



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

Consultation Paper | CP19/18

Regulatory reporting: European Banking Authority Taxonomy 2.9

September 2018*

*On Monday 12 November 2018 paragraphs 3.7 and 3.8 were updated to provide further information on the cost benefit analysis.



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Responses are requested by Wednesday 12 December 2018.

Please address any comments or enquiries to:

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1 Overview

1.1 In this consultation paper (CP), the Prudential Regulation Authority (PRA) sets out proposals to update certain PRA reporting requirements to reflect relevant proposals made by the European Banking Authority (EBA) in its open consultations on changes to the Implementing Technical Standards on Supervisory Reporting ('Supervisory Reporting ITS').¹

1.2 The proposals in this CP cover existing PRA reporting templates for ring-fenced banks (RFBs), statement of profit and loss (P&L), and forecast capital data (currently known as Capital+). The CP also contains a proposal to extend the scope of new Financial Reporting (FINREP) templates to firms that are not required to report FINREP templates for reporting under Article 99 of the Capital Requirements Regulation (575/2103) (CRR). This proposed extension consists of the non-performing loan (NPL) and forborne exposure (FBE) templates contained in the EBA's ITS consultations.

1.3 This CP is relevant to UK banks and building societies. It is not relevant to PRA-designated UK investment firms, to UK branches of firms in other European Economic Area (EEA) countries and non-EEA countries, or to insurance firms.

1.4 This CP should be read alongside the open EBA consultations on changes to the Supervisory Reporting ITS, as well as the Regulatory Reporting Part of the PRA Rulebook and Supervisory Statement (SS) 34/15.²

Background

1.5 In August 2018, the EBA released public consultations on changes to the FINREP and Common Reporting (COREP) annexes of the ITS in conjunction with the release of version 2.9 of its reporting taxonomy.³ These proposals, once finalised, will set out how firms will be required to report FINREP and COREP under CRR. In addition to CRR reporting requirements, a number of PRA reporting templates are derived from the FINREP and COREP annexes in the ITS, and follow similar data definitions and template structures, albeit with a different level of granularity or reporting reference period. The PRA templates also refer to the EBA taxonomy in use at the time when the templates were issued.

1.6 The PRA reporting templates in scope of this CP have specific aims, such as monitoring the ring fence and collecting forecast capital data. Therefore only some of the EBA's proposed changes are relevant to those aims. Where the EBA has proposed changes to COREP and FINREP that are not relevant to the aims of the related PRA templates, we do not propose to make the corresponding changes to PRA reporting requirements.

Purpose

1.7 This CP proposes a number of changes to the PRA reporting requirements as a result of the EBA's proposals to update the Supervisory Reporting ITS. These proposed changes will enhance PRA reporting and maintain consistency with the EBA's reporting requirements.

1 www.eba.europa.eu/-/eba-launches-consultations-on-supervisory-reporting-for-the-reporting-framework-2-9-and-prepares-for-its-modular-release?doAsGroupId=10180.

2 'Guidelines for completing regulatory reports', June 2018: www.bankofengland.co.uk/prudential-regulation/publication/2015/guidelines-for-completing-regulatory-reports-ss.

3 This includes FINREP templates F02.00, F4.3.1, F4.8-F4.11, F8.1, F13.1-F13.3.1, F16.1, F18.00, F19.00, F22-F26 and COREP templates CA2, CCB, CR SEC, SEC Details, SEC Details Approach, MKR SA SEC and MKR SA CTP.

Implementation

1.8 The implementation date for the proposals in this CP would follow the implementation date of the corresponding changes to FINREP and COREP as defined in the final EBA policy. This is currently proposed to be March 2020 (reporting reference date Tuesday 31 March 2020).

Responses and next steps

1.9 This consultation closes on Wednesday 12 December 2018. The PRA invites feedback on the proposals set out in this consultation. Please address any comments or enquiries to CP19_18@bankofengland.co.uk.

1.10 Final PRA policy will be made after the finalisation of the proposed changes to the Supervisory Reporting ITS. Any modifications to the proposals made by the EBA following its consultation process will be considered and where these do not differ substantively from the proposals made in this CP, these changes will be implemented by the PRA in the form contained in the finalised ITS.

1.11 The PRA issued CP16/18 'Regulatory reporting: occasional consultation paper' on Monday 23 July 2018.¹ The consultation, which closes on Tuesday 23 October 2018, proposes minor changes to PRA reporting requirements, including amendments to the row labels in RFB004d. The proposed templates in Appendix 2 of this CP do not reflect the changes proposed in CP16/18. Any amendments arising from CP16/18 will be taken into account when finalising the templates following the proposals in this CP.

1.12 The proposals in this CP have been designed in the context of the current UK and EU regulatory framework. The PRA will keep the policy under review to assess whether any changes would be required due to changes in the UK regulatory framework, including those arising once any new arrangements with the European Union take effect.

2 Proposals

2.1 The proposals in this CP cover both changes to existing templates, and the addition of new templates to include firms that are not required under the CRR to use FINREP templates for reporting. In summary the proposed changes are to:

- (a) update the content of ring-fenced bank template RFB004 to reflect selected changes that the EBA has proposed to FINREP;
- (b) update the content of templates PRA101, PRA102, and PRA103 to reflect selected changes that the EBA is proposing, or has previously made to COREP; and
- (c) add new NPL templates to the scope of FINREP reporting required from firms that are not currently required under the CRR to report FINREP.

2.2 The proposals in this CP will be implemented via changes to the Reporting Part of the PRA Rulebook.

¹ www.bankofengland.co.uk/prudential-regulation/publication/2018/regulatory-reporting-occasional-consultation-paper.

Ring-fenced bank reporting

2.3 The PRA ring-fenced bank template RFB004 focuses on intragroup and shared customer transactions, and enables the PRA to monitor any potential reliance on income and services provided between the RFB sub-group and group entities that are not members of the RFB sub-group. The EBA is proposing to add a number of new rows and columns to the FINREP templates on which this template is based.¹ Of these changes, the PRA proposes to make the following changes to RFB004 to improve the reporting available to monitor the ring-fence boundary.

RFB004 Intragroup financial reporting (detailed breakdown)

2.4 The PRA proposes to make a number of changes to RFB004 to reflect the proposed changes in FINREP that are considered relevant to this template. The proposed additions are as follows:

- rows for reporting lease liabilities and interest from leases to reflect changes to lessee accounting due to the application of International Financial Reporting Standard (IFRS) 16 Leases (RFB004b and RFB004f);
- rows for reporting the breakdown of loans and advances to households for shared customer transactions (RFB004f);
- columns to report collateral and financial guarantees received on performing intragroup exposures (RFB004h);
- rows for reporting breakdowns of intragroup income and expenses from asset management, custody, and other service functions (RFB004g); and
- the table proposed by the EBA in F16.8 to report the breakdown of ‘Other administrative expenses’ relating to information technology and consulting and professional services (new RFB004j).

2.5 These proposed additions will enable the PRA to assess potential dependencies of an RFB sub-group to, and risks to the sub-group emanating from, group entities that are not members of the RFB sub-group.

2.6 The EBA’s proposals would require RFBs to apply these changes to both consolidated and RFB sub-group FINREP reporting. The PRA proposals would align these reporting requirements, enabling firms to prepare this data in a consistent manner for RFB and FINREP reporting.

Capital+

2.7 The EBA has proposed changes to COREP template CA2 as a result of changes to the securitisations regulation, which include the deletion of the separate reporting of securitisations risk-weighted exposures for the standardised approach and Internal Ratings Based approach. The EBA is proposing to replace these rows in CA2 with a single row for securitisations risk-weighted exposures.

¹ Templates F08.01, F16.01, F16.08, F18.00, F19.00, F22.01 in Annexes III and IV to the ITS.

PRA101, PRA102, and PRA103

2.8 The PRA proposes to make these same changes to PRA101 and PRA102 Capital+ templates which are all based on CA2. These changes will apply to both current period end and forecast columns.

2.9 This proposal would align PRA101 and PRA102 with the updated securitisations requirements in the CRR and ensure firms can report COREP and Capital+ on a consistent basis.

2.10 The PRA also proposes to delete row 790 for the Systemically Important Institution buffer in PRA101, PRA102, and PRA103. This row was previously deleted by the EBA in COREP template CA4 as part of the version 2.8 taxonomy.¹ Row 800 on the Global Systemically Important Institution buffer and row 810 on the Other Systemically Important Institution buffer in this template provide similar information to row 790.

FINREP reporting requirements

2.11 In Policy Statement (PS) 18/17 'IFRS 9: changes to reporting requirements'² the PRA set out final rules for banks and building societies that are not required to report FINREP under the CRR to use certain FINREP templates for reporting. These requirements include the requirement to report using FINREP templates F18.00 and F19.00 on performing and non-performing as well as FBEs for all firms in scope of PS18/17 that have total assets exceeding £5 billion.

2.12 The EBA has proposed to introduce new templates that report additional data to F18.00 on NPLs and F19.00 on FBEs to support the close monitoring of firms with material NPL portfolios. These new templates will report the following information:

- further information on loans and advances that are currently reported in FINREP templates F18.00 and F19.00 (F23.01 to F23.03);
- inflows and outflows for NPLs as well as the flows of impairments and write-offs on NPLs (F24.01 to F24.03);
- inflows and outflows of collateral obtained through possession by asset type and time since foreclosure (F25.01 to F25.03);
- stock and inflow of forbore loans and advances by forbearance option and performance status (F26.00); and
- average duration and recovery period for NPLs (F47.00).

2.13 The PRA proposes to extend the scope of application of these new FINREP templates to certain firms that are not currently required under the CRR to report using FINREP templates, subject to reporting thresholds set out below.

2.14 In developing its regulatory reporting requirements the PRA is mindful of the burden such reporting places on firms. As such, the PRA has carefully considered the proportionality of the proposals in this CP. The PRA proposes to apply the NPL ratio threshold proposed in the

¹ www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks/reporting-framework-2.8.

² July 2017: www.bankofengland.co.uk/prudential-regulation/publication/2016/ifrs-9-changes-to-reporting-requirements.

EBA's FINREP consultation¹ whereby reporting using the new templates would be required if NPLs exceed 5% of loans and advances subject to the definition of non-performing exposures. This is in line with the EBA's consultation on guidelines on management of non-performing and FBEs, which requires a credit institution with an elevated level of NPLs to establish an NPL strategy.²

2.15 The PRA also proposes to apply the existing threshold in the PRA Rulebook whereby a firm has to hold £5 billion total assets for certain FINREP templates to be reported. The PRA proposes to adopt this firm-size threshold in place of the definition of a 'small and non-complex institution' in the proposed amendments to the CRR (draft CRR 2).³ The PRA's proposed size threshold is in line with the lowest threshold to be used for Capital+ reporting and currently applies to the FINREP reporting requirements for firms in scope of PS32/16 'Responses to Chapter 3 of CP17/16 – forecast capital data'⁴ and PS18/17.

2.16 The proposals in paragraphs 2.14 and 2.15 create a dual threshold to ensure that the proposed new reporting is proportionate to the PRA's supervisory needs. Therefore only a firm holding over £5 billion in total assets, and with NPLs in excess of 5% of loans and advances, would be required to prepare the relevant reports, and then only subject to certain entry and exit time periods.

2.17 The applicable entry and exit time period triggers of the EBA's 5% of loans and advances being NPLs (the threshold referred to in paragraph 2.14), and the PRA's £5 billion total assets (the threshold referred to in paragraph 2.15) are different. The PRA proposes to allow firms to apply the least burdensome of the time periods applicable to the two thresholds. This means that reporting will only be required where both of the thresholds are exceeded in the two prior consecutive reporting periods,⁵ and such reporting will cease when one and/or the other of the relevant figures are below the thresholds for two consecutive reporting periods.⁶

3 The PRA's statutory obligations

3.1 In carrying out its policy-making functions, the PRA is required to comply with several legal obligations.

3.2 Before making any rules, the Financial Services and Markets Act 2000 (FSMA)⁷ requires the PRA to publish a draft of the proposed rules accompanied by:

- a cost benefit analysis;
- an explanation of the PRA's reasons for believing that making the proposed rules is compatible with the PRA's duty to act in a way that advances its general objective,⁸ insurance objective⁹ (if applicable), and secondary competition objective;¹⁰

1 www.eba.europa.eu/regulation-and-policy/supervisory-reporting/its-on-supervisory-reporting-amendments-with-regards-to-finrep.

2 www.eba.europa.eu/-/eba-consults-on-guidelines-on-disclosure-of-non-performing-and-forborne-exposures.

3 See footnote 1 above.

4 November 2016: www.bankofengland.co.uk/prudential-regulation/publication/2016/responses-to-chapter-3-of-cp1716-forecast-capital-data.

5 As the 5% NPL threshold is calculated using F18.00 data, the reporting period is defined as a quarter.

6 For example, two consecutive quarters of less than 5% NPLs, two consecutive quarters of less than £5 billion total assets or two consecutive quarters where one of these thresholds is not met.

7 Section 138J of FSMA.

8 Section 2B of FSMA.

9 Section 2C of FSMA.

10 Section 2H(1) of FSMA.

- an explanation of the PRA's reasons for believing that making the proposed rules are compatible with its duty to have regard to the regulatory principles;¹ and
- a statement as to whether the impact of the proposed rules will be significantly different to mutuals than to other persons.²

3.3 The Prudential Regulation Committee (PRC) should have regard to aspects of the Government's economic policy as recommended by HM Treasury.³

3.4 The PRA is also required by the Equality Act 2010⁴ to have due regard to the need to eliminate discrimination and to promote equality of opportunity in carrying out its policies, services and functions.

Cost benefit analysis

3.5 The proposed changes to PRA reporting requirements in this CP are intended to maintain alignment between the PRA reporting framework and the EBA's Supervisory Reporting ITS. The PRA is proposing to adopt only those changes to the ITS which are directly relevant to PRA reporting, and would result in an enhancement of the information reported in PRA templates. Such additional data will help the PRA in monitoring ongoing and incipient trends in asset quality which can pose threats to its safety and soundness objective; this additional data, as a result, may help reduce the likelihood of firm failure to the extent that it helps supervisors spot and address asset quality problems more effectively.

3.6 The PRA ring-fenced bank, financial statement, and Capital+ templates reflect its risk-based approach to supervision, and by aligning with aspects of FINREP and COREP the templates provide a consistent approach to monitoring firms and reduce the reporting burden on firms. In adopting such an approach it is necessary to consider how the PRA reporting framework should align with changes to FINREP and COREP.

3.7 The PRA expects that there will be one-off costs to firms in extending the proposed changes to FINREP and COREP to the PRA templates, which may have a different reporting frequency, time period (eg forecast data in Capital+), or transaction scope. In replicating the EBA's proposed changes, the cost to firms would be incremental to that which would be already required to implement the EBA's taxonomy 2.9. In some instances, there may be a cost associated with not replicating the EBA's proposed changes. This would be the case for the proposed changes to Capital+, which would report data that may no longer be considered relevant in COREP. The costs to firms of implementing these proposals cannot be estimated on a standalone basis due to the dependency on firms' work on the implementation of the EBA's taxonomy 2.9. As the scope of the proposed changes to the PRA templates is substantially lower than what is proposed in the EBA's consultation on taxonomy 2.9, the costs to firms of implementing the PRA proposals is expected to be lower than the costs associated with firms' implementation of taxonomy 2.9.

3.8 The addition of the proposed NPL FINREP templates to the scope of the FINREP requirements for firms not required under the CRR to report using the FINREP templates would result in a new collection for firms that exceed the dual threshold. The proposed dual threshold is designed to focus the scope of NPL reporting on those firms where supervisory

1 Sections 2H(2) and 3B of FSMA.

2 Section 138K of FSMA.

3 Section 30B of the Bank of England Act 1998.

4 Section 149.

monitoring of NPLs may be most relevant due to elevated and persistent levels of NPLs, and that are of greater systemic importance. The PRA expects this proposal to impact a small population of firms for which there will be implementation and ongoing reporting costs. The costs to industry cannot be reasonably estimated by the PRA because of the small number of firms expected to exceed the dual thresholds. The dual thresholds for reporting the NPL templates should ensure that smaller firms are not burdened with additional reporting where their NPL levels do not require close supervisory monitoring.

3.9 The implementation of these proposals will result in some costs for the PRA as changes to systems will be required. By utilising the EBA's taxonomy to collect some of the data the costs will be reduced. Costs to the PRA cannot be quantified at this stage as work on defining the Bank of England's future systems continues.

Compatibility with the PRA's objectives

3.10 The PRA considers that the proposals in this CP are compatible with the PRA's statutory objectives to promote the safety and soundness of PRA-authorized firms. The proposals will enhance the ability of the PRA to monitor areas relevant to this objective by providing more focused data on important areas including NPL portfolios and transactions across the boundary between the RFB sub-groups and group entities that are not members of the RFB sub-group.

3.11 When determining the general policy and principles by reference to which it performs particular functions, the PRA is legally required, as far as is reasonably possible, to facilitate effective competition in the markets for services provided by PRA-authorized persons in carrying out regulated activities. The proposals extend changes to FINREP and COREP to PRA reporting and therefore would result in more consistent reporting across firms and enhance the efficiency of reporting across CRR and PRA templates.

Regulatory principles

3.12 In developing the proposals in this CP, the PRA has had regard to the eight regulatory principles. Three of the principles are of particular relevance:

- The principle that a burden imposed on a firm should be proportionate to the benefits expected to result from the imposition of that burden. The changes identified from the EBA's consultation are the proposals that the PRA considers to be most relevant to improving reporting through PRA templates. Many of the proposals are aligned with changes firms may be required to make if the EBA's proposals are implemented. The dual threshold for the additional NPL templates ensures that supervisory monitoring of NPL and FBE portfolios and the associated management strategies are focused on firms that pose a greater risk to the PRA's objectives.
- The principle that the regulators should exercise their functions as transparently as possible. The PRA is consulting alongside the EBA's consultation to inform firms of the extent to which the PRA considers the changes in taxonomy 2.9 relevant to PRA reporting. This will enable firms to evaluate the full impact of the EBA's proposals on regulatory reporting. If the PRA waited until after the EBA's consultation process was complete, then the PRA's own process would have had to be conducted in a compressed timeframe.
- The principle of diversity is relevant, recognising the differences in the nature, including the size and category, of the businesses impacted. The proposed NPL dual thresholds reflect the PRA's consideration of this.

Impact on mutuals

3.13 In general, mutuals are less likely to have total assets exceeding £5 billion or be subject to ring-fenced bank reporting requirements. As a result, mutuals are less likely to be impacted by the RFB and new FINREP NPL reporting proposals. For those mutuals that are affected by the proposals in this CP, the impact is expected to be no different from the impact on other firms with similar balance sheet size and accounting framework.

HM Treasury recommendation letter

3.14 HM Treasury has made recommendations to the PRC about aspects of the Government's economic policy to which the PRC should have regard when considering how to advance the PRA's objectives and apply the regulatory principles.¹

3.15 The aspects of the Government's economic policy most relevant to the proposals in this CP are competition; transparency, and diversity. These aspects have been considered in the 'compatibility with the PRA's objectives' and 'regulatory principles' sections above.

Equality and diversity

3.16 The PRA considers that the proposals do not give rise to equality and diversity implications.

¹ Information about the PRC and the recommendations from HM Treasury are available on the Bank's website at www.bankofengland.co.uk/about/people/prudential-regulation-committee.

Appendices

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- 1 Draft Reporting instrument – Regulatory Reporting**

 - 2 Draft templates – RFB004, PRA101, PRA102, and PRA103**

 - 3 Draft update to Supervisory Statement 34/15 ‘Guidelines for completing regulatory reports’**

Appendix 1: Draft Reporting instrument – Regulatory Reporting

PRA RULEBOOK: CRR FIRMS: REGULATORY REPORTING AMENDMENT INSTRUMENT 2018

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.

PRA RULEBOOK: CRR FIRMS: REGULATORY REPORTING AMENDMENT INSTRUMENT 2018

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

Commencement

- E. This instrument comes into force on [1 March 2020]

Citation

- F. This instrument may be cited as the PRA Rulebook: CRR Firms: Regulatory Reporting Instrument 2018.

By order of the Prudential Regulation Committee
[DATE]

Annex A

Amendments to the Glossary

In this annex new text is underlined.

...

non-performing exposures

means for the purpose of template 18 of Annexes III or IV of the *Supervisory Reporting ITS*, those that satisfy any of the following criteria:

(a) material exposures which are more than 90 days past due; or

(b) the *person* that owes the *debt* is assessed as unlikely to pay its credit obligations in full without realisation of *collateral*, regardless of the existence of any past due amount or of the number of days past due.

...

Annex B

Amendments to the Regulatory Reporting Part

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

...

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 | <i>Regulated Activities</i> | Rules containing: | | |
| | | applicable <i>data items</i> | reporting frequency / period | due date |
| RAG 1 | <ul style="list-style-type: none"> • <i>accepting deposits</i> • <i>meeting of repayment claims</i> • <i>managing dormant account funds (including the investment of such funds)</i> | 7.1, except that the 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, 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.] | <i>Dormant account fund operator (12)</i> |
| 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), | 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 | 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 | - | - | - | - |

| | | | | | | | |
|---|--|--|--|---|---|---|---|
| | (27)) | (2), (21), (23), (26), (28), (33), (34)) | ITS (2), (21), (24), (26), (27)) | | | | |
| <u>Loans and advances - additional information</u> | <u>Templates 23.1, 23.2 and 23.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 23.1, 23.2 and 23.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (36), (37)).</u> | <u>Templates 23.1, 23.2 and 23.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 23.1, 23.2 and 23.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (28), (33), (34), (36), (38), (39)).</u> | <u>Templates 23.1, 23.2 and 23.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 23.1, 23.2 and 23.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (36), (37)).</u> | = | = | = | = |
| <u>Flows of non-performing exposures, impairment and write offs</u> | <u>Templates 24.1, 24.2 and 24.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 24.1, 24.2 and 24.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (36), (37)).</u> | <u>Templates 24.1, 24.2 and 24.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 24.1, 24.2 and 24.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (28), (33), (34), (36), (38),(39)).</u> | <u>Templates 24.1, 24.2 and 24.3 at Annex III of the Supervisory Reporting ITS; or</u> <u>Templates 24.1, 24.2 and 24.3 at Annex IV of the Supervisory Reporting ITS</u> <u>((2), (21), (25), (27), (36), (37)).</u> | = | = | = | = |

| | | | | | | | |
|--|---|--|---|---|---|---|---|
| <p><u>Collateral obtained by taking possession and execution processes</u></p> | <p><u>Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>Templates 25.1, 25.2 and 25.3 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (36), (37)),</u></p> | <p><u>Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>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), (36), (38), (39))</u></p> | <p><u>Templates 25.1, 25.2 and 25.3 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>Templates 25.1, 25.2 and 25.3 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (36), (37)),</u></p> | = | = | = | = |
| <p><u>Forbearance management and quality of forbearance</u></p> | <p><u>Template 26 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (36), (37)),</u></p> | <p><u>Template 26 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (28), (33), (34), (36), (38), (39))</u></p> | <p><u>Template 26 at Annex III of the Supervisory Reporting ITS; or</u></p> <p><u>Template 26 at Annex IV of the Supervisory Reporting ITS</u></p> <p><u>((2), (21), (25), (27), (36), (37)),</u></p> | = | = | = | = |

| | | | | | | | |
|---------------------------------------|--|---|--|---|---|---|---|
| Average duration and recovery periods | <p>Template 47 at Annex III of the <i>Supervisory Reporting ITS</i>; or</p> <p>Template 47 at Annex IV of the <i>Supervisory Reporting ITS</i></p> <p>((2), (21), (25), (27), (36), (37)),</p> | <p>Template 47 at Annex III of the <i>Supervisory Reporting ITS</i>; or</p> <p>Template 47 at Annex IV of the <i>Supervisory Reporting ITS</i></p> <p>((2), (21), (28), (33), (34), (36), (38), (39))</p> | <p>Template 47 at Annex III of the <i>Supervisory Reporting ITS</i>; or</p> <p>Template 47 at Annex IV of the <i>Supervisory Reporting ITS</i></p> <p>((2), (21), (25), (27), (36), (37)),</p> | = | = | = | = |
| ... | | | | | | | |

...

(36) Only applicable to a firm with non-performing exposures in excess of 5% 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 at the UK consolidation group level.

(37) Reports are only required where both of the thresholds referred to the footnotes (25, 27, 36) of 7.1 have been exceeded in the two preceding applicable reporting periods. The requirement to report will cease when one and/or the other of the relevant figures the footnotes (25, 27, 36) of 7.1 are below the thresholds referred to for two consecutive reporting periods.

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

(39) Reports are only required where both of the thresholds referred to in the footnotes (33, 34, 36, 38) 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 figures in footnote (33, 34, 36, 38) 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, 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 and 23.3 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) | = |
| Templates 26 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i> | Quarterly (11) | = | Quarterly (11) | = |
| Templates 47 at Annex III or Annex IV of the <i>Supervisory Reporting ITS</i> | Annually (11) | = | Annually (11) | = |

| | | | | |
|-----|--|--|--|--|
| ... | | | | |
|-----|--|--|--|--|

...

(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, 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.

...

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 business days | | |
| <u>Templates 23.1, 23.2 and 23.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u> | = | = | = | <u>30 business days</u> | = | = |
| <u>Templates 24.1, 24.2 and 24.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u> | = | = | = | <u>30 business days</u> | = | = |
| <u>Templates 25.1, 25.2 and 25.3 at Annex IV of the <i>Supervisory Reporting ITS</i></u> | = | = | = | <u>30 business days</u> | = | = |
| Template 26 at Annex IV of the <i>Supervisory Reporting ITS</i> | = | = | = | <u>30 business days</u> | = | = |
| <u>Template 47 at Annex IV of the <i>Supervisory Reporting ITS</i></u> | = | = | = | = | = | <u>30 business days</u> |

| | | | | | | |
|-----|--|--|--|--|--|--|
| ... | | | | | | |
|-----|--|--|--|--|--|--|

16 Data Items and Other Forms

...

16.26 PRA101 can be found [herehere.](#)

16.27 PRA102 can be found [herehere.](#)

16.28 PRA103 can be found [herehere.](#)

...

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, 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 [herehere.](#)

...

16.38 RFB004 can be found [herehere.](#)

...

19 Notifications Regarding Financial Information Reporting

...

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, 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*;

...

Appendix 2: Draft templates

| | |
|--------------|---|
| Draft PRA101 | Available at www.bankofengland.co.uk/prudential-regulation/publication/2018/regulatory-reporting-eba-taxonomy-29 . |
| Draft PRA102 | |
| Draft PRA103 | |
| Draft RFB004 | |

Appendix 3: Draft update to Supervisory Statement 34/15 ‘Guidelines for completing regulatory reports’

Insertions are shown underlined. In both instances, the tables below would be added to the existing tables in SS34/15.

4 Waiver from individual reporting of certain FINREP templates

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

| | |
|----------------------|---|
| ... | |
| <u>Template 23.1</u> | <u>Loans and advances by counterparty sector</u> |
| <u>Template 23.2</u> | <u>Loans and advances to households: Loans collateralised by residential immovable property</u> |
| <u>Template 23.3</u> | <u>Loans and advances: Commercial Real Estate loans by counterparty sector</u> |
| <u>Template 24.1</u> | <u>Inflows and outflows of non-performing exposures - loans and advances</u> |
| <u>Template 24.2</u> | <u>Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures - loans and advances</u> |
| <u>Template 24.3</u> | <u>Flow of write-offs of non-performing exposures - loans and advances</u> |
| <u>Template 25.1</u> | <u>Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) - inflows and Outflows</u> |
| <u>Template 25.2</u> | <u>Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) - Type of collateral obtained</u> |
| <u>Template 25.3</u> | <u>Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)</u> |
| <u>Template 26</u> | <u>Forbearance management / quality of forbearance</u> |
| <u>Template 47</u> | <u>Average duration and recovery periods</u> |

Appendix 8 – Details of FINREP templates and related reporting instructions

The reporting rules in the Regulatory Reporting Part of the PRA Rulebook refer to the following FINREP templates:

| | |
|----------------------|---|
| ... | |
| <u>Template 23.1</u> | <u>Loans and advances by counterparty sector</u> |
| <u>Template 23.2</u> | <u>Loans and advances to households: Loans collateralised by residential immovable property</u> |

| | |
|----------------------|---|
| <u>Template 23.3</u> | <u>Loans and advances: Commercial Real Estate loans by counterparty sector</u> |
| <u>Template 24.1</u> | <u>Inflows and outflows of non-performing exposures - loans and advances</u> |
| <u>Template 24.2</u> | <u>Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures - loans and advances</u> |
| <u>Template 24.3</u> | <u>Flow of write-offs of non-performing exposures - loans and advances</u> |
| <u>Template 25.1</u> | <u>Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) - inflows and Outflows</u> |
| <u>Template 25.2</u> | <u>Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) - Type of collateral obtained</u> |
| <u>Template 25.3</u> | <u>Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)</u> |
| <u>Template 26</u> | <u>Forbearance management / quality of forbearance</u> |
| <u>Template 47</u> | <u>Average duration and recovery periods</u> |