPRU firms* should note that, as there is no direct linkage with FSA003, there is no need for the data to follow the valuation rules applicable for capital adequacy purposes eg in relation to adjustments to the accounting values set out in *GENPRU* 1.3.36R.

Consolidation

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

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Assets

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

Firms can determine whether they have trading book or not. However, it is expected that a firm that identifies trading book profits in FSA002 and/or FINREP templates (if FINREP applies to your group), or reports trading book profits in FSA003 (in data element 61A), should be able to identify trading book assets.

However, even if a firm does not identify trading book assets, it does not preclude that firm from having foreign exchange and commodities risk. *BIPRU firms* should report those risks in the *market risk capital requirement* (data element 93A) in FSA003 and *IFPRU investment firms* should report those risks in the appropriate COREP templates.

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

BIPRU firms should see *BIPRU* 8.2. *IFPRU investment firms* should see article 11 of the *EU CRR*.

Firms should answer yes or no.

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

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

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

BIPRU firms should see *BIPRU 2.1*. *IFPRU investment firms* should see article 9 of the *EU CRR*. Firms that have a solo consolidation waiver should answer yes here.

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

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

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

6 [deleted]

7 Securities eligible for use in central bank operations

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

8 Deposits with, and loans to, credit institutions

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

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

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

- (a) assets leased out under finance lease agreements, but legally owned by the firm;
- (b) loans made under conditional sale agreements and hire purchase contracts;
- (c) acceptances discounted;
- (d) advances purchased by or assigned to the firm under a transferable loan facility, purchase and resale agreements, factoring, or similar arrangement; and
- (e) bills (including eligible bills), promissory notes and other negotiable paper owned (including *à forfait* paper), which should be reported according to the drawee.

9 Loans and advances to customers

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

10 Debt securities

All long positions in debt securities, with the exception of gilts, should be reported in data element 10. If there is an overall short position, it should be reported in data element 30A.

Gilts should be reported in data element 7.

11 Equity shares

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

12 Investment in group undertakings

This will generally only apply for solo and unconsolidated reporting.

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

13 Reverse repurchase agreements and cash collateral on securities borrowed

Report here any reverse repos or stock borrowing.

14 Derivatives

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

15 Goodwill

Report here the amount of any goodwill.

16 Other intangible assets

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

17 Tangible fixed assets

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

18 Prepayments and accrued income

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

19 Other assets

Include any other assets not reported elsewhere on FSA001 and any assets in respect of trading settlement accounts.

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

Includes exchange traded margins.

20 Total assets

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

Liabilities

21A Own bank notes issued

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

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

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

It should include items in the course of transmission.

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

For *IFPRU investment firms* and *BIPRU firms*, this element will contain any borrowings made from banks or building societies. Deposit-taking firms will include here deposits from other credit institutions.

24A Customer accounts

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

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

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

30A Trading liabilities

Include here any short positions in equities or debt securities.

31A Debt securities in issue, excluding covered bonds

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

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

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

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

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

32A Covered bonds

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

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

33A Derivatives

Report here any derivative liabilities.

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

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

35A Retirement benefit liabilities

Include liabilities arising in respect of pension scheme deficiencies.

36A Taxation liabilities

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

37A Provisions

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

38A Subordinated liabilities

Include all subordinated debt issued by the firm.

39A Accruals and deferred income

Include here accruals and deferred income.

40A Other liabilities

Include net short positions in physical commodities where the appropriate regulator has agreed that commodity transactions may be included in the non-trading Book.

Includes exchange traded margins.

41A Subtotal

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

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

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

43A Reserves

As firms may use figures compiled on the same basis as audited accounts, the figures presented here by *BIPRU firms* may differ from those reported in FSA003. This is because of the different valuation basis used for capital adequacy, as set out in *GENPRU* 1.3.

44A Minority interests

As firms may use figures compiled on the same basis as audited accounts, the figures presented here by *BIPRU firms* may differ from those reported in FSA003 as a memorandum item. This is because of the different valuation basis used for capital adequacy, as set out in *GENPRU* 1.3.

45A Total liabilities and shareholders' funds

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

Memorandum items

46-53 Derivatives

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

A – Notional contract amount

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

B – Assets

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

C – Liabilities

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

53B/53C Total after netting

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

Other items

54A Direct credit substitutes

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

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

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

- (a) acceptances granted and risk participations in bankers' acceptances. Where a firm's own acceptances have been discounted by that institution the nominal value of the bills held should be deducted from the nominal amount of the bills issued under the facility and a corresponding on-balance sheet entry made;
- (b) guarantees given on behalf of customers to stand behind the current obligations of the customer and to carry out these obligations should the customers fail to do so, eg a loan guarantee;
- (c) guarantees of leasing operations;
- (d) guarantees of a capital nature such as undertakings given to firms authorised under the Financial Services and Markets Act 2000 which are considered as capital;
- (e) letters of credit not eligible for inclusion in 54A;
- (f) standby letters of credit, or other irrevocable obligations, serving as financial guarantees where the firm has an irrevocable obligation to pay a third party beneficiary if the customer fails to repay an outstanding commitment, eg letters of credit supporting the issue of commercial paper, delivery of merchandise, or for stock lending (standby letters of credit which are related to non-financial transactions should be reported in 55A below);
- (g) re-insurance or window letters of credit;
- (h) acceptances drawn under letters of credit, or similar facilities where the acceptor does not have specific title to an identifiable underlying shipment of goods (eg sales of electricity); and
- (i) confirmations of letters of credit.

55A Transaction-related contingents

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

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

Transaction-related contingents relate to the on-going trading activities of a counterparty where the risk of loss to the firm depends on the likelihood of a future event which is independent of the creditworthiness of the counterparty. They are essentially guarantees which support particular non-financial obligations rather than supporting customers' general financial obligations. Report such items as:

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

56A Trade-related contingents

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

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

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

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

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

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

57A Asset sales with recourse

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

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

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

58A Forward asset purchases

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

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

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

59A Forward forward deposits placed

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

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

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

60A Uncalled partly-paid shares and securities

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

61A NIFs and RUFs

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

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

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

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

62A Endorsements of bills

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

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

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

63A Other commitments

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

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

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

Include unused credit card lines.

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

64A Client money held

Provide the total amount of client money held at the reporting date. Firms should be identifying this already to ensure compliance with CASS. For *UK consolidation group* reports, firms should only include client money to which CASS applies.

65A Number of UK retail customers

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

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

FSA001 – Balance sheet validations

Internal validations

Data elements are referenced by row then column.

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

External validations

There are no external validations for this data item.

FSA002 – Income statement

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

Valuation

Firms should follow their normal accounting practice wherever possible. In this regard, for example, for *BIPRU firms* the figure for profits reported here may differ from the figures reported at the same date in FSA003, primarily because of valuation differences that arise from the application of *GENPRU 1.3*.

Currency

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

Consolidation

Firms reporting on a *UK consolidation group* basis can use the same accounting basis for consolidation as in their accounts, as long as the group on which it is based accords with the *UK consolidation group*. (For example, for *BIPRU firms*, in FSA003, such firms will, however, have to report their capital resources on a line-by-line basis under *BIPRU 8*, and firms may prefer to do so here too.)

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Trading book

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

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

1B Financial and operating income

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

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

2B Interest income

Include both interest actually received and interest receivable which has accrued but has not yet been received. Amounts accrued should be based on the latest date to which these calculations were made; thus for an institution which accrues profits on a daily basis, accruals should include amounts up to and including the reporting date.

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

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

3B Of which: Retail secured loans

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

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

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

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

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

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

5B Of which: Card accounts

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

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

6B Of which: Other

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

Receipts from security lending / borrowing should only be included when cash collateral is involved – other income from security lending / borrowing should be classified as fees.

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

Include here any interest received on swaps entered into for the purposes of hedging interest rate risk.

7B Fee and commission income

This covers all fee and commission income, and is broken down in more detail in elements 8B to 14B below. If a firm cannot allocate the income in a precise manner, it should allocate the income on a best endeavours basis, which should be consistently applied on each reporting date.

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

8B Of which: Gross commission and brokerage

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

9B Of which: Performance fees

This will include incentive fees received by the firm.

To avoid double counting, data input here should not include amounts input under data element 10B below. Data element 9B and data element 10B are mutually exclusive.

10B Of which: Investment management fees

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

To avoid double counting, data input here should not include amounts input under data element 9B above. Data element 9B and data element 10B are mutually exclusive.

11B Of which: Investment advisory fees

Include all fees arising from investment advice.

12B Of which: Corporate finance

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

13B Of which: UCITS management fees

This covers income earned through the management of UCITS.

14B Of which: Other fee and commission income

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

15B Trading income (losses)

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

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

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

16B of which: Trading investments

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

17B of which: Charges on UCITS sales / redemptions

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

18B of which: Foreign exchange

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

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

19B Other trading income (losses)

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

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

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

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

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

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

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

22B Dividend income

This includes dividend income on all equity investments.

23B Other operating income

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

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

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

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

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

25B Financial & operating charges

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

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

26B Interest paid

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

For *IFPRU investment firms* and *BIPRU firms*, this is likely to be limited to interest paid, or overdraft charges paid, to banks (also detailed in 27B) or on intra-group loans (detailed in 30B) or on other deposits (detailed in 31B).

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

27B Of which: Bank and building society deposits

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

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

28B Of which: Retail deposits

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

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

29B Of which: Corporate deposits

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

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

30B Of which: Intra-group deposits

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

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

31B Of which: On other items

This will only be relevant for *IFPRU investment firms* and *BIPRU firms* if they have issued bonds, interest rate swaps for hedging purposes or commercial paper.

Deposit takers will include all interest paid on all other balances not reported in 27B to 30B. It includes interest payments on bonds and subordinated loans, certificates of deposits and commercial paper issued.

Include here any losses on interest rate swaps used for hedging purposes.

32B Fees and commissions expenses

Include commissions paid or shared with other firms, plus fees, brokerage and other charges paid in relation to the execution, registration or clearing of transactions. Commissions paid to staff should be reported under 35B.

33B Other operating expenses

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

34B Other costs

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

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

35B Staff expenses

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

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

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

Include salary costs, employer's national insurance contributions and social security costs, the employer's contribution to any pension scheme, and benefits in kind. Also include here commissions paid to staff on business they have introduced.

37B Of which: Charges for discretionary staff costs

Include discretionary bonuses and profit/performance share and share option schemes. Any commissions paid to staff on business they did not introduce should be recorded here.

38B General administrative expenses

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

39B Depreciation and amortisation

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

40B Impairment/provisions

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

41B Other charges

This will include operating lease rentals.

42B Share of profit (losses) of associates

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

43B Exceptional items

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

44B Profit (loss) before tax

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

45B Tax charge (income)

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

46B Net profit (loss)

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

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

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

48A Details of exceptional items

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

FSA002 – Income statement validations

Internal validations

Data elements are referenced by row then column.

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

External validations

There are no external validations for this data item.

FSA003 – Capital adequacy

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

This data item is largely based on CEBS' COREP Table CA¹, but reflects the rules and wording in the Handbook, omits elements which are not in our view relevant in the UK, and combines some other elements. The numbers in parenthesis and italics show the corresponding element(s) in CEBS Table CA and are only provided for information purposes to identify the linkage to the CEBS' data.

The data item is designed to be applicable to all *BIPRU firms*. For that reason, the initial elements identify the capital rules which will apply to certain firms (see *GENPRU* 2.1.40R onwards). Also relevant are the waivers which investment firms may have under *BIPRU* TP 5.1R or *BIPRU* 6.1.2G, so these are also identified. In the text below, we have identified where elements are not applicable to all firms.

Some questions within this data item may not, on the face of it, appear to be relevant because the question references *BIPRU* terminology that was in place before 1 January 2014 (for example, data element 9A). However firms should refer to the guidance notes for those questions to determine how they should complete the data element from 1 January 2014 onwards.

Columns A and B

[deleted]

Valuation

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

Consolidated reports

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

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

Currency

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

Data elements

These are referred to by row first.

¹ www.c-ebs.org/documents/GL04_CA.xls

1A [deleted]

2A [deleted]

3A [deleted]

4A **Is the firm a *BIPRU limited licence firm*?**

This box should be ticked if the report is being completed by either a *BIPRU firm*, or a *UK consolidation group* that is subject to the capital rules at Stage 4 of *BIPRU 8 Annex 5R*. *UCITS investment firms* should also tick this box.

5A [deleted]

6A [deleted]

7A [deleted]

.

8A **Are you a *UCITS investment firm*?**

This box should be ticked if the report is being completed by a *UCITS investment firm*.

9A **Are you a *BIPRU 50K firm*?**

This box should be ticked if the report is being completed by a *BIPRU firm*.

10A **Do you have a waiver from consolidated supervision?**

This is only relevant if you are a *BIPRU firm*. Tick only if your firm has a waiver from consolidated supervision under *BIPRU 8.4*.

11A **Have you notified the appropriate regulator, at least one month in advance of the date of this report, that you intend to deduct illiquid assets?**

This is only relevant if you are a *BIPRU firm*. See *GENPRU 2.2.19R*.

12A **Basis of reporting**

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

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

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

13B [deleted]

14A **For consolidated reporting, please provide the FRNs**

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

14B [deleted]

15A **Total capital after deductions**

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

This is equivalent to stage T in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

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

[*CEBS' CA 1*]

15B [deleted]

16A Total tier one capital after deductions

Equivalent to stage F in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

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

16B [deleted]

17A Core tier one capital

This element is equivalent to stage A in

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[*CEBS' CA 1.1.1 less 1.1.1.2 plus 1.1.2*]

17B [deleted]

18A Permanent share capital

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

[*CEBS'CA 1.1.1.1*]

19A Profit and loss account and other reserves

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

[*CEBS' CA 1.1.2.1 plus part of 1.1.2.6*]

20A Interim net losses

See *GENPRU 2.2.85R*. In the case of *BIPRU firms*, only material interim net losses should be reported.

[*CEBS' CA 1.1.2.4 plus part of 1.1.2.4b plus part of 1.1.2.6*]

21A Eligible partnership, LLP or sole trader capital

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

[*CEBS' CA 1.1.1.4*]

22A Share premium account

See *GENPRU 2.2.101R*.

[*CEBS' CA 1.1.1.3*]

23A Externally verified interim net profits

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

[*CEBS' CA 1.1.2.3*]

24A Other tier one capital, subject to limits

Data elements 25A and 26A should only contain items that are subject to grandfathering as they are not compliant with the hybrid capital rules. Instruments that do comply with the hybrid capital rules should be included within elements 136A to 138A, as appropriate.

[*CEBS' CA 1.1.4*]

24B [deleted]

25A Perpetual non-cumulative preference shares

This data element (after deduction of data element 30A) is equivalent to Stage B in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

It includes perpetual non-cumulative preference shares (see *GENPRU 2.2.109R*) and *PIBS* (see *GENPRU 2.2.111R*). See also *GENPRU TP 8.2R* to *GENPRU TP 8.7R*.

All the preceding references to *GENPRU* in this note are to the version of *GENPRU* in force on 30 December 2010.

See also *GENPRU TP 8A*.

[*CEBS' CA 1.1.4.1*]

26A Innovative tier one instruments subject to limit

See *GENPRU 2.2.113R* to *GENPRU 2.2.137R*, before the application of *GENPRU 2.2.30R*. Also see *GENPRU TP 8.8R*.

This data element (after deduction of data element 31A) is equivalent to Stage C in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and

- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

All the preceding references to *GENPRU* in this note are to the version of *GENPRU* in force on 30 December 2010.

See also *GENPRU TP 8A*.

[*CEBS' CA 1.1.4.2*]

27A Deductions from tier one capital

This data element (excluding 30A and 31A) is equivalent to Stage E in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[*CA 1.1.5 plus 1.1.1.2 all with the opposite sign*]

27B [deleted]

28A Investments in own shares

See Stage E in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

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

28B [deleted]

29A Intangible assets

See *GENPRU 2.2.155R*.

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

29B [deleted]

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

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

All the preceding references to *GENPRU* in this note are to the version of *GENPRU* in force on 30 December 2010.

See also *GENPRU TP 8A*.

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

30B [deleted]

31A Excess on limits for innovative tier one instruments

The amount reported in 26A which is in excess of the limits set out in *GENPRU 2.2.30R*. See also *GENPRU 2.2.25R*. As set out in *GENPRU 2.2.25R* to *GENPRU 2.2.27R*, the excess is however available in *upper tier two capital* in 37A.

All the preceding references to *GENPRU* in this note are to the version of *GENPRU* in force on 30 December 2010.

See also *GENPRU TP 8A*.

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

31B [deleted]

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

See *GENPRU 2.2.100R*.

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

32B [deleted]

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

See *GENPRU 2.2.185R (2)*.

33B [deleted]

34A Material holdings

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

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

[*Part of CA 1.1.4.3.2 but in the opposite sign.*]

34B [deleted]

35A Total tier two capital after deductions

This is equivalent to Stage K in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

See *GENPRU 2.2.11G*.

[*CEBS' CA 1.2*]

35B [deleted]

36A Upper tier two capital, subject to limits

This data element (after deducting 44A and 46A) is equivalent to Stage G in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[CEBS' CA 1.2.1]

36B [deleted]

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

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

[CEBS' CA 1.2.1.1]

37B [deleted]

38A Upper tier two capital instruments, subject to limits

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

[CEBS' CA 1.2.1.6]

38B [deleted]

39A Revaluation reserve

See *GENPRU 2.2.185R*.

[CEBS' CA 1.2.1.2 plus CA 1.2.1.3]

39B [deleted]

40A General/collective provisions

See *GENPRU 2.2.187R* to *GENPRU 2.2.189R*.

[CEBS' CA 1.2.1.5]

40B [deleted]

41A Surplus provisions

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

[CEBS' CA 1.2.1.7]

41B [deleted]

42A Lower tier two capital

This is equivalent to Stage H at:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[CEBS' CA 1.2.2]

42B [deleted]

43A Lower tier two capital instruments subject to limits

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

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

[*CEBS' CA 1.2.2.2*]

43B [deleted]

44A Excess on limits for lower tier two capital

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

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

44B [deleted]

45A Deductions from tier two capital

This data element (excluding 46A) is equivalent to Stage J in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

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

45B [deleted]

46A Excess on limits for tier two capital

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

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

46B [deleted]

47A Other deductions from tier two capital

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

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

47B [deleted]

48A Deductions from total of tiers one and two

This is equivalent to Stage M of:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

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

48B [deleted]

49A Material holdings

This is not relevant for a *BIPRU firm* that deducts *illiquid assets* under *GENPRU 2.2.19R*.

BIPRU firms that have a waiver from consolidated supervision should see Note (5) of Part 2 of *GENPRU 2 Annex 6R*, as well as *GENPRU 2.2.208R* to *GENPRU 2.2.215R*.

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

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

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

50A Expected loss amounts and other negative amounts

See *GENPRU 2.2.236R*.

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

51A Securitisation positions

See *GENPRU 2.2.237R*.

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

52A [deleted]

53A Contingent liabilities

This is only relevant for a *BIPRU firm* with a waiver from consolidated supervision. These firms should see Note (6) to Part 2 of *GENPRU 2 Annex 6R*.

[*Part of CEBS' CA 1.3.11*]

54A Reciprocal cross holdings

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

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

55A [deleted]

56A [deleted]

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

This is equivalent to Stage N of:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

(It is also the basis for the capital resources used under *BIPRU 10.5.3R* for the purposes of measuring large exposures. However, it is further adjusted under *BIPRU 10.5.5R* to remove data elements 41A (surplus provisions), 50A (expected loss amounts) and 51A (securitisation positions) for these purposes.)

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

57B [deleted]

58A Total tier three capital

This is equivalent to Stage Q of:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

58B [deleted]

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

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

59B [deleted]

60A Short term subordinated debt, subject to limits

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

[*CEBS' CA 1.6.3*]

60B [deleted]

61A Net interim trading book profit and loss

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

[*CEBS' CA 1.6.2*]

61B [deleted]

62A Excess on limit for tier three capital

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

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

62B [deleted]

63A Unused but eligible tier three capital (memo)

See *GENPRU 2.2.47R*.

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

[*CEBS' CA 1.6.7*]

63B [deleted]

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

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

64A Total capital before deductions

This is equivalent to Stage R of:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and

- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

64B [deleted]

65A Deductions from total capital

This is equivalent to Stage S of:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[CEBS' CA 1.7]

65B [deleted]

66A [deleted]

67A Illiquid assets

This is only relevant for a *BIPRU firm* deducting *illiquid assets* under *GENPRU 2.2.19R*, or a *BIPRU firm* with a waiver from consolidated supervision.

See *GENPRU 2.2.259R* to *GENPRU 2.2.260R*.

68A Free deliveries

See *BIPRU 14.4*.

69A Base capital resources requirement

Enter here the firm's *base capital resources requirement*, converted into the currency of reporting. See *GENPRU 2.1.41R* to *GENPRU 2.1.43G*, *GENPRU 2.1.47R* and *GENPRU 2.1.48R*.

If the report is for a *UK consolidation group*, this should be zero – see *BIPRU 8.3.3G*.

70A Total variable capital requirement

This is the variable capital requirement of the firm or *UK consolidations group*, as calculated in 71A to 75A below. Each firm will only fill in one variable capital requirement which will have the correct method of calculating the variable capital requirement in accordance with *GENPRU 2.1.45R* and *GENPRU 2.1.46R* and any relevant waivers or treatment identified through the responses to data elements 5A, 10A and 11A above. In the case of a *UK consolidation group*, the rules set out in *BIPRU 8 Annex 5R* apply irrespective of whether the subsidiaries are in the UK or not.

[CEBS' CA 2]

71A [deleted]

72A [deleted]

73A [deleted]

74A Variable capital requirement for BIPRU limited licence firms

This box should be ticked if the report is being completed by a *BIPRU firm*, This is also relevant for a *UK consolidation group* that is subject to the capital requirements at Stage 4 of

BIPRU 8 Annex 5R. This is the sum of the *credit risk capital requirement* and the *market risk capital requirement*, or the *fixed overheads requirement* if that is higher.

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

75A Variable capital requirement for UCITS investment firms

This is the sum of the *credit risk capital requirement* and the *market risk capital requirement*, or the *fixed overheads requirement* if that is higher.

UCITS investment firms should see *GENPRU 2.1.46R*.

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

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

See *GENPRU 2.2.44R*. This is the sum of the *credit risk capital component* (data element 77A), the *operational risk capital requirement* (data element 85A, less data element 90A if applicable) and the *counterparty risk capital component* (data element 91A).

77A Total credit risk capital component

See *BIPRU 3.1.5R*, as modified if a firm has an IRB permission.

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

For *UK consolidation group reporting*, this is the part of the *consolidated credit risk requirement* corresponding to the *credit risk capital component* (i.e. the capital requirements for credit risk excluding concentration risk and counterparty risk). This will be the sum of data elements 79A and 80A.

[CEBS' CA 2.1]

78A Credit risk for UK consolidation group reporting calculated under non-EEA rules

This field no longer applies and should have a zero entered when being completed on a *UK consolidation group* basis. For any other reporting basis the element should not be submitted.

79A Credit risk capital requirements under the standardised approach

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

For *UK consolidation group reporting*, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) *BIPRU 3*; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 1A on FSA004.

[CEBS' CA 2.1.1]

80A Credit risk capital requirements under the IRB approach

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

For *UK consolidation group* reporting, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) *BIPRU 4*; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

[*CEBS' CA 2.1.2*]

81A Under foundation IRB approach

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

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

For *UK consolidation group* reporting, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) the relevant parts of *BIPRU 4*; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator.

It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 18A on FSA004.

[*CEBS' CA 2.1.2.1*]

82A Retail IRB

This covers part of the *credit risk capital component* under *BIPRU 4* calculated in accordance with a firm's IRB permission to use the IRB approach, and covers the retail exposure class (*BIPRU 4.3.2R (4)*).

For *UK consolidation group* reporting, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) the relevant parts of *BIPRU 4*; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 23A on FSA004.

83A Under advanced IRB approach

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

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

For *UK consolidation group* reporting, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) the relevant parts of *BIPRU* 4; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 28A on FSA004.

[*CEBS' CA 2.1.2.2 minus retail*]

84A Other IRB exposure classes

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

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

For *UK consolidation group* reporting, this will be that part of their *consolidated credit risk requirement* included in data element 77A calculated under:

(a) the relevant parts of *BIPRU* 4; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree to data element 33A on FSA004.

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

85A [deleted]

86A Operational risk for UK consolidation group reporting calculated under non-EEA rules

This field no longer applies and should have a zero entered when being completed on a *UK consolidation group* basis. For any other reporting basis the element should not be submitted.

87A [deleted]

88A [deleted]

89A [deleted]

90A [deleted]

91A Counterparty risk capital component

See *BIPRU* 14.2.1R and *BIPRU* 13.

[CEBS' CA 2.2]

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

See *GENPRU 2.2.46R*.

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

93A Total market risk capital requirement

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

A further breakdown of this figure is provided in FSA005 for firms that meet the reporting thresholds defined in *SUP 16.12.5R* (note 4), *SUP 16.12.11R* (note 4), *SUP 16.12.15R* (note 4), *SUP 16.16.12.22AR* (note 4) and *SUP 16.12.25AR* (note 4).

For *UK consolidation group* reporting, this is the *consolidated market risk requirement*. This will be the sum of data elements 95A and 102A.

[CEBS' CA 2.3]

94A Market risk capital requirement for UK consolidation group reporting calculated under non-EEA rules

This field no longer applies and should have a zero entered when being completed on a *UK consolidation group* basis. For any other reporting basis the element should not be submitted.

95A Position, foreign exchange and commodity risks under TSA

See *BIPRU 7*.

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or
- (b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

[CEBS' CA 2.3.1]

96A Interest rate PRR

See *BIPRU 7.1.9R* to *BIPRU 7.1.16E*, *BIPRU 7.2*, *BIPRU 7.3*, *BIPRU 7.6*, *BIPRU 7.9*, *BIPRU 7.11.12R* and *BIPRU 7.11.35R*.

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or
- (b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 18G on FSA005.

97A Equity PRR

See *BIPRU 7.1.9R to BIPRU 7.1.16E, BIPRU 7.3.48R, BIPRU 7.6, BIPRU 7.9, BIPRU 7.11.12R and BIPRU 7.11.35R.*

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or
- (b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 29G on FSA005.

[*CEBS' CA 2.3.1.2*]

98A Commodity PRR

See *BIPRU 7.1.9R to BIPRU 7.1.16E, BIPRU 7.4 and BIPRU 7.9.*

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or
- (b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 40G on FSA005.

[*CEBS' CA 2.3.1.4*]

99A Foreign currency PRR

See *BIPRU 7.1.9R to BIPRU 7.1.16E, BIPRU 7.5, BIPRU 7.6 and BIPRU 7.9.*

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or
- (b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU 8*).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 48G on FSA005.

[*CEBS' CA 2.3.1.3*]

100A CIU PRR

See *BIPRU 7.1.9R to BIPRU 7.1.16E, BIPRU 7.6, BIPRU 7.7 and BIPRU 7.9.*

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

- (a) the relevant parts of *BIPRU 7*; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 55G on FSA005.

101A Other PRR

See *BIPRU* 7.1.9R to *BIPRU* 7.1.16E.

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the standardised approaches under:

(a) the relevant parts of *BIPRU* 7; or

(b) the corresponding rules of another *EEA* regulator (when this is allowed under *BIPRU* 8).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 56G on FSA005.

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

See *BIPRU* 7.10.

For *UK consolidation group* reporting, this will be that part of their *consolidated market risk requirement* calculated under the advanced approaches under:

(a) the relevant parts of *BIPRU* 7; or

(b) the rules of another *EEA* regulator (when this is allowed under *BIPRU* 8).

It should not include any amount calculated using the rules of a non-*EEA* regulator. It will be after any consolidation adjustments for inter-group transactions.

This will agree with data element 61G on FSA005.

[*CEBS' CA 2.3.2*]

103A Concentration risk capital component

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

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

104A Fixed overheads requirement

This should only be completed by *BIPRU* firms. See *GENPRU* 2.1.53R to *GENPRU* 2.1.59G.

[*CEBS' CA 2.5*]

105A Capital resources requirement arising from capital floors

This is only relevant for a firm that has adopted the *IRB approach*. Firms should enter the total amount of capital resources required as defined in *BIPRU* TP 2.

106A Surplus/deficit of own funds

This is 15A less 70A or, where 69A is greater than 70A, 57A less 69A.

This should be a positive figure, showing the amount of excess capital over that required for the variable capital requirement measured at the reporting date or the amount of excess capital over that required for the *base capital resources requirement* where it is greater than the variable capital requirement, as well as any requirements.

106B [deleted]

107A Overall solvency ratio

This is 15A divided by 70A, multiplied by 100 (or 57A divided by 69A where 69A is greater than 70A) and represents the firm's overall solvency.

107B [deleted]

108A Individual capital guidance – total capital resources

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

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

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

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

109A Individual capital guidance – general purpose capital

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

110A Surplus/(deficit) total capital over ICG

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

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

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

Memorandum items

112A Value of portfolio under management

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

Prudential filters

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

113A Unrealised gains on available-for sale-equities

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

114A Unrealised gains (losses) on investment properties

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

115A Unrealised gains (losses) on land and buildings

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

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

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

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

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

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

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

119A Defined pension benefit (liability)

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

120A Deficit reduction amount if used

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

121A Deferred acquisition costs (deferred income)

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

Minority interests

These are included indistinguishably within capital resources.

122A Minority interests included within capital resources

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

123A Of which: innovative tier one instruments

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

Profits

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

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

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

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

125A Total capital after deductions, including externally verified profits

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

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

Allocation of deductions between tiers one and two capital

126A Material insurance company holdings excluded from allocation

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

127A Allocated to tier one capital

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

128A Allocated to tier two capital

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

Firms on IRB/AMA approaches

129A Total capital requirement under pre-CRD rules

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

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

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

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

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

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

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

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

132A Expected loss amounts – equity

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

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

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

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

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

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

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

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

135A Hybrid tier one capital

This element is equivalent to Stages B1, B2 and C in:

- *GENPRU* 2 Annex 4R for a *BIPRU* firm deducting *material holdings*;
- *GENPRU* 2 Annex 5R for a *BIPRU* firm deducting *illiquid assets*; and
- *GENPRU* 2 Annex 6R for a *BIPRU* firm with a waiver from consolidated supervision.

[See *GENPRU* 2.2.30AR to 2.2.30CR]

136A 50% Bucket

This data element (after deduction of data element 139A) is equivalent to Stage B1 in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[See *GENPRU 2.2.30AR*]

137A 35% Bucket

This data element (after deduction of data element 140A) is equivalent to Stage B2 in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[See *GENPRU 2.2.30BR*]

138A 15% Bucket

This data element (after deduction of data element 141A) is equivalent to Stage C in:

- *GENPRU 2 Annex 4R* for a *BIPRU firm* deducting *material holdings*;
- *GENPRU 2 Annex 5R* for a *BIPRU firm* deducting *illiquid assets*; and
- *GENPRU 2 Annex 6R* for a *BIPRU firm* with a waiver from consolidated supervision.

[See *GENPRU 2.2.30CR*]

139A Excess on limit for 50% bucket capital instruments

The amount reported in 136A which is in excess of the limit set out in *GENPRU 2.2.30AR*.

140A Excess on limit for 35% bucket capital instruments

The amount reported in 137A which is in excess of the limit set out in *GENPRU 2.2.30BR*.

141A Excess on limit for 15% bucket capital instruments

The amount reported in 138A which is in excess of the limit set out in *GENPRU 2.2.30CR*.

142A Capital Planning Buffer

Enter the amount of the *capital planning buffer* that the *appropriate regulator* considers the *firm* should hold. This amount can be determined from information provided in the most recent letter the *firm* has received from the *appropriate regulator* setting out the amount and quality of the *capital planning buffer* the *firm* should hold over and above the level of capital recommended as its ICG (as described in *BIPRU 2.2.12BG*).

If no *capital planning buffer* has been set, *firms* should enter 0 here.

143A Draw Down of Capital Planning Buffer

Enter the cumulative amount of *capital planning buffer* which the *firm* has used up to and including the current regulatory reporting period.

An entry into this cell does not constitute notice as set out in *BIPRU 2.2.23G*. As set out in *BIPRU 2.2.23AG*, the *appropriate regulator* may separately ask a *firm* to continue reporting

on the use of its *capital planning buffer* over and above the reporting requirements set out in SUP 16 Annex 24R.

If no amount of the *capital planning buffer* has been used, *firms* should enter 0 here.

144A Surplus/(deficit) total capital over ICG and capital planning buffer

This is the amount in data element 15A (total capital resources) less the amount in data element 108A (individual capital guidance – total capital resources) and less the amount in data element 142A (capital planning buffer). However, if no *ICG* has been set and data element 108A is 0, this should also be 0.

145A Surplus/(deficit) general purpose capital over ICG and capital planning buffer

This is the amount in data element 57A (total tier one capital plus tier two capital after deductions) less the amount in data element 109A (individual capital guidance – general purpose capital) and less the amount in data element 142A (capital planning buffer). However, if no *ICG* has been set and data element 109A is 0, this should also be 0.

FSA003 – Capital adequacy validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	1A		If (2A+3A+4A)=yes, then no, else yes
2	2A		If (1A+3A+4A)=yes, then no, else yes
3	3A		If (1A+2A+4A)=yes, then no, else yes
4	4A		If (1A+2A+3A)=yes, then no, else yes
5	5A		If 2A = no, then no
6	6A		If (3A+4A) = no, then no
7	7A		If (1A+8A+9A)=yes, then no
8	8A		If (1A+7A+9A)=yes, then no
9	9A		If (1A+7A+8A)=yes, then no
10			[deleted – replaced by validation 114]
11			[deleted – replaced by validation 115]
12			[Not used]
13	15A	=	64A – 65A
14			[deleted]
15	16A	=	17A + 24A - 27A + 135A
16			[deleted]
17	17A	=	18A + 19A – 20A +21A +22A + 23A
18			[deleted]
19	24A	=	25A + 26A
20			[deleted]
21	27A	=	28A + 29A + 30A + 31A + 32A + 33A +34A + 139A +140A +141A
22		=	[deleted – replaced by validation 116]
23			[deleted]
24			[deleted]
25			[deleted]
26			[deleted]
27			[deleted]
28			[deleted]
29	34A		If 10A = no, then 0

30			[deleted]
31			[Not used]
32	35A	=	36A + 42A - 45A
33			[deleted]
34	36A	=	37A + 38A + 39A + 40A + 41A
35			[deleted]
36	37A	≤	30A + 31A
37			[deleted]
38			[deleted]
39			[deleted]
40			[deleted]
41			[deleted]
42	42A	=	43A - 44A
43			[deleted]
44			[deleted]
45	45A	=	46A + 47A
46			[deleted]
47			[deleted]
48	48A	=	49A + 50A + 51A + 52A + 53A + 54A + 55A + 56A
49			[deleted]
50	49A		If 11A = yes, then 0
51	52A		If 1A = no, then 0
52	53A		If 10A = no, then 0
53	55A		If 1A = no, then 0
54	56A		If 1A = no, then 0
55	57A	=	16A + 35A - 48A
56			[deleted]
57	58A	=	59A + 60A + 61A - 62A
58			[deleted]
59	59A	≤	44A + 46A
60			[deleted]
61			[deleted]
62			[deleted]
63			[deleted – replaced by validation 102]

64			[deleted – replaced by validation 103]
65	64A	=	57A + 58A
66			[deleted]
67	65A	=	66A + 67A + 68A
68			[deleted]
69	66A		If 1A = no, then 0
70	67A		If 11A = no, then (if 10A = no, then 0)
71	69A		If 12A = consolidated, then 0, else >0
72	70A	=	71A + 72A + 73A + 74A + 75A
72a			[deleted]
72b			[deleted]
72c			[deleted]
72d			[deleted]
72e			[deleted]
73			[deleted – replaced by validation 104]
74			[deleted – replaced by validation 105]
75			[deleted – replaced by validation 106]
76			[deleted – replaced by validation 107]
77			[deleted – replaced by validation 108]
78	76A	=	77A + 85A – 90A +91A
79			[Not used]
80	77A	=	78A + 79A + 80A
81	78A		If 12A ≠ consolidated, then 0
82	80A	=	81A + 82A + 83A + 84A
83	85A		86A + 87A + 88A + 89A
84	86A		If 12A ≠ consolidated, then 0
85	90A		If 5A = no, then 0
86			[deleted – replaced by validation 109]
87	93A	=	94A + 95A + 102A
88	94A		If 12A ≠ consolidated, then 0
89	95A	=	96A + 97A + 98A + 99A + 100A + 101A
90	104A	=	If 1A = yes, then 0, else (if 2A = yes, then 0, else > 0)
91	106A	=	15A – 70A, or where 69A>70A, 57A-69A
92			[deleted]

93			[deleted – replaced by validation 110]
94			[deleted – replaced by validation 111]
95			[deleted – replaced by validation 118]
96			[deleted – replaced by validation 119]
97			[deleted – replaced by validation 112]
98	123A	≤	26A
99			[deleted – replaced by validation 113]
100			[deleted – replaced by validation 120]
101			[deleted – replaced by validation 121]
102	63A	=	Max (59A + 60A + 61A – 62A – 92A), 0
103			[deleted]
104	71A		If 1A = Yes, then 76A + 92A, else 0
105	72A		If 2A = Yes, then 76A + 92A, else 0
106	73A		If 3A = Yes, then 76A + 92A, else 0
107	74A		If 4A = Yes, then (if 8A = Yes, 0, else (Max (77A + 91A + 93A + 103A), 104A)), else 0
108	75A		If 8A = Yes, then (Max ((77A + 91A + 93A + 103A), 104A)), else 0
109	92A	=	93A + 103A + 104A
110	107A	=	(15A/70A) * 100 or, where 69A>70A, (57A/69A)*100
111			[deleted]
112	112A		If 8A = no, then 0
113	127A + 128A	=	49A + 50A + 51A – 126A
114	10A		If 1A = yes, then no
115	11A		If 1A = yes, then no
116			[deleted]
117	135	=	136A+137A+138A
118	110A		If 108A = 0, then 0, else (15A – 108A)
119	111A		If 109A = 0, then 0, else (57A – 109A)
120	127A	≤	16A

121	128A	≤	35A
122	144A	=	108A = 0 then 144A = 0, else 144A = 15A - 108A - 142A
123	145A	=	109A = 0 then 145A = 0, else 145A = 57A - 109A - 142A

External validations

Validation number	Data element		
1	79A	=	FSA004.1A
2	81A	=	FSA004.18A
3	82A	=	FSA004.23A
4	83A	=	FSA004.28A
4a	84A	=	FSA004.33A
5	88A	=	FSA007.15A
6	89A	=	FSA007.15B
7	93A – 94A	=	FSA005.62G
8	96A	=	FSA005.18G
9	97A	=	FSA005.29G
10	98A	=	FSA005.40G
11	99A	=	FSA005.48G
12	100A	=	FSA005.55G
13	101A	=	FSA005.56G
14	102A	=	FSA005.61G
15			
16	103A		If FSA008.3A = no, then (103A = FSA008.5RT), else (103A ≥ FSA008.5RT)

FSA004 – Credit risk

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

For *UK consolidation groups*, the figures reported should exclude any part of the *consolidated credit risk requirement* that has been calculated the rules of a non-EEA regulator.

It will be after any consolidation adjustments for inter-group transactions.

This data item uses elements from CEBS' COREP Tables CR SA, CR SEC SA, CR IRB, CR EQU IRB and CR SEC IRB¹, but reflects the Rules and wording in the Handbook, omits elements which are not in our view relevant in the UK, and combines some other elements. The numbers in parenthesis and italics show the corresponding element(s) in CEBS Tables CR SA, CR SEC SA, CR IRB, CR EQU IRB and CR SEC IRB and are only provided for information purposes to identify the linkage to the CEBS' data.

Valuation

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

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Column A

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

Column B

For firms on the standardised approach, this should be calculated as set out in *BIPRU 3* and *BIPRU 5*. It equates to the fully adjusted exposures values (E*) after adjustment to off-balance sheet items under *BIPRU 3.7.1R*.

For firms on an IRB approach, this is exposure at default calculated in accordance with *BIPRU 4* and *BIPRU 5*.

Column C

For firms on the IRB approach this should be calculated in accordance with *BIPRU 4.3.6R* excluding any adjustments.

Column D

¹ www.c-ebs.org/documents/GL04_CR.xls

Firms should report here the amount of any provision/impairment which arises from the individual assessment of a particular asset.

Column E

Firms should report here the amount of any provision/impairment which arises from a review of groups of assets.

Column F

Firms should report here fair value adjustments which do not relate to impairments. An example is: if a firm makes an acquisition, then the firm must make a fair value adjustment for the acquired entity. The fair value adjustment is triggered by the acquired firm's assets being valued at current fair value as a result of the acquisition. The acquired assets can be any type of asset where held on an amortised cost accounting basis.

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

1A Total capital requirement

This is the total capital requirement, being the sum of data elements 2A to 17A and 37A and 38A. This is the same as the capital requirement reported in data element 79A in FSA003.

[CEBS' CR SA column 22]

1B Total exposure value

This is the total exposure value, being the sum of data elements 2B to 17B and 37B and 38B.

1D Total individual impairment

This is the total of individual impairments, being the sum of data elements 2D to 17D and 37D and 38D.

1E Total collective impairments

This is the total collective impairments, being the sum of data elements 2E to 17E and 37E and 38E.

1F Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of data elements 2F to 17F and 37F and 38F.

2A Central government or central banks

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

[CEBS' CR SA column 22]

2B Central government or central banks

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

[CEBS' CR SA column 20]

2D Central government or central banks

This is the provision/impairment which arises from the individual assessment of an asset within the exposure class defined in *BIPRU* 3.2.9R(1).

2E Central government or central banks

This is the provision/impairment which arises from a review of groups of assets within the exposure class defined in *BIPRU* 3.2.9R(1).

2F Central government or central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(1).

3A Regional governments or local authorities

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

[CEBS' CR SA column 22]

3B Regional governments or local authorities

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

[CEBS' CR SA column 20]

3D Regional government or local authorities

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(2).

3E Regional government or local authorities

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(2).

3F Regional government or local authorities

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(2).

4A Administrative bodies and non-commercial undertakings

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

[CEBS' CR SA column 22]

4B Administrative bodies and non-commercial undertakings

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

[CEBS' CR SA column 20]

4D Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(3).

4E Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(3).

4F Administrative bodies and non-commercial undertakings

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(3).

5A Multilateral development banks

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

[*CEBS' CR SA column 22*]

5B Multilateral development banks

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

[*CEBS' CR SA column 20*]

5D Multilateral development banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(4).

5E Multilateral development banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(4).

5F Multilateral development banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(4).

6A International organisations

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

[*CEBS' CR SA column 22*]

6B International organisations

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

[*CEBS' CR SA column 20*]

6D International organisations

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(5).

6E International organisations

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(5).

6F International organisations

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(5).

7A Institutions

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

[*CEBS' CR SA column 22*]

7B Institutions

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

[CEBS' CR SA column 20]

7D Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(6).

7E Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(6).

7F Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(6).

8A Corporates

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

[CEBS' CR SA column 22]

8B Corporates

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

[CEBS' CR SA column 20]

8D Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(7).

8E Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(7).

8F Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(7).

9A Retail

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

[CEBS' CR SA column 22]

9B Retail

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

[CEBS' CR SA column 20]

9D Retail

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(8).

9E Retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(8).

9F Retail

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(8).

37A Secured by mortgages on residential property

This is the capital requirement calculated in accordance with *BIPRU* 3 relating to the asset class set out in *BIPRU* 3.4.56R.

37B Secured by mortgages on residential property

This is the exposure value relating to the asset class set out in *BIPRU* 3.4.56R.

37D Secured by mortgages on residential property

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in *BIPRU* 3.4.56R.

37E Secured by mortgages on residential property

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in *BIPRU* 3.4.56R.

37F Secured by mortgages on residential property

This is for any other credit valuation adjustments relating to the asset class set out in *BIPRU* 3.4.56R.

38A Secured by mortgages on commercial real estate

This is the capital requirement calculated in accordance with *BIPRU* 3 relating to the asset class set out in *BIPRU* 3.4.89R to 3.4.94R.

38B Secured by mortgages on commercial real estate

This is the exposure value relating to the asset class set out in *BIPRU* 3.4.89R.

38D Secured by mortgages on commercial real estate

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in *BIPRU* 3.4.89R.

38E Secured by mortgages on commercial real estate

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in *BIPRU* 3.4.89R.

38F Secured by mortgages on commercial real estate

This is for any other credit valuation adjustments relating to the asset class set out in *BIPRU* 3.4.89R.

11A Past due items

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

[*CEBS' CR SA column 22*]

11B Past due items

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

[CEBS' *CR SA column 20*]

11D Past due items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(10).

11E Past due items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(10).

11F Past due items

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(10).

12A Items belonging to regulatory high-risk categories

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

[CEBS' *CR SA column 22*]

12B Items belonging to regulatory high-risk categories

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

[CEBS' *CR SA column 20*]

12D Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(11).

12E Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(11).

12F Items belonging to regulatory high-risk categories

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(11).

13A Covered bonds

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

[CEBS' *CR SA column 22*]

13B Covered bonds

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

13D Covered bonds

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(12).

13E Covered bonds

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(12).

13F Covered bonds

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(12).

14A Securitisation positions

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

[CEBS' CR SEC SA column 33]

14B Securitisation positions

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

[CEBS' CR SEC SA column 19]

14D Securitisation positions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(13).

14E Securitisation positions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(13).

14F Securitisation positions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(13).

15A Short term claims on institutions and corporates

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

[CEBS' CR SA column 22]

15B Short term claims on institutions and corporates

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

[CEBS' CR SA column 20]

15D Short term claims on institutions and corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(14).

15E Short term claims on institutions and corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(14).

15F Short term claims on institutions and corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(14).

16A Collective investment undertakings

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

[*CEBS' CR SA column 22*]

16B Collective investment undertakings

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

[*CEBS' CR SA column 20*]

16D Collective investment undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(15).

16E Collective investment undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(15).

16F Collective investment undertakings

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9(15).

17A Other items

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

[*CEBS' CR SA column 22*]

17B Other items

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

17D Other items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(16).

17E Other items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(16).

17F Other items

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(16).

Breakdown under the foundation IRB approach to credit risk

18A Total capital requirement

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

[*CEBS' CR IRB column 24*]

18B Total exposure value

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

18C Total expected loss

This is the total expected loss reported in data elements 19C to 21C.

18D Total individual impairments

This is the total individual impairments, being the sum of data elements 19D to 21D.

18E Total collective impairments

This is the total collective impairments, being the sum of data elements 19E to 21E.

18F Total other (credit valuation adjustment)

This is the total for all other credit valuation adjustments, being the sum of data elements 19F to 21F.

19A Central governments and central banks

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

[*CEBS' CR IRB column 24*]

19B Central governments and central banks

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

[*CEBS' CR IRB column 11*]

19C Central governments and central banks

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1).

19D Central governments and central banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(1).

19E Central governments and central banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(1).

19F Central governments and central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1).

20A Institutions

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

[*CEBS' CR IRB column 24*]

20B Institutions

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

[*CEBS' CR IRB column 11*]

20C Institutions

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2).

20D Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(2).

20E Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(2).

20F Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2).

21A Corporates

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

[*CEBS' CR IRB column 24*]

21B Corporates

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

[*CEBS' CR IRB column 11*]

21C Corporates

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

21D Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3).

21E Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3).

21F Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

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

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

[*CEBS' CR IRB column 24*]

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

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

[*CEBS' CR IRB column 11*]

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

This is the expected loss calculated in accordance with *BIPRU* 4.4.61 to *BIPRU* 4.4.62 gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21C.

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

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3) that meets the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21D.

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

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21E.

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

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21F.

39A Of which: To specialised lending BIPRU 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21A.

39B Of which: To specialised lending BIPRU 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied.. It is part of 21B.

39C Of which: To specialised lending BIPRU 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied.. It is part of 21C.

39D Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21D.

39E Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21E.

39F Of which: To specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21F.

Breakdown of Retail IRB

23A Total capital requirement

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

[*CEBS' CR IRB column 24*]

23B Total exposure value

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

[*CEBS' CR IRB column 11*]

23C Total expected loss

This is the expected loss relating to the asset class defined in *BIPRU* 4.3.2R(4) and is the sum of 24C to 27C.

23D Total individual impairments

This is the total individual impairments, being the sum of data elements 24D to 27D. We understand most firms will not carry out individual assessments on retail exposures so in the majority of instances column D for these exposure classes will be zero.

23E Total collective impairments

This is the total collective impairments, being the sum of data elements 24E to 27E.

23F Total other (credit valuation adjustment)

This is the total for all other credit valuation adjustments, being the sum of data elements 24F to 27F.

24A Retail mortgages

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

[*CEBS' CR IRB column 24*]

24B Retail mortgages

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

[*CEBS' CR IRB column 11*]

24C Retail mortgages

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24D Retail mortgages

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24E Retail mortgages

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24F Retail mortgages

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

25A Qualifying Revolving Retail Exposures

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

[*CEBS' CR IRB column 24*]

25B Qualifying Revolving Retail Exposures

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

[*CEBS' CR IRB column 11*]

25C Qualifying Revolving Retail Exposures

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25D Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25E Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25F Qualifying Revolving Retail Exposures

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

26A Retail SME

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

[*CEBS' CR IRB column 24*]

26B Retail SME

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

[*CEBS' CR IRB column 11*]

26C Retail SME

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME*.

26D Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME*.

26E Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME*.

26F Retail SME

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME*.

27A Other retail

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

[*CEBS' CR IRB column 24*]

27B Other retail

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

[*CEBS' CR IRB column 11*]

27C Other retail

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24C, 25C or 26C.

27D Other retail

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24D, 25D or 26D.

27E Other retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24E, 25E or 26E.

27F Other retail

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24F, 25F or 26F.

Breakdown under the advanced IRB approach to credit risk**28A Total capital requirement**

This is the total capital requirement, being the sum of 29B to 31B. This is the same as the capital requirement reported in data element 83A in FSA003.

[*CEBS' CR IRB column 24*]

28B Total exposure value

This is the total exposure value, being the sum of 29B to 31B.

28C Total expected loss

This is the total expected loss value, being the sum of 29C to 31C.

28D Total individual impairments

This is the total individual impairments, being the sum of 29D to 31D.

28E Total collective impairments

This is the total collective impairments, being the sum of 29E to 31E.

28F Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of 29F to 31F.

29A Central governments and central banks

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

[*CEBS' CR IRB column 24*]

29B Central governments and central banks

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

[*CEBS' CR IRB column 11*]

29C Central governments and central banks

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29D Central governments and central banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29E Central governments and central banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29F Central governments and central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

30A Institutions

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

[*CEBS' CR IRB column 24*]

30B Institutions

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

[*CEBS' CR IRB column 11*]

30C Institutions

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30D Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30E Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30F Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

31A Corporates

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

[*CEBS' CR IRB column 24*]

31B Corporates

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

[*CEBS' CR IRB column 11*]

31C Corporates

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(3).

31D Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3).

31E Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3).

31F Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

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

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

[*CEBS' CR IRB column 24*]

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

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

[CEBS' CR IRB column 11]

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

This is the expected loss calculated in accordance with *BIPRU* 4.4.61 to *BIPRU* 4.4.62 relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R, and should not include any adjustments. It is part of 31C.

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

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3) that meets the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31D.

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

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31E.

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

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31F.

Row 40 – general application

If a *firm's* IRB permission allows it to use the advanced IRB approach for the sovereign, institution, and corporate exposure class, it should include data relating to all specialised lending exposures (defined in *BIPRU* 4.5.3R) to which the slotting approach set out in *BIPRU* 4.5.8R is applied in this row.

40A Of which: To specialised lending BIPRU 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31A.

40B Of which: To specialised lending BIPRU 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31B.

40C Of which: To specialised lending BIPRU 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31C.

40D Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31D.

40E Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31E.

40F Of which: to specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31F.

Other IRB exposure classes

33A Total capital requirement

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

33B Total other exposure value

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

33C Total expected loss

This is the total expected loss. As expected loss is only applicable to Equity claims, the total will be the same value as 34C.

33D Total individual impairments

This is the total individual impairments, being the sum of 34D to 36D.

33E Total collective impairments

This is the total collective impairments, being the sum of 34E to 36E.

33F Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of 34F to 36F.

34A Equity claims

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

[CEBS' CR EQU IRB column 13]

34B Equity claims

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

[CEBS' CR EQU IRB column 9]

34C Equity claims

This is the expected loss relating to assets within the asset class defined in *BIPRU* 4.3.2R(5).

34D Equity claims

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(5).

34E Equity claims

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(5).

34F Equity claims

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(5).

35A Securitisation positions

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

[*CEBS' CR SEC IRB column 39*]

35B Securitisation positions

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

[*CEBS' CR SEC IRB column 17*]

35D Securitisation positions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(6).

35E Securitisation positions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(6).

35F Securitisation positions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(6).

36A Non credit-obligation assets

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

[*CEBS' CA 2.1.2.5*]

36B Non credit-obligation assets

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

36D Non credit-obligation assets

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(7).

36E Non credit-obligation assets

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(7).

36F Non credit-obligation assets

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(7).

FSA004– Credit risk validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1			[deleted – replaced by validation 14]
2	1B	=	2B+3B+4B+5B+6B+7B+8B+9B+37B+38B+11B+12B+13B+14B+15B+16B+17B
3	18A	=	19A+20A+21A
4	18B	=	19B+20B+21B
5			[deleted]
6			[deleted]
7	23A	=	24A+25A+26A+27A
8	23B	=	24B+25B+26B+27B
9	28A	=	29A+30A+31A
10	28B	=	29B+30B+31B
11			[deleted]
12			[deleted]
13		=	[deleted]
14	1A	=	2A + 3A + 4A + 5A + 6A + 7A + 8A + 9A + 37A+38A + 11A + 12A + 13A + 14A + 15A + 16A + 17A
15	33A	=	34A + 35A + 36A
16	33B	=	34B + 35B + 36B
17	1D	=	$\Sigma(2D:9D) + 37D + 38D + \Sigma(11D:17D)$
18	1E	=	$\Sigma(2E:9E) + 37E + 38E + \Sigma(11E:17E)$
19	1F	=	$\Sigma(2F:9F) + 37F + 38F + \Sigma(11F:17F)$
20	18C	=	$\Sigma(19C:21C)$
21	18D	=	$\Sigma(19D:21D)$
22	18E	=	$\Sigma(19E:21E)$
23	18F	=	$\Sigma(19F:21F)$
24			[deleted]
25			[deleted]
26			[deleted]

27			[deleted]
28			[deleted]
29			[deleted]
30	23C	=	$\Sigma(24C:27C)$
31	23D	=	$\Sigma(24D:27D)$
32	23E	=	$\Sigma(24E:27E)$
33	23F	=	$\Sigma(24F:27F)$
34	28C	=	$\Sigma(29C:31C)$
35	28D	=	$\Sigma(29D:31D)$
36	28E	=	$\Sigma(29E:31E)$
37	28F	=	$\Sigma(29F:31F)$
38			[deleted]
39			[deleted]
40			[deleted]
41			[deleted]
42			[deleted]
43			[deleted]
44	33D	=	34D + 35D + 36D
45	33E	=	34E + 35E + 36E
46	33F	=	34F + 35F + 36F

External validations

Validation number	Data element		
1			[deleted – replaced by validation 6]
2			[deleted – replaced by validation 7]
3			[deleted – replaced by validation 8]
4			[deleted – replaced by validation 9]
5			[deleted – replaced by validation 10]
6	1A	=	FSA003.79A
7	18A	=	FSA003.81A
8	23A	=	FSA003.82A
9	28A	=	FSA003.83A

FSA005 – Market risk

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

For *UK consolidation groups*, the figures reported should exclude any part of the *consolidated market risk requirement* that has been calculated using the rules of a non-*EEA* regulator.

It will be after any consolidation adjustments for inter-group transactions.

This data item has similarities to CEBS' COREP Tables MKR SA TDI, MKR SA EQU, MKR SA FX, MKR SA COM and MKR IM¹, but reflects the Rules and wording in the Handbook, omits elements which are not in our view relevant in the UK, and combines some other elements. The numbers in parenthesis and italics show the corresponding element(s) in CEBS' Tables and are only provided for information purposes to identify the linkage to the CEBS' data.

Valuation

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

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Interest rate risk

See *BIPRU* 7.2.

1 Valuation of longs

Report the long positions.

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

2 Valuation of shorts

Report the short positions.

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

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

3 PRR

See *BIPRU 7.2.52R*

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

4 Specific interest rate risk – 0% risk bucket

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

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

5 Specific interest rate risk – 0.25% risk bucket

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

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

6 Specific interest rate risk – 1.00% risk bucket

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

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

7 Specific interest rate risk – 1.60% risk bucket

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

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

8 Specific interest rate risk – 8.00% risk bucket

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

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

9 Specific interest rate risk – 12.00% risk bucket

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

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

10 Specific interest rate PRR

See *BIPRU 7.2.43R*.

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

66 Net long securitisation (excl. re-securitisation) exposures/unrated liquidity facilities PRR

See *BIPRU 7.2.48AR* to *BIPRU 7.2.48KR*.

67 Net short securitisation (excl. re-securitisation) exposures/unrated liquidity facilities PRR

See *BIPRU 7.2.48AR* to *BIPRU 7.2.48KR*.

68 Net long re-securitisation exposures/unrated liquidity facilities PRR

See *BIPRU 7.2.48AR* to *BIPRU 7.2.48KR*.

69 Net short re-securitisation exposures/unrated liquidity facilities PRR

See *BIPRU 7.2.48AR* to *BIPRU 7.2.48KR*.

12 Ordinary CDS (outside correlation trading portfolio) PRR

See *BIPRU 7.11.24R*.

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

13 Securitisation CDS (outside correlation trading portfolio) PRR

See *BIPRU 7.11.35R*.

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

14 Basic interest rate PRR calculation for equity instruments

See *BIPRU 7.3*.

15 Option PRR for interest rate positions

See *BIPRU 7.6*.

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

16 CAD1 PRR for interest rate positions

See *BIPRU 7.9*.

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

17 Other PRR for interest rate risk

Where a 'prudent' uplift is required under *BIPRU 7.2.46R* or PRR arising from other non-standard transactions as required by *BIPRU 7.1.9R* to *BIPRU 7.1.16E* and that is attributable to interest rate risk

70 Correlation trading portfolio – Net long positions PRR

See *BIPRU 7.2.42A R* to *BIPRU 7.4.42DR* & *BIPRU 7.2.48LR*.

71 Correlation trading portfolio – Net short positions PRR

See *BIPRU 7.2.42A R* to *BIPRU 7.2.42DR* & *BIPRU 7.2.48LR*.

18 Total interest rate PRR

This is the sum of the general interest rate, specific interest rate, *securitisation* exposures/unrated liquidity facilities, *re-securitisation positions* / unrated liquidity facilities, ordinary CDS, *securitisation* CDS, basic interest rate, options, CAD1, other PRRs, and *correlation trading portfolio positions*.

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

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

Equity risk

See *BIPRU 7.3*.

General equity risk (or simplified)

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

19 Valuation of longs

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

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

20 Valuation of shorts

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

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

21 PRR

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

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

Specific equity risk by risk bucket

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

23 Qualifying equity indices

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

82 All equities, and other equity indices or equity baskets

Enter the valuation of all equities, and other equity indices or equities baskets. See *BIPRU 7.3.31G* to *BIPRU 7.3.34R*.

65 Convertibles adjustment

Enter the PRR adjustment here. This adjustment will be made to ensure observance of *BIPRU 7.3.13R*.

25 PRR for specific equity risk

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

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

26 Option PRR for equity positions

See *BIPRU 7.6*.

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

27 CAD1 PRR for equity positions

See *BIPRU 7.9*.

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

28 Other PRR

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

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

29 Total equity PRR

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

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

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

Commodity risk

See BIPRU 7.4.

30 Valuation of longs

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

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

31 Valuation of shorts

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

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

32 Outright PRR

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

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

33 Spread PRR

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

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

34 Carry PRR

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

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

35 Simplified PRR

See BIPRU 7.4.24R.

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

36 Total PRR

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

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

37 Option PRR for commodity positions

See BIPRU 7.6.

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

38 CAD1 PRR for commodity positions

See *BIPRU 7.9*.

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

39 Other PRR

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

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

40 Total commodity PRR

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

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

[*CEBS' MKR SA COM column 8 total*]

Foreign currency risk

See *BIPRU 7.5*.

General foreign currency risk

41 Total net long positions

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

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

42 Total net short positions

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

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

43 Net gold positions

See *BIPRU 7.5.20R*.

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

44 PRR

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

[*CEBS' MKR SA FX items 1 to 5, column 10*]

45 Option PRR for foreign currency

See *BIPRU 7.6*.

[Part of *CEBS' MKR SA FX item 6, column 10*]

46 CAD1 PRR for foreign currency

See *BIPRU 7.9*.

[Part of *CEBS' MKR SA FX item 6, column 10*]

47 Other PRR for foreign currency

PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* that is attributable to foreign currency risk.

48 Total foreign currency PRR

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

This will have the same value as data element 99A in FSA003.

[*CEBS' MKR SA FX column 10 total*]

Collective investment undertaking risk

See *BIPRU 7.7*.

General CIU risk

49 Total net long positions

This is the value of the net long positions.

[*CEBS' MKR SA TDI item 4 column 1 plus CEBS' MKR SA EQU item 3 column 1*]

50 Total net short positions

This is the value of the net short positions.

[*CEBS' MKR SA TDI item 4 column 2 plus CEBS' MKR SA EQU item 3 column 2*]

51 PRR

See *BIPRU 7.7.5R*

[*CEBS' MKR SA TDI item 4 column 9 plus CEBS' MKR SA EQU item 3 column 7*]

52 Option PRR for CIU

See *BIPRU 7.6*.

53 CAD1 PRR for CIU

See *BIPRU 7.9*.

54 Other PRR for CIU

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

55 Total CIU PRR

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

This will have the same value as data element 100A in FSA003.

[*CEBS' MKR SA TDI item 4 column 9 plus CEBS' MKR SA EQU item 3 column 7*]

Other PRR

56 Any other PRR

PRR arising from other non-standard transactions as required by *BIPRU 7.1.7R* to *BIPRU 7.1.13E* and that is not attributable to any of the other categories e.g. PRR arising from non-financial spread betting.

This will have the same value as data element 101A in FSA003.

Internal models-based charges

See *BIPRU 7.10*.

57 Multiplier

This is the multiplication factor set out in *BIPRU* 7.10.118R to *BIPRU* 7.10.126G.

[*CEBS' MKR IM total positions column 7*]

58 Previous day's VaR PRR

This is the VaR under *BIPRU* 7.10.115R.

[*CEBS' MKR IM total positions column 2*]

59 Average of previous 60 days VaR

This equates to item (3) in *BIPRU* 7.10.117G.

[*CEBS' MKR IM total positions column 1 divided by total positions column 7*]

72 SVaR Multiplier

See *BIPRU* 7.10.118R to *BIPRU* 7.10.126G.

73 Latest SvaR

See *BIPRU* 7.10.27AR

74 Average of previous 60 days SvaR

See *BIPRU* 7.10.27AR and *BIPRU* 7.10.117G items (6) and (8).

75 Latest Incremental Risk Charge

See *BIPRU* 7.10.116R

76 Average of previous 12 weeks Incremental Risk Charge

See *BIPRU* 7.10.116R and *BIPRU* 7.10.117G items (10) and (11)

77 Latest All Price Risk Measure

See *BIPRU* 7.10.55TR to *BIPRU* 7.10.55YR and *BIPRU* 7.10.116AR

78 Average of previous 12 weeks All Price Risk Measure

See *BIPRU* 7.10.55TR to *BIPRU* 7.10.55YR, *BIPRU* 7.10.116AR and *BIPRU* 7.10.117G items (13) and (14)

79 Standard Rules charge for net long correlation trading portfolio products in APR model

Firms should report the total standard rules capital charge before multiplying the charge by the *APR* floor charge (8%). The *APR* floor charge is reported in data element 81.

See *BIPRU* 7.10.55UR

80 Standard Rules charge for net short correlation trading portfolio products in APR model

Firms should report the total standard rules capital charge before multiplying the charge by the *APR* floor charge (8%). The *APR* floor charge is reported in data element 81.

See *BIPRU* 7.10.55UR

81 All Price Risk Floor Charge

See *BIPRU 7.10.55UR*

61 Internal models-based PRR

This is the sum of the *VaR* capital charge, *stressed VaR* (SVaR) capital charge, *incremental risk charge*, *all price risks measure* and any internal models add-ons. See *BIPRU 7.10.113R* to *BIPRU 7.10.117G*.

This will have the same value as data element 102A in FSA003.

62 Grand total PRR

This is the sum of the total interest rate PRR, the total equity PRR, the total foreign currency PRR, the total collective investment undertaking PRR, other PRR and the VaR model based PRR.

This figure will have the same value as data element 93A less 94A on FSA003.

Add-ons

63 Add-ons

This comprises the add-ons to model based PRR under *BIPRU 7.10*

64 Total Add-ons

The total of items 1 to n in 63

FSA005 – Market risk validations

Internal validations

Data elements are referenced by row then column.

Validation number	Data element		
1	3G	=	3A + 3B + 3C + 3D + 3E + 3F
2	10G	=	10A + 10B + 10C + 10D + 10E + 10F
3	18G	=	18A + 18B + 18C + 18D + 18E + 18F
4			[deleted – replaced by validation 52]
5			[deleted]
6			[deleted]
7		=	[deleted – replaced by validation 56]
8			[deleted]
9	29G	=	21G + 25G + 26G + 27G + 28G
10	30G	=	30A + 30B + 30C + 30D + 30E
11	31G	=	31A + 31B + 31C + 31D + 31E
12	32G	=	32A + 32B + 32C + 32D + 32E
13	33G	=	33A + 33B + 33C + 33D + 33E
14	34G	=	34A + 34B + 34C + 34D + 34E
15	35G	=	35A + 35B + 35C + 35D + 35E
16	36G	=	36A + 36B + 36C + 36D + 36E
17	36A	=	32A + 33A + 34A + 35A
18	36B	=	32B + 33B + 34B + 35B
19	36C	=	32C + 33C + 34C + 35C
20	36D	=	32D + 33D + 34D + 35D
21	36E	=	32E + 33E + 34E + 35E
22	36G	=	32G + 33G + 34G + 35G
23	37G	=	37A + 37B + 37C + 37D + 37E
24	38G	=	38A + 38B + 38C + 38D + 38E
25	39G	=	39A + 39B + 39C + 39D + 39E
26	40G	=	40A + 40B + 40C + 40D + 40E
27	40A	=	36A + 37A + 38A + 39A
28	40B	=	36B + 37B + 38B + 39B

29	40C	=	36C + 37C + 38C + 39C
30	40D	=	36D + 37D + 38D + 39D
31	40E	=	36E + 37E + 38E + 39E
32	40G	=	36G + 37G + 38G + 39G
33	41G	=	41A + 41B + 41C + 41D + 41E + 41F
34	42G	=	42A + 42B + 42C + 42D + 42E + 42F
35	43G	=	43A + 43B + 43C + 43D + 43E + 43F
36	44G	=	44A + 44B + 44C + 44D + 44E + 44F
37	45G	=	45A + 45B + 45C + 45D + 45E + 45F
38	46G	=	46A + 46B + 46C + 46D + 46E + 46F
39	47G	=	47A + 47B + 47C + 47D + 47E + 47F
40	48G	=	48A + 48B + 48C + 48D + 48E + 48F
41	48A	=	44A + 45A + 46A + 47A
42	48B	=	44B + 45B + 46B + 47B
43	48C	=	44C + 45C + 46C + 47C
44	48D	=	44D + 45D + 46D + 47D
45	48E	=	44E + 45E + 46E + 47E
46	48F	=	44F + 45F + 46F + 47F
47	48G	=	44G + 45G + 46G + 47G
48	51G	=	51A + 51B + 51C + 51D + 51E + 51F
49	55G	=	55A + 55B + 55C + 55D + 55E + 55F
50	55G	=	51G + 52G + 53G + 54G
51	62G	=	18G + 29G + 40G + 48G + 55G + 56G + 61G
52		=	[deleted – replaced by validation 57]
53	64G	=	SUM (63B)
54	81G	=	Higher of (79G * 8%, 80G * 8%)
55	61G	=	Higher of (58G, 59G * 57G) + higher of (73G, 74G * 72G) + higher of (75G, 76G) + higher of (77G, 78G, 81G) + 64G
56	25G	=	(82G * 8%) + (23G*0%) + 65G
57	18G	=	3G + 10G + 12G + 13G + 14G + 15G + 16G + 17G +higher of (66G + 68G, 67G + 69G) + higher of (70G, 71G)
58	57G	>=	3.00 (if element 57G is reported)
59	72G	>=	3.00 (if element 72G is reported)

External validations

Validation number	Data element		
1	18G	=	FSA003.96A
2	29G	=	FSA003.97A
3	40G	=	FSA003.98A
4	48G	=	FSA003.99A
5	55G	=	FSA003.100A
6	56G	=	FSA003.101A
7	61G	=	FSA003.102A
8	62G	=	FSA003.93A – FSA003.94A

FSA006 – Market risk supplementary

This data item provides the appropriate regulator with VaR backtesting reports. It contains daily outturn data which is only reported to the appropriate regulator quarterly in arrears.

Valuation

For the general policy on valuation, please see the rules and guidance set out in *GENPRU 1.3* for *BIPRU firms* and article 24 of the *EU CRR* for *IFPRU investment firms*.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Daily outturn data

1A Closing P&L data

This is the daily figure calculated under *BIPRU 7.10.100R* for *BIPRU firms* and article 366(3) of the *EU CRR* for *IFPRU investment firms*.

1B VaR confidence level

The number reported here will remain constant throughout the period, and is determined in accordance with *BIPRU 7.10.98R* for *BIPRU firms* and article 365 of the *EU CRR* for *IFPRU investment firms*.

1C Holding period (days)

The number reported here will remain constant throughout the period, and is determined in accordance with *BIPRU 7.10.98R* for *BIPRU firms* and article 365 of the *EU CRR* for *IFPRU investment firms*.

1D Business unit code

This will record the codes for the major business units, typically ones the firm uses itself, that has previously been agreed with the appropriate regulator. See *BIPRU 7.10.93G* for *BIPRU firms* and article 365 of the *EU CRR* for *IFPRU investment firms*.

1E Currency

This identifies the VaR reporting currency.

1F Value at Risk

This is the *One day VaR measure* calculated in accordance with *BIPRU 7.10.98R*.

1G BIPRU 7.10 cleaned P&L

This is the figure calculated in under *BIPRU 7.10.100R* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

1H Starting P&L date

This is the date defined under *BIPRU 7.10.100R* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

1J Date on which VaR computed

This is the date when the VaR is computed under *BIPRU 7.10.115R* if you are a *BIPRU firm* and article 365(1) of the *EU CRR* if you are an *IFPRU investment firm*.

1K Last date VaR historic data updated

This is the last date on which this has been updated under *BIPRU 7.10.34R* if you are a *BIPRU firm* and article 365(1) of the *EU CRR* if you are an *IFPRU investment firm*.

1L Add-on VaR

This is the figure calculated in accordance with *BIPRU 7.10.113R* if you are a *BIPRU firm* and article 364(1) of the *EU CRR* if you are an *IFPRU investment firm*.

1M BIPRU 7.10 hypothetical P&L

This is the figure calculated in accordance with *BIPRU 7.10.112G* if you are a *BIPRU firm* and article 366(3) of the *EU CRR* if you are an *IFPRU investment firm*.

FSA006- Market risk supplementary validations

Internal validations

There are no validations for this data item.

FSA008 – Large exposures

This data item captures information on *large exposures*, connected exposures within that, exposures by integrated/core/non-core groups, *trading book concentration risk excesses*, and also significant transactions with mixed activity holding companies and their subsidiaries.

Unless indicated otherwise, the valuation of items should follow *GENPRU 1.3*.

Valuation

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

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B. Individual rows within an element are identified as 2B.1, 2B.2 etc.

General

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

See *BIPRU 8 Ann 1R*. If the answer is ‘no’, the firm can move on to data element 3A. If the answer is ‘yes’, then go to data element 2.

1 Firm Reference Numbers

List the Firm Reference Numbers for all the authorised firms in the *UK consolidation group*. As this report is a joint requirement across all firms that are members of that group, this notifies us of which firms’ requirements are being met by this report. Firms should be listed sequentially in 2A, with the Firm Reference Numbers being entered in 2B.

3A Are you a member of a UK integrated group

This is only relevant for unconsolidated or solo-consolidated reporters.

The answer is either Yes or No.

If the answer to 3A is Yes, and the firm is part of a *UK integrated group*, one of the members of the *UK integrated group* is also required to submit FSA018 on behalf of all members of the *UK integrated group* for the reporting date.

Part 1 – Large exposures at the reporting date

This section should contain details of all *large exposures* at the reporting date, as defined in *BIPRU 10.5.1R*.

Where a *BIPRU* firm is relying on *BIPRU* TP 33, it should exclude from Part 1 any *large exposures* to members of a wider integrated group or to members of each *diverse block* and the *residual block* (see *BIPRU* TP 33 for further details) – these exposures will be reported separately on FSA018 by the UK integrated group. They should also be excluded from Part 2 (Connected counterparties) in these circumstances.

Exposures to connected counterparties (other than members of an integrated group) should be reported here in aggregate, with a more detailed breakdown provided in Part 2.

Where a firm has established a *core UK group* (as defined in *BIPRU* 10.8A.2R), it should detail these *exposures* in Part 2.

4A Capital resources under *BIPRU* 10.5.3R

This will be the figure calculated by the firm at the reporting date for data element 57A within FSA003 (even if the firm is not required to submit FSA003 at that date, as in the case of a *BIPRU 50K firm* or a *UK consolidation group* that only reports FSA003 half-yearly), adjusted in line with *BIPRU* 10.5.5R to remove surplus provisions (data element 41A on FSA003), expected loss amounts (data element 50A on FSA003) and securitisation positions (data element 51A on FSA003). For monitoring large exposures during the quarter, firms may either re-calculate their capital resources on a regular basis or use the figure previously reported to the appropriate regulator on FSA003. However, at the reporting date, the figure reported should be the firm's latest calculation of capital resources.

This is equivalent to Stage N of:

- *GENPRU* 2 Annex 2R for a *UK bank*;
- *GENPRU* 2 Annex 3R for a *building society*;
- *GENPRU* 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- *GENPRU* 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and
- *GENPRU* 2 Annex 6R for a *BIPRU investment firm* with a waiver from consolidated supervision.

4B Capital resources under *BIPRU* 10.5.4R

This will be the figures reported by the firm at the reporting date for data element 15A in FSA003, adjusted in line with *BIPRU* 10.5.5R to remove surplus provisions (data element 41A on FSA003), expected loss amounts (data element 50A on FSA003) and securitisation positions (data element 51A on appropriate regulator 003).

This is equivalent to stage T in:

- *GENPRU* 2 Annex 2R, for a *UK bank*;
- *GENPRU* 2 Annex 3R, for a *building society*;
- *GENPRU* 2 Annex 4R for a *BIPRU investment firm* deducting *material holdings*;
- *GENPRU* 2 Annex 5R for a *BIPRU investment firm* deducting *illiquid assets*; and
- *GENPRU* 2 Annex 6R for a *BIPRU investment firm* with a waiver from consolidated supervision.

5A Exposure number

Please number each *large exposure* consecutively.

5B Counterparty name

List here the names of the *counterparties, groups of connected clients, and connected counterparties* (as set out in *BIPRU 10.3*) that represent *large exposures* (excluding, as indicated above, by a member of a *UK integrated group* to members of the diverse blocks and the residual block, or by a *core UK group*). Details of individual counterparties comprising the *connected counterparties* will be shown in Part 2, although the aggregate should be shown here. (Details of exposures by members of a *UK integrated group* to a member of a *diverse block* within its *wider integrated group* or a member of its *residual block* will be reported in FSA018 and should be excluded from this section.)

5C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU 10.2*.

5D % of capital resources under *BIPRU 10.5.3R*

This is column C as a percentage of data element 4A, and should be 10% or more. It should be entered to two decimal places, omitting the % sign.

5E Exposure after credit risk mitigation

This is the figure reported in column C after *credit risk mitigation*. This figure is subsequently broken down in columns F to M.

5F Amount of the exposure that is exempt

That part of the amount reported in column E that is an exempt under *BIPRU 10.6*.

5G % of capital resources under *BIPRU 10.5.3R*

This is column F as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

5H Amount of the exposure that is not exempt and is in the non-trading book

That part of the exposure reported in column E that is not exempt and is in the non-trading book.

5J % of capital resources under *BIPRU 10.5.3R*

This is column H as a percentage of the capital resources under *BIPRU 10.5.3R*. It should be entered to two decimal places, omitting the % sign.

5K Amount of the exposure that is not exempt and is in the trading book

That part of the exposure reported in column E that is not exempt and is in the trading book.

5L % of capital resources under *BIPRU 10.5.3R*

This is column K as a percentage of the capital resources under *BIPRU 10.5.3R*. It should be entered to two decimal places, omitting the % sign.

5M Aggregate % of capital resources under *BIPRU* 10.5.3R

This is the sum of columns J and L. The total of the column should be monitored against the limit set out in *BIPRU* 10.5.6R. It should be entered to two decimal places, omitting the % sign.

5N Trading book concentration risk excess

This is the *trading book concentration risk excess*, arising under *BIPRU* 10.10A.8R (or *BIPRU* 10.5.20R for those utilising TP 33), expressed as a percentage of data element 4B. It should be entered to two decimal places, omitting the % sign.

5P Trading book concentration risk excesses that have existed for 10 business days or less

This is the amount of the *trading book concentration risk excesses* that have existed for 10 business days or less, as a percentage of data element 3B.

5Q Trading book concentration risk excesses that have persisted for more than 10 business days

This is the amount of the *trading book concentration risk excesses* that have persisted for more than 10 business days.

5R CNCOM

The amount of CNCOM calculated as set out in *BIPRU* 10.10A.4G to 10.10A.10R (or *BIPRU* 10.5.16G to 10.5.24G for those utilising TP 33). It should agree with the amount reported in data element 103A on FSA003 for the same reporting date, except when the firm is a member of a *UK integrated group/core UK group* when there may be some additional CNCOM attributable to the firm.

5S Probability of default %

IRB firms should enter the *probability of default* (PD) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5T Loss given default %

IRB firms should enter the *loss given default* (LGD) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5U Expected loss %

IRB firms should enter the *expected loss* (EL) of the exposure, or that part covered by the IRB approach. This may be reported on whatever basis is easiest for firms ie the average, the mean, or the worst case. However, firms should apply that approach consistently across all exposures, and across reporting dates for this data element.

5V Credit risk capital requirement

This is the credit risk capital requirement for the exposure, calculated in accordance with *GENPRU 2.1.51R*.

5W Funded credit protection

Report here the portion of the *exposure* being covered by collateral and for which the *exposure* is assigned to the issuer of the collateral.

5X Unfunded credit protection

Report here the portion of the *exposure* which is guaranteed and is assigned to the protection provider.

6A Confirmation

Firms should confirm that we have been notified under *SUP 15.3.11R* of all exposures that have exceeded, or will exceed, the limits set out in *BIPRU 10.5.6R*.

Part 2 – Details of connected counterparties at the reporting date

Details of connected counterparties

This part sets out details of any *connected counterparties* reported in aggregate in Part 1, but this time showing each counterparty whose individual exposure exceeds 2.5% of the capital resources calculated under *BIPRU 10.5.3R* (data element 4A). As with Part 1, this figure should exclude exposures by a member of a *UK integrated group* to members of a wider integrated group or to members of the diverse blocks and the residual block (which are reported in FSA018).

If a firm has a *core UK group*, its *exposures* should be included here.

7A Exposure number

Please number each exposure consecutively. The first exposure will always be the aggregate of those exposures that individually are less than 2.5% of *capital resources* (data element 4A).

7B Individual counterparty names, each individually above 2.5% of capital resources

Report here the individual counterparty names that make up a group of connected counterparties (see *BIPRU 10.3.9R*), where each counterparty's exposure is individually 2.5% or more of *capital resources* (data element 4A).

If a firm has a *core UK group*, its *exposures* should be included here.

As with Part 1, this figure should exclude exposures by a member of a *UK integrated group* to members of the diverse blocks and the residual block.

Data element 7B.1 (the first line of this data element) will always be the aggregate of those connected exposures that are individually under 2.5% of *capital resources*, where we do not require a further breakdown of individual counterparties.

7C Gross exposure

Report here the gross exposures calculated in accordance with *BIPRU* 10.2.

7D % of capital resources under *BIPRU* 10.5.3R

This is column C as a percentage of data element 4A and should be more than 2.5% (except possible in the case of 7D.1, the first line of the data element). It should be entered to two decimal places, omitting the % sign.

7E Exposure after credit risk mitigation

This is the figure reported in column D after *credit risk mitigation*. This figure is subsequently broken down in columns F to M.

7F Amount of the exposure that is exempt

That part of the amount reported in column E that is an exempt under *BIPRU* 10.6.

7G % of capital resources under *BIPRU* 10.5.3R

This is column F as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7H Amount of the exposure that is not exempt and is in the non-trading book

That part of the exposure reported in column E that is not exempt and is in the non-trading book.

7J % of capital resources under *BIPRU* 10.5.3R

This is column H as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7K Amount of the exposure that is not exempt and is in the trading book

That part of the exposure reported in column E that is not exempt and is in the trading book.

7L % of capital resources under *BIPRU* 10.5.3R

This is column K as a percentage of data element 4A. It should be entered to two decimal places, omitting the % sign.

7M Aggregate % of capital resources under *BIPRU* 10.5.3R

This is the sum of columns J and L. It should be entered to two decimal places, omitting the % sign.

7N Funded credit protection

Report here the portion of the *exposure* being covered by collateral and for which the *exposure* is assigned to the issuer of the collateral.

7O Unfunded credit protection

Report here the portion of the *exposure* which is guaranteed and is assigned to the protection provider.

Part 3 – Trading book concentration risk excesses since the last reporting date

[deleted]

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

This part provides an analysis of significant transactions (other than those resulting in large exposures) with the *mixed activity holding company* and its *subsidiaries*. A transaction is presumed to be significant if its amount exceeds 5% of the total amount of capital resources at the level of the *UK consolidation group* (see *BIPRU 8*).

This section is not completed where the report is for a *UK consolidation group*.

9A Exposure number

Please number each transaction consecutively.

9B Counterparty name

This is the individual counterparty name for each significant transaction (other than one resulting in a *large exposure*).

9C Transaction or exposure value

The amount of each significant transaction (other than one resulting in a *large exposure*) should be entered.

9D % of capital resources

Enter the percentage the figure reported in column C as a percentage of the total amount of *capital resources* at the level of the *UK consolidation group* (see *BIPRU 8*). It will use the figure reported by the *UK consolidation group* at the previous reporting date that coincided with submission of FSA008. So for a *UK consolidation group* that reports to us half yearly on FSA003 on December, the firm should use that figure of *capital resources* for both the March and June submissions.

Each figure should be greater than 5%. It should be entered to two decimal places, omitting the % sign.

FSA008 – Large exposures validations

Internal validations

Data elements are referenced by row then column.

1			[deleted]
2	2B.1		If 1A=Yes, then 2B.1 >1 else 2B.1 = 0
3	3A	>	If 1A=Yes, then 3A=No
4			[deleted – replaced by validation 38]
5	5E	≤	5C
6	5F	≤	5E
7			[deleted – replaced by validation 39]
8	5H	≤	5E
9			[deleted – replaced by validation 40]
10	5K	≤	5E
11	5F+5H+5K	=	5E
12			[deleted – replaced by validation 41]
13			[deleted – replaced by validation 42]
14	5MT	=	Σ5M
15			[deleted – replaced by validation 43]
16	5P	≤	5N
17	5PT	=	Σ5P
18	5Q	≤	5N
19	5QT	=	Σ5Q
20	5P+5Q	=	5N
21	5RT	=	Σ5R
22	7CT	=	Σ7C
23			[deleted – replaced by validation 44]
24	7E	≤	7C
25	7F	≤	7E
26			[deleted – replaced by validation 45]
27	7H	≤	7E
28			[deleted – replaced by validation 46]
29	7K	≤	7E

30	7F+7H+7K	=	7E
31			[deleted – replaced by validation 47]
32			[deleted – replaced by validation 48]
33			[deleted]
34			[deleted]
35			[deleted]
36			[deleted]
37	5D	≥	10.00
38	5D	=	5C/4A * 100
39	5G	=	5F/4A * 100
40	5J	=	5H/4A * 100
41	5L	=	5K/4A * 100
42	5M	=	(5H+5K)/4A * 100
43	5N	=	[deleted]
44	7D	=	7C/4A * 100
45	7G	=	7F/4A * 100
46	7J	=	7H/4A * 100
47	7L	=	7K/4A * 100
48	7M	=	(7H+7K)/4A * 100

External validations

Validation number	Data element		
1			[deleted]
2	5RT		If 3A = no, then (5RT = FSA003.103A), else (5RT ≤ FSA003.103A)

FSA011 – Building society liquidity

This data item is used to monitor the liquidity position of *building societies* under *IPRU(BSOC)*.

Valuation

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

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Definitions

Column A Values here should be reported on the same basis as they are reported in the balance sheet (FSA001), except they should include accrued interest for each item. It may include items which are not eligible for inclusion within the prudential liquidity calculation.

9A SDL at reporting date

This is calculated as the sum of share liabilities including interest accrued, plus deposits and debt securities including interest accrued. See *IPRU(BSOC)* 5.3.2G for a definition of SDL.

12A Building society holdings at reporting date

This is the total of liquid asset holdings with all other societies in total, and includes any undrawn committed facilities provided to societies. It covers securities and money market instruments issued by and deposits placed with any other building society.

Specialist data

This is the value of funding accounted for by those elements which are restricted (ie funding excluding shares held by individuals).

The purpose of 13A and 14A is to report the actual value of the QE of the statutorily defined percentages relating to the funding and lending nature limits.

13A Business assets not FSRP as % of business assets

This is the value of business assets that are not fully secured on residential property (FSRP) as a % of total business assets. It is monitored under Section 6 of the Building Societies Act 1986.

14A Deposits and loans as % of SDL

These are monitored under Section 7 of the Building Societies Act 1986.

15A Amount of offshore deposits

This is the amount of deposits taken by societies' undertakings doing deposit taking offshore (eg in the Channel Islands or Isle of Man), or other undertakings established in other countries primarily to take deposits.

16A Large shareholdings as % of SDL

This item relates to the aggregate balances on both share and deposit holdings (where a single holding in respect of an individual is the totality of accounts held by that individual), excluding accrued interest, which are each in excess of 0.25% of total SDL.

FSA014 – Forecast data

This data provides details of a firm's financial forecasts for the year following the reporting date, or an updated forecast at the interim stage. If a firm does not re-forecast (or update the forecast) at the interim stage, then the figures will be the same as previously reported.

The data elements 6A, 12A, 13A and 14A should be provided by all firms as a minimum.

The firm should complete the other data elements to the extent it has the data available. Forecasts should be made on a best endeavours basis, aiming where possible to match with specific data elements in other data items that are provided regularly. Firms should aim for consistency in approach when compiling these data.

Currency

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

1A Net interest income

This item should be equivalent to data elements 2B minus 26B on data item FSA002 (Income statement).

2A Other income

This is equivalent to data elements 1B minus 2B on data item FSA002.

3A Expenditure

This is equivalent to data element 25B minus 26B, plus 34B on data item FSA002.

4A Impairment/provisions

This is equivalent to data element 40B on data item FSA002.

5A Total profit before tax

This is equivalent to data element 44B on data item FSA002.

6A Net profit (loss)

This data element should be completed by all firms.

This is equivalent to data element 46B on FSA002.

7A Cash and balances at central banks

This is equivalent to data element 5A plus 5B on data item FSA001 (Balance sheet).

8 Loans and advances to customers

This is equivalent to data elements 9A plus 9B on data item FSA001.

9 Investments

This is equivalent to data elements 10A plus 10B plus 11A plus 11B plus 13A plus 13B plus 14A plus 14B on data item FSA001.

10A Retail deposits

This is equivalent to data element 25A on data item FSA001.

11A Deposits by banks, including overdrafts

This is equivalent to data element 23A on data item FSA001.

12A Total assets/liabilities

This data element should be completed by all firms.

This is equivalent to data elements 20A plus 20B on data item FSA001.

13A Total capital after deductions

This data element should be completed by all firms.

This is equivalent to data element 15A on data item FSA003 (Capital adequacy).

14A Variable capital requirement at end of period

This data element should be completed by all firms.

This is equivalent to data element 70A on data item FSA003.

FSA014- Forecast data validations

There are no validations for his data item.

FSA015 – Sectoral information, including arrears and impairment

This data item provides the appropriate regulator with information on the credit quality of a *firm's* portfolio, enabling the appropriate regulator to assess potential threats to the firm's viability. It also provides information to be used at a macro level to monitor changes in the economic climate. This *data item* relates only to credit risk.

Completion of this data item is acceptable on a best endeavours basis. Allocation between sectors is adequate at portfolio level; accuracy to individual account level is not required.

Valuation

For the general policy on valuation, please see the rules and guidance set out in *GENPRU* 1.3 if you are a *BIPRU firm* and article 24 of the *EU CRR* if you are an *IFPRU investment firm*.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Definitions

Coverage

Only assets held in the banking book at amortised cost, including overdrafts, should be included in FSA015. Derivatives, trading book exposures and intragroup exposures should be excluded. In addition, as FSA015 relates mainly to loans and similar financial assets, other asset types likely to be excluded are those covered by FSA001, *data elements* 11-19, e.g. intangible assets, fixed assets and prepayments. Also, in general we would not expect trade debtors to be included unless the debts are treated as loans or advances in the statutory annual accounts.

All relevant assets should be included in columns A and H, even where the accounts have no associated arrears or impairments.

Column A: "All balances (customer) outstanding at period end"

This is the amount of total debt owed by the customer at the reporting date, and should comprise the total amount outstanding (after deducting any write-offs but without deduction for any provisions or impairments) in respect of:

- (i) the principal of the debt (including any further advances made);
 - (ii) interest due on the debt (but only up to the reporting date), including any interest suspended; do not include interest accrued but not yet payable unless it would not be reasonably practicable for the *firm* to separately identify and exclude such accrued interest;
- and

(iii) any other sum which the borrower is obliged to pay the *firm* and which is due from the borrower, e.g. fees, fines, administration charges, default interest and insurance premiums.

In the case of (ii) above, where a *firm* at first includes accrued interest as it is not reasonably practicable not to do so but subsequently is able to do so, the appropriate regulator would expect to be notified of this change of approach under *Principle 11* (Relation with regulators).

The information in respect of balances to be reported in this column should not be fair-valued but should report the contractual position (i.e. between the lender and borrower).

The treatment of loan assets that are being operated as part of a current account offset mortgage product (or similar products where *deposit* funding is offset against loan balances in arriving at a net interest cost on the account) will depend on the conditions pertaining to the product. The balance outstanding on such loans will need to be reported on the basis of the contractually defined balance according to the terms of the product. This might be the amount of loan excluding any offsetting funds, or it might be the net amount, depending upon the terms of the offset arrangement.

The appropriate rows of column A should be completed for all the categories to which the *firm* has an exposure even if there are no associated arrears.

It is not expected that these figures in this column will necessarily reconcile to any of the *firm's* published statutory data or on other *data items*, as the valuation basis is likely to differ.

Columns B-G, rows 1-11: "Balances of accounts in arrears /default by band"

The balance of the account in arrears should be reported within these columns, rather than the amount of the arrears. This should be reported after deducting write-offs but before deducting provisions.

Columns B to F are headed with the following:

Column B: $1.5 < 2.5\%$

Column C: $2.5 < 5\%$

Column D: $5.0 < 7.5\%$

Column E: $7.5 < 10\%$

Column F: $\geq 10\%$

"<" means less than, ">" means greater than and " \geq " means an amount greater than or equal to.

For example where accounts are 2.5% in arrears this will go into column C which is headed for amounts from 2.5% to less than 5%.

The analysis is based on expressing the amount of arrears and/or the amount past due on each loan as a percentage of the balance outstanding on the loan (calculated in the same way as for column A) and then reporting the total balance of the account in the relevant arrears band. In cases where there is more than one loan to a debtor (or debtors) secured on a single property,

these should be amalgamated, where possible, in reporting with balances allocated to the row representing the predominant part of the debt outstanding.

Arrears and amounts past due will arise through the borrower failing to service any element of his debt obligation to the *firm*, including capital, interest, or fees, fines, administrative charges, default interest or insurance premiums.

At the reporting date, for loan accounts the amount in arrears or past due is the difference between:

(i) the accumulated total amounts of (monthly or other periodic) payments due to be received from the borrower; and

(ii) the accumulated total amount of payments actually made by the borrower.

Only amounts which are contractually due at the reporting date should be included in the above. That is:

(i) include interest and amounts due for payments only up to the reporting date but not beyond, do not include interest accrued but not yet payable (unless this would not be reasonably practicable, see under Column A, paragraph (ii) above);

(ii) only include a proportion of any annual insurance premium if the firm permits such amounts to be paid in periodic instalments. However if the terms of the loan or the lender's practice are such as to permit insurance premiums to be added to the loan principal then do not treat such amounts as contractually due;

(iii) similarly, where 'any other sum' has been added to the loan, only include such proportions as are contractually due (e.g. if it is the practice in particular circumstances to add the sum/charge to the loan and require repayment over the residual term of the loan);

(iv) in assessing 'payments due' when a borrower has a flexible loan, it is important to apply the contractual terms of the loan: for example, payment holidays which satisfy the terms of the loan should not be treated as giving rise to an arrears position;

(v) do not however include 'Deeds Store' loans in the arrears figures (that is, loans where the debt is de minimis e.g. £100, but the borrower still has insurance premiums to pay and perhaps some instalments are overdue).

In the case of annual review schemes the 'payment due to be received' is that calculated under the scheme. This may well differ from the amount charged to the account but should not of itself give rise to any arrears, providing the borrower is making the level of payments advised by the *firm*. The same principles apply to deferred interest products – if the borrower is making the payments that are required under the loan arrangements then he is not in arrears, even though the debt outstanding is increasing.

Where a firm makes a temporary 'concession' to a borrower (i.e., an agreement with the borrower whereby monthly payments are either suspended or less than they would be on a fully commercial basis) for a period, the amounts included are those contractually due (and at commercial rates of interest). Hence the borrower will continue to be in arrears and the level of arrears will in fact continue to increase until such time as he is able fully to service the debt outstanding.

Where the terms of the loan do not require payment of interest (or capital) until a stated date or until redemption or until certain conditions are triggered, as for example in the case of certain building finance loans, then the loan is not in arrears until such time as contractual repayments are overdue.

The decision to 'capitalise' arrears (or treat as if capitalised) is a business decision between the *firm* and the borrower. By 'capitalisation' we mean a formal arrangement agreed with the borrower to add all or part of a borrower's arrears to the amount of outstanding principal (i.e. advance of principal including further advances less capital repayments received during the period of the loan) and then treating that amount of overall debt as the enlarged principal. This enlarged principal is then used as the basis for calculating future monthly payments over the remaining term of the loan. Where less than the full amount of arrears is capitalised (or indeed where none of the arrears is capitalised) then, providing there are arrangements made for the borrower to repay the non-capitalised arrears over a shorter period ranging for example from 3 to 18 months, this type of arrangement should also be regarded as an equivalent of 'capitalisation'.

For the purposes of consistency in reporting arrears cases the following reporting criteria should be used where a *firm* has capitalised the loan (or treated as if capitalised) and reset the monthly payment:

(i) such an arrears case should continue to be included as an arrears case until the loan has been 'fully performing' (see (ii) below) for a period of six consecutive months (any temporary increase in arrears during this qualifying period has the effect of requiring six consecutive months of full performance after such an event). Until that time the balance of the loan should be included in the table and be allocated to the arrears band applicable at each reporting date as if 'capitalisation' had not taken place;

(ii) for these purposes a loan is considered to be 'fully performing' only where the borrower has been meeting all obligations on the loan with regard to repayments of principal, interest (at a normal mortgage rate on the full balance outstanding, including as appropriate any relevant past arrears), any payment towards clearing past arrears as agreed with the *firm* and any default payments due levied in respect of previous missed repayments. That is, amounts may be either added to the principal of the loan or otherwise repaid over a shorter period than the residual term of the mortgage, as agreed between firm and borrower. But then this revised payment schedule must be fully maintained for a six month period before the arrears can qualify to be treated as capitalised for reporting purposes and hence removed from the arrears cases in this table.

In some cases there may be loans where the security has been taken and is in the process of being realised (a 'property in possession'). While this is happening it is likely the underlying loan continues to exist and may be accruing arrears. Therefore the loan balance should still be included within the relevant arrears band in columns B-F.

Where a 'capitalisation' case becomes fully performing but later the borrower defaults again, this subsequent default should be regarded as a new default and the amount of arrears should be the amount arising from this new default. That is, the previously capitalised arrears should not be reinstated as current arrears.

For **overdrafts**, the amount to be treated as in arrears or past due is:

- (i) any amount borrowed and/or outstanding in excess of the overdraft limit for that account (whether explicitly agreed with the borrower or otherwise);
- (ii) the whole amount of any balance outstanding (regardless of whether within the overdraft limit or not) where no credit has been received into the account in the previous 90 days; and
- (iii) the whole amount of any balance outstanding (regardless of whether within the overdraft limit or not) where the *firm* has determined that a default has occurred and/or where an impairment or provision charge has been raised and/or where formal demand for repayment has been made.

All amounts to include interest and fees and/or other charges. Do not include interest accrued but not yet payable.

For **credit cards** (and equivalent revolving credit facilities) the amount to be treated as in arrears or past due is:

- (i) any amount outstanding above the agreed card limit (as advised to the customer);
- (ii) any amount of the minimum monthly payments due which has not been met by credits to the account (on a cumulative basis, where the latest credit is applied to extinguish the earliest minimum payment due);
- (iii) the whole amount of any balance outstanding (regardless of whether within limit or not) where no credit has been received to the account in the previous 90 days; and
- (iv) the whole amount of any balance outstanding (regardless of whether within limit or not) where the *firm* has determined that a default has occurred and/or where an impairment or provision charge has been raised) and/or where formal demand for repayment has been made.

All amounts to include interest and fees and other charges. Do not include interest accrued but not yet payable.

Column B rows 12-26

Include here the balance of all accounts where a counterparty has failed to make payments when they were contractually due.

Where a proportion of the balance is past due, this column should be populated with the total balance of the exposure for which a portion is past due. For example, for a loan of £100,000 where a payment of £5,000 is contractually past due, a value of £100,000 should be recorded in column B, not £5,000.

For overdrafts and other revolving credit facilities, the amount to be treated as in arrears and/or past due is:

- (i) any amount borrowed and/or outstanding in excess of the overdraft limit for that account (whether explicitly agreed with the borrower or otherwise);
- (ii) the whole amount of any balance outstanding (regardless of whether within limit or not) where no credit has been received to the account in the previous 90 days; and

(iii) the whole amount of any balance outstanding (regardless of whether within limit or not) where the firm has determined that a default has occurred and/or where an impairment or provision charge has been raised) and/or where formal demand for repayment has been made.

All amounts to include interest and fees and other charges due but not paid (unless incorporated in a balance that is within the agreed limit). Do not include interest accrued but not yet payable.

Column C rows 12-26

Past due: 'o/w impaired' is shorthand for 'of which impaired'. The terms 'impaired' and 'impairment' here, and in other places in FSA015, should be consistent with that used in the *firm's* statutory Annual Accounts. Where the firm's accounts are compiled under UK GAAP the terms should be equated to 'general provisions' and 'specific provisions'.

Include here the balances of any *exposures* in column B which are also deemed to be impaired.

Where a proportion of the balance is impaired, this column should be populated with the total balance of the exposure, not just the amount by which the account is deemed impaired.

If impaired exposures are reported in column C, we would usually expect the balances to be reported in column N or, where applicable, column P.

Column D rows 12-26

'Other impaired' refers to impaired *exposures* which have no past due element.

Include here the total balance of any other *exposures* which, whilst not past due, are deemed to be impaired. Do not just record the amount of the impairment charge.

Where a *firm* is using UK GAAP rather than IFRS any balances in columns D and E should relate to exposures which, even though they are not past due, have been deemed to require either a general or specific provision.

Column E rows 12-26

For unsecured *exposures* and partially secured *exposures* (where the collateral held does not cover the entire *exposure*) enter the total gross value, before deduction of impairment charges, of *exposures* which have been classified as impaired (i.e. included in columns C and D) and for which either no collateral is held or where collateral is held but is insufficient to cover the entire *exposure*. Report here loans which are included in columns C and D because they are impaired, reporting the balance owed, less the realisable value of the security held, for each loan.

For fully secured lending (rows 13 and 17) we would usually expect a nil value in column E, unless it is known that the current realisable value of the security shows a shortfall. Where such a loan is subsequently restructured, it should be reclassified to the row appropriate for the security cover at that point.

Column B rows 27-31

Include here any *exposures* where payments have not been made on the date due and are now overdue and where there is little prospect for recovery of principal or interest.

Column C rows 27-31

Include here the amount of any other *exposures* which, whilst not in default, are deemed to be impaired.

Column D rows 27-31

Include here the Mark-to-market value of any impaired *exposures* included in columns B and C.

Column H: All balances (accounting) at period end

This is the total value of the on balance sheet *exposures* in each category, valued in line with the *firm's* accounting policies. However, there will not necessarily be a direct reconciliation between column H and the firm's statutory published Balance Sheet, nor between column H and FSA001, as FSA015 does not include all asset classes (and excludes trading book assets).

A *firm* should report here the balance sheet valuation of its *exposures* valued in accordance with IFRS or UK GAAP as appropriate.

Whether the balances in column H are reported net or gross of impairments or provisions, they should be consistent with how balances are calculated for the *firm's* statutory accounts.

FSA015 is intended to relate to on balance sheet arrears. That means that securitisations that attract off-balance sheet treatment should not be included. However, if a securitisation attracts on-balance sheet treatment (for instance because there is recourse to the *firm* or, in the case of consolidated returns, the securitisation SPV is included in the scope of the consolidation), it should be included. The appropriate rows of column H should be completed for all the sectors to which the *firm* has an exposure, even if these are all fully performing and there are no associated write-offs or impairment charges.

Columns J-M

The reference to 'in periods' at columns J to M is a reference to the amount of write-offs or impairment charges since the last reported FSA015.

In completing column J there may be a difference to accounting convention as write-offs should be reported as a positive figure. On FSA015 a negative number will be taken to indicate a write-back. Similarly for columns K and L, where an impairment charge is being put through the income statement it should be reported as a positive amount. A negative number will indicate the release of an impairment charge (reduction in provision).

Column J: Write-offs net of recoveries

Enter the net amount written off during the period, after any recoveries of exposures previously written off.

The figure reported here should only relate to the amount of write-offs net of recoveries made since the last reporting period end date (i.e. in the latest quarter or half-year). Unlike the data reported on the Income Statement (FSA002) it is not a cumulative figure for the financial year to date.

Columns K and L: Charge/credit to the Income statement (P&L)

The figure reported in column K should only relate to the amount of new individual impairments or specific provisions charged to the income statement since the last reporting period end date (i.e. in the latest quarter or half-year). The figure reported in column L should only relate to the amount of new collective impairments or general provisions charged to the income statement since the last reporting period end date (i.e. in the latest quarter or half-year). Unlike the data reported on the appropriate regulator Income Statement (FSA002) it is not a cumulative figure for the financial year to date.

A net credit should be shown with a minus sign (not brackets). The gross charge for new impairment charges should be offset by other items including any charges made in earlier periods but now released. The charge or credit for individual impairment charges should include the charge or credit for provisions in respect of suspended interest where it is the practice of the reporting institution to show suspended interest as interest receivable in the income statement (profit and loss account).

Column M: Other Adjustments

The “in period” for columns J to M means the amount of write-offs or impairment charges since the last reported FSA015.

This includes any adjustments made as a result of an acquisition or disposal of a subsidiary company the balance sheet of which includes impairment balances and is included in the consolidation for the particular return. Also include any adjustments made for exchange rate movements in respect of impairment balances denominated in currencies other than the reporting currency. Where the adjustment is negative, report the amount with a minus sign (not brackets).

The figure reported here should only relate to the amount of other adjustments since the last reporting period end date (i.e. in the latest quarter or half-year). Unlike the data reported on appropriate regulator Income Statement (FSA002) it is not a cumulative figure for the financial year to date.

Column N: individual impairment balance or specific provisions

Enter the total value of individual impairment balances.

Note that if all of the *firm's* provisions relate to accounts included in this *data item* this would be the total value of the individual impairment balance or provisions as detailed on the *firm's* financial balance sheet. If some of the impairments or provisions relate to accounts that are not included in this *data item* then this will not be the case.

In most cases we would expect that, for the current period, for each line item, the following would be true: $(N+P \text{ for the previous period}) - J + (K+L+M)$ (where J, K, L & M are for the current period) is approximately equal to $(N+P \text{ for the current period})$.

Individual impairment balances or specific provisions are those generated following the impairment assessment of a loan on a standalone basis.

Column P: collective impairment balance or general provision

Enter the total value of collective impairment balances.

Note that if all of the *firm's* provisions relate to accounts included in this *data item* this would be the total value of the collective impairment balance as detailed on the *firm's* financial balance sheet. If some of the provisions relate to accounts that are not included in this *data item* then this will not be the case.

Collective impairment balances or general provisions are those generated following the impairment assessment of a group of loans.

Columns L and P: collective impairments

Collective impairment charges should be applied at portfolio or product level and should be allocated to the most appropriate category for that portfolio or product.

Column Q: balances of loans with individual impairment

Include the total balance of any *exposures* that are judged to be impaired. This should be gross of impairment provisions but net of write-offs as per the statutory annual accounts. Loans which have been tested for impairments, but which are not classed as impaired, should not be included.

Sectors (rows)

UK and Non-UK

For Retail and Corporate sectors (lines 1-20), where a split of *exposures* between UK and non-UK is required, this should be done based on the location of the lending entity.

Financial sector and Non-financial institutions categories (lines 21-26) should be split by domicile of the counterparty to which the *firm* has an *exposure*. If the *firm* does not have details of the counterparty then it should report the UK/Non-UK split in the same way as done for Retail and Corporate sectors i.e. using the location of the lending entity.

Retail sector

This section comprises all *Retail exposures*, including exposures to *retail SME*. Note that loans should only be reclassified between “partially secured” and “fully secured” where there has been a formal revaluation exercise carried out by the *firm* of the specific security held, i.e. excluding revaluations conducted for the purposes of re-indexing for capital calculation purposes.

1 First charge mortgages to individuals

This comprises lending to individuals secured by mortgage on land and buildings, where such loans are fully secured by a first equitable or legal charge, where at least 40% of the land and buildings is used for residential purposes, and where the premises are for occupation by either the borrower (or dependant), or any other third party (e.g. it includes ‘buy to let’ lending to individuals). Both regulated and non-regulated mortgage contracts should be included.

Do not include here any residential loans to individuals that are part of a ‘business loans’ type package (involving multiple loans and multiple securities, where there is no one-to-one correspondence between a loan and a specific security), but report them under ‘other secured loans to individuals’.

2 Other fully secured loans to individuals

Include here all other *secured lending* in the UK to individuals where the *firm* does not have a first charge.

3 Partially secured exposures to individuals

Include here any lending in the UK to individuals where the exposure is only partially secured.

4 Card accounts

This includes UK charge card lending (even if the outstanding balance is required to be paid off in full at the end of each charging period).

5 Unsecured exposures to individuals

Report here all other *exposures* in the UK to individuals.

6 Retail SME

Include here all UK *exposures to retail SME* irrespective of security held.

7 Fully secured loans to individuals

Include here any lending outside the UK to individuals where the *exposure* is fully secured.

8 Partially secured exposures to individuals

Include here any lending outside the UK to individuals where the *exposure* is only partially secured.

9 Unsecured exposures to individuals

Comprises all other exposures outside the UK to individuals. Credit card lending outside the UK should be included here.

10 Retail SME

Include here all non-UK *exposures to retail SME* irrespective of security held.

Corporate sector

This section comprises all *corporate exposures* that are not included in retail SME. This should include *exposures* to and/or balances with non consolidated group companies as well as third parties. It should exclude securities which are included in lines 27 – 30. Where a *firm* holds securities but cannot distinguish between quoted and unquoted securities these should also be reported as debt instruments (lines 27 – 30).

12 UK commercial real estate (secured and unsecured)

This will typically include any *exposures* defined by Basel as "Claims secured by commercial real estate" or "Income-producing real estate", or lending where the counterparty has been allocated to SIC code 68 or 41.1 and the lending is done in the UK. These SIC codes include exposures to social housing companies. Exposures included here are those that are linked to the commercial nature of the borrower rather than the type of real estate held as security.

13, 17 Other fully secured lending

Include here any lending where the *exposure* is fully secured

14, 18 Other partially secured lending

Include here any lending where the *exposure* is only partially secured.

15, 19 Unsecured lending

Include here all other *corporate exposures*.

16 Non-UK commercial real estate

This will typically include any *exposures* defined by Basel as "exposures secured by commercial real estate" or "Income-producing real estate", or lending where the counterparty has been allocated to SIC code 68 or 41.1 and the lending is done outside the UK.

Financial sector

This section comprises all *exposures* to the *financial sector*.

21 Exposures to UK financial institutions, credit institutions and insurance companies

Include *exposures* to all UK financial institutions, credit institutions (including banks) and insurance companies.

This line should include, for example, cash on deposit with UK financial institutions, money market deposits with UK banks and UK bank securities excluding securities which are included in lines 27 – 30 below.

22 Exposures to non-UK financial institutions, credit institutions and insurance companies

Include exposures to all non-UK financial institutions, credit institutions (including banks) and insurance companies.

This line should include, for example, cash on deposit with non-UK financial institutions, money market deposits with non-UK banks and non-UK bank securities excluding securities which are included in lines 27 – 30 below.

Non-financial institutions (including government)

Include all other *exposures* other than those defined above or debt instruments in the banking book.

Debt instruments (banking book)

Any debt instruments that are:

- (i) quoted on any investment exchange; or
- (ii) CDOs; or
- (iii) government gilts or Treasury Bills;

and held in the banking book, regardless of the issuer type, should be reported in lines 27 – 30 and not elsewhere.

27 UK collateralised debt obligations

Include here all CDOs issued by UK companies. CDOs are a type of asset-backed security whose value and payments are derived from a portfolio of fixed-income underlying assets.

28 Other UK asset backed securities

Include holdings of all other *asset backed securities*, except CDOs, issued by UK entities.

29 Other UK securities

Include holdings of all other securities, except those listed above, issued by UK entities. Include here also gilts and Treasury bills issued by the UK government.

Exposures to equities are not included in FSA015 and need not be reported.

30 Other non-UK securities

Include holdings of any securities issued by non-UK companies including non-UK CDOs and non-UK *asset backed securities*. Also include here non-UK government securities.

Debt instruments should be classified according to the domicile or geographical location of the issuer.

FSA015– sectoral information, including arrears and impairment - validations

Internal validations

Data elements are referenced by row then column

Validation number	Data element		
1	1G	=	1B+1C+1D+1E+1F
2	2G	=	2B+2C+2D+2E+2F
3	3G	=	3B+3C+3D+3E+3F
4	4G	=	4B+4C+4D+4E+4F
5	5G	=	5B+5C+5D+5E+5F
6	6G	=	6B+6C+6D+6E+6F
7	7G	=	7B+7C+7D+7E+7F
8	8G	=	8B+8C+8D+8E+8F
9	9G	=	9B+9C+9D+9E+9F
10	10G	=	10B+10C+10D+10E+10F
11	11G	=	11B+11C+11D+11E+11F
12	11A	=	1A+2A+3A+4A+5A+6A+7A+8A+9A+10A
13	11B	=	1B+2B+3B+4B+5B+6B+7B+8B+9B+10B
14	11C	=	1C+2C+3C+4C+5C+6C+7C+8C+9C+10C
15	11D	=	1D+2D+3D+4D+5D+6D+7D+8D+9D+10D
16	11E	=	1E+2E+3E+4E+5E+6E+7E+8E+9E+10E
17	11F	=	1F+2F+3F+4F+5F+6F+7F+8F+9F+10F
18	11G	=	1G+2G+3G+4G+5G+6G+7G+8G+9G+10G
19	20B	=	12B+13B+14B+15B+16B+17B+18B+19B
20	20C	=	12C+13C+14C+15C+16C+17C+18C+19C
21	20D	=	12D+13D+14D+15D+16D+17D+18D+19D
22	20E	=	12E+13E+14E+15E+16E+17E+18E+19E
23	23B	=	21B+22B
24	23C	=	21C+22C
25	23D	=	21D+22D
26	23E	=	21E+22E
27	26B	=	24B+25B
28	26C	=	24C+25C
29	26D	=	24D+25D
30	26E	=	24E+25E
31	31B	=	27B+28B+29B+30B
32	31C	=	27C+28C+29C+30C
33	31D	=	27D+28D+29D+30D
34	11H	=	1H+2H+3H+4H+5H+6H+7H+8H+9H+10H
35	11J	=	1J+2J+3J+4J+5J+6J+7J+8J+9J+10J
36	11K	=	1K+2K+3K+4K+5K+6K+7K+8K+9K+10K
37	11L	=	1L+2L+3L+4L+5L+6L+7L+8L+9L+10L
38	11M	=	1M+2M+3M+4M+5M+6M+7M+8M+9M+10M
39	11N	=	1N+2N+3N+4N+5N+6N+7N+8N+9N+10N
40	11P	=	1P+2P+3P+4P+5P+6P+7P+8P+9P+10P

41	11Q	=	1Q+2Q+3Q+4Q+5Q+6Q+7Q+8Q+9Q+10Q
42	20H	=	12H+13H+14H+15H+16H+17H+18H+19H
43	20J	=	12J+13J+14J+15J+16J+17J+18J+19J
44	20K	=	12K+13K+14K+15K+16K+17K+18K+19K
45	20L	=	12L+13L+14L+15L+16L+17L+18L+19L
46	20M	=	12M+13M+14M+15M+16M+17M+18M+19M
47	20N	=	12N+13N+14N+15N+16N+17N+18N+19N
48	20P	=	12P+13P+14P+15P+16P+17P+18P+19P
49	20Q	=	12Q+13Q+14Q+15Q+16Q+17Q+18Q+19Q
50	23H	=	21H+22H
51	23J	=	21J+22J
52	23K	=	21K+22K
53	23L	=	21L+22L
54	23M	=	21M+22M
55	23N	=	21N+22N
56	23P	=	21P+22P
57	23Q	=	21Q+22Q
58	26H	=	24H+25H
59	26J	=	24J+25J
60	26K	=	24K+25K
61	26L	=	24L+25L
62	26M	=	24M+25M
63	26N	=	24N+25N
64	26P	=	24P+25P
65	26Q	=	24Q+25Q
66	31H	=	27H+28H+29H+30H
67	31J	=	27J+28J+29J+30J
68	31K	=	27K+28K+29K+30K
69	31L	=	27L+28L+29L+30L
70	31M	=	27M+28M+29M+30M
71	31N	=	27N+28N+29N+30N
72	31P	=	27P+28P+29P+30P
73	31Q	=	27Q+28Q+29Q+30Q
74	32H	=	11H+20H+23H+26H+31H
75	32J	=	11J+20J+23J+26J+31J
76	32K	=	11K+20K+23K+26K+31K
77	32L	=	11L+20L+23L+26L+31L
78	32M	=	11M+20M+23M+26M+31M
79	32N	=	11N+20N+23N+26N+31N
80	32P	=	11P+20P+23P+26P+31P
81	32Q	=	11Q+20Q+23Q+26Q+31Q
82	12C	<=	12B
83	13C	<=	13B
84	14C	<=	14B
85	15C	<=	15B
86	16C	<=	16B
87	17C	<=	17B
88	18C	<=	18B

89	19C	<=	19B
90	20C	<=	20B
91	21C	<=	21B
92	22C	<=	22B
93	23C	<=	23B
94	24C	<=	24B
95	25C	<=	25B
96	26C	<=	26B

External validations

There are no external validations for this data item.

FSA016 – Solo consolidation data

This data item collects information on the subsidiaries included within solo-consolidation. It is designed to provide the appropriate regulator with sufficient information to understand the impact and profile of the solo-consolidated subsidiaries on the balance sheet of the firm, while at the same time limiting the information to the most material subsidiaries.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2A will be the element numbered 2 in column A.

1A – Number of subsidiaries included in the solo-consolidation

This is the number of firms that are included within the solo-consolidation and for which waivers have been granted.

2A – Book value of investments included in solo-consolidation – EEA incorporated

This is the book value of EEA- incorporated investments that are included within the firm's solo-consolidated reporting under *BIPRU* 2.1 if you are a *BIPRU firm* and article 9 of the *EU CRR* if you are an *IFPRU investment firm*, in the unconsolidated accounts of the firm.

3A – Book value of investments included in solo-consolidation – non-EEA incorporated

This is the book value of non-EEA incorporated investments that are included within the firm's solo-consolidated reporting under *BIPRU* 2.1 if you are a *BIPRU firm* and article 9 of the *EU CRR* if you are an *IFPRU investment firm*, in the unconsolidated accounts of the firm.

4A Surplus capital in the parent firm

For *BIPRU firms*, this figure is the total capital after deductions from the solo-consolidated FSA003 (data element 15A) less the value of the investments reported in data elements 2A and 3A above, to which has been added back the value of any investments by the solo-consolidated subsidiaries in their own non solo-consolidated subsidiaries. For *IFPRU investment firms*, this figure is the total capital after deductions from the solo-consolidated COREP CA1 template (row 010) less the value of the investments reported in data elements 2A and 3A above, to which has been added back the value of any investments by the solo-consolidated subsidiaries in their own non solo-consolidated subsidiaries.

5 Top 5 solo-consolidated subsidiaries ranked by book value of investment

For each of the subsidiaries listed, the following details should be provided:

- 5A the name of the subsidiary;
- 5B the country of incorporation;
- 5C a brief business descriptor from a pre-defined list – funding; lending; investment; other;

- 5D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other;
- 5E the book value of the subsidiary (included within 2A or 3A above); and
- 5F the capital requirements arising from the assets held by the subsidiary.

6 Top 5 solo-consolidate subsidiaries ranked by aggregate exposure of parent to subsidiary

For each of the subsidiaries listed, the following details should be provided:

- 6A the name of the subsidiary;
- 6B the country of incorporation;
- 6C a brief business descriptor from a pre-defined list – funding; lending; investment; other;
- 6D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other;
- 6E the aggregate exposure of the parent to the subsidiary, including funding in a capital form;
- 6F the exposure of the parent to the subsidiary at the reporting date with a residual maturity of less than one year; and
- 6G the capital requirements arising from the assets held by the subsidiary.

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

For each of the subsidiaries listed, the following details should be provided:

- 7A the name of the subsidiary;
- 7B the country of incorporation;
- 7C a brief business descriptor from a pre-defined list – funding; lending; investment; other;
- 7D the main underlying assets from a predefined list – commercial property; residential property; fixed assets; plant; investment grade debt securities; investment grade equity; debt securities; equity; other; and
- 7E the net flow of funds from the parent to the subsidiary, including funding in a capital form.

FSA016 – Solo consolidated data validations

Internal validations

There are no internal validations for this data item.

External validation

There are no external validations for this data item.

FSA017 – Interest rate gap

This data item collects information on the interest rate gap. It is designed to provide the appropriate regulator with sufficient information to understand the interest rate sensitivity of a firm's assets and liabilities.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2A will be the element numbered 2 in column A.

Gap analysis is undertaken by examining details of interest sensitive assets and liabilities to establish when they will next reprice (i.e. be subject to a change in interest rate), and then tabulating those which reprice within set time periods (known as 'time buckets', within which all items repricing are grouped together). Interest rate sensitive items are those assets and liabilities that are subject to contractual change in interest rates, or which mature (fall due for repayment) during the period of the return. (Note that the contractual date for repricing purposes is not necessarily the maturity date of the asset/liability. For example, a 3 year loan could be repriced every six months at a spread above 6 month LIBOR. If it was rolled over a month ago then it will reprice in 5 months', not in 3 years', time.)

Those assets and liabilities lacking definitive repricing intervals (e.g. sight deposits or savings accounts) or actual maturities that could vary from contractual maturities (e.g. mortgages with an option for early repayment) should be assigned to repricing time bands according to the judgement and past experience of the firm.

When fixed rate liabilities in an individual time bucket exceed fixed rate assets in the same bucket, a 'negative gap' exists for that period - implying that a rise in interest rates for that period should produce an increase in net interest income, and a fall in rates should give rise to a fall in net interest income. Conversely, when fixed rate assets exceed fixed rate liabilities in the same time bucket, a 'positive gap' exists and net interest income should fall if interest rates increase and rise if rates reduce.

Variable rate items, for which there is no lead time between a change in market rates and a corresponding change in the contracted interest rate (i.e. effectively overnight) should be placed in the "overnight" time bucket. Conventionally, first year time buckets are of shorter duration than later time buckets. However, the precise choice of time buckets is a matter for each firm.

On and off balance sheet items should be allocated to the various time buckets in accordance with their repricing date. The information in respect of balances to be used in this data item should not be fair-valued but should be based on the contractual position (i.e. between the lender and borrower).

Care should be taken in allocating off balance sheet items. Firms need to consider the essential interest-bearing characteristics of these instruments. For example:

Swaps: if a fixed rate mortgage of 3 years maturity is swapped to a 6 month LIBOR rate then the impact on the gap analysis should be shown by placing the notional swapped amount into the 3 year liability time bucket and the same amount in the 6 month asset time bucket.

FRAs: if a deposit is due to reprice in 3 months' time for 3 months and the firm wishes to hedge its exposure, then it might do so by buying an FRA where in 3 months' time it receives an amount of interest covering the further 3 month period (i.e. it will buy a 3v6 FRA). This should be shown as a 6 month liability and a 3 month asset in the gap analysis, reflecting the fact that effectively (a) the firm has locked in now (at time zero) to paying a fixed rate in 3 months' time covering a 3 month period (hence in total 6 months), and (b) the firm has an exposure now for 3 months to the rate at which the receiving leg of the FRA will settle. In 3 months' time, on settlement, the FRA will disappear from the analysis as proceeds, or preferably payments, will have been settled and the derivative interest rate exposure extinguished.

Non interest rate sensitive items (e.g. fixed assets, reserves or interest accruals) should be placed in the most distant time bucket. This should not be included in the sensitivity calculations but remains on the gap report for the sake of balance sheet completeness. The appropriate regulator recognises that there are several schools of thought over where to allocate reserves in a gap analysis and will consider other board-approved scenarios which are consistently applied and rationalised.

Where firms fully hedge or match customer products, in theory, there is no gap created. However, in practice, permanent one-for-one matching is not always possible. There may be lead times during which the asset/liability and the related hedge/match are out of step. For example, this may occur when swapping fixed rate mortgages: the mortgages can complete over a period of time, whilst the swap is typically effected in full at a particular point in time. A perfect match or hedge may be disrupted by the early repayment of a fixed rate mortgage or early withdrawal of a fixed rate savings product on the death of an investor.

The appropriate regulator recognises that the contractual repricing relating to certain assets and liabilities do not bear a close relationship to their actual behavioural characteristics. So a firm may report its interest rate gap analysis after taking account of these "behavioural" assumptions; these should be included in the rows for "adjusted for actual expected re-pricing date".

Where balances are committed but not yet drawn down, the amount should be included in the relevant row for "pipeline products".

The information in respect of balances to be reported in column A should not be fair-valued but should report the contractual position.

The data item should be completed for all currencies in aggregate.

FSA017 – Interest rate gap report validations

Internal validations

Data elements are referenced first by row then by column.

Validation number	Data element	
1	1A	= 2%
2	2A	= 2B+2C+2D+2E+2F+2G+2H+2J+2K+2L+2M+2N+2P+2Q
3	3A	= 3B+3C+3D+3E+3F+3G+3H+3J+3K+3L+3M+3N+3P+3Q
4		[deleted – replaced by validation 201]
5	4A	= 4B+4C+4D+4E+4F+4G+4H+4J+4K+4L+4M+4N+4P+4Q
6	5A	= 5B+5C+5D+5E+5F+5G+5H+5J+5K+5L+5M+5N+5P+5Q
7	6A	= 6B+6C+6D+6E+6F+6G+6H+6J+6K+6L+6M+6N+6P+6Q
8		[deleted – replaced by validation 202]
9	7A	= 7B+7C+7D+7E+7F+7G+7H+7J+7K+7L+7M+7N+7P+7Q
10	8A	= 8B
11		[deleted – replaced by validation 203]
12	10A	= 10B+10C+10D+10E+10F+10G+10H+10J+10K+10L+10M+10N+10P+10Q
13		[deleted – replaced by validation 205]
14		[deleted – replaced by validation 206]
15		[deleted – replaced by validation 207]
16		[deleted – replaced by validation 208]
17		[deleted – replaced by validation 209]
18		[deleted – replaced by validation 210]
19		[deleted – replaced by validation 211]
20		[deleted – replaced by validation 212]
21		[deleted – replaced by validation 213]
22		[deleted – replaced by validation 214]
23		[deleted – replaced by validation 215]
24		[deleted – replaced by validation 216]
25		[deleted – replaced by validation 217]
26		[deleted – replaced by validation 218]
27		[deleted – replaced by validation 219]
28	11A	= 11B+11C+11D+11E+11F+11G+11H+11J+11K+11L+11M+11N+11P+11Q

29 12A = 12B+12C+12D+12E+12F+12G+12H+12J+12K+12L+12M+12N
+12P+12Q

30 13A = 13B+13C+13D+13E+13F+13G+13H+13J+13K+13L+13M+13N
+13P+13Q

31 13A = 10A+11A+12A

32 13B = 10B+11B+12B

33 13C = 10C+11C+12C

34 13D = 10D+11D+12D

35 13E = 10E+11E+12E

36 13F = 10F+11F+12F

37 13G = 10G+11G+12G

38 13H = 10H+11H+12H

39 13J = 10J+11J+12J

40 13K = 10K+11K+12K

41 13L = 10L+11L+12L

42 13M = 10M+11M+12M

43 13N = 10N+11N+12N

44 13P = 10P+11P+12P

45 13Q = 10Q+11Q+12Q

46 14A = 14B+14C+14D+14E+14F+14G+14H+14J+14K+14L+14M+14N
+14P+14Q

47 15A = 15B+15C+15D+15E+15F+15G+15H+15J+15K+15L+15M+15N
+15P+15Q

48 [deleted – replaced by validation 220]

49 16A = 16B+16C+16D+16E+16F+16G+16H+16J+16K+16L+16M+16N
+16P+16Q

50 17A = 17B+17C+17D+17E+17F+17G+17H+17J+17K+17L+17M+17N
+17P+17Q

51 18A = 18B+18C+18D+18E+18F+18G+18H+18J+18K+18L+18M+18N
+18P+18Q

52 [deleted – replaced by validation 221]

53 19A = 19B+19C+19D+19E+19F+19G+19H+19J+19K+19L+19M+19N
+19P+19Q

54 20A = 20B

55 20A = 8A

56 20B = 8B

57 [deleted – replaced by validation 223]

58 22A = 22B+22C+22D+22E+22F+22G+22H+22J+22K+22L+22M+22N
+22P+22Q

59 23A = 23B+23C+23D+23E+23F+23G+23H+23J+23K+23L+23M+23N
+23P+23Q

60 [deleted – replaced by validation 224]

61 24A = 24B+24C+24D+24E+24F+24G+24H+24J+24K+24L+24M+24N
+24P+24Q

62 [deleted – replaced by validation 225]

63 [deleted – replaced by validation 226]

64 [deleted – replaced by validation 227]

65 [deleted – replaced by validation 228]

66 [deleted – replaced by validation 229]

67 [deleted – replaced by validation 230]

68 [deleted – replaced by validation 231]

69 [deleted – replaced by validation 232]

70 [deleted – replaced by validation 233]

71 [deleted – replaced by validation 234]

72 [deleted – replaced by validation 235]

73 [deleted – replaced by validation 236]

74 [deleted – replaced by validation 237]

75 [deleted – replaced by validation 238]

76 [deleted – replaced by validation 239]

77 25A = 25B+25C+25D+25E+25F+25G+25H+25J+25K+25L+25M+25N
+25P+25Q

78 25A = 11A

79 26A = 26B+26C+26D+26E+26F+26G+26H+26J+26K+26L+26M+26N
+26P+26Q

80 26A = 12A

81 27A = 27B+27C+27D+27E+27F+27G+27H+27J+27K+27L+27M+27N
+27P+27Q

82 27A = 13A

83 27A = 24A+25A+26A

84 27B = 24B+25B+26B

85 27C = 24C+25C+26C

86 27D = 24D+25D+26D

87 27E = 24E+25E+26E

88	27F	=	24F+25F+26F
89	27G	=	24G+25G+26G
90	27H	=	24H+25H+26H
91	27J	=	24J+25J+26J
92	27K	=	24K+25K+26K
93	27L	=	24L+25L+26L
94	27M	=	24M+25M+26M
95	27N	=	24N+25N+26N
96	27P	=	24P+25P+26P
97	27Q	=	24Q+25Q+26Q
98	28A	=	28B+28C+28D+28E+28F+28G+28H+28J+28K+28L+28M+28N +28P+28Q
99	28A	=	0
100	28B	=	13B-27B
101	28C	=	13C-27C
102	28D	=	13D-27D
103	28E	=	13E-27E
104	28F	=	13F-27F
105	28G	=	13G-27G
106	28H	=	13H-27H
107	28J	=	13J-27J
108	28K	=	13K-27K
109	28L	=	13L-27L
110	28M	=	13M-27M
111	28N	=	13N-27N
112	28P	=	13P-27P
113	28Q	=	13Q-27Q
114			[deleted]
115			[deleted]
116			[deleted]
117			[deleted]
118			[deleted]
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120			[deleted]
121			[deleted]

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130	[deleted]
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167	[deleted]
168	[deleted]
169	[deleted]
170	[deleted]
171	[deleted]
172	[deleted – replaced by validation 253]
173	[deleted – replaced by validation 254]
174	[deleted]
175	[deleted]
176	[deleted]
177	[deleted]
178	[deleted]
179	[deleted]
180	[deleted]
181	[deleted]
182	[deleted]
183	[deleted]
184	[deleted]
185	[deleted]
186	[deleted]
187	[deleted]
188	[deleted]
189	[deleted]
190	[deleted]
191	[deleted]

192		[deleted]
193		[deleted]
194		[deleted]
195		[deleted]
196		[deleted]
197		[deleted]
198		[deleted]
199		[deleted]
200		[deleted]
201	3A	= 0
202	6A	= 0
203	9A	= 9B+9C+9D+9E+9F+9G+9H+9J+9K+9L+9M+9N+9P+9Q
204	10A	= 24A
205	10A	= 2A+3A+4A+5A+6A+7A+8A+9A
206	10B	= 2B+3B+4B+5B+6B+7B+8B+9B
207	10C	= 2C+3C+4C+5C+6C+7C+9C
208	10D	= 2D+3D+4D+5D+6D+7D+9D
209	10E	= 2E+3E+4E+5E+6E+7E+9E
210	10F	= 2F+3F+4F+5F+6F+7F+9F
211	10G	= 2G+3G+4G+5G+6G+7G+9G
212	10H	= 2H+3H+4H+5H+6H+7H+9H
213	10J	= 2J+3J+4J+5J+6J+7J+9J
214	10K	= 2K+3K+4K+5K+6K+7K+9K
215	10L	= 2L+3L+4L+5L+6L+7L+9L
216	10M	= 2M+3M+4M+5M+6M+7M+9M
217	10N	= 2N+3N+4N+5N+6N+7N+9N
218	10P	= 2P+3P+4P+5P+6P+7P+9P
219	10Q	= 2Q+3Q+4Q+5Q+6Q+7Q+9Q
220	15A	= 0
221	18A	= 0
222	19A	= 4A+7A-16A
223	21A	= 21B+21C+21D+21E+21F+21G+21H+21J+21K+21L+21M+21N +21P+21Q
224	23A	= 0
225	24A	= 14A+15A+16A+17A+18A+19A+20A+21A+22A+23A

226 24B = 14B+15B+16B+17B+18B+19B+20B+21B+22B+23B
 227 24C = 14C+15C+16C+17C+18C+19C+21C+22C+23C
 228 24D = 14D+15D+16D+17D+18D+19D+21D+22D+23D
 229 24E = 14E+15E+16E+17E+18E+19E+21E+22E+23E
 230 24F = 14F+15F+16F+17F+18F+19F+21F+22F+23F
 231 24G = 14G+15G+16G+17G+18G+19G+21G+22G+23G
 232 24H = 14H+15H+16H+17H+18H+19H+21H+22H+23H
 234 24J = 14J+15J+16J+17J+18J+19J+21J+22J+23J
 235 24K = 14K+15K+16K+17K+18K+19K+21K+22K+23K
 236 24L = 14L+15L+16L+17L+18L+19L+21L+22L+23L
 237 24M = 14M+15M+16M+17M+18M+19M+21M+22M+23M
 238 24N = 14N+15N+16N+17N+18N+19N+21N+22N+23N
 239 24P = 14P+15P+16P+17P+18P+19P+21P+22P+23P
 240 24Q = 14Q+15Q+16Q+17Q+18Q+19Q+21Q+22Q+23Q
 241 31B = 31C+28B
 242 31C = 31D+28C
 243 31D = 31E+28D
 244 31E = 31F+28E
 245 31F = 31G+28F
 246 31G = 31H+28G
 247 31H = 31J+28H
 248 31J = 31K+28J
 249 31K = 31L+28K
 250 31L = 31M+28L
 251 31M = 31N+28M
 252 [deleted – replaced by validation 337]
 253 38A = 38B+38C+38D+38E+38F+38G+38H+38J+38K+38L+38M+38N
 +38P
 254 39A = 39B+39C+39D+39E+39F+39G+39H+39J+39K+39L+39M+39N
 +39P
 255 40A = 40B+40C+40D+40E+40F+40G+40H+40J+40K+40L+40M+40N
 +40P
 256 41A = 41B+41C+41D+41E+41F+41G+41H+41J+41K+41L+41M+41N
 +41P
 257 42A = 42B+42C+42D+42E+42F+42G+42H+42J+42K+42L+42M+42N
 +42P

258 44B = $1/((1+43B)^{34B})$
 259 44C = $1/((1+43C)^{34C})$
 260 44D = $1/((1+43D)^{34D})$
 261 44E = $1/((1+43E)^{34E})$
 262 44F = $1/((1+43F)^{34F})$
 263 44G = $1/((1+43G)^{34G})$
 264 44H = $1/((1+43H)^{34H})$
 265 44J = $1/((1+43J)^{34J})$
 266 44K = $1/((1+43K)^{34K})$
 267 44L = $1/((1+43L)^{34L})$
 268 44M = $1/((1+43M)^{34M})$
 269 44N = $1/((1+43N)^{34N})$
 270 44P = $1/((1+43P)^{34P})$
 271 45B = $1/((1+(43B+1A))^{34B})$
 272 45C = $1/((1+(43C+1A))^{34C})$
 273 45D = $1/((1+(43D+1A))^{34D})$
 274 45E = $1/((1+(43E+1A))^{34E})$
 275 45F = $1/((1+(43F+1A))^{34F})$
 276 45G = $1/((1+(43G+1A))^{34G})$
 277 45H = $1/((1+(43H+1A))^{34H})$
 278 45J = $1/((1+(43J+1A))^{34J})$
 279 45K = $1/((1+(43K+1A))^{34K})$
 280 45L = $1/((1+(43L+1A))^{34L})$
 281 45M = $1/((1+(43M+1A))^{34M})$
 282 45N = $1/((1+(43N+1A))^{34N})$
 283 45P = $1/((1+(43P+1A))^{34P})$
 284 [deleted – replaced by validation 333]
 285 46C = $1/((1+(43C-1A))^{34C})$
 286 46D = $1/((1+(43D-1A))^{34D})$
 287 46E = $1/((1+(43E-1A))^{34E})$
 288 46F = $1/((1+(43F-1A))^{34F})$
 289 46G = $1/((1+(43G-1A))^{34G})$
 290 46H = $1/((1+(43H-1A))^{34H})$
 291 46J = $1/((1+(43J-1A))^{34J})$
 292 46K = $1/((1+(43K-1A))^{34K})$

293	46L	=	$1/((1+(43L-1A))^{34L})$
294	46M	=	$1/((1+(43M-1A))^{34M})$
295	46N	=	$1/((1+(43N-1A))^{34N})$
296	46P	=	$1/((1+(43P-1A))^{34P})$
297	47B	=	28B*44B
298	47C	=	28C*44C
299	47D	=	28D*44D
300	47E	=	28E*44E
301	47F	=	28F*44F
302	47G	=	28G*44G
303	47H	=	28H*44H
304	47J	=	28J*44J
305	47K	=	28K*44K
306	47L	=	28L*44L
307	47M	=	28M*44M
308	47N	=	28N*44N
309	48B	=	28B*45B
310	48C	=	28C*45C
311	48D	=	28D*45D
312	48E	=	28E*45E
313	48F	=	28F*45F
314	48G	=	28G*45G
315	48H	=	28H*45H
316	48J	=	28J*45J
317	48K	=	28K*45K
318	48L	=	28L*45L
319	48M	=	28M*45M
320	48N	=	28N*45N
321	49B	=	28B*46B
322	49C	=	28C*46C
323	49D	=	28D*46D
324	49E	=	28E*46E
325	49F	=	28F*46F
326	49G	=	28G*46G
327	49H	=	28H*46H

328 49J = 28J*46J
329 49K = 28K*46K
330 49L = 28L*46L
331 49M = 28M*46M
332 49N = 28N*46N
333 46B = 1/1((1+43B-1^a))^34B
334 47P = 28P*44P
335 48P = 28P*45P

336 49P = 28P*46P

337 31N = 31P + 28N

338 31P = 28P

339 38B = 48B-47B

340 38C = 48C-47C

341 38D = 48D-47D

342 38E = 48E-47E

343 38F = 48F-47F

344 38G = 48G-47G

345 38H = 48H-47GH

346 38J = 48J-47J

347 38K = 48K-47K

348 38L = 48L-47L

349	38M	=	48M-47M
350	38N	=	48N-47N
351	38P	=	48P-47P
352	39B	=	49B-47B
353	39C	=	49C-47C
354	39D	=	49D-47D
355	39E	=	49E-47E
356	39F	=	49F-47F
357	39G	=	49G-47G
358	39H	=	49H-47H
359	39J	=	49J-47J
360	39K	=	49K-47K
361	39L	=	49L-47L
362	39M	=	49M-47M
363	39N	=	49N-47N
364	39P	=	49P-47P

FSA019 – Pillar 2 questionnaire

This data, supplemented by other relevant data, will be used to inform the intensity of our risk assessment of a firm, or its group, under the Supervisory Review and Evaluation Process (SREP). It will allow us to reduce supervisory time by helping us to identify those firms with a risk profile for which we will carry out additional individual or thematic work.

This data has to be completed by *BIPRU firms* and *IFPRU investment firms*. Some questions may not, on the face of it, appear to be relevant for *IFPRU investment firms*, because the question references *GENPRU* and *BIPRU*. To answer those questions *IFPRU investment firms* should refer to the guidance notes to find equivalent *EU CRR* and *IFPRU* references.

Valuation

For the general policy on valuation, please see the rules and guidance set out in *GENPRU* 1.3 for *BIPRU firms* and article 24 of the *EU CRR* for *IFPRU investment firms*.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

1B Does GENPRU 1.2 apply to your firm?

If you are a *BIPRU firm* see *GENPRU* 1.2.1R and *GENPRU* 1.2.44G to *GENPRU* 1.2.59R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.45R to *IFPRU* 2.2.49R. The answer is either 'Yes' or 'No'.

Subsequent sections are only completed if the answer to 1B is 'Yes'.

2B How much capital do you consider adequate for the nature, scale and complexity of your firm's activities in line with its Internal Capital Adequacy Assessment Process (ICAAP)?

See *GENPRU* 1.2.26R if you are a *BIPRU firm* and *IFPRU* 2.2.1R if you are an *IFPRU investment firm*. Enter the figure in 000s.

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

See *GENPRU* 1.2.26R if you are a *BIPRU firm* and *IFPRU* 2.2.1R if you are an *IFPRU investment firm*. Enter the figure in 000s.

4B Have you documented your ICAAP?

See *GENPRU* 1.2.60R if you are a *BIPRU firm* and *IFPRU* 2.2.43R if you are an *IFPRU investment firm*. The answer is either ‘Yes’ or ‘No’.

5B When did you last review the ICAAP?

If you are a *BIPRU firm* see *GENPRU* 1.2.39R and *GENPRU* 1.2.40G. If you are an *IFPRU investment firm* see *IFPRU* 2.2.13R and *IFPRU* 2.2.16G. The answer should be in ‘ddmmyy’ format.

6B Have your external auditors audited your firm’s financial statements in the last 12 months?

The answer ‘Yes’, ‘No’ or ‘Not applicable’. Firms that have a small firm’s exemption audit should choose ‘not applicable’.

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

This question should only be answered if the response to data element 6B was ‘Yes’. The answer to this question is either ‘Yes’ or ‘No’.

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

If you are a *BIPRU firm* see *GENPRU* 1.2.30R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R. This figure should be a percentage to one decimal place.

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

If you are a *BIPRU firm* see *GENPRU* 1.2.75G (2). If you are an *IFPRU investment firm* see 2.2.76G (1). The answer is either ‘Yes’ or ‘No’.

10B and 11B In your ICAAP, have you considered the impact of an economic downturn on your firm’s financial capital, and your business plans?

If you are a *BIPRU firm* see *GENPRU* 1.2.30R (1) and *GENPRU* 1.2.73AG (1). If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R (1) and *IFPRU* 2.2.73G (1). The answer to each question is either ‘Yes’ or ‘No’.

12A to 23A Is your firm exposed to the risks listed

If you are a *BIPRU firm* see *GENPRU* 1.2.30R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R. The answer to each question is either ‘Yes’ or ‘No’.

BIPRU firms and *IFPRU investment firms* that also have to consider a fixed overheads requirement should assess their capital requirements under each of the headings even though their fixed overheads requirement may be higher. *Data element* 23A should include not only any risks other than those separately identified above, but it should also include the *firm’s* assessment of how much capital is required to cover the fixed overheads requirement.

12B to 23B If so, what is the amount of capital resource you have allocated to each of them?

For each answer in Column A that is 'Yes', enter the gross amount excluding any management action offsets in column B in 000s.

BIPRU firms and *IFPRU investment firms* should include in 23B their assessment of the capital required to cover the fixed overheads requirement. A *firm* may assess that capital to be allocated to cover the fixed overheads requirement is more than one quarter of their annual fixed overheads.

40B Have you calculated the cost of an orderly wind down of the firm's business?

The answer is either 'Yes' or 'No'. Examples of factors to consider include costs of transferring clients and any client assets, liquidating/closing any positions etc.

41B What length of time have you calculated it will take you to orderly wind down?

If the answer to data element 40B is 'Yes', enter the number of months here in digits. Examples of factors to consider include the time it takes to transfer clients and any client assets, liquidating/closing any positions etc.

42B What is the gross cost to your firm of a wind down?

If the answer to data element 40B is 'Yes', enter the amount here in 000s. This is the total cost of winding down excluding any offsets from revenue/income gained during the wind down period.

43B What is the net cost to your firm of a wind down?

If the answer to data element 40B is 'Yes', enter the amount here in 000s. This is the total cost of winding down including any offsets from revenue/income gained during the wind down.

24B Does your firm have any professional indemnity insurance?

The answer is either 'Yes' or 'No'.

25B If so, what is the limit of the indemnity in the aggregate?

If the answer to data element 24B is 'Yes', enter the amount here in 000s.

26B What is the largest single claim that can be made on the insurance cover?

If the answer to data element 24B is 'Yes', enter the amount here in 000s.

44B What is the policy excess amount for any single claim?

If the answer to data element 24B is 'Yes', enter the amount here in 000s.

27B What is the credit rating of the lead underwriter?

Only answer if you answered 'Yes' to data element 24B. This is a text field to accept any value.

28B In your firm's ICAAP, do you take account of the results of stress tests?

The answer is either 'Yes' or 'No'.

29B Does your firm deduct illiquid assets as set out in GENPRU 2.2.17R to GENPRU 2.2.19R?

See *GENPRU* 1.2.30R, *GENPRU* 2.2.17R to *GENPRU* 2.2.19R, and *GENPRU* 2.2.260R to *GENPRU* 2.2.262G. The answer is either 'Yes' or 'No'.

30B Does your firm have sufficient liquidity to meet your liabilities as they fall due in the circumstances of an orderly wind down?

If you are a *BIPRU firm* see *GENPRU* 1.2.30R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R. The answer is either 'Yes' or 'No'.

31B Report the amount of illiquid assets

See *GENPRU* 1.2.30R, and *GENPRU* 2.2.260R to *GENPRU* 2.2.262G. This number should be entered in integers. This row is not completed by *IFPRU investment firms*.

32B Do you use credit risk mitigation techniques?

If you are a *BIPRU firm* see *GENPRU* 1.2.30R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R. The answer is either 'Yes' or 'No'.

33B If so, have you considered in your ICAAP the fact that those techniques may not fully work as anticipated?

This is only relevant if you answered 'Yes' to data element 32B. See *GENPRU* 1.2.30R. The answer is either 'Yes' or 'No'.

34B Have you securitised assets in the last 12 months?

If you are a *BIPRU firm* see *GENPRU* 1.2.30R. If you are an *IFPRU investment firm* see *IFPRU* 2.2.7R. The answer is either 'Yes' or 'No'.

35B Do you use an internal model as described in BIPRU 7.10 to calculate your regulatory market risk?

If you are a *BIPRU firm* see *BIPRU* 7.10. If you are an *IFPRU investment firm* see Part Three, Title IV, Chapter 5 of the *EU CRR* and *IFPRU* 6.1.4R. The answer is either 'Yes' or 'No'.

36B If so, have you taken the results of the market risk stress tests in your ICAAP into account?

This is only relevant if you answered 'Yes' to data element 35B. If you are a *BIPRU firm* see *BIPRU 7.10*, *BIPRU 7.10.72R* and *BIPRU 7.10.73G*. If you are an *IFPRU investment firm* see Part Three, Title IV, Chapter 5 of the *EU CRR*, article 368(1)(g) of the *EU CRR*, *IFPRU 6.1.4R*. The answer is either 'Yes' or 'No'.

37B Report the result of a 200 basis point shock to interest rate on your firm's economic value

If you are a *BIPRU firm* see *BIPRU 2.3.7R (2)*. If you are an *IFPRU investment firm* see *IFPRU 2.2.31R (2)*. Enter the figure in 000s.

38B Does the result of the above stress test exceed 20% of your capital resources?

If you are a *BIPRU firm* see *BIPRU 2.3.7R (3)*. If you are an *IFPRU investment firm* see *IFPRU 2.2.31R (3)*. The answer to this is either 'Yes' or 'No'.

39B Would the valuation adjustments required under GENPRU 1.3.35G enable you to sell out or hedge your firm's positions within a short period without incurring material losses under normal market conditions?

If you are a *BIPRU firm* see *GENPRU 1.3.29R* to *GENPRU 1.3.35G*. If you are an *IFPRU investment firm* see article 105 of the *EU CRR*. The answer to this is either 'Yes' or 'No'.

FSA029 – Balance Sheet

Introduction

The purpose is to provide a framework for the collection of information required by the appropriate regulator as a basis for its supervision activities. It also has the purpose to help the appropriate regulator to monitor firms' capital adequacy and financial soundness.

Defined Terms

Terms referred to in these notes where defined by the Companies Acts 1985 and 2006, as appropriate, or the provisions of the firm's accounting framework (usually UK GAAP or IFRS) bear that meaning for these purposes. The descriptions indicated in these notes are designed simply to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The data item should comply with the principles and requirements of the firm's accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Acts 1985 and 2006 as appropriate) or IFRS.
- The data item should be unconsolidated.
- For a sole trader, only the assets and liabilities of the business should be included.
- The data item should be in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the statutory Annual Accounts and should be consistently applied.
- Information required should be prepared in accordance with generally accepted accounting standards.
- The data item should not give a misleading impression of the firm. A data item is likely to give a misleading impression if a firm wrongly omits or includes a material item or presents a material item in the wrong way.
- The requirement that any figures be audited does not apply to small companies exempted from audit under the Companies Act 2006.

Description	Data element	Guidance
Fixed Assets		Fixed assets include all assets used by the firm in its activities on a continuing basis.
Intangible assets	1A	Intangible assets include goodwill, capitalised development costs, patents, licences, exchange seats (such as seats on LIFFE), trademarks and similar rights. Exchange seats held for investment purposes may be treated as a fixed asset investment.

Current assets		
Trade debtors due within 90 days	6A	Amounts due from counterparties should be reflected at gross amounts less any provisions for bad and doubtful debts. Netting is only permitted to the extent that there is express agreement with the counterparty that balances may be settled on a net basis. Firms should ensure that trading book debtors under and over 90 days are disclosed separately.
Trade debtors due after 90 days	7A	
Non-trade debtors	8A	These include debtors not arising from trading book activities. Examples of these are corporate finance fees, commissions, interest and dividends not directly related to items in the trading book. Firms should ensure that non-trading book debtors under and over 90 days and debts with affiliates and non-affiliates are disclosed separately.
Cash at bank and in hand segregated	11A	Segregated client monies on the balance sheet should be disclosed separately from other non segregated funds.
Cash at bank and in hand non segregated	12A	
Capital - <u>for incorporated entities only</u>		
Ordinary shares	29A	
Non cumulative preference shares – fixed term	30A	Cumulative and non cumulative preference shares for fixed and non fixed terms should be disclosed separately. Preference share capital can only be included in financial resources, provided that there is an agreement in place, that redemption may not take place if it would take the firm into a deficit of financial resources.
Non cumulative preference shares – non fixed term	31A	
Cumulative preference shares – fixed term	32A	Preference share capital may only be included in initial capital where the dividends are non-cumulative.
Cumulative preference shares – non fixed term	33A	
Retained earnings	38A	This figure should include audited figures where applicable. The requirement that this figure be audited does not apply to small companies exempted from audit under the Companies Act 2006.

Profit / (loss) current year - externally verified	39A	<p>Incorporated firms should ensure that for both prior year brought forward and current year profit and loss, amounts representing externally audited balances and unverified trading and non trading book balances are identified and disclosed separately.</p> <p>Interim profits may only be included in a firm's initial capital where they have been verified by an external auditor.</p> <p>The requirement that this figure be audited does not apply to small companies exempted from audit under the Companies Act 2006.</p>
Profit / (loss) current year – unverified trading book	40A	
Profit / (loss) current year – unverified non trading book	41A	
Off Balance sheet items	43A, 43B, 43C	Select the off-balance sheet items from the following items: structured products; OTCs; derivatives; operating leases; offshore entities; securitised transactions; and ‘other’.

Capital – for Partnerships or sole traders only

Capital account	44A	This represents capital introduced by the partners or sole trader There should be a legal agreement in place to ensure that this capital can not be removed if it would take the firm into a deficit of its financial resources.
Retained earnings	45A	These can only be included in a firm’s capital where they have been verified by an external auditor.
Current account current year – externally verified	46A	<p>Unincorporated firms should ensure that for both prior year brought forward and current year current account, amounts representing externally audited balances and unverified trading and non trading book balances are identified and disclosed separately.</p> <p>Interim current account may only be included in a firm's initial capital where they have been verified by an external auditor.</p> <p>The requirement that this figure be audited does not apply to small companies exempted from audit under the Companies Act 2006.</p>
Current account current year – unverified trading book	47A	
Current account current year – unverified non trading book	48A	
Off Balance sheet items	50A, 50B, 50C	
Off Balance sheet items	50A, 50B, 50C	Select the off-balance sheet items from the following items: structured products; OTCs; derivatives; operating leases; offshore entities; securitised transactions; and ‘other’.

Capital – for Limited Liability Partnerships only

Off Balance sheet items	54A, 54B, 54C	Select the off-balance sheet items from the following items: structured products; OTCs; derivatives; operating leases; offshore entities; securitised transactions; and 'other'.
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FSA029 – Balance sheet validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
1	4A	=	1A + 2A + 3A
2	13A	=	5A + 6A + 7A + 8A + 9A + 10A + 11A + 12A
3			[deleted – replaced by validation 16]
4	27A	=	22A + 23A + 24A + 25A + 26A
5	28A	=	4A + 13A – 55A -27A
6	34A		If 29A = 0, then 0, else (32A + 33A)
7	42A		If 29A = 0, then 0, else (29A + 30A + 31A + 34A + 35A + 36A + 37A + 38A + 39A + 40A + 41A)
8	42A		If 29A = 0, then 0, else 28A
9	44A		If 29A > 0, then 0
10	49A		If 44A > 0, then (44A + 45A + 46A + 47A + 48A), else 0
11	49A		If 44A > 0, then 28A, else 0
12	51A		If (29A + 44A) > 0, then 0
13	53A		If 51A > 0, then (51A + 52A), else 0
14	53A		If 51A > 0, then 28A, else 0
15	55A	=	14A + 15A + 16A + 17A + 18A + 19A + 20A
16	21A	=	13A – 55A

FSA030 – Income Statement

Introduction

The purpose is to provide a framework for the collection of information required by the appropriate regulator as a basis for its supervision activities. It also has the purpose to help the appropriate regulator to monitor firms' capital adequacy and financial soundness.

The Income Statement should be reported on a cumulative basis throughout the firm's financial year.

Defined Terms

Terms referred to in these notes where defined by the Companies Acts 1985 and 2006, as appropriate, or the provisions of the firm's accounting framework (usually UK GAAP or IFRS) bear that meaning for these purposes. The descriptions indicated in these notes are designed simply to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The data item should comply with the principles and requirements of the firm's accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Acts 1985 and 2006 as appropriate) or IFRS.
- The data item should be unconsolidated.
- The data item should be in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the statutory Annual Accounts and should be consistently applied.
- Information required should be prepared in accordance with generally accepted accounting standards.
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Description	Data element	Guidance
Dealing Profit /(Loss)		
A firm should complete only the sections relevant to the business it undertakes.		
Dealing profits or (loss) - trading	1A	This is the total gross profit or loss which arises from market making and other dealings as principal in the financial year to date. Stamp duty, exchange fees, commissions and brokerage and any related interest paid or payable should be deducted.

Revenue		A firm should complete only the sections relevant to the business it undertakes
Gross Commission and brokerage	5A	<p>This includes all commission income in respect of the relevant regulated business.</p> <p>Gross commissions will include commission that is received and passed on to another person.</p> <p>Where commission is shared between two or more firms, the gross commission should not be double counted, i.e. each firm should report only the commission it has received.</p>
Performance fees	6A	Fees received in relation to the firms regulated activities.
Investment management fees	7A	<p>This is the total of underwriting fees and commissions, valuations, management of investments and unit trusts, pension funds, discretionary management and collective investment schemes.</p> <p>Data element 7A and data element 10A are mutually exclusive.</p>
Investment Advisory Fees	8A	Include all fees arising from investment advice (see <i>PERG 2.7.15G</i>).
Corporate Finance	9A	This is the total of all income earned by the firm from corporate finance business.
UCITS management fees	10A	<p>The total fees attributable from UCITS fees should be disclosed here.</p> <p>Data element 7A and data element 10A are mutually exclusive.</p>
Other revenue	12A	<p>You should record here any income that has derived from its business in the financial year, which has not been recorded under commissions or fees. Any income derived from providing targeted support should only be recorded here.</p> <p>Such income may include interest on client money, where the firm is permitted to retain this, or payments made by product providers on a basis other than fees or commissions.</p>
Total revenue	14A	This is the sum of the revenue which is split under data elements 5-13.
Expenditure		
Commissions and fees	15A	This is the total of commissions paid and shared, plus fees, brokerage and other charges paid in

		relation to the business.
Foreign exchange losses	18A	This is the total of foreign exchange losses.
Interest expense	20A	This is the total of interest payable on borrowings of the firm and interest payable on client bank accounts.

Following section for incorporated entities only		
Profit or (loss) on ordinary activities before taxation	23A	Profit / (loss) from the activities carried out by a firm in the carrying out of its business.
Appropriations	26A	Includes dividends paid, or any other items paid out by the firm.
Following section for LLPs only		
Operating Profit or (loss)	28A	Operating profit / (loss) arising from the day to day activities of the firm.

FSA030 – Income statement validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
1	4A	=	1A + 2A + 3A
2	14A	=	5A + 6A + 7A + 8A + 9A + 10A + 11A + 12A + 13A
3	22A	=	15A + 16A + 17A + 18A + 19A + 20A + 21A
4	23A	=	4A + 14A – 22A
5	25A	=	23A – 24A
6	27A	=	25A – 26A
7	28A		If 23A ≠ 0, then 0, else (4A + 14A – 22A)
8	31A	=	28A + 29A + 30A

FSA033 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 3)

Introduction

The purpose is to provide a framework for the collection of information required by the appropriate regulator as a basis for its supervision activities. It also has the purpose to help the appropriate regulator to monitor firms' capital adequacy and financial soundness.

Defined Terms

Terms referred to in these notes where defined by the Companies Acts 1985 and 2006, as appropriate, or the provisions of the firm's accounting framework (usually UK GAAP or IFRS) bear that meaning for these purposes. The descriptions indicated in these notes are designed simply to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

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- The data item should be unconsolidated.
- For a sole trader, only the assets and liabilities of the business should be included.
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- the requirement that any figures be audited does not apply to small companies exempted from audit under the Companies Act 2006.

Description	Data element	Guidance
Regulatory Capital		
<i>Tangible net worth</i>	1B and 2B	<p>For an incorporated firm, tangible net worth includes ordinary share capital plus redeemable preference shares, meeting the criteria set out in <i>IPRU(INV)</i> 3- 62R, approved reserves as explained in <i>IPRU(INV)</i> 3-62R, share premium account and retained earnings, less any intangible assets.</p> <p>For a partnership or sole trader, tangible net worth includes the capital account plus current account, less any intangible assets and excess LLP members' drawings.</p>

<i>Eligible Capital Substitutes</i>	3B to 5B	There are certain limits on subordinated loans, approved bank bonds and approved undertakings which may be taken into financial resources. The total should not exceed four times tangible net worth. The other limits are detailed in <i>IPRU(INV)</i> 3-63R.
<i>Primary requirement</i>		This is the requirement set out in <i>IPRU(INV)</i> 3-70R
Base requirement	7B	The base requirement is the greater of: <ul style="list-style-type: none"> • the absolute minimum requirement which is determined in accordance with <i>IPRU(INV)</i> 3-72R; • the expenditure requirement which is determined in accordance with <i>IPRU(INV)</i> 3-73R; and • the volume of business requirement which is 3.5% of the aggregate of the firm's counterparties' total initial margin requirement.
Total liquidity adjustment	10B	The total liquidity adjustment is calculated in accordance with <i>IPRU(INV)</i> 3-75R. It is one component of the financial resources requirement (see <i>IPRU(INV)</i> Table 3-61). (Firms should note that intangible assets are not relevant to the calculation of the liquidity adjustment, as they are instead deducted in the firm's calculation of its financial resources (see item 'B' in <i>IPRU(INV)</i> Table 3-61)).
Charged assets	11B	This is the balance sheet value of each asset charged to a third party (<i>IPRU(INV)</i> 3-76R) unless the related exposure has already been recorded as a liability or is subject to CRR.
Contingent liabilities	12B	An amount should be added to primary requirement in accordance with <i>IPRU(INV)</i> 3-77R.
Deficiencies in subsidiaries	13B	Unless a provision has already been made (ie a reduction of the firm's financial resources), the amount is equal to the deficiency in shareholders' funds in the subsidiary of the firm (<i>IPRU(INV)</i> 3-78R).
Regulatory capital test		

Counterparty Risk Requirement	17A	This section is split into debtors and creditors arising on the trading book. The headings for assets and liabilities are designed to reflect the balance sheet values of transactions analysed by type.
Position Risk Requirement	16A	A firm which trades on its own account should calculate a position risk requirement. The methods and position risk weightings (known as PRRs) to be used can be found in <i>IPRU(INV)</i> 3- 80R to 3-169R and <i>IPRU(INV)</i> 3 App 26.

FSA033 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 3) validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
1	6B	=	1B – 2B + 3B + 4B + 5B
2	10B	=	8A + 9A
3	14B	=	7B + 10B + 11B + 12B + 13B
4	15A	=	14B
5	18B	=	15A + 16A + 17A
6	19B	=	6B
7	20B	=	19B – 18B

FSA034 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 5 that do not fall within any of the exceptions listed in IPRU(INV) 5.4.2R)

Introduction

The purpose is to provide a framework for the collection of information required by the appropriate regulator as a basis for its supervision activities. It also has the purpose to help the appropriate regulator to monitor firms' capital adequacy and financial soundness.

Defined Terms

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- Accounting policies should be consistent with those adopted in the statutory annual accounts and should be consistently applied.
- Information required should be prepared in accordance with generally accepted accounting standards.
- The data item should not give a misleading impression of the firm. A data item is likely to give a misleading impression if a firm wrongly omits or includes a material item or presents a material item in the wrong way.
- The requirement that any figures be audited does not apply to small companies exempted from audit under the Companies Act 2006.

FSA034 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 5 that do not fall within any of the exceptions listed in IPRU(INV) 5.4.2R) validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data item	
1		[deleted – replaced by validation 10]
2		[deleted – replaced by validation 11]
3	16B	= 10B + 11B + 12B + 13B + 14B + 15B
4	21B	= 16B + 17B + 18B – 19B + 20B
5	22B	= 21B
6	28B	= 23A + 24A + 25A + 26A + 27A
7	29B	= 22B – 28B
8		[deleted – replaced by validation 12]
9	34B	= 6 or 13
10	9B	= 5A + 6A + 7A + 8A + 36A
11	10B	= 1B + 35B + 2B + 3B + 4B – 9B
12	33B	= 32B*(34B/52)

FSA035 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 5 that fall within one of the exceptions in 5.4.2R)

Introduction

The purpose is to provide a framework for the collection of information required by the appropriate regulator as a basis for its supervision activities. It also has the purpose to help the appropriate regulator to monitor firms' capital adequacy and financial soundness.

Defined Terms

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- Information required should be prepared in accordance with generally accepted accounting standards.
- The data item should not give a misleading impression of the firm. A data item is likely to give a misleading impression if a firm wrongly omits or includes a material item or presents a material item in the wrong way.
- The requirement that any figures be audited does not apply to small companies exempted from audit under the Companies Act 2006.
- Firms should review their own funds requirement according to IPRU(INV) 5.4.3R before submission of this form and ensure that the correct amount is reported in field 23A. Any currency conversions must use the relevant conversion rate as of the period end date. For example, if a firm is reporting in United States dollar (USD), and their own funds requirement is 4 million British pound sterling (GBP) (4,000k GBP), then they should use the period end date currency conversion rate to convert 4,000k GBP into USD and report this USD figure in field 23A.

FSA035 – Capital Adequacy (for firms subject to IPRU(INV) Chapter 5 that fall within one of the exceptions in 5.4.2R)

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
1			[deleted – replaced by validation 8]
2			[deleted – replaced by validation 9]
3	16B	=	10B + 11B + 12B + 13B + 14B + 15B
4	18A	=	[deleted]
5	19A	=	[deleted]
6	19A		[deleted]
7	20B	=	17B – 23A
8	9B	=	5A + 6A + 7A + 8A + 22A
9	10B	=	1B + 21B + 2B + 3B + 4B – 9B
10	23A		Value calculated in accordance with IPRU (INV) 5.4.3R

FSA038 – Volumes and Type of Business

Invested/uninvested funds

As far as possible, the amount reported should be a true reflection of the value of funds that are available to buy assets at the time of reporting, added to the value of the assets themselves. Funds 'in process' should not be included.

Discretionary/advisory clients

Firms should include any FUM relating to all investment management clients whether managed under a discretionary or an advisory arrangement.

Delegation and extent of delegation

- (a) FUM should exclude the value of those parts of the managed portfolios in respect of which the responsibility for the discretionary management has been formally delegated to another *firm* (and which *firm* will include the value of the assets in question in its own FUM total).
- (b) However, the *firm* must include FUM where:
 - (i) the *firm* to whom the management is delegated will not be reporting it – e.g. if it is not appropriate regulator-regulated, or is a non-UK firm; and
 - (ii) the reporting *firm* has discretion over the delegation or retains the right to terminate an arrangement for third party asset management, and the reporting *firm* may either bring the management of that FUM back in-house or delegate it to another party.
- (c) Funds under management should include the value of those parts of the managed portfolios in respect of which the responsibility for the discretionary management has been formally delegated **to** the *firm* (including delegations from non appropriate regulator regulated and non-UK firms).

Valuation issues

As a general rule, *firms* should apply a consistent basis for valuation across the range of clients in respect of which they are reporting. *Firms* should be able to express and justify the basis of valuation they select and should, as far as possible, consistently apply the methodology, such that time-series analysis is meaningful.

The appropriate regulator is encouraged by the ongoing development of industry standards in relation to valuation and encourages reporters to make use of any relevant industry-agreed standards.

Debt gearing

The value of assets purchased through borrowing should be reported as FUM, including any cash amount available for investment as a result of debt gearing.

Value of derivatives

The value of derivative instruments and other assets is calculated as the fair value (i.e. on a mark-to-market basis). This is not the exposure value. If the *firm* is managing an overlay portfolio where the *firm* does not manage the underlying assets, the *firm* should report the combined fair value of the overlay and the underlying investment portfolio.

Double-counting

Firms should make all reasonable efforts to eliminate double-counting in the submission of sums. However, it is accepted that reporting on the basis of our guidance may in certain circumstances lead to the overstatement of FUM.

Timing of calculation

In respect of the timing for calculating of total FUM, we expect *firms* to collect and aggregate the information to base their reporting on within a reasonable timeframe. However, the valuation point used for any client should be the last mandatory valuation point and the total valuation should not include the sum of valuations that are more than 30 days apart.

Client/fund domicile

The value of all clients' assets, regardless of domicile, should be included in the calculation.

Private equity and venture capital business

In relation to *investment management firms* carrying out *venture capital business*, those firms should report that element of their total FUM by reference to the value of their *drawn down capital* plus any remaining committed but un-drawn investor capital and loans. All the preceding guidelines apply to reporting by these firms.

Description	Data element	Guidance
Total funds under management	1A	This should be reported by all firms with permission of <i>managing investments</i> .
Of which drawn down capital	5A	All <i>firms</i> carrying out <i>venture capital business</i> should report here the amount of <i>drawn down capital</i> included within data element 1A above.
Do you conduct <i>designated investment business</i> with or for retail clients?	3A	<p>This data element in part helps us to differentiate between firms that have direct contact with retail clients in carrying on designated investment business services and firms which are operators, trustees or depositaries of Authorised Unit Trusts (AUTs), Open Ended Investment Companies (OEICs), Recognised schemes (RSs) and Unregulated collective investment schemes (UCISs) in which the unit/shareholders would be retail clients but the firms do not conduct designated investment business directly with or for them. So, a firm that is conducting designated investment business directly with or for an AUT, OEIC, RS or UCIS should, when answering the question in respect of those clients, have regard to how the AUT, OEIC, RS or UCIS has been classified by the firm and not the notional classification of the underlying unit/share holders. Clearly, where the firm has other clients, it will need to take into account their classification when answering the question.</p> <p>If your firm is eligible and has applied under Rule 1.1.7 of <i>DISP</i> (Dispute Resolution: Complaints) for exemption from <i>DISP</i> 1.2 – <i>DISP</i> 1.7, in that the firm does not conduct and</p>

		<p>is not reasonably likely to conduct, business with eligible complainants, then, in respect of data element 3A, it is possible that you will not be conducting designated investment business for or with retail clients, but firms should note that the definition of eligible complainant is different to that of retail client.</p> <p>Where firms conduct non advised investment services (execution only services) for retail clients and are required to complete an appropriateness test (under MiFID) for a retail client in relation to a transaction or service, please be aware that the outcome of that appropriateness test does not alter the classification of that client.</p>
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<p>What is the current approximate percentage of your clients are retail clients?</p>	<p>4A</p>	<p>The purpose of this data element is to give supervisors an indication of the make up of the firm's client base. Whilst it is accepted that this question does not demonstrate a firm's compliance with a particular rule, it will assist supervisors in understanding the level of potential risk facing a firm from those risks that are specific to activities with private customers/retail clients. Firms should be aware that the appropriate regulator is not expecting firms to be able to determine an exact number of private customers/retail clients when answering this question, rather the appropriate regulator is asking for an approximate answer and is not explicitly or implicitly requiring firms to implement systems, or modify existing ones, to collate client classification and activity information. However, the appropriate regulator does expect firms to have adequate risk management systems and controls in place to manage their affairs and risks responsibly and would expect an authorised firm to be able to make a reasonable estimate in answer to this question within the bands specified.</p> <p>It is acknowledged that a client may have different accounts and be classified as a private customer/retail client in relation to one area of business and classified as an intermediate customer or market counterparty/professional client for another. It is acknowledged that this may lead to double counting of some clients between classifications. It is not envisaged that this situation will cause great anomalies in the information provided within the bands specified.</p> <p>The appropriate regulator will not expect firms to apply a stringent criteria to filter out customers that become inactive for the purpose of this question. The answer provided by the firm should, however reflect a firm's recent and ongoing activities. The appropriate regulator would expect a firm to have sufficient management information to be able to avoid a large discrepancy between the true current position and a distorted position through the inclusion of inactive clients, when answering this question.</p>
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FSA038 – Volumes and Type of Business validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element	
1	2A	If 1A > 0, then ≥ 0 , else 0
2	4A	If 3A = Yes, then ≥ 0 , else, 0

FSA040 – CFTC

Description	Data element	Guidance
Balance per previous reporting date	1A	Total amount of all bank bonds held to cover customers' unrealised LME profits as at the previous reporting date.
Addition	2A	Total additions to those bank bonds during the current reporting period.
Termination / cancellation	3A	Total reductions to those bank bonds during the current reporting period.
Current balance	4A	Total amount of all those bank bonds held to cover customers' unrealised LME profits as at the current reporting date.
Deficit open trade equity at LME	5A	Total open trade deficit of US and non-US LME customer positions as at the current reporting date.
House losses at LCH	6A	Any net deficit in the firm's proprietary positions at LCH.Clearnet.
Deficit open trade equity of non-LME customers at LCH	7A	Aggregate customer deficit related to non-segregated non-LME positions cleared at LCH.Clearnet.
LME forward profit	8A	The aggregate of all forward profits on LME positions of US customers.
Total	9A	The lower of (8A) or (5A+6A+7A)
Excess / (deficiency)	10A	4A-9A
Number of occasions when the omnibus letter of credit was deficient	11A	The number of days during the current reporting period when 10A would have been negative.
Secured amount	12A	The secured amount covered by individual letters of credit.
Value of letter of credit	12B	The amount of the individual letter of credit covering that secured amount.
Excess / (deficiency)	12C	12B – 12A
Date rectified	12D	Where a letter of credit was not sufficient to cover the relevant secured amount as at the reporting date, the date on which the deficiency was rectified.

Number of occasions when any one individual letter of credit was deficient	13A	The number of deficiencies on individual letters of credit during the current reporting period.
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FSA040 – CFTC validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data item		
1	4A	=	$1A + 2A - 3A$
2	9A	=	$\text{Min}(8A, (5A + 6A + 7A))$
3	10A	=	$4A - 9A$
4	12C	=	$12B - 12A$
5	12CT	=	$\Sigma 12C$

FIN066 – Capital Adequacy (for *collective portfolio management firms*)

Introduction

FIN066 provides a framework for the collection of prudential information required by the *FCA* for its supervision activities. The data item is intended to reflect the underlying prudential requirements in *IPRU(INV)* 11 and allows monitoring against those requirements.

Defined terms

Where terms used in these notes are defined by the Companies Act 2006, as appropriate, or the provisions of the *firm's* accounting framework (usually UK GAAP or *IFRS*) they should have that meaning. The descriptions in these notes are designed to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The data item should comply with the principles and requirements of the *firm's* accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Act 2006 as appropriate) or *IFRS*.
- The data item should be completed on an unconsolidated basis.
- The data item should be in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the *firm's* *annual report and accounts* and consistently applied.
- Information required should be prepared in line with generally accepted accounting standards.
- The data item should not give a misleading impression of the *firm*. A data item is likely to give a misleading impression if a *firm* wrongly omits or includes a material item or presents a material item in the wrong way.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Regulatory capital		
	1 to 15	The figures in this section should be consistent with those submitted in FSA029 for the same reporting period and should be allocated based on <i>EU CRR</i> definitions of regulatory capital. Deductions should be reported as a minus figure.
Regulatory capital test		
<i>Own funds test for collective portfolio management firms</i>		
Own funds	16A	The amount of <i>own funds</i> calculated in line with article 4(1)(118) of the <i>EU CRR</i> . This is the figure entered at 15A.

Funds under management requirement	17A	<p>Up to a maximum of €10,000,000, this is the <i>base capital resources requirement</i> plus 0.02% of the amount by which the <i>firm's funds under management</i> exceeds €250,000,000.</p> <p>If the data item is not submitted with figures in Euros, then the figure should be converted to the currency of the submission using the closing mid-market rate of exchange on the reporting period end date.</p> <p>The appropriate definition of <i>funds under management</i> to be used in this calculation is that set out in the <i>FCA Handbook Glossary of definitions</i>.</p>
Fixed overheads requirement	18A	This is one quarter of the annualised fixed expenditure calculated in line with <i>IPRU(INV)</i> 11.3.3AEU.
Professional negligence capital requirement	19A	<p>The amount of additional <i>own funds</i> used to cover potential liability risks arising from professional negligence for <i>AIFM</i> activities in lieu of professional indemnity insurance, as per <i>IPRU(INV)</i> 11.3.11G(1)(a).</p> <p>When calculating this amount, <i>firms</i> should include the amount of any assets under management that are delegated to the firm by mandate, see <i>IPRU(INV)</i> 11.3.14EU. Note that this treatment is different from that prescribed for the <i>funds under management requirement</i> (see the guidance in line 17A).</p> <p>If a firm makes an entry in 19A it should not make an entry in 20A.</p> <p>This entry is only relevant for <i>full-scope UK AIFMs</i> and should be left blank if the <i>firm</i> is not a <i>full-scope UK AIFM</i>.</p>
PII capital requirement	20A	<p>The amount of any additional <i>own funds</i> required to cover any defined excess and exclusions in the insurance policy, as required by <i>IPRU(INV)</i> 11.3.11G(1)(b).</p> <p>If a firm makes an entry in 20A it should not make an entry in 19A.</p> <p>This entry is only relevant for <i>full-scope UK AIFMs</i> and should be left blank if the <i>firm</i> is not a <i>full-scope UK AIFM</i>.</p>
Total capital requirement	21A	This is the higher of 17A and 18A, plus either

		19A or 20A.
Surplus / deficit of own funds	22A	This is 16A less 21A.
<i>Liquid assets test</i>		
Liquid assets requirement	23A	For a <i>collective portfolio management firm</i> , this is the amount required by <i>IPRU(INV)</i> 11.2.1R(3).
Liquid assets held	24A	This is the amount of liquid assets held by the <i>firm</i> at the reporting date. Assets are regarded as liquid if they are readily convertible to cash within one month. This figure must not include speculative positions.
Surplus / deficit of liquid assets	25A	This is 24A less 23A.
Professional Indemnity Insurance		
Specify whether your firm holds additional own funds or PII in accordance with regulatory requirements	26A	The <i>firm</i> should report either “Own funds” or “PII”. Where a <i>firm</i> has PII but also holds <i>own funds</i> to cover any excesses and/or exclusions on the policy, the <i>firm</i> should report “PII”.
<i>PII Basic information</i>		
	27	<i>Firms</i> should enter details on all relevant PII policies, using a separate line for each policy. A <i>firm</i> may satisfy its requirements for professional indemnity insurance with a policy that also provides cover to one or more entities other than the <i>firm</i> , provided the policy satisfies the conditions of the <i>AIFMD level 2 regulation</i> in respect of the <i>firm</i> , exclusive of the cover provided to other entities by the policy. If such a policy is held, each <i>firm</i> covered by the policy should include the policy information on their return.
Annualised premium	27A	This should state the premium payable (in descending order of size, where relevant), net of tax and any other add-ons. If the premium covers a period other than 12 months, it should be annualised before ranking.
Insurer (from list)	27B	Select the PII insurer from the list provided. If you have more than one policy with the same insurer, they should be combined. If the insurer is not listed, select ‘Other’. If a policy is underwritten by more than one insurance undertaking or Lloyd's syndicate, you should select ‘multiple’.
Start date	27C	Enter the start date of the policy.
Renewal date	27D	Enter the renewal date of the policy.
Required Indemnity	27E	Specify whether the indemnity limit in field 27F

Limits: Single Indemnity Limits: Sterling/Euros or Unlimited		is reported in GBP or EUR. If the single limit of indemnity is unlimited select 'unlimited' from the dropdown and leave 27F blank.
Required Indemnity Limits: Single Limit of Indemnity	27F	You should record here, in the currency specified in 27E, the required indemnity limits on the <i>firm's</i> PII policy or policies, in relation to single claims. A <i>firm</i> should calculate this amount with reference to <i>IPRU(INV)</i> 11.3.15EU and include the amount of any assets under management that are delegated to the firm by mandate.
Required Indemnity Limits: Aggregate Indemnity Limit in Sterling/Euros or Unlimited	27G	Specify whether the indemnity limit in field 27H is reported in GBP or EUR. If the aggregate limit of indemnity is unlimited select 'unlimited' from the dropdown and leave 27H blank.
Required Indemnity Limits: Aggregate Limit of Indemnity	27H	You should record here, in the currency specified in 27G, the required indemnity limits on the <i>firm's</i> PII policy or policies, received in relation to single claims. A <i>firm</i> should calculate this amount with reference to <i>IPRU(INV)</i> 11.3.15EU and include the amount of any assets under management that are delegated to the firm by mandate.
Indemnity Limits: Single Indemnity Limits: Sterling/Euros or unlimited	27I	Specify whether the indemnity limit in field 27J is reported in GBP or EUR. If the single limit of indemnity is unlimited select 'unlimited' from the dropdown and leave 27J blank.
Indemnity Limits: Single Limit of Indemnity	27J	You should record here, in the currency specified in 27I, the indemnity limits on the <i>firm's</i> PII policy or policies, received in relation to single claims.
Indemnity Limits: Aggregate Indemnity Limit in: Sterling/Euros or unlimited	27K	Specify whether the indemnity limit in field 27L is reported in GBP or EUR. If the aggregate limit of indemnity is unlimited select 'unlimited' from the dropdown and leave 27L blank.
Indemnity Limits: Aggregate Limit of Indemnity	27L	You should record here, in the currency specified in 27K, the indemnity limits on the <i>firm's</i> PII policy or policies, received in aggregate.
<i>PII detailed information</i>		
Business line (from list)	27M	For policies that cover all business lines, <i>firms</i> should select 'All' from the list provided. Where the policy contains different excesses for

		different business lines, <i>firms</i> should identify these business lines from the list (or the closest equivalent) and report the (highest) excess for that business line in data element 27N. Once these ‘non-standard’ excesses have been identified, the remaining business lines should be reported under ‘All other’.
Policy excess	27N	For policies that cover all business lines with no difference in excesses, this should be the excess applicable. Otherwise, it should contain the highest excess for each business line that differs. In line with <i>IPRU(INV)</i> 11.3.11G(1)(b), a <i>firm</i> should include additional own funds sufficient to cover the highest excess in the amount reported in 20A.
Policy exclusions	27O	If there are exclusions in the <i>firm</i> ’s PII policy, the business type(s) to which they relate should be selected here from the list provided. In line with <i>IPRU(INV)</i> 11.3.11G(1)(b), a <i>firm</i> should include additional own funds sufficient to cover any liabilities arising in the amount reported in 20A.

FIN066 – Capital Adequacy (for *collective portfolio management firms*) validations

Internal validations

Data elements are referenced by row, then column.

Validation number	Data element		
1	7A	=	$\Sigma(1A:6A)$
2	10A	=	8A + 9A
3	14A	=	$\Sigma(11A:13A)$
4	15A	=	7A + 10A + 14A
5	16A	=	15A
6	21A	=	(higher of 17A and 18A) + 19A or 20A
7	22A	=	16A – 21A
8	25A	=	24A-23A

FIN067 – Additional reporting for Collective Portfolio Management Investment firms (CPMIs)

This form only applies to Collective Portfolio Management Investment firms

Capital held as own funds

Collective Portfolio Management Investment firms (CPMIs) should note that the definition of capital given in IPRU-INV uses the definitions in UK CRR as onshored, and not as amended by MIFIDPRU.

1A – Common Equity Tier 1 capital

CPMIs should enter the amount of CET1 capital they hold for their own funds. CET1 capital should be calculated in accordance with Article 50 of the UK CRR. This cell must always be completed with a positive number.

2A – Additional Tier 1 capital

CPMIs should enter the amount of AT1 capital they hold for their own funds. AT1 capital should be calculated in accordance with Article 61 of the UK CRR. CPMIs are not required to hold/issue AT1 capital. If no AT1 has been issued, or is held, a zero should be entered in this cell.

3A – Tier 2 capital

CPMIs should enter the amount of T2 capital they hold for their own funds. T2 capital should be calculated in accordance with Article 71 of the UK CRR. CPMIs are not required to hold/issue T2 capital. If no T2 has been issued/is held, a zero should be entered in this cell.

Capital requirements

IPRU-INV Funds under management requirement

4A – Total funds under management

This should be reported by all firms with permission to manage investments. It should be the total non-MiFID funds under management of the firm even if this exceeds the amount that affects the funds under management capital requirement.

5A – Funds under management requirement

This is the base capital resources requirement plus 0.02% of the amount by which the firm's funds under management exceeds €250,000,000.

The appropriate definition of funds under management to be used in this calculation is that set out in the FCA Handbook Glossary of definitions.

6A – Total annual relevant expenditure

The fixed overheads requirement is one quarter of the CPMIs previous financial year's relevant expenditure. The annual relevant expenditure should be calculated in accordance with MIFIDPRU 4.5.3R. The number entered should be the total annual relevant expenditure, not the fixed overheads requirement. If we have varied a CPMI's annual relevant expenditure due to a material change in its business model, that is the figure that should be included here. This should be the same number that has been entered in 6A in MIF001.

7A – variation in fixed overheads

A firm should select 'Yes' if we have amended its FOR due to a material change in its business model. An example of a material change is adding or removing permissions during the reporting year. If this is the case, the number entered into Cell A4 should be the equivalent annual relevant expenditure for their amended FOR.

Professional negligence

8A – Capital requirement or PII

The firm should report either "Own funds" or "PII". Where a firm has PII but also holds own funds to cover any excesses and/or exclusions on the policy, the firm should report "PII".

CPMIs should then only complete A9 or A10.

9A – Additional funds under management (IPRU-INV 11.3.14UK)

The amount of additional own funds used to cover potential liability risks arising from professional negligence for AIFM activities instead of professional indemnity insurance. When calculating this amount, firms should include the amount of any assets under management that are delegated to the firm by mandate. Note that this treatment is different from that prescribed for the funds under management requirement.

10A – PII capital requirement (IPRU-INV 11.3.15UK AND 11.13.16R)

The amount of any additional own funds required to cover any defined excess and exclusions in the insurance policy.

Liquid asset requirement

11A – Liquid asset requirement

The amount of own funds required by IPRU-INV 11.2.1R3.

12A – Amount of liquid assets held

The amount of liquid assets held at the reporting date. Assets are regarded as liquid if they are readily convertible to cash within one month. This figure must not include speculative positions.

FIN069: Financial resources requirements for operators of an electronic system in relation to lending

Introduction

The purpose is to provide a framework for the collection of information required by the *FCA* as a basis for its supervision function. It also has the purpose to help the *FCA* monitor *firms'* capital adequacy and financial soundness. This data item is intended to reflect the underlying *financial resources requirements* contained in *IPRU(INV)* 12 (as they apply to an *operator of an electronic system in relation to lending*) and facilitates monitoring against the requirements set out there.

Defined Terms

Terms referred to in these notes where defined by the Companies Act 2006, as appropriate, or the provisions of the *firm's* accounting framework (usually UK GAAP or IFRS) bear that meaning for these purposes. Interpretive provisions of the *Handbook* apply to this guidance in the same way as they apply to the *Handbook*. The descriptions indicated in these notes are designed simply to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The data item should comply with the principles and requirements of the *firm's* accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Act 2006 as appropriate) or IFRS.
- The data item should be provided on a solo basis (not on a consolidated basis).
- For a *sole trader*, only the assets and liabilities of the business should be included.
- The data item should be consistent in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the statutory annual accounts and should be consistently applied.
- Information required should be prepared in accordance with generally accepted accounting standards.
- The data item should not give a misleading impression of the *firm*. A data item is likely to give a misleading impression if a *firm* wrongly omits or includes a material item or presents a material item in the wrong way.
- The requirement that any figures be audited does not apply to small companies exempted from audit under the Companies Act 2006.

Currency

You should report in sterling. Figures should be reported in 000s.

Data Elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Description	Data Element	Guidance
Financial resources		
	1 to 14	The figures entered in this section should be consistent with those entered in FSA029 submitted for the same reporting period.
Qualifying ordinary <i>share</i> capital (excluding preference shares)	1 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 1 (1). This does not include the share premium account (see Data Element 5B).
Qualifying preference <i>share</i> capital	2 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 1 (2)
Eligible <i>limited liability partnership</i> member's capital, <i>sole traders</i> capital or <i>partnership</i> capital	3 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 2
Reserves	4 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 3. This figure does not include revaluation reserves (see Data Element 7B) and the share premium account (see Data Element 5B).
Share premium account	5 B	
Interim net profits	6 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 4
Revaluation reserves	7B	
Subordinated loans/debt	8 B	For a definition of this term, see <i>IPRU(INV)</i> 12.3.2R – Item 6 and <i>IPRU(INV)</i> 12.3.4R. Insert gross figure prior to any excess deductions (see <i>IPRU(INV)</i> 12.3.5R). Any subordinated loans/debt excess deduction will be inserted in Data Element 14A.
Less:		
<i>Investments</i> in own <i>shares</i>	9A	
<i>Investments</i> in <i>subsidiaries</i>	10 A	For a definition of this term, see <i>IPRU(INV)</i> 12.3.3R – Note 1
Intangible assets	11 A	For a definition of this term, see <i>IPRU(INV)</i> 12.3.3R – Note 2
Interim net losses	12 A	For a definition of this term, see <i>IPRU(INV)</i> 12.3.3R – Note 3
Excess <i>limited liability partnership</i> member's drawings	13 A	For a definition of this term, see <i>IPRU(INV)</i> 12.3.3R – Note 3
Excess subordinated loans/debt	14 A	Insert the figure which is calculated in accordance with <i>IPRU(INV)</i> 12.3.5R. For further guidance, please see <i>IPRU(INV)</i> 12.3.6G.
Total Deductions	15 B	The sum of cells 9A to 14A
<i>Financial resources</i>	16 B	The sum of cells 1B to 8B minus total deductions (15B).
Annual calculation of financial resources requirement		
Total amount of <i>loaned funds</i>	17 A	The <i>loaned funds</i> definition is any funds that have been provided to borrowers under a <i>P2P agreement</i> through the operator of an <i>electronic system in relation to lending</i> . (See <i>IPRU(INV)</i> 12.2.5R and <i>IPRU(INV)</i> 12.2.8G). Check whether <i>IPRU(INV)</i> 12.2.7R or <i>IPRU(INV)</i> 12.2.9R should apply when calculating total amount of loaned

		funds outstanding.
0.2% of first £50m of <i>loaned funds</i>	17 B	Insert the figure that equals 0.2% of the volume of <i>loaned funds</i> outstanding up to £50m. For further guidance, please see <i>IPRU(INV)</i> 12.2.4R and <i>IPRU(INV)</i> 12.2.8G.
0.15% of <i>loaned funds</i> between £50m and £250m	17 C	Insert the figure that equals 0.15% of the volume of <i>loaned funds</i> outstanding above £50m up to £250m. For further guidance, please see <i>IPRU(INV)</i> 12.2.4R and <i>IPRU(INV)</i> 12.2.8G.
0.1% of <i>loaned funds</i> between £250m and £500m	17 D	Insert the figure that equals 0.1% of the volume of <i>loaned funds</i> outstanding above £250m up to £500m. For further guidance, please see <i>IPRU(INV)</i> 12.2.4R and <i>IPRU(INV)</i> 12.2.8G.
0.05% of <i>loaned funds</i> above £500m	17 E	Insert the figure that equals 0.05% of the volume of <i>loaned funds</i> outstanding above £500m. For further guidance, please see <i>IPRU(INV)</i> 12.2.4R and <i>IPRU(INV)</i> 12.2.8G.
Variable financial resources requirement	18 A	The sum of cells 17B to 17E.
Total <i>financial resources requirement</i>	19 B	The higher of the base requirement <i>IPRU(INV)</i> 12.2.4R(1) or the variable financial resources requirement in Data Element 21A.
Financial resources test		
Surplus / deficit of financial resources	20 A	16 B – 19 B

FIN070: Information on P2P agreements

Introduction

The purpose of this data item is to provide a framework for the collection of information required by the *FCA* as a basis for its supervision activities. It will help the *FCA* monitor investor experience and alert us to problems or changes in the risk profile of the market as a whole.

Data Elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Description	Data Element	Guidance
Total number of investors/ average returns		
Number of investors at the start of the period	1 A	The total number of investors registered with the platform who have funded loans at the start of the reporting period
New investors during the period	1 B	The number of new investors who register with the platform and fund loans over the reporting period
Number of investors withdrawing over the period	1 C	The number of investors who cancel their registration during the reporting period
Number of investors at the end of the period	1 D	The total number of investors registered with the platform who have funded loans as at the end of the reporting period
Amount invested at the start of the period	2 A	The total amount loaned as at the start of the reporting period
New money invested during the period	2 B	The amount of new money invested in loans during the reporting period
Money withdrawn during the period	2 C	The amount of money withdrawn from the platform by investors over the reporting period
Amount invested at the end of the period	2 D	The total amount loaned as at the end of the period
Proportion invested into unsecured loans over period	3 A	The proportion (expressed as a percentage to two decimal places) of the amount shown in 2 B accounted for by unsecured loans
Average interest rate net of charges and expected defaults over period	4 A	The average interest rate (to two decimal places) expected by all investors over the reporting period, net of all relevant charges and allowance for expected defaults. Do not make any deductions for tax not paid at source
Average expected default rate over period	5 A	The average expected default rate (to two decimal places) across all loans over the reporting period
Average actual default rate over period	6 A	The average default rate (to two decimal places) across all loans over the reporting period
Average term of new loans over the period	7A	The average term (in months) across all loans over the reporting period
Do you operate a contingency fund?	8A	Answer yes if you operate a contingency fund that aims to cover defaults
Answer the next two questions if you operate a contingency fund that aims to cover defaults		
Total amount held in the	9 A	The total amount held in the contingency

contingency fund at the end of the period		fund as at the end of the reporting period
Amount held in the contingency fund as a proportion of total loans outstanding at the end of the period	10 A	The amount held in the contingency fund as at the end of the reporting period expressed as a percentage (to two decimal places) of the total amount of outstanding loans
Do you allow investors to choose from different loan categories which have different rates of return and expected default rates?	11A	Answer yes if you allow investors to choose from different loan categories which have different rates of return and expected default rates
<p>If you do not allow investors to choose from different loan categories which have different rates of return and expected default rates, do not provide any further answers If you do, please complete the following information for the loan categories attracting the greatest amount of money, starting with the category raising the greatest amount of investment over the period, up to a maximum of 10</p>		
Total number of investors over the period	12A	The number of investors who fund this category of loans over the reporting period
Total amount invested over the period	12B	The amount of money invested in this category of loans during the reporting period
Proportion invested into unsecured loans over period	12C	The proportion (expressed as a percentage to two decimal places) of the amount shown in 12B accounted for by unsecured loans
Average interest rate net of charges and expected defaults over period	12D	The average interest rate (to two decimal places) expected by investors for this category of loans over the reporting period, net of all relevant charges and allowance for expected defaults. Do not make any deductions for tax not paid at source
Average expected default rate over period	12E	The average expected default rate (to two decimal places) for this category of loans over the reporting period
Average actual default rate over period	12F	The average default rate (to two decimal places) for this category of loans over the reporting period
Average term over the period	12G	The average term (in months) for this category of loans over the reporting period

FIN071: Capital adequacy for firms with the permission of establishing, operating or winding up a personal pension scheme

Introduction

The purpose of reporting form FIN071 is to provide a framework for the collection of information required by the *FCA* as a basis for its supervision activities. It also has the purpose of helping the *FCA* monitor *firms'* capital adequacy and financial soundness. This data item is intended to reflect the underlying prudential requirements contained in *IPRU(INV)* 5.4 and allows monitoring against the requirements set out there.

Defined Terms

Terms referred to in these notes where defined by the Companies Act 2006, or the provisions of the *firm's* accounting framework (usually UK GAAP or IFRS), bear that meaning for the purposes of this guidance and completing FIN071. The descriptions indicated in these notes are designed simply to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The *data item* should comply with the principles and requirements of the *firm's* accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Act 2006 as appropriate) or IFRS.
- The *data item* should be unconsolidated.
- For a sole trader, only the assets and liabilities of the business should be included.
- The *data item* should be in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the statutory annual accounts and should be consistently applied.
- Information required should be prepared in accordance with generally accepted accounting standards.
- The *data item* should not give a misleading impression of the *firm*. A *data item* is likely to give a misleading impression if a *firm* wrongly omits or includes a material item or presents a material item in the wrong way.

Currency

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

Data Elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

Description	Data Element	Guidance
Regulatory Capital		
	1 to 22	The figures entered in this section should be consistent with those entered in FSA029

		submitted for the same reporting period.
Liquid Capital	23 B	The amount of own funds in accordance with <i>IPRU(INV)</i> 5.3.3R and 5.8.
Regulatory Capital Test		
Assets under Administration	24 B	The average of the sum of the <i>personal pension schemes</i> administered by the <i>firm</i> at the most recent 4 quarter end dates, by reference to <i>IPRU(INV)</i> 5.9.1R.
Number of Plans	25 B	The number of pension plans that the <i>firm</i> operates.
Fraction of plans containing non-standard asset types	26 B	The fraction of plans that the <i>firm</i> operates that contains non-standard assets, by reference to <i>IPRU(INV)</i> 5.9.1R.
Initial Capital Requirement	27 B	A <i>firm</i> must calculate its Initial Capital Requirement in accordance with <i>IPRU(INV)</i> 5.9.1R.
Capital Surcharge	28 B	A <i>firm</i> must calculate its Capital Surcharge in accordance with <i>IPRU(INV)</i> 5.9.1R.
Total Capital Requirement	29 B	This should be read as the “Liquid Capital Requirement”, rather than the “Total Capital Requirement” and is the sum of 27B and 28B, in accordance with <i>IPRU(INV)</i> 5.9.1R.
Capital held in accordance with Note 2 of <i>IPRU(INV)</i> 5.2.3(4)(a)	31 B	This should be read as “Capital held in accordance with Note 2 of <i>IPRU(INV)</i> 5.9.1R and <i>IPRU(INV)</i> 5.3.3R”, rather than “Capital held in accordance with Note 2 of <i>IPRU(INV)</i> 5.2.3(4)(a)”. The <i>firm</i> should enter “YES” or “NO”.

FIN072 – Financial resources requirements for UCITS depositaries

Introduction

The report provides a framework for the collection of prudential information required by the *FCA* for its supervision activities. The data item is intended to reflect the underlying prudential requirements in *IPRU(INV) 5* and allows monitoring against those requirements.

Defined terms

Where terms used in these notes are defined by the Companies Act 2006, as appropriate, or the provisions of the *firm's* accounting framework (usually UK GAAP or *IFRS*) they should have that meaning. The descriptions in these notes are designed to repeat, summarise or amplify the relevant statutory or other definitions and terminology without departing from their full meaning or effect.

- The data item should comply with the principles and requirements of the *firm's* accounting framework, which will generally be UK GAAP (including relevant provisions of the Companies Act 2006 as appropriate) or *IFRS*.
- The data item should be completed on an unconsolidated basis.
- The data item should be in agreement with the underlying accounting records.
- Accounting policies should be consistent with those adopted in the *firm's annual report and accounts* and consistently applied.
- Information required should be prepared in line with generally accepted accounting standards.
- The data item should not give a misleading impression of the *firm*. A data item is likely to give a misleading impression if a *firm* wrongly omits or includes a material item or presents a material item in the wrong way.

Currency

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

Data elements

These are referred to by row first, then by column, so data element 2A will be the element numbered 2 in column A.

Regulatory capital		
	1 to 15	The numbers in this section should be consistent with those submitted in FSA029 for the same reporting period and should be allocated based on <i>EU CRR</i> definitions of regulatory capital. Deductions should be reported as a minus figure.
Regulatory capital test		
<i>Own funds test for a UCITS Depositary</i>		
£4,000,000	16	This is the minimum capital resources requirement.

Operational risk requirement	17	This is the requirement calculated depending on the selected approach in accordance with article 315 or 317 of the <i>EU CRR</i> .
SURPLUS / DEFICIT OF OWN FUNDS	18	This is 15 less whichever is the higher of 16 and 17.