

**Appendix 1**

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



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# The DFSA Rulebook

Prudential – Investment, Insurance  
Intermediation and  
Banking Business Module

**(PIB)**

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## 1 GENERAL REQUIREMENTS

### 1.1 Application

- 1.1.1 (1) This module (PIB) applies to every Authorised Firm other than an Insurer.
- (2) The Rules in this module apply to an Authorised Firm in accordance with its Category determined under section 1.3.

#### Guidance

1. The effect of Rule 1.1.1 is that these Rules apply to all Authorised Firms, except those carrying on Insurance Business, that is, Insurers. Those Authorised Firms that are authorised to effect or carry out Contracts of Insurance should refer to the PIN module. These Rules apply both to Domestic Firms and Authorised Firms conducting Financial Services through a branch in the DIFC. The DFSA may modify or waive the operation of certain Rules or specified parts of such Rules in appropriate circumstances. The DFSA is more likely to consider such modifications or waivers in the case of those Authorised Firms operating in the DIFC through a branch. It is unlikely, however, the DFSA will waive or modify the system and control requirements.
2. The DFSA's Rules reinforce the fitness and proprietary requirements, GEN chapter 5 - Management Systems and Principle 4 for Authorised Firms. The PIB module is set out in:
  - a. two general chapters setting overall requirements: General Requirements and Capital; and
  - b. six chapters setting specific requirements relating to the following particular risks or issues: Islamic Financial Business (including Displaced Commercial Risk), Credit Risk, Market Risk, Liquidity Risk, Group Risk and Operational Risk.
3. The application of each section of this module as it applies to each Category of Authorised Firm is set out in ~~Table 3~~ Table 4 of this chapter.

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## 1.6 Submission of returns

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**1.6.2** When the DFSA has issued a notice announcing that the DFSA's electronic prudential reporting system is in operation, an Authorised Firm must, from the date specified in the notice submit its returns to the DFSA using the DFSA's electronic prudential reporting system. Such submission must be in accordance with any instructions set out in the notice and any instructions provided through such a system or specified in this section and PRU.

### Guidance

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

**1.6.3** ~~(1) Annual returns must be authenticated by two officers of an Authorised Firm who are either Directors, Partners or Persons previously approved by the DFSA for this purpose.~~

~~(2) Quarterly returns must be authenticated by an officer of an Authorised Firm who is either a Director, Partner or Person previously approved by the DFSA for this purpose.~~

(1) The submission of any return must be accompanied by a Form B 100 (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 Person 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 Person previously approved by the DFSA for that purpose.

**1.6.4** ~~For the purpose of authentication in Rule 1.6.3, the specified individuals must sign a hard copy of the return and keep an original copy of that document~~ An original signed hard copy of Form B 100 (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.

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**1.6.5** 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 of the date of notification by the DFSA it must correct, if applicable, any inaccuracies and make good any omissions, and re-submit the relevant parts of the return.

**1.6.6** (1) Subject to (2), (3), (4), ~~and (5), (6) and (7)~~ an Authorised Firm must prepare and submit returns in accordance with ~~Table 2~~ Tables 2 and 3, which forms part of this Rule.

(2) An Authorised Firm which carries on business in or from the DIFC through a Branch is not required to prepare and submit forms ~~PIB 1 to PIB 7~~ B10 to B70.

(3) A Domestic Firm is not required to prepare ~~or~~ and submit form ~~PIB 9~~ B90 and appendix 1 to B90.

(4) A Category 4 Authorised Firm is not required to prepare and submit the appendices to form ~~PIB 4~~ B10.

(5) A Category 4 Authorised Firm operating as a Branch in the DIFC is not required to prepare and submit appendix 1 to form ~~PIB 9~~ B90.

~~(6)~~ An Authorised Firm must prepare and submit form ~~PIB 10~~ whenever it submits one or more of the forms listed in ~~Table 2~~.

~~(6)~~ A Category 1, 2 or 3 Authorised Firm, operating an Islamic Window and Managing a PSIA must prepare and submit form B20 and its appendices and form B40, and is not required to prepare and submit form B30 or B10 and its appendices.

~~(7)~~ An Islamic Financial Institution in Category 2, 3 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)~~(8) All returns must be completed in thousands of USD.

~~(8)~~(9) For the purposes of ~~Table 2~~ Tables 2 and 3, in the columns headed 'Frequency':

(a) the letter Q indicates that the relevant form must be prepared and submitted on a quarterly basis;

(b) the letter A indicates that the relevant form must be prepared and submitted on an annual basis;

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- (c) the letters A and Q together indicate that the relevant form must be prepared and submitted on both a quarterly and annual basis;
  - (d) the letter B indicates that the relevant form must be prepared and submitted on a six-monthly basis; and
  - (e) the letters N/A indicate that the form is not applicable to the category of Authorised Firm.
- 1.6.7** (1) An Authorised Firm must submit to the DFSA any annual returns required by ~~Table 2~~ Tables 2 and 3, which forms part of this Rule, within four months of the end of the Authorised Firm's financial year.
- (2) An Authorised Firm must submit to the DFSA any other returns required by ~~Table 2~~ Tables 2 and 3, which forms part of this Rule, within one month of the end of the reporting period to which the return relates.
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**Table 2**

**REPORTING MATRIX BASED ON AUTHORISED FIRM CATEGORY**

<b>Number</b>	<b>Name</b>	<b>Scope</b>	<b>Category 1 Authorised Firm</b>	<b>Category 2 Authorised Firm</b>	<b>Category 3 Authorised Firm</b>	<b>Category 4 Authorised Firm</b>	<b>Category 5 Authorised Firm</b>
			<b>Frequency</b>	<b>Frequency</b>	<b>Frequency</b>	<b>Frequency</b>	<b>Frequency</b>
PIB 1	Balance Sheet	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	N/A N/A
PIB 2	Islamic Authorised Firm's Balance Sheet	Sole Consolidated	N/A N/A	N/A N/A	N/A N/A	N/A N/A	A/Q B
PIB 3	Profit and Loss	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	N/A N/A
PIB 4	Islamic Authorised Firm's Profit and Loss	Sole Consolidated	N/A N/A	N/A N/A	N/A N/A	N/A N/A	A/Q B
PIB 5	Expenditure based requirement	Sole	N/A	A/Q	A/Q	A/Q	N/A



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PIB-6	Capital Adequacy Schedule	Sole Consolidated	A/Q B	A/Q B	A/Q B	A/Q N/A	A/Q B
PIB-7	Large Exposures Schedule	Sole Consolidated	A/Q B	A/Q B	A/Q B	N/A N/A	A/Q B
PIB-8	Liquidity Schedule	Sole	Q	N/A	N/A	N/A	Q
PIB-9	Branch Return	Sole	A/Q	A/Q	A/Q	A/Q	A/Q
PIB-12	Geographical Distribution of Assets & Liabilities	Sole Consolidated	A/Q B	A/Q B	A/Q B	N/A N/A	A/Q B
PIB-13	Provisions for Impairment	Sole Consolidated	A/Q B	N/A N/A	N/A N/A	N/A N/A	A/Q B
PIB-14	Exposures in Arrears	Sole Consolidated	A/Q B	N/A N/A	N/A N/A	N/A N/A	A/Q B

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**PRUDENTIAL – INVESTMENT, INSURANCE INTERMEDIATION AND BANKING BUSINESS (PIB)**

Number	Name	Applicable to the Authorised Firms licensed to conduct the following Financial Services	Scope	Frequency
Form 101	Details of investment activity	Dealing in Investments as Principal Providing Credit Accepting Deposits Managing a Profit Sharing Investment Account	Sole	A/Q
Form 102	Details of credit activity	Providing Credit	Sole	A/Q
Form 103	Details of deposits accepted	Accepting Deposits	Sole	A/Q
Form 104	Details of wealth management activity	Managing Assets Arranging Credit or Deals in investments Advising on Financial Products or Credit	Sole	A/Q
Form 105	Details of activity – Asset Management, Custody and Trust Services	Managing Assets 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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Form 106	<del>Details of activity – Brokerage</del>	<del>Dealing in investments as Agent Arranging Credit or Deals in Investments</del>	Sole	A/Q
Form 107	Outward Remittances	Accepting Deposits	Sole	A/Q
Form 108	Inward Remittances	Accepting Deposits	Sole	A/Q
Form 109	<del>Details of activity – Domestic Fund</del>	<del>Operating a Collective Investment Fund</del>	Sole	A/Q
Form 110	Balances due from and due to head office, own branches and other banks	Accepting Deposits	Sole	A/Q
Form 111	Marketing of foreign funds	<del>Arranging Credit or Deals in investments Advising on Financial Products or Credit Dealing in Investments as Agent</del>	Sole	A/Q
Form 112	<del>Details of activity – Acting as a Trustee of a Fund and Fund Administration</del>	<del>Acting as a Trustee of a Fund Providing Fund Administration</del>	Sole	A/Q
Form 113	Related party transactions	Applicable to all the Authorised Firms	Sole	A/Q



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<u>Number</u>	<u>Name</u>	<u>Scope</u>	<u>Category 1 Authorised Firm</u>	<u>Category 2 Authorised Firm</u>	<u>Category 3 Authorised Firm</u>	<u>Category 4 Authorised Firm</u>	<u>Category 5 Authorised Firm</u>
			<u>Frequency</u>	<u>Frequency</u>	<u>Frequency</u>	<u>Frequency</u>	<u>Frequency</u>
<u>Form B10 &amp; Appendices 1-4</u>	<u>Statement of Financial Position</u>	<u>Solo</u>  <u>Consolidated</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>
<u>Form B20 &amp; Appendices 1-9</u>	<u>Statement of Financial Position - Islamic Financial Institution</u>	<u>Solo</u>  <u>Consolidated</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>A/Q</u>  <u>B</u>
<u>Form B30</u>	<u>Income Statement</u>	<u>Solo</u>  <u>Consolidated</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>B</u>	<u>A/Q</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>
<u>Form B40</u>	<u>Income Statement- Islamic Financial Institution</u>	<u>Solo</u>  <u>Consolidated</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>N/A</u>  <u>N/A</u>	<u>A/Q</u>  <u>B</u>
<u>Form B50</u>	<u>Expenditure Based Capital Minimum</u>	<u>Solo</u>	<u>N/A</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>N/A</u>



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<u>Form B60</u>	<u>Capital Adequacy Schedule</u>	<u>Solo</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>
		<u>Consolidated</u>	<u>B</u>	<u>B</u>	<u>B</u>	<u>N/A</u>	<u>B</u>
<u>Form B70 &amp; Appendix 1</u>	<u>Large Exposures Schedule</u>	<u>Solo</u>	<u>Q</u>	<u>Q</u>	<u>Q</u>	<u>N/A</u>	<u>Q</u>
		<u>Consolidated</u>	<u>B</u>	<u>B</u>	<u>B</u>	<u>N/A</u>	<u>B</u>
<u>Form B80</u>	<u>Liquidity Schedule – Maturity Mismatch</u>	<u>Solo</u>	<u>Q</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>Q</u>
<u>Form B90 &amp; Appendix 1</u>	<u>Branch Return</u>	<u>Solo</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>
<u>Form B120</u>	<u>Geographical Distribution of Assets &amp; Liabilities</u>	<u>Solo</u>	<u>A/Q</u>	<u>A/Q</u>	<u>A/Q</u>	<u>N/A</u>	<u>A/Q</u>
		<u>Consolidated</u>	<u>B</u>	<u>B</u>	<u>B</u>	<u>N/A</u>	<u>B</u>
<u>Form B130</u>	<u>Provisions for Impairment</u>	<u>Solo</u>	<u>A/Q</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>A/Q</u>
		<u>Consolidated</u>	<u>B</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>B</u>
<u>Form B140</u>	<u>Exposures in Arrears</u>	<u>Solo</u>	<u>A/Q</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>A/Q</u>
		<u>Consolidated</u>	<u>B</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>B</u>

**Table 3**

**REPORTING MATRIX BASED ON AUTHORISED FIRM LICENSED FINANCIAL SERVICE**

<u>Number</u>	<u>Name</u>	<u>Applicable to the Authorised Firms licensed to conduct the following Financial Services</u>	<u>Scope</u>	<u>Frequency</u>
<u>Form B150</u>	<u>Investment Activity Schedule</u>	<u>Dealing in Investments as Principal</u> <u>Providing Credit</u> <u>Accepting Deposits</u> <u>Managing a PSIA</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B160</u>	<u>Credit Activity Schedule</u>	<u>Providing Credit</u> <u>Dealing in Investments as Principal</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B170</u>	<u>Acceptance of Deposits Schedule</u>	<u>Accepting Deposits</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B180</u>	<u>Wealth Management Activity</u>	<u>Managing Assets</u> <u>Arranging Credit or Deals in Investments</u> <u>Advising on Financial Products or Credit</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B190</u>	<u>Asset Management, Custody and Trust Services</u>	<u>Managing Assets</u> <u>Providing Custody</u> <u>Arranging Custody</u> <u>Providing Trust Services</u> <u>Arranging Credit or Deals in Investments</u> <u>Advising on Financial Products or Credit</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B200</u>	<u>Brokerage Activity</u>	<u>Dealing in Investments as Agent</u> <u>Arranging Credit or Deals in Investments</u>	<u>Solo</u>	<u>A/Q</u>

<u>Form B210</u>	<u>Outward Remittances</u>	<u>Accepting Deposits</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B220</u>	<u>Inward Remittances</u>	<u>Accepting Deposits</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B230</u>	<u>Domestic Fund Activity</u>	<u>Operating a Collective Investment Fund</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B240</u>	<u>Balances Due from and Due to Head Office, Own Branches and Other Banks</u>	<u>Accepting Deposits</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B260</u>	<u>Acting as a Trustee of a Fund and Fund Administration Activity</u>	<u>Acting as the Trustee of a Fund Providing Fund Administration</u>	<u>Solo</u>	<u>A/Q</u>
<u>Form B270</u>	<u>Related Party Transactions</u>	<u>Applicable to all the Authorised Firms</u>	<u>Solo</u>	<u>A/Q</u>

## 1.7 Report to the DFSA

### Guidance

In accordance with Article 74, the DFSA may require an Authorised Firm to provide the DFSA with a report prepared by a Person nominated or approved by the DFSA in relation to the Authorised Firm's capital adequacy, systems and controls or any other prudential issue.

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**Table 3 Table 4** [Amended][VER12/11-07][RM51/07]  
**APPLICATION OF RULES TO CATEGORIES OF AUTHORISED FIRMS**

Chapter	Category 1	Category 2	Category 3	Category 4	Category 5
1 General requirements					
1.1 Application	✓	✓	✓	✓	✓
1.2 Financial resources	✓	✓	✓	✓	✓
1.3 Categories of Authorised Firms	✓	✓	✓	✓	✓
1.4 The trading book	✓	✓	✓	✓	✓
1.5 Reporting	✓	✓	✓	✓	✓
1.6 Submission of returns	✓	✓	✓	✓	✓
1.7 Report to the DFSA	✓	✓	✓	✓	✓
App1	✓	✓	✓	✓	✓
2 Capital					
2.1 Application	✓	✓	✓	✓	✓
2.2 Basic requirements	✓	✓	✓	✓	✓
2.3 Initial and ongoing Capital Requirements	✓	✓	✓	✓	✓
2.4 Base Capital Requirement	✓	✓	✓	✓	✓
2.5 Expenditure Based Capital Minimum		✓	✓	✓	
2.6 Calculation of Capital Resources	✓	✓	✓	✓	✓
2.7 Components of capital	✓	✓	✓	✓	✓
2.8 Limits on the use of different forms of Capital	✓	✓	✓	✓	✓
2.9 Components of capital specific to Authorised Firms which undertake Islamic Financial Business	✓ *	✓ *	✓ *	✓ *	✓
2.10 Subordinated debt	✓	✓	✓	✓	
App2	✓	✓	✓	✓	✓
3 Prudential Requirements for Authorised Firms undertaking Islamic Financial Business					
3.1 Application	✓ *	✓ *	✓ *	✓ *	✓
3.2 Initial and Ongoing Capital Requirements	✓ *	✓ *	✓ *	✓ *	✓
3.3 Systems and Control Requirements in relation to the Authorised Firm's Islamic Financial Business	✓ *	✓ *	✓ *	✓ *	✓
3.4 Displaced Commercial Risk	✓ *	✓ *	✓ *		✓
3.5 Risk Weightings for Islamic Contracts in the Non-Trading Book	✓ *	✓ *	✓ *	✓ *	✓
3.6 Concentration Risk	✓ *	✓ *	✓ *		✓
3.7 Management of PSiAs	✓ *	✓ *	✓ *		✓
4 Credit Risk					
4.1 Application	✓	✓	✓		✓
4.2 Credit Risk systems and controls	✓	✓	✓		✓
4.3 Credit Risk in the Non-Trading Book	✓	✓	✓		✓
4.4 Counterparty Risk in the Trading Book	✓	✓	✓		✓

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Chapter		Category 1	Category 2	Category 3	Category 4	Category 5
4.5	Concentration Risk	✓	✓	✓		✓
4.6	Collateral	✓	✓	✓		✓
4.7	Netting	✓	✓	✓		✓
4.8	Securitisation	✓	✓	✓		✓
4.9	Credit Derivatives	✓	✓	✓		✓
4.10	Application of Credit Risk methodology to Authorised Firms engaging in Islamic Financial Business	✓*	✓*	✓*		✓
App4		✓	✓	✓		✓
5	Market Risk					
5.1	Application	✓	✓	✓		✓
5.2	Market Risk systems and controls	✓	✓			✓
5.3	Use of internally developed Market Risk models	✓	✓			✓
5.4	Interest Rate Risk Capital Requirement	✓	✓			
5.5	Equity Risk Capital Requirement	✓	✓			✓
5.6	Foreign Exchange Risk Capital Requirement	✓	✓	✓		✓
5.7	Commodity Risk Capital Requirement	✓	✓			✓
5.8	Option Risk Capital Requirement	✓	✓			✓
5.9	Securities Underwriting Capital Requirement	✓	✓			✓
App5		✓	✓	✓		✓
6	Liquidity Risk					
6.1	Application	✓	✓			✓
6.2	Liquidity systems and controls	✓	✓			✓
6.3	Liquidity requirements	✓				✓
App6		✓	✓			✓
7	Group Risk					
7.1	Application	✓**	✓**	✓**	✓**	✓**
7.2	Systems and controls requirements	✓** +	✓** +	✓** +		✓** +
7.3	Financial Group Capital Requirements and Financial Group Capital Resources	✓**	✓**	✓**		✓**
7.4	Financial Group Concentration Risk limits	✓**	✓**	✓**		✓**
8	Operational Risk					
App7	Forms	✓	✓	✓	✓	✓
*	Where the Authorised Firm operates an Islamic Window					
**	The requirements apply where the Authorised Firm is a member of a Financial Group					
+	The requirements apply where the Authorised Firm is a member of a Group					

## App7 Reporting to DFSA

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### A7.2 Reporting of group capital adequacy

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- A7.2.2** (1) The Financial Group Capital Adequacy Report must be filed in writing by the Authorised Firm with the DFSA:
- (a) within four months of the Authorised Firm's reporting date in the case of a report at the end of a reporting period; or
  - (b) within two months of the Authorised Firm's mid-year date in the case of a report at the mid-point of a reporting period.
- (2) The Financial Group Capital Adequacy Report must state:
- (a) the name of the Authorised Firm;
  - (b) the reference date of the report;
  - (c) the name, location and activity of the Parent entity of the Financial Group in respect of which the report is made;
  - (d) the Financial Group Capital Resources, calculated in accordance with Rule 7.3.4;
  - (e) the Financial Group Capital Requirement, calculated in accordance with Rule 7.3.3;
  - (f) the amount of surplus or deficit, expressed as the amount in (d) minus the amount in (e);
  - (g) a list of all Authorised Firms and Financial Institutions in the Financial Group;
  - (h) if any Authorised Firm in the Financial Group is itself a Parent, the items referred to in (d), (e) and (f) in respect of the Financial Group headed by that Authorised Firm; and
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- (i) particulars of any Authorised Firm or Financial Institution in the Financial Group in respect of which the capital requirement calculated in accordance with Rule 7.3.3 exceeds its Capital Resources or Adjusted Capital Resources calculated in accordance with Rule 7.3.4(1)(b).
- (3) Amounts in the Financial Group Capital Adequacy Report must be expressed in thousands of dollars.
- (4) The Financial Group Capital Adequacy Report must be signed by:
  - (a) the ~~p~~Persons specified in ~~Rule 1.6.1(4)~~ Rule 1.6.3 (2) in the case of a report at the end of a reporting period; or
  - (b) the ~~p~~Person specified in ~~Rule 1.6.1(2)~~ Rule 1.6.3 (3) in the case of a report at the mid-point of a reporting period.
- (5) A Financial Group Capital Adequacy Report prepared at the end of a reporting period must be accompanied by a statement by the Authorised Firm's auditor, made in writing to the directors of the Authorised Firm and to the DFSA, and stating whether any significant matter has come to the attention of the auditor to indicate that the report has not been properly compiled in accordance with the requirements of this section, from information provided to the Authorised Firm by other members of the Financial Group and from the Authorised Firm's own records.

**Guidance**

1. Where information that would be contained in the Financial Group Capital Adequacy Report would be identical with information previously or concurrently provided to the DFSA pursuant to this or another provision of the Rulebook, and that information has not changed, the DFSA will normally accept a statement to that effect in the report in place of that information.
  2. Form ~~PIB100 B 280~~ in the ~~Prudential Returns Module~~ PRU may be used by an Authorised Firm to present the Financial Group Capital Adequacy Report. Use of this form is not mandatory, however if the form is used the applicable instructional guidelines in PRU must be observed.
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