

Appendix 1

In this appendix underlining indicates new text and striking through indicates deleted text.



The DFSA Rulebook

Prudential – Investment, Insurance
Intermediation and Banking Module

(PIB)

2 GENERAL REQUIREMENTS

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2.3 Reporting to the DFSA

[Note: Rules 2.3.1 to 2.3.6 below are included for reference only to provide some context for the reader]

- 2.3.1** (1) An Authorised Firm must comply with the accounting and prudential reporting requirements set out in this chapter and PRU which apply to it.
- (2) The DFSA may impose additional reporting requirements on an Authorised Firm.

2.3.2 An Authorised Firm must, subject to Rule 2.3.3:

- (a) prepare its returns in accordance with the Rules in this chapter, the instructional guidelines in PRU, and the requirements of the DFSA's electronic prudential reporting system; and
- (b) submit the returns to the DFSA using the electronic prudential reporting system.

Guidance

The returns and instructional guidelines are provided in PRU and the DFSA's electronic prudential reporting system.

2.3.3 The DFSA may by way of a written notice direct an Authorised Firm to submit its returns in a form, manner or frequency other than as prescribed in Rule 2.3.2. An Authorised Firm must continue to submit its returns in accordance with this direction until the DFSA by way of written notice directs otherwise.

- 2.3.4** (1) The submission of any return must be accompanied by a Form B100 (Declaration by Authorised Firms) signed by the Authorised Firm in the manner set out in (2) or (3) as applicable.
- (2) In relation to an annual return the form must be signed by two officers of the Authorised Firm each of whom is a Director, Partner or individual previously approved by the DFSA for that purpose.
- (3) In relation to a quarterly return the form must be signed by one officer of the Authorised Firm who is a Director, Partner or individual previously approved by the DFSA for that purpose.

2.3.5 An original signed hard copy of Form B100 (Declaration by Authorised Firms), together with a copy of the return submitted to the DFSA must be kept for at least 6 years for inspection by the DFSA.

2.3.6 If the DFSA notifies an Authorised Firm, or the Authorised Firm itself forms the view, that a return that has been submitted to the DFSA appears to be inaccurate or incomplete, the Authorised Firm must consider the matter and within a reasonable

time it must correct any inaccuracies and make good any omissions, and re-submit the relevant parts of the return.

- 2.3.7**
- (1) An Authorised Firm must, ~~subject to (2), (3), (4), (5), (6) and (7),~~ prepare and submit returns in accordance with Tables 1 and 2 in section A2.4 of App2, which forms part of these Rules.
 - ~~(2) An Authorised Firm operating as a Branch is not required to prepare and submit forms B10 to B70.~~
 - ~~(3) A Domestic Firm is not required to prepare and submit form B90 and appendix 1 to B90.~~
 - ~~(4) A Category 4 Authorised Firm is not required to prepare and submit the appendices to form B10.~~
 - ~~(5) A Category 4 Authorised Firm operating as a Branch is not required to prepare and submit appendix 1 to form B90.~~
 - ~~(6) An Islamic Financial Institution in Category 2, 3A, 3B, 3C or 4 must prepare and submit form B20 and its appendices (wherever applicable) and form B40 and is not required to prepare and submit form B30 or B10 and its appendices.~~
 - ~~(7) An Authorised Firm in Category 3B or 3C is not required to prepare and submit form B70 and its appendix.~~
 - (28) All returns must be completed in thousands of dollars (\$).
 - ~~(9) An Authorised Firm in Categories 3B or 3C is not required to prepare and submit form B70 and its appendix.~~
- 2.3.8**
- (1) An Authorised Firm must submit to the DFSA any annual return required by Tables 1 and 2 in section A2.4 of App2, within four months of the end of the Authorised Firm's financial year.
 - (2) An Authorised Firm must submit to the DFSA any other return required by Tables 1 and 2 in section A2.4 of App2, within one month after the end of the reporting period to which the return relates.
- 2.3.9**
- (1) When a return specified in Rule 2.3.8 is not submitted on or before the due date or within the prescribed period, such non-submission incurs a late payment fee of \$1,000.
 - (2) Nothing in this Rule limits the right of the DFSA to take any other action.

Guidance

If a return is not submitted by the date on which it becomes due, the Person is in breach of a Rule and the DFSA is entitled to take action including, but not limited to, taking steps to withdraw authorisation to conduct Financial Services.

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A2.4 Reporting to the DFSA

A2.4.1 In the following Tables 1 and 2, in the columns headed 'Frequency':

- (a) ~~the column headed 'Domestic Firm or Branch' the letter Q indicates whether that~~ the relevant form must be prepared and submitted by a Domestic Firm or Branch on a quarterly basis;
- (b) ~~the column headed 'Authorised Firm Category' the letter A indicates which Category of Authorised Firm must prepare and submit that~~ the relevant form must be prepared and submitted on an annual basis;
- (c) ~~the letters A and Q together~~ the column headed 'Frequency' indicates whether that the relevant form must be prepared and submitted on both a quarterly ~~and~~ annual basis; and
- (d) ~~the letter B~~ the column headed 'Semiannual consolidated reporting for Financial Groups' indicates which Category of Authorised Firm of a Financial Group must prepare and submit that the relevant form must be prepared and submitted on a semiannual ~~six-monthly~~ basis; and
- (e) ~~the letters N/A indicate that the form is not applicable to the Category of Authorised Firm.~~

Guidance

Tables 1 ~~and 2~~ are is referred to in section 2.3, and forms part of the Rules.

Table 1 Authorised Firm Reporting Matrix based on Authorised Firm Category

Number	Name	Scope	Category 1 Authorised Firm	Category 2 Authorised Firm	Category 3A, 3B & 3C Authorised Firm	Category 4 Authorised Firm	Category 5 Authorised Firm
			Frequency	Frequency	Frequency	Frequency	Frequency
Form B10 & Appendices 1-4	Balance Sheet	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	N/A N/A
Form B20 & Appendices 1-9	Balance Sheet – Islamic Financial Institutions	Sole Consolidated	N/A N/A	N/A N/A	N/A N/A	N/A N/A	A/Q B
Form B30	Income Statement	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	N/A N/A
Form B40	Income Statement – Islamic Financial Institutions	Sole Consolidated	N/A N/A	N/A N/A	N/A N/A	N/A N/A	A/Q B
Form B50	Expenditure Based Capital Minimum	Sole	N/A	A/Q	A/Q	A/Q	N/A
Form B60	Capital Adequacy Schedule	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	A/Q B

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Number	Name	Scope	Category 1 Authorised Firm	Category 2 Authorised Firm	Category 3A, 3B & 3C Authorised Firm	Category 4 Authorised Firm	Category 5 Authorised Firm
Form B70 & Appendix 4	Large Exposures Schedule	Sole Consolidated	Q B	Q B	Q B	N/A N/A	Q B
Form B80	Liquidity Schedule— Maturity Mismatch	Sole Consolidated	Q	N/A	N/A	N/A	Q
Form B90 & Appendix 1	Branch Return	Sole	A/Q	A/Q	A/Q	A/Q	A/Q
Form B120	Geographical Distribution of Assets & Liabilities	Sole Consolidated	A/Q B	A/Q B	A/Q B	N/A N/A	A/Q B
Form B130	Provisions for Impairment	Sole Consolidated	A/Q B	N/A N/A	N/A N/A	N/A N/A	A/Q B
Form B140	Exposures in Arrears	Sole Consolidated	A/Q B	N/A N/A	N/A N/A	N/A N/A	A/ B

Table 2 — Reporting Matrix based on Authorised Firm Licensed Financial Service

Number	Name	Applicable to the Authorised Firms licensed to conduct the following Financial Services	Scope	Frequency
Form B150	Investment Activity Schedule	Dealing in Investments as Principal Providing Credit Accepting Deposits Managing a PSIA (Unrestricted)	Sole	A/Q
Form B160	Credit Activity Schedule	Providing Credit Dealing in Investments as Principal	Sole	A/Q
Form B170	Acceptance of Deposits Schedule	Accepting Deposits	Sole	A/Q
Form B180	Wealth Management Activity	Managing Assets Managing a PSIA (Restricted) Arranging Credit or Deals in Investments Advising on Financial Products or Credit	Sole	A/Q
Form B190	Asset Management, Custody and Trust Services	Managing Assets Managing a PSIA (Restricted) Providing Custody Arranging Custody Providing Trust Services Arranging Credit or Deals in Investments Advising on Financial Products or Credit	Sole	A/Q



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Number	Name	Applicable to the Authorised Firms licensed to conduct the following Financial Services	Scope	Frequency
Form B200	Brokerage Activity	Dealing in Investments as Agent Dealing Investments as Principal (Matched Principal) Arranging Credit or Deals in Investments	Sole	A/Q
Form B210	Outward Remittances	Accepting Deposits Managing a PSIA (Unrestricted)	Sole	A/Q
Form B220	Inward Remittances	Accepting Deposits Managing a PSIA (Unrestricted)	Sole	A/Q
Form B230	Domestic Fund Activity	Managing a Collective Investment Fund	Sole	A/Q
Form B240	Balance Due from and Due to Head Office, Own Branches and Other Banks	Accepting Deposits Managing a PSIA (Unrestricted)	Sole	A/Q
Form B260	Acting as a Trustee of a Fund and Fund Administration Activity	Acting as the Trustee of a Fund Providing Fund Administration	Sole	A/Q
Form B270	Related Party transactions	Applicable to all the Authorised Firms	Sole	A/Q

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
<u>B10A</u>	<u>Assets</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B10B</u>	<u>OBS Exposures</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B10C</u>	<u>Liabilities (Domestic)</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B10D</u>	<u>Equity</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B10E</u>	<u>Liabilities (Branch)</u>	<u>Branch</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B20 & Appendices</u>	<u>Balance Sheet - Islamic Financial Institutions</u>	<u>Domestic Firm and Branch</u>	<u>Category 5 only</u>	<u>Quarterly and annually</u>	<u>Category 5 only</u>
<u>B30</u>	<u>Profit and Loss</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B40</u>	<u>Income Statement - Islamic Financial Institutions</u>	<u>Domestic Firm and Branch</u>	<u>Category 5 only</u>	<u>Quarterly and annually</u>	<u>Category 5 only</u>

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
<u>B50</u>	<u>Expenditure Based Capital Minimum (ECBM)</u>	<u>Domestic Firm</u>	<u>Category 2, 3A, 3B, 3C and 4</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B60A</u>	<u>Credit Risk – Overview</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B60A1</u>	<u>Credit Risk – Balance sheet Exposures</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B60A2</u>	<u>Credit Risk – Counterparty Exposures</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60A3</u>	<u>Credit Risk - Securitisation</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60B</u>	<u>Market Risk – Overview</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60B1</u>	<u>Market Risk – Interest Rate Risk</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B60B2</u>	<u>Market Risk -</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A</u>	<u>Quarterly and</u>	<u>Category 1, 2</u>

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
	<u>Maturity Approach</u>		<u>and 5</u>	<u>annually</u>	
<u>B60B3</u>	<u>Market Risk Duration Approach</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B60B4</u>	<u>Market Risk - Equity</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60B5</u>	<u>Market risk – Currency</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60B6</u>	<u>Market Risk Options and Commodities</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2</u>
<u>B60B7</u>	<u>Market risk – VAR</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2, and 5</u>
<u>B60C</u>	<u>Operational Risk</u>	<u>Domestic Firm</u>	<u>Category 1, 2, 3A, 3B and 5</u>	<u>Quarterly and annually</u>	<u>Category 1, 2 and 5</u>
<u>B60</u>	<u>Capital Resources calculation</u>	<u>Domestic Firm</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Category 1, 2 and 5</u>
<u>B70</u>	<u>Large Exposure</u>	<u>Domestic Firm and</u>	<u>Category 1, 2, 3A,</u>	<u>Quarterly only</u>	<u>Category 1, 2 and 5</u>

PRUDENTIAL – INVESTMENT, INSURANCE INTERMEDIATION AND BANKING (PIB)

<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
		<u>Branch</u>	<u>3B and 5</u>		
<u>B80</u>	<u>Liquidity</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2 and 5</u>	<u>Quarterly only</u>	<u>Not applicable</u>
<u>B120</u>	<u>Interest Rate Risk in the Non-Trading Book</u>	<u>Domestic Firm and Branch</u>	<u>Category 1 and 2</u>	<u>Quarterly and annual</u>	<u>Category 1 and 2</u>
<u>B130</u>	<u>Credit Activity</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B140</u>	<u>Arrears and Provisions</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Category 1 and 5</u>
<u>B150</u>	<u>Loans Restructured</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2 and 5</u>	<u>Quarterly and annually</u>	<u>Category 1 and 5</u>
<u>B160</u>	<u>Investment activity</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B170</u>	<u>Investment Fair Value</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
<u>B180</u>	<u>FX Exposure</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2, 3A and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B190</u>	<u>Funding Schedule</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2 and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B200</u>	<u>Funding concentration</u>	<u>Domestic Firm and Branch</u>	<u>Category 1, 2 and 5</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B210</u>	<u>Wealth Management</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B220</u>	<u>Asset Management Services</u> <u>Schedule of Custody and Asset Management Clients</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u> <u>Annual</u>	<u>Not applicable</u>
<u>B230</u>	<u>Trading Desk overview</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
<u>B240</u>	<u>Trading and Brokering</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>
<u>B250</u>	<u>Outward Remittance</u>	<u>Domestic Firm and Branch</u>	<u>Category 1 and 5</u>	<u>Quarterly and annual</u>	<u>Not applicable</u>
<u>B260</u>	<u>Inward Remittance</u>	<u>Domestic Firm and Branch</u>	<u>Category 1 and 5</u>	<u>Quarterly and annual</u>	<u>Not applicable</u>
<u>B270</u>	<u>Insurance Brokerage Form</u> <u>Schedule of Insurance monies accounts held</u>	<u>Domestic Firm and Branch</u>	<u>Any Category of Authorised Firm licensed as an Insurance Intermediary or Insurance Manager</u>	<u>Quarterly and annual</u> <u>Annual</u>	<u>Not applicable</u>
<u>B280</u>	<u>Staffing and Conduct</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>

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<u>Form Number</u>	<u>Form Name</u>	<u>Domestic Firm or Branch</u>	<u>Authorised Firm Category</u>	<u>Frequency</u>	<u>Semiannual consolidated reporting for Financial Groups</u>
<u>B290</u>	<u>Related party Schedule</u>	<u>Domestic Firm and Branch</u>	<u>All Categories</u>	<u>Quarterly and annually</u>	<u>Not applicable</u>