

PRA RULEBOOK: CRR FIRMS: REGULATORY REPORTING (RING FENCE BODIES, CAPITAL + AND FINREP) AMENDMENT INSTRUMENT 2019

Powers exercised

- A. The Prudential Regulation Authority (“PRA”) makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137G (The PRA’s general rules);
 - (2) section 137T (General supplementary powers); and
 - (3) section 142H (Ring-fencing rules).
- B. The rule-making powers referred to above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

Pre-conditions to making

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

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- D. The PRA makes the rules in the Annexes A and B.

Part	Annex
Regulatory Reporting	A
Regulatory Reporting	B

Commencement

- E. Annex A comes into force on 1 March 2020.
- F. Annex B comes into force on 1 June 2020.

Citation

- G. This instrument may be cited as the PRA Rulebook: CRR Firms: Regulatory Reporting (Ring Fence Bodies, Capital + and FINREP) Amendment Instrument 2019.

By order of the Prudential Regulation Committee

2 August 2019

Annex A

Amendments to the Regulatory Reporting Part

In this annex new text is underlined and deleted text is struck through.

16 Data Items and Other Forms

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16.26 PRA101 can be found [here](#). ~~here.~~

16.27 PRA102 can be found [here](#). ~~here.~~

16.28 PRA103 can be found [here](#). ~~here.~~

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Annex B

Amendments to the Regulatory Reporting Part

In this annex new text is underlined and deleted text is struck through.

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6 Regulated Activity Groups

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

(1)	(2)	(3)	(4)	
RAG number	Regulated Activities	Rules containing:	reporting frequency / period	due date
		applicable <i>data items</i>		
RAG 1	<ul style="list-style-type: none"> • <i>accepting deposits</i> • <i>meeting of repayment claims</i> • <i>[deleted]</i> 	7.1, except that the requirements to: (1) submit templates 1.1, 1.2, 1.3, 2, 3, 4.3.1, 4.4.1, 5.1, 7.1, 9.1.1, 12.1, 12.2, 13.1, 18, 19, 20.4, and 20.7 , <u>23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 24.1, 24.2, 24.3, 25.1, 25.2, 25.3, 26 and 47</u> of Annexes III or IV of the <i>Supervisory Reporting ITS</i> on a <i>consolidated basis</i> and, if applicable, on a <i>sub-consolidated basis</i> ; (2) submit PRA108 on a <i>consolidated basis</i> and, if applicable, on a <i>sub-consolidated basis</i> , do not apply to a <i>firm</i> which is required to report financial information under Article 99(2) of <i>CRR</i> .	7.2	7.3
...				

7 Regulated Activity Group 1

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

RAG 1	Prudential category of firm, applicable data items and reporting format (1)						
	<i>UK bank other than a ring-fenced body</i>	<i>Ring-fenced body</i>	<i>Building society</i>	<i>Non-EEA bank</i>	<i>EEA bank that has permission to accept deposits and that has its registered office (or, if it has no registered office, its head office) outside the EU</i>	[deleted.]	[deleted.]
Description of <i>data item</i>							
...							
Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes	Either: (1) Templates 20.7.1 at Annex III of the Supervisory Reporting ITS; or (2) Templates 20.7.1 at Annex IV of the Supervisory Reporting ITS ((2), (21), (24), (26), (27))	Either: (1) Templates 20.7.1 at Annex III of the Supervisory Reporting ITS; or (2) Templates 20.7.1 at Annex IV of the Supervisory Reporting ITS ((2), (21), (23), (26),	Either: (1) Templates 20.7.1 at Annex III of the Supervisory Reporting ITS; or (2) Templates 20.7.1 at Annex IV of the Supervisory Reporting ITS ((2), (21), (24), (26), (27))	-	-	-	-

		(28), (33), (34))					
<u>Loans and advances - additional information</u>	<p><u>Either:</u></p> <p><u>(1) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (28), (33), (34), (38), (40), (41))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	=	=	=	=
<u>Flows of non-performing exposures, impairments and write offs</u>	<p><u>Either:</u></p> <p><u>(1) Templates 24.1, 24.2 and 24.3 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 24.1, 24.2 and 24.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 24.1, 24.2 and 24.3 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 24.1, 24.2 and 24.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (28), (33), (34), (38), (40), (41))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 24.1, 24.2 and 24.3 at Annex III of the <i>Supervisory Reporting ITS</i>; or</u></p> <p><u>(2) Templates 24.1, 24.2 and 24.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	=	=	=	=

<p><u>Collateral obtained by taking possession and execution processes</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Templates 25.1, 25.2 and 25.3 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Templates 25.1, 25.2 and 25.3 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (28), (33), (34), (38), (40), (41))</u></p>	<p><u>Either:</u></p> <p><u>(1) Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Templates 25.1, 25.2 and 25.3 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p>=</p>	<p>=</p>	<p>=</p>	<p>=</p>
<p><u>Forbearance management and quality of forbearance</u></p>	<p><u>Either:</u></p> <p><u>(1) Template 26 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p><u>Either:</u></p> <p><u>(1) Template 26 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (28), (33), (34), (38), (40), (41))</u></p>	<p><u>Either:</u></p> <p><u>(1) Template 26 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u></p> <p><u>(2) Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (38), (39))</u></p>	<p>=</p>	<p>=</p>	<p>=</p>	<p>=</p>

<u>Average duration and recovery periods</u>	<u>Either:</u> (1) <u>Template 47 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u> (2) <u>Template 47 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (38), (39))</u>	<u>Either:</u> (1) <u>Template 47 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u> (2) <u>Template 47 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (28), (33), (34), (38), (40), (41))</u>	<u>Either:</u> (1) <u>Template 47 at Annex III of the Supervisory Reporting ITS;</u> <u>or</u> (2) <u>Template 47 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (38), (39))</u>	=	=	=	=
...							

...

(38) Applies only to a firm, which has a gross carrying amount of non-performing loans and advances which constitute non-performing exposures in excess of 5% of its total gross carrying amount of loans and advances on an individual basis or on a UK consolidation group basis. If this data item applies to a firm due to the level of non-performing exposures calculated on the basis of its UK consolidation group only, the firm must report the item only on a UK consolidation group basis.

(39) Save where the conditions in footnote (27) are satisfied a firm must complete this data item on an individual basis if Condition A and Condition B are both met on an individual basis. A firm must complete this data item on a UK consolidation group basis if Condition A and Condition B are both met on a UK consolidation group basis. Condition A is met where a firm has total assets equal to or greater than £5 billion for two consecutive reporting periods as set out in 7.2. Condition B is met where a firm has gross carrying non-performing loans and advances, which constitute non-performing exposures in excess of 5% of its total gross carrying amount of loans and advances for two consecutive reporting periods as set out in 7.2. The requirement to report on a UK consolidation group basis ceases if (a) in a reporting period Condition A and/or Condition B is unmet on a UK consolidation group basis, and (b) in the subsequent reporting period, Condition A and/or Condition B is unmet on a UK consolidation group basis. The requirement to report on an individual basis ceases if (a) in a reporting period Condition A and/or Condition B is unmet on an individual basis, and (b) in the subsequent reporting period, Condition A and/or Condition B is unmet on an individual basis.

(40) A ring-fenced body is not required to submit this data item on a sub-consolidated basis if the ring-fenced body has non-performing exposures that are below 5% of its total loans and advances on a sub-consolidated basis.

(41) Reports are only required where both of the thresholds referred to in the footnotes (33), (34), (38) and (40) of 7.1 have been exceeded in the two most recent preceding and consecutive applicable reporting periods. The requirement to report will cease when one

and/or the other of the relevant thresholds in the footnotes (33) (34), (38) and (40) of 7.1 are below the thresholds referred to for two consecutive reporting periods.

7.2 The applicable reporting frequencies for submission of *data items* and periods referred to in 7.1 are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

RAG 1				
Data item	UK banks and building societies (on an unconsolidated or individual consolidated basis) (9)	[deleted.]	UK banks and building societies (on a UK consolidation group, defined liquidity group, domestic liquidity sub-group or sub-consolidation group basis, as applicable)	Other members of RAG 1
...				
Templates 20.4 and 20.7 at Annex III of the <i>Supervisory Reporting ITS</i>	Quarterly (11)		Quarterly (11)	-
Templates 23.1, 23.2, 23.3, 23.4, 23.5 and 23.6 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	Quarterly (11)	-	Quarterly (11)	-
Templates 24.1, 24.2 and 24.3 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	Quarterly (11)	-	Quarterly (11)	-
Templates 25.1, 25.2 and 25.3 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	Quarterly (11)	-	Quarterly (11)	-
Template 26 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	Quarterly (11)	-	Quarterly (11)	-

Template 47 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	Annually (11)	-	Annually (11)	-
...				

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(8) [deleted]

(9) A firm which has an *individual consolidation permission* must submit *data items* FSA005, FSA011, FSA015, FSA017, FSA045, Templates 1.1, 1.2, 1.3, 2, 3, 4.3.1, 4.4.1, 5.1, 7.1, 9.1.1, 12.1, 12.2, 13.1, 18, 19, 20.4 ~~and 20.7~~, 23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 24.1, 24.2, 24.3, 25.1, 25.2, 25.3, 26 and 47 at Annex III or IV of the *Supervisory Reporting ITS*, PRA104, PRA105, PRA106, PRA107 and PRA108 on an individual consolidated basis, and all other *data items* in this column on an unconsolidated basis. All other *firms* must submit all *data items* in this column on an unconsolidated basis.

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7.3 The applicable due dates for submission referred to in the table in 6.1 are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in 7.2, unless indicated otherwise.

RAG 1						
Data item	Daily	Weekly	Monthly	Quarterly	Half yearly	Annually
...						
Templates 20.4 and 20.7 at Annex III of the <i>Supervisory Reporting ITS</i>	-	-	-	30 <i>business days</i>		
Templates <u>23.1, 23.2, 23.3, 23.4, 23.5 and 23.6</u> at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	=	=	=	<u>30 business days</u>	=	=
Templates <u>24.1, 24.2 and 24.3</u> at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	=	=	=	<u>30 business days</u>	=	=
Templates <u>25.1, 25.2 and 25.3</u> at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i>	=	=	=	<u>30 business days</u>	=	=

<u>Template 26 at Annex III or Annex IV of the Supervisory Reporting ITS</u>	=	=	=	<u>30 business days</u>	=	=
<u>Template 47 at Annex III or Annex IV of the Supervisory Reporting ITS</u>	=	=	=	=	=	<u>30 business days</u>
...						

16 Data Items and Other Forms

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16.34 Templates 1.1 ,1.2, 1.3, 2, 3, 4.3.1, 4.4.1, 5.1, 7.1, 9.1.1, 12.1, 12.2, 13.1, 18, 19, 20.4, ~~and 20.7, 23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 24.1, 24.2, 24.3, 25.1, 25.2, 25.3, 26~~ and 47 at Annexes III and IV of the *Supervisory Reporting ITS* can be found [here](#). ~~here.~~

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16.38 RFB004 can be found [here](#). ~~here.~~

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19 Notifications Regarding Financial Information Reporting

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19.3A A *firm* which is required to complete any of the following *data items* must notify the *PRA* if it adjusts its reporting reference dates for the *data item* from the calendar year to its accounting year-end:

(1) Any of templates 1.1 ,1.2, 1.3, 2, 3, 4.3.1, 4.4.1, 5.1, 7.1, 9.1.1, 12.1, 12.2, 13.1, 18, 19, 20.4, ~~and 20.7, 23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 24.1, 24.2, 24.3, 25.1, 25.2, 25.3, 26~~ and 47 at Annexes III and IV of the *Supervisory Reporting ITS*;

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