The DFSA Sourcebook

Prudential Returns Module

(PRU)

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INTRODUCTION

Application

Guidance

This Sourcebook (PRU) is relevant to a Person to whom PIB or PIN applies.

1. Chapter 1 contains instructional guidelines in respect of the forms in Chapter 2.

2. Chapter 2 contains the forms referred to in PIB.

3. Chapter 3 contains instructional guidelines in respect of the forms in Chapter 4.

4. Chapter 4 contains the forms referred to in PIN.

Defined terms

Guidance

1. Defined terms are identified throughout the forms by the capitalisation of the initial letter of a word or each word of a phrase and are defined in the Glossary for PIB (see PIB 1.2) or in the Glossary module (GLO) of the DFSA's Rulebook. Unless the context otherwise requires, where capitalisation of the initial letter is not used, an expression has its natural meaning. Within this module the term EPRS has the meaning of the DFSA's electronic prudential reporting system.

2. Notwithstanding the use of capitalisation for identifying defined terms, capitalisation is also used when reference is made to sections and items in the forms by quoting the title of the section or the name of the item. Take note that some of these words or phrases are not also defined terms and, therefore, will not be defined in GLO, PIB or PIN.

All financial data reported through EPRS are to be in United States Dollars and in thousands unless stated otherwise in the specific form guidance.

1. Instructional Guidelines for PIB forms

1.1 Form B10A – Assets

Purpose

Form B10A – Assets is intended to reflect the assets of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to the Authorised Firms categorised under all prudential categories, excluding Authorised Firms in Category 5.

Content

This Form is designed to capture detailed information about the Authorised Firm's Assets as at the reporting date. This Form is completed in conjunction with Form B10B – Off Balance Sheet Exposures, B10C – Liabilities (Subsidiary), B10D – Equity, and B10E – Liabilities (Branch).

Structure of the form in EPRS

B10A – Assets is presented as a single form that captures the firm's asset base.

Instructional Guidelines

The DFSA reporting templates follow closely International Financial Reporting Standards (IFRS). For this reason many of the balance sheet and income statement schedules are to be completed in line with these standards. Where there is a requirement to deviate from these standards these will be outlined in the guidance below.

The balance sheet has been broken down into different accounting portfolios in line with the valuation methodologies adopted under IFRS. Within each accounting portfolio Firms will be required to classify all financial instruments into the respective category to reflect the underlying nature of the asset being reported.

Where a Firm has DFSA approval to utilise GAAP, rather than IFRS standards, then relevant GAAP may be used. However, on an annual basis a statement of reconciliation must be completed between the local GAAP and the IFRS returns.

Part 1 - Accounting Portfolios

Firms are required to identify and report each of their financial assets into each of the Accounting Portfolios. Within each Accounting Portfolio specific financial asset categories will be outlined - these categories are outlined in the next section.

The following Accounting Portfolios will be used for financial assets:

Item	Instructional Guideline	IFRS/IAS Reference
Cash and Cash balances at Banks	Include, for example, the following amounts: • Notes and coins; • Long positions in Gold bullion (including Tola Bars) • Bank Deposits; and • Money market placements.	IAS 1.54 (i) IAS 7.6 IAS 7.46
Financial assets held for trading	Include investments acquired principally for the purpose of selling or repurchasing them in the near term for short-term-profit-taking. This would include, but not be limited to, debt, equity and hybrid instruments. All Derivative positions should be reported in this accounting portfolio unless the Derivative is held only for the purpose of hedging. Derivative positions include, but are not limited to, the following instruments: • Forward and Futures contracts in currencies, interest rates and other financial assets; • Forward rate agreements; • Currency and interest rate swaps; • Credit Derivatives; and • Option contracts on currency, interest rate and other financial assets. These Derivatives should include both the exchange-traded and over-the counter versions.	IFRS 7.8(a)(ii) IAS 39.9
Financial assets designated at fair value through profit or loss	Include all financial instruments which are, upon initial recognition, designated by the Firm as financial assets to be measured at fair value through profit or loss, other than trading securities included as held for trading.	IFRS 7.8(a)(i) IAS 39.9
Available-for-sale financial assets	Include non-Derivative financial assets that are designated as available for sale by the Firm or that have not been classified under any of the other categories of investments.	IFRS 7.8(d) IAS 39.9
Loans and Receivables	Include the amounts arising from, for example: • Revolving credit facilities; • Term loans (both variable and fixed rates); • The book value of assets leased out under finance lease agreements; • Loans made under conditional hire purchase contracts; • Advances purchased by or assigned to the reporting institutions, factoring or similar arrangements; • Credit card outstanding balances; • Housing loans (both variable and fixed rates); and • Other loans and advances.	IFRS 7.8(c) IAS 39.9

	The items listed above are indicative examples and are not exhaustive universe of items to be reported under this item. **The amounts reported should be gross of provisions, as specific and general provisions should be reported in the Liabilities section.**	

Part 2 - Financial Asset Classification

Within each Accounting Portfolio Firms are required to classify financial assets into financial categories. The carrying amount of financial assets shall include accrued interest in accordance with IFRS.

Financial assets shall be distributed among the following classes of instruments for each Accounting Portfolio:

Item	Instructional Guideline	IFRS/IAS Reference
Derivatives	All Derivatives should be reported in the Financial Assets held for trading other than Derivatives whose sole function is to hedge an existing position of the Authorised Firm. Derivatives held for hedging purposes should be included under the section – Derivatives hedge accounting.	IAS 39.9
Equity instruments	-	IAS 32.11
Debt securities	"Debt securities" are debt instruments held by the institution issued as securities that are not loans. This will also include government securities including Treasury bills issued by national governments or by Central Banks on behalf of governments. Also include bills issued by other entities which are eligible for rediscounting with the central bank.	N/A
Loan and advances	Debt instruments that are not debt securities.	
Islamic contracts	Receivables relating to Islamic contracts. The Authorised Firm is required to assess the substance of the contract and align it to the closest matching instrument in IFRS for the purposes of recognition, classification, measurement and presentation.	IFRS

Part 3 – Summary Table

The following is a summary of the above treatments and how it applies to the full schedule.

Line Number	Line Item	Instructional Guideline
B010A_0050T	**Cash and cash balances at Banks**	Total Calculation of B010A_00510 + B010A_00520 + B010A_00530. Refer to table in Part 1.
B010A_00510	Cash on hand	Holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
B010A_00520	Deposits	Balances receivable on demand with credit institutions. This will include long positions in Gold.
B010A_00530	Money Market Placements	Interbank placements of a short term nature (less than 3 months).
B010A_0100T	**Financial assets held for trading**	Total Calculation of B010A_01010 + B010A_01020 + B010A_01030 + B010A_01040 + B010A_01050. Refer to Table in Part 1.
B010A_01010	Derivatives	Refer to Table in Part 2.
B010A_01020	Equity instruments	Refer to Table in Part 2.
B010A_01030	Debt securities	Refer to Table in Part 2.
B010A_01040	Loans and advances	Refer to Table in Part 2.
B010A_01050	Islamic Contracts	Refer to Table in Part 2.
B010A_0150T	**Financial assets designated at fair value through profit or loss**	Total Calculation of B010A_01510 + B010A_01520 + B010A_01530 + B010A_01540. Refer to Table in Part 1.
B010A_01510	Equity instruments	Refer to Table in Part 2.
B010A_01520	Debt securities	Refer to Table in Part 2.
B010A_01530	Loans and advances	Refer to Table in Part 2.
B010A_01540	Islamic Contracts	Refer to Table in Part 2.
B010A_0200T	**Available-for-sale financial assets**	Total Calculation of B010A_02010 + B10A_02020 + B10A_02030 + B10A_02040. Refer to Table in Part 1.
B010A_02010	Equity instruments	Refer to Table in Part 2.
B010A_02020	Debt securities	Refer to Table in Part 2.
B010A_02030	Loans and advances	Refer to Table in Part 2.
B010A_02040	Islamic Contracts	Refer to Table in Part 2.
B010A_0250T	**Loans and receivables**	Total Calculation of B010A_02510 + B010A_02520 + B010A_02530. Refer to Table in Part 1.
B010A_02510	Debt securities	Refer to Table in Part 2.
B010A_02520	Loans and advances	Refer to Table in Part 2.
B010A_02530	Islamic Contracts	Refer to Table in Part 2.

B010A_0300T	**Held-to-maturity investments**	Total Calculation of B010A_03010 + B010A_03020 + B010A_03030. Refer to Table in Part 1.
B010A_03010	Debt securities	Refer to Table in Part 2.
B010A_03020	Loans and advances	Refer to Table in Part 2.
B010A_03030	Islamic Contracts	Refer to Table in Part 2.
B010A_03500	**Derivatives – Hedge accounting**	Any Derivative positions which are only for hedge accounting purposes. All other Derivative positions are to be recorded under Financial Assets Held for Trading. IFRS 7.22 (b) and IAS 39.9.
B010A_04000	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	IAS 39.89A (a).
B010A_04500	**Investments in subsidiaries, joint ventures and associates**	Investments in subsidiaries, joint ventures and associates to be recognised through the equity method. IAS 1.54 (e).
B010A_0500T	**Tangible assets**	Total Calculation of B010A_05010 + B010A_05020
B010A_05010	Property, Plant and Equipment	Include, for example, the value of the following: • Plant and equipment - the residual value of items leased out under an operating lease (excluding balances relating to named Ijarah assets which should be included separately under Islamic contracts). • Own premises being occupied or developed for occupation by the Authorised Firm, property (excluding property acquired/held available for sale which should be included in "Other Assets" - B010A_07000). • The amounts reported here should be net of accumulated depreciation and amortisation.
B010A_05020	Investment property	Property acquired for investment purposes not occupied by the Authorised Firm. IAS 40.5 and IAS 1.54 (b).
B010A_05250	**Account Receivables**	Monies due from services or products provided.
B010A_05500	**Prepayments and Security Deposits**	• Prepayments are payments made in advance for the goods and services to be acquired (e.g. office rent payments which are accrued over the tenor duration). • Security Deposits are monies deposited with a third party that are collectible at a point in time upon meeting set conditions.
B010A_0600T	**Intangible assets**	Total Calculation of B010A_06010 + B010A_06020. IAS 1.54 (c).
B010A_06010	Goodwill	IFRS 3.B67 (d).
B010A_06020	Other intangible assets	IAS 38.8,118.
B010A_06500	**Tax assets**	IAS 1.54 (n-o).

B010A_07000	**Other assets**	Assets that are not financial assets and that, due to their nature, could not be classified in specific balance sheet items.
B010A_07500	**Non-current assets and disposal groups classified as held for sale**	IAS 1.54 (j) and IFRS 5.38.
B010A_0000T	**Total Assets**	Sum of assets above.

1.2 Form B10B – Off Balance Sheet Exposures

Purpose

Form B10B – OBS Exposures is intended to reflect the off balance sheet exposures of the Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to Authorised Firms categorised under all prudential categories, excluding Authorised Firms in Category 5.

Content

The form intends to capture contingent exposures that are not recorded on the balance sheet.

Structure of the form in EPRS

The form is presented as two linked forms:

a. Breakdown of off-balance sheet exposures;
b. Top 10 Committed facilities.

Instructional Guidelines

Form 1 - Breakdown of Off Balance Sheet Exposures

Off Balance Sheet Exposures to be recorded here is in line with the categories defined in PIB A4.2. The amount to be recorded is the maximum credit risk exposure without taking into account any form of credit risk mitigation.

Line Number	Line Item	Instructional Guideline
B010B_40100	Direct credit substitutes	These relate to the financial requirements of a Counterparty where the risk of loss to the Authorised Firm on the transaction is equivalent to that arising from a direct claim on the Counterparty.

		Indicative examples of items to be included here are: • Guarantees of a financial nature to stand behind the current obligations of customers (e.g. loan guarantees); • Guarantees of leasing operations; • Letters of Credit (LCs) and Standby Letters of Credit to the extent that they do not qualify for inclusion in the items "Transaction - related contingent items" or "Short-term self-liquidating trade-related contingent items" below; • Guarantees of a capital nature, such as undertakings given to a non-bank financial company, which are considered as capital by the appropriate regulatory body; • Acceptances granted and risk participation in bankers' acceptances. Where the Authorised Firm's own acceptances have been discounted by that institution the nominal value of the bills held should be deducted from the nominal amount of the bills issued under the facility and a corresponding on-balance sheet entry made.
B010B_40200	Transaction - related contingent items	These exposures relate to the on-going trading activities of a Counterparty where the risk of loss to the Authorised Firm depends on the likelihood of a future event which is independent of the creditworthiness of the Counterparty. They are essentially guarantees that support particular non-financial obligations rather than a customer's financial obligations. Include here: • Advance payment guarantees; • Performance bonds including bid or tender bonds, warranties and indemnities (indemnities given for lost share certificates or bills of lading and guarantees of the validity of papers rather than of payment under certain conditions should be reported here); • Standby LCs relating to a particular contract or to non-financial transactions (including arrangements backing, *inter alia*, subcontractors' and suppliers' performance, labour and materials, contracts and construction tenders/bids).
B010B_40300	Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks) and commitments to underwrite debt and equity Securities	Report short term self-liquidating trade related items such as documentary LCs issued by the Authorised Firm that are collateralised by the underlying shipment (i.e. the credit provides for the Authorised Firm to retain title to the underlying shipment). LCs issued without provision for the Authorised Firm to retain title to the underlying shipment should be reported under direct credit substitutes (B010B_40100) above.

B010B_40400	Note issuance facilities and revolving Underwriting facilities	Note issuance and revolving underwriting facilities should include the Authorised Firm's underwriting obligations of any maturity. Where the facility has been drawn down by the borrower, and the notes are held by someone other than the Authorised Firm, the underwriting obligation should continue to be reported at the nominal amount.
B010B_40500	Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral	Include instances where the Firm has entered repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/securities borrowing transactions).
B010B_40600	Asset sales with recourse, where the Credit Risk remains with the Authorised Firm	In this item, report only the sale and repurchase agreements where the asset sold is not reported on the balance sheet. Where the asset is off-balance sheet, the appropriate Counterparty weighting is determined by the issuer of the security and not according to the Counterparty with whom the transaction has been undertaken.
B010B_40700	Other commitments with certain drawdown	Other commitments with certain drawdown would include forward purchase, forward deposits and partly paid Securities. Loan commitments are documented commitments by the Firm to provide credit under pre-specified terms and conditions (IAS 39.BC15). This excludes Derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. For loan commitments, the nominal amount is the total amount that the Firm has committed to lend before applying conversion factors and credit risk mitigation techniques. Any other commitments that are not included in other line items above, but which have a defined drawdown date within one year.
B010B_40800	Other commitments	All other undrawn commitments are to be reported here. Include commitments that can be unconditionally cancelled at any time by the Authorised Firm.
B010B_40000T	**Total Off-Balance Sheet Exposures**	Sum of off balance sheet exposures recorded above.

Form 2 – Committed Lines

This Form intends to capture the top 10 undrawn committed lines granted by the Authorised Firm. Committed lines are funding approved internally for utilisation by the counterparty. This is intended to provide an overview of the future potential exposures

by the Authorised Firm. The Authorised Firm is required to categorise and rank the counterparties by the amount of Funding Available, where:

Funding Available = Funding Line Approved – Funding Utilised.

This includes both funded and unfunded exposures.

Line Item	Instructional Guideline
Name of Counterparty	A Group of Closely Related Counterparties (PIB A4.11.5) is considered to be one Counterparty and is to be grouped together.
Total Funding Line Approved	Funding limits approved to the counterparty.
Funding Utilised	Total funding drawn upon by the counterparty.
Funding Available	Available funding to be utilised by the counterparty. This is Total Funding Line Approved – Funding Utilised.

1.3 Form B10C – Liabilities (Domestic)

Purpose

Form B10C – Balance sheet is intended to reflect the liabilities of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to Authorised Firms operating as subsidiaries categorised under all prudential categories, excluding Authorised Firms in Category 5.

Content

This Form is designed to capture detailed information about the Authorised Firm's Financial Liabilities at the reporting date. It is completed in conjunction with Form B10A - Assets, Form B10B – Off Balance Sheet Exposures and B10D – Equity.

Structure of the form in EPRS

B10C – Liabilities (Domestic) is presented as a single form.

Instructional Guidelines

The DFSA reporting templates follow closely International Financial Reporting Standards (IFRS). For this reason many of the balance sheet and income statement schedules are to be completed in line with these standards. Where there is a requirement to deviate from these standards these will be outlined in the guidance below.

The balance sheet has been broken down into different accounting portfolios in line with the valuation methodologies adopted under IFRS. Within each accounting portfolio Firms will be required to classify all financial instruments into the respective category to reflect the underlying nature of the asset being reported.

Where a Firm has DFSA approval to utilise GAAP rather than IFRS standards then relevant GAAP may be used. However, on an annual basis a statement of reconciliation must be completed between the local GAAP and the IFRS returns.

Part 1 - Accounting Portfolios

Firms are required to identify and report each of their financial liabilities into each of the Accounting Portfolios. Within each Accounting Portfolio specific financial liability categories will be outlined - these categories are outlined in the next section.

The following Accounting Portfolios will be used for financial liabilities:

Item	Instructional Guideline	IFRS/IAS Reference
Financial liabilities held for trading	Indicative examples of liabilities to be reported under this item include liabilities arising out of positions representing the following instruments, recorded at fair value: • Forward and Futures contracts in currencies, interest rates and other financial assets; • Forward rate agreements; • Currency and interest rate swaps; • Credit Derivatives; and • Option contracts on currency, interest rate and other financial assets. This item includes both exchange-traded and over-the-counter Derivatives.	IFRS 7.8 (e) (ii); IAS 39.9,
Financial liabilities designated at fair value through profit or loss	Includes all other financial liabilities designated at fair value through profit and loss on initial recognition.	IFRS 7.8 (e) (i); IAS 39.9
Financial liabilities measured at amortised cost	All financial liabilities that are not classified at fair value through the profit and loss.	IFRS 7.8 (f); IAS 39.47
Deposits	Liability instruments to be recorded here are those of a similar nature to Assets that would have been recorded under Cash and Cash equivalents on Form B10A - Assets. Deposits due to other Clients and Banks and Financial Institutions. Deposits in this context are funds that have been received that are repayable on demand, or under an agreed term with or without a penalty.	-

	Such liabilities include: • On-demand Currency Deposits (including Gold); and • Money market placements made by the Firm of a short term nature (less than 3 months).	

Part 2 - Financial Liabilities Classification

Within each Accounting Portfolio Firms are required to classify the financial liabilities into financial categories. The carrying amount of financial liabilities shall include accrued interest in accordance with IFRS.

Financial liabilities shall be distributed among the following classes of instruments for each Accounting Portfolio:

Item	Instructional Guideline	IFRS/IAS Reference
Derivatives and Short Positions	Indicative examples of liabilities to be reported under this item include liabilities arising out of positions representing the following instruments, recorded at fair value: • Forward and Futures contracts in currencies, interest rates and other financial assets; • Forward rate agreements; • Currency and interest rate swaps; • Credit Derivatives; and • Option contracts on currency, interest rate and other financial assets. This item includes both exchange-traded and over-the-counter Derivatives. Also include under this item are other trading liabilities.	IFRS 7.8 (e) (ii); IAS 39.9
Debt Securities Issued	Debt instruments issued as securities by the institution that are not Deposits. These items would include: • Certificates of deposits; • Issued debt including for example Medium Term Notes; • Hybrid contracts including embedded derivatives.	-
Islamic Contracts	Payables relating to Islamic contracts. The Authorised Firm is required to assess the substance of the contract and align it to the closest matching instrument in IFRS for the purposes of recognition, classification, measurement and presentation.	IFRS
Other Financial Liabilities	Include all financial liabilities that may be classified under one of the Accounting Portfolios noted in Part 1, but that do not fall into any of the other Financial Liabilities Classifications in Part 2.	-

Part 3 – Summary Table

The following is a summary of the above treatments and how it applies to the full schedule.

Line Number	Line Item	Instructional Guideline
B010C_1050T	**Financial Liabilities Held For Trading**	Total of Sub-Categories. Refer to Table in Part 1.
B010C _10510	Derivatives	Refer to Table in Part 2.
B010C _10520	Short Positions	Refer to Table in Part 2.
B010C _10530	Debt Securities Issued	Refer to Table in Part 2.
B010C _10540	Islamic Contracts	Refer to Table in Part 2.
B010C _10550	Other Financial Liabilities	Refer to Table in Part 2.
B010C _1100T	**Financial liabilities Designated At Fair Value Through Profit Or Loss**	Total of Sub-Categories. Refer to Table in Part 1.
B010C _11010	Debt Securities Issued	Refer to Table in Part 2.
B010C _11020	Islamic Contracts	Refer to Table in Part 2.
B010C _11030	Other Financial Liabilities	Refer to Table in Part 2.
B010C_1150T	**Financial Liabilities Measured At Amortised Cost**	Total of Sub-Categories. Refer to Table in Part 1.
B010C_11510	Debt Securities Issued	Refer to Table in Part 2.
B010C_11520	Islamic Contracts	Refer to Table in Part 2.
B010C_11530	Other Financial Liabilities	Refer to Table in Part 2.

B010C_1200T	**Deposits**	Total of Sub-Categories. Refer to Table in Part 1.
B010C_12010	Banks And Financial Institution	Deposits payable to Banks and Credit Institutions.
B010C_12020	Others	Deposits payable to other entities or individuals.
B010C_12030	PSIAu	Deposits sourced through Islamic Contracts from all types of counterparties.
B010C_12500	**Derivatives-Hedge Accounting**	Derivatives held for the purposes of hedging only. This is treated in accordance with IFRS 7.22 (b) and IAS 39.9.
B010C_13000	**Fair Value Changes Of the Hedged of interest rate Risk**	Treated in accordance with the provisions of IAS 39.89A (b).
B010C_1350T	**Provisions**	Provisions may relate to financial assets, receivables, employee liabilities or other. Refer to sub-categories for further guidance.
B010C_13510	Pensions, other post-employment defined benefit obligations and other long term employee benefits	Provisions made in relation to employee benefits in accordance with IAS 19.
B010C_13520	Restructuring	Future financial liabilities arising from the restructuring of the Firm. Restructuring in this context is to be viewed in accordance with IAS 37.71, 84 (a).
B010C_13530	Pending Legal Issues And Tax Litigation	Pending legal issues and tax litigation in accordance with guidance at IAS 37, Appendix C.6 and C.10.
B010C_13540	Commitments and Guarantees given	Liabilities arising out of Commitments and Guarantees provided by the Firm; this is to be recorded in accordance with the guidance at IAS 37.Appendix C.9.
B010C_13550	Problem Credits (bad and doubtful debt)	All specific and general provisions in respect of all assets, including loans and advances and other receivables.
B010C_13560	Other Provisions	Any other provisions not included above.
B010C_14010	**Current Liabilities**	Liabilities due within a one year term that have not been recorded elsewhere.

B010C_14500	**Tax Liabilities**	Tax liabilities in accordance with IAS 12.
B010C_15100	**Other Liabilities**	Include all other liabilities not reported elsewhere.
B010C_15500	**Liabilities Included In Disposal Groups Classified As Held For Sale**	Include liabilities associated with disposal groups; this is to be recorded in accordance with IFRS 5.38.
B010C_1000T	**Total Liabilities**	**Sum of above recorded liabilities.**
B010D_2000T	**Total Shareholders' Equity**	**This cell is automatically populated from the B10D – Equity form.**
B010C_3000T	**Total Liabilities and Shareholders' Equity**	**This cell is automatically calculated by adding the line items of Total Liabilities and Total Shareholders' Equity.**

1.4 Form B10D – Equity

Purpose

Form B10D – Equity is intended to reflect the equity structure of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to Authorised Firms operating as a domestic entity categorised under all prudential categories, excluding Authorised Firms in Category 5.

Content

This Form is designed to capture detailed information about the Authorised Firm's issued capital and reserves. It is completed in conjunction with Form B10A - Assets, Form B10B – Off Balance Sheet Exposures and B10C – Liabilities (Domestic).

Structure of the form in EPRS

B10D – Equity is presented as a single form.

Instructional Guidelines

The DFSA reporting templates follow closely International Financial Reporting Standards (IFRS). For this reason many of the balance sheet and income statement schedules are

to be completed in line with these standards. Where there is a requirement to deviate from these standards these will be outlined in the guidance below.

Where a Firm has DFSA approval to utilise GAAP rather than IFRS standards then relevant GAAP can be used. However on an annual basis a statement of reconciliation must be completed between the local GAAP and the IFRS returns.

Line Number	Line Item	Instructional Guideline
B010D_2050T	**Capital**	**Automatically calculated cell from sub-line items below. IAS 1.78 (e).**
B010D_20510	Paid up Capital	Issued or subscribed capital of which the nominal value has fully been paid up. Include the nominal paid up value. IAS 1.78 (e).
B010D_20520	Unpaid Capital which has been called up	Issued shares that have not been paid for. IAS 1.78 (e).
B010D_21000	**Share Premium**	Amounts received by the Firm in excess of the nominal paid up value. IAS 1.78(e).
B010D_21510	**Equity component of compound financial instruments**	The equity value of a financial liability with an embedded equity conversion mechanism. IAS 32.28.
B010D_22000	**Other Equity**	Include other equity instruments issued that do not fit in the above line items and also equity settled share-based payment transactions. IFRS 2.10.
B010D_2250T	**Accumulated Other Comprehensive Income**	Summation of the sub-line items below.
B010D_22510	Tangible assets	Tangible fixed assets revaluation resulting in an increase. The increase is to be recorded here. IAS 16.39-41.
B010D_22520	Intangible assets	Intangible assets revaluation resulting in an increase. The increase is to be recorded here. IAS 38.85-87.
B010D_22530	Actuarial gains or loss on defined benefit pension plans	Actuarial gains and losses to be recognised in accordance with IAS 19.
B010D_22540	Hedge of net investments in foreign operations [effective portion]	Gains and losses of the effective portion of a currency hedge for net investment exposures in foreign operations. IAS 102 (a).
B010D_22550	Foreign currency translation	Gains and losses related to currency movements when the reporting currency is different than the functional currency. IAS 21.52 (b); IAS 21.32.
B010D_22560	Hedging derivatives. Cash flow hedges [effective portion]	Gains and losses related to derivatives hedging cash flows. The effective portion of the hedge is to be recognised here. IFRS 7.23(c); IAS 39.95-101.

B010D_22570	Available-for-sale financial assets	Fair value gains and losses of financial assets available for sale.
B010D_22580	Non-current assets and disposal groups classified as held for sale	Gains and losses related to non-current assets and disposal groups classified as held for sale. IFRS 5.38.
B010D_22590	Other	
B010D_23000	**Retained Earnings**	Accumulated earnings or losses carried over from B30 – Profit and Loss form.
B010D_2400T	**Other Reserves**	Summation of both reserves recorded below.
B010D_24010	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	Gains or accumulated losses of investments in subsidiaries, joint ventures and associates going through the profit and loss account. IAS 28.11.
B010D_24020	Other	Include other reserves that do not fit within one of the reserve line items above.
B010D_24500	**(-) Treasury Shares**	The Firm's holding of its own equity instruments is to be deducted from equity. IAS 32.33-34.
B010D_25000	**Profit Or Loss Attributable To Owner Of the Parent**	This is to be used for the purposes of consolidating accounts. The profit or loss accumulated and attributed to the Authorised Firm is to be included here. IFRS 10.22.
B010D_25500	**(-) Interim Dividends**	Dividends declared for distribution. IAS 32.35.
B010D_26010	**Minority Interest [Non-Controlling Interests]**	This is to be used for the purposes of consolidating accounts. The profit or loss accumulated and attributed to the non-controlling interests is to be included here. IFRS 10.22.
B010D_2000T	Total Shareholders Equity	Summation of line items above.

1.5 Form B10E – Liabilities (Branch)

Purpose

Form B10E – Balance sheet is intended to reflect the liabilities of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to Authorised Firms operating as a Branch categorised under all prudential categories, excluding Authorised Firms in Category 5.

Content

This Form is designed to capture detailed information about the Authorised Firm's Financial Liabilities at the reporting date. It is completed in conjunction with Form B10A – Assets and Form B10B – Off Balance Sheet Exposures.

Structure of the form in EPRS

B10E – Liabilities (Branch) is presented as a single form.

Instructional Guidelines

The Form is of a similar structure to Form B10C – Liabilities (Domestic). Refer to Section 1.3 for guidelines on how to complete this Form. The only difference between the forms is the breakdown of "Other Liabilities" in this form to include "Head Office Account". The "Head Office Account" is to be used as an adjuster of the liabilities due to the Head Office/Parent (e.g. retained earnings accumulated through B30 – Profit and Loss and accumulated movements of Other Comprehensive Income items as defined in B10D – Equity).

1.6 Form B20A – Assets – Islamic Financial Institutions

Purpose

Form B20A – Assets is intended to reflect the assets of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

This Form is designed to capture detailed information about the Authorised Firm's Assets as at the reporting date. This Form is completed in conjunction with Form B20B – Off Balance Sheet Exposures, B20C – Liabilities (Subsidiary), B20D – Equity, and B20E – Liabilities (Branch).

Structure of the form in EPRS

B20A – Assets is presented as a single form that captures the Firm's asset base.

Instructional Guidelines

The Form is of a similar structure to Form B10A – Assets. Refer to Section 1.1 for guidance on completing this Form. This Form includes an additional column to separate

assets financed through the Firm's own funds and assets financed through liabilities raised under an unrestricted profit sharing investment account (PSIAu).

1.7 Form B20B – Off Balance Sheet Exposures – Islamic Financial Institutions

Purpose

Form B20B – OBS Exposures is intended to reflect the off balance sheet exposures of the Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

The form intends to capture contingent exposures that are not recorded on the balance sheet.

Structure of the form in EPRS

The form is presented as two linked forms:

a. Breakdown of off-balance sheet exposures;
b. Top 10 Committed facilities.

Instructional Guidelines

The Form is of a similar structure to Form B10B – OBS Exposures. Refer to Section 1.2 for guidance on completing this Form.

1.8 Form B20C – Liabilities (Domestic) – Islamic Financial Institutions

Purpose

Form B20C – Balance sheet is intended to reflect the liabilities of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

This Form is designed to capture detailed information about the Authorised Firm's Financial Liabilities at the reporting date. It is completed in conjunction with Form B20A - Assets, Form B20B – Off Balance Sheet Exposures and B20D – Equity.

Structure of the form in EPRS

B20C – Liabilities (Domestic) is presented as a single form.

Instructional Guidelines

The Form is of a similar structure to Form B10C – Liabilities (Domestic). Refer to Section 1.3 for guidance on completing this Form.

1.9 Form B20D – Equity – Islamic Financial Institutions

Purpose

Form B20D – Equity is intended to reflect the Equity structure of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

This Form is designed to capture detailed information about the Authorised Firm's issued capital and reserves. It is completed in conjunction with Form B20A - Assets, Form B20B – Off Balance Sheet Exposures and B20C – Liabilities (Domestic).

Structure of the form in EPRS

B20D – Equity is presented as a single form.

Instructional Guidelines

The Form is of a similar structure to Form B20D – Equity. Refer to Section 1.4 for guidance on completing this Form.

1.10 Form B20E – Liabilities (Branch) – Islamic Financial Institutions

Purpose

Form B20E – Liabilities (Branch) is intended to reflect the Equity structure of an Authorised Firm at the end of the reporting period.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

This Form is designed to capture detailed information about the Authorised Firm's issued capital and reserves. It is completed in conjunction with Form B20A - Assets, Form B20B – Off Balance Sheet Exposures.

Structure of the form in EPRS

B20E –Liabilities (Branch) is presented as a single form.

Instructional Guidelines

The Form is of a similar structure to Form B10E – Liabilities (Branch). Refer to Section 1.4 for guidance on completing this Form.

1.11 Form B20F – Analysis of Reserves Movement – Islamic Financial Institutions

Purpose

Form B20F – Analysis of Reserves movement is intended to capture details regarding the changes in the reserves about the Islamic Finance Business.

Applicability

This form is applicable to an Authorised Firm operating under a prudential category 5 license.

Content

The form is designed to capture the details regarding the changes in the reserves about the Islamic Finance Business.

Structure of the form in EPRS

B20F- Analysis of Reserves Movement is presented on a single form.

Instructional Guidelines

Line Number	Line Item	Instructional Guideline
B290_1010	Capital invested	Total amount of capital invested by PSIAu account holders gross of provisions.
B290_1020	Net asset value	Net amount of the initial capital invested after accounting for gains and provisions.
B290_1030	Percentage for profit equalisation reserve	The percentage used for allocation to the profit equalisation reserve.
B290_1040	Amount of profit equalisation reserve	Amount after the net asset value has been multiplied by the percentage for the profit equalisation reserve.
B290_1050	Mudarib fee	The Mudarib fee which the Authorised Firm is entitled to receive for undertaking the investment of the funds provided by the PSIA holders. The fee is agreed by the investment account holders and the bank before the implementation of any contract.
B290_1060	Net amount after Mudarib fee	Amount after Mudarib Fee has been deducted.
B290_1070	Percentage of investment risk reserve	Percentage that is appropriated out of the income of investment account holders, after allocating the Mudarib share, in order to meet future losses attributable to investment account holders.
B290_1080	Amount of investment risk reserve	Amount after the Net Amount after Mudarib fee is multiplied by percentage for investment risk reserve.
B290_1090	Amount attributed to PSIAs	This amount is the residual amount allocated to the PSIA account holders after the deduction of the amounts for the profit equalisation reserve, Mudarib fee and investment risk reserves.

1.12 Form B30 – Profit and Loss

Purpose

Form B30 – Profit and Loss statement is intended to capture the results of operations of an Authorised Firm during the reporting period.

Applicability

This form is applicable to Authorised Firms categorised under all prudential categories.

Content

The form is designed to capture information about the Authorised Firm's income, expenses and profit for the reporting period. The form requires the firm to break down interest revenues/expenses and capital gains/losses in line with the accounting portfolios presented on Form B10A and Form B10C; sections 1.1 and 1.3 respectively.

Instructional Guidelines

All figures recorded should correspond to the current reporting period only and not cumulative or year-to-date amounts (i.e. quarterly returns to reflect quarterly movements and annual returns to reflect annual movements).

Line Number	Line Item	Instructional Guideline
B030_5005T	**Net Interest Income**	This figure is calculated by EPRS.
B030_5010T	**Interest income**	This figure is calculated by EPRS.
B030_50105	Cash and Cash Balances at Banks	Interest accrued is to be recorded against the respective accounting portfolio or line item the asset has been classified as on Form B10A - Assets. E.g. 1. Interest accrued through Money Market Placements is to be presented under Cash and Cash Balances at Banks. 2. Interest accrued through Debt Securities classified under Financials Assets Held for Trading is to be presented under Financial assets held for trading.
B030_50110	Financial assets held for trading	
B030_50120	Financial assets designated at fair value through profit or loss	
B030_50130	Available-for-sale financial assets	
B030_50140	Loans and receivables	
B030_50150	Held-to-maturity investments	
B030_50160	Derivatives - Hedge accounting, interest rate risk	
B030_50170	Other assets	
B030_5020T	**(Interest expenses)**	This figure is calculated by EPRS. This is the sum of Interest Expense items.
B030_50210	(Financial liabilities held for trading)	Accrued interest expense charges are to be recorded against the respective accounting portfolio or line item the liability has been classified as on Form B10C – Liabilities (Domestic) or Form B10E – Liabilities (Branch). E.g. 1. Interest accrued on deposits from customers is to be presented under Deposits. 2. Interest accrued on a loan facility is to be presented under Financial Liabilities measured at amortised cost.
B030_50220	(Financial liabilities designated at fair value through profit or loss)	
B030_50230	(Financial liabilities measured at amortised cost)	
B030_50240	(Debt securities issued)	

B030_50250	(Other Financial Liabilities)	
B030_50260	(Derivatives - Hedge accounting, interest rate risk)	
B030_50270	(Deposits)	
B030_50280	(Other liabilities)	
B030_5030T	**Islamic Contracts**	This figure is calculated by EPRS.
B030_50310	Profits Receivable	Profits generated through assets classified as Islamic Contracts on Form B10A – Assets.
B030_50320	(Profits Payable)	Profits payable through liabilities classified as Islamic Contracts on Form B10C – Liabilities (Domestic) or Form B10E – Liabilities (Branch).
B030_50500	**Dividend income**	Dividend income arising from financial assets held for trading, financial assets designated at fair value through profit or loss or available for sale financial assets. This income shall be reported separately from other gains and losses from these categories or as part of gains or losses from these categories of instruments. Dividend income from subsidiaries, associates and joint ventures which are outside the scope of consolidation shall be reported within "Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates".
B030_5055T	**Net Fee and Commission Income**	This figure is calculated by EPRS.
B030_5060T	**Fee and commission income**	This figure is calculated by EPRS. This section includes income recognised for services provided by the Authorised Firm, which have not been directly generated from Balance sheet assets.
B030_50610	Asset/Fund Management Activities	Revenues generated through asset management and trustee services.
B030_50620	Advisory Services	Revenues generated through financial advisory services.
B030_50630	Brokerage Activities	Revenues generated from the brokerage of financial investments on behalf of Clients.
B030_50640	Trade Finance	Revenues generated from trade finance facilities. For example include fees and commissions on LCs, SBLC, guarantees. If the trade finance facility involves a funded credit portion, the accrued interest portion will be reflected in the Interest Income section above.
B030_50645	Arranging	Revenues generated through arranging/facilitating a financial-related interaction between two or more counterparties other than the Authorised Firm.
B030_50650	Other	Other fees and commissions generated through lines not noted above (e.g. revenues generated for participation in syndications).

B030_5070T	**(Fee and commission expenses)**	This section breaks down direct fee and commission expenses arising from each of the revenue items outlined above for services rendered to the company by third parties.
B030_50710	(Asset/Fund Management Activities)	See above.
B030_50720	(Advisory Services)	
B030_50730	(Brokerage Activities)	
B030_50740	(Trade Finance)	
B030_50750	(Arranging)	
B030_50760	(Other)	
B030_50800	**Gains or (-) losses on derecognition on financial assets and liabilities not measured at fair value, net**	Net gains and losses on derecognised financial assets and liabilities measured at amortised cost. IFRS 7.20 (a) (v-vi).
B030_50900	**Gains or (-) losses on financial assets and liabilities held for trading, net**	IFRS 7.20 (a) (i).
B030_51000	**Gains or (-) losses on financial assets and liabilities designated at fair value, net**	IFRS 7.20 (a) (i).
B030_51100	**Gains or (-) losses from hedge accounting, net**	Gains or losses from hedge accounting portfolio in the balance sheet. The amount reported includes fair value gains and losses on the hedged instrument and hedged risk item, and gains and losses from the ineffective portion of cash flow hedges. IFRS 7.24.
B030_51200	**Gains or (-) losses on Exchange Differences, net**	Include in this gains or losses from exchange rate movements of items that have not been held for trading or measured at fair value. IAS 21.28, 52 (a).
B030_51300	**Gains or (-) losses on derecognition of investments in subsidiaries, JVs and associates, net**	Gains or losses of derecognised investments in subsidiaries, joint ventures and associates that have been accounted for under the equity method.
B030_51400	**Gains or (-) losses on derecognition of nonfinancial assets except held for sale, net**	IAS 1.34.
B030_5155T	**Net Other Operating Income**	This figure is calculated by EPRS.

B030_5150T	**Other Operating Income**	This section includes revenues generated from any other activities not included in sections above. Revenue items recorded here would be considered secondary to the Firm's core activities. This figure is divided between intergroup services and non-group services.
B030_51500	Intergroup Services	Include in this section payments received under a transfer pricing process or allocation of revenues and expenses arising from centralised regional management functions that are not allocated to any other revenue line.
B030_51550	Other	See above.
B030_5160T	**(Other operating expenses)**	This section includes expenses generated (non-administrative) from any other activities not included in the sections above. This figure is divided between intergroup services and non-group services.
B030_51600	(Intergroup Services)	Include in this section payments under a transfer pricing process or allocation of expenses arising from centralised regional management functions that are not allocated to a specific expenditure line.
B030_51650	(Other)	See above.
B030_5170T	**(Administrative expenses)**	Operational expenses not related directly related to the services provided.
B030_51710	(Staff Expenses)	Include, for example: • Salary costs; • Employer's contribution to any pension scheme; and • Costs of staff benefits paid on a *per capita* basis such as private medical insurance.
B030_51740	(Other administrative expenses)	Include, for example: • Rent; and • Other overhead expenses.
B030_51800	**(Depreciation)**	Charges relating to depreciation/amortisation of property, plant and equipment and other tangible assets.
B030_5190T	**(Provisions) or Reversal of Provisions**	Total provisions made to cover foreseeable measurable losses in accordance with IAS 37.
B030_51910	(Commitments and guarantees given)	Provisions relating to commitments and guarantees undertaken to other parties.
B030_51930	(Other provisions)	All other provisions.
B030_52100	**(Impairment) or reversal of impairment in financial assets not measured at FV**	Impairment or reversal of impairment of assets not measured at fair value. Include here, for example: • Loans and receivables • Debt Securities measured at amortised cost. IFRS 7.20 (e).
B030_52200	**(Impairment) or reversal of impairment of investments in subsidiaries, JVs and associates**	Impairment or reversal of impairment of investments in subsidiaries, joint venture and associates that have been accounted for under the equity method. Items to be impaired here would have been recorded under the same respective line item on Form B10A – Assets. IAS 28.40-43.

B030_52300	**(Impairment) or reversal of impairment of non-financial assets**	Impairment of reversal of impairment of non-financial assets such as investment properties and goodwill.
B030_52400	**Negative goodwill recognised in profit or loss**	IFRS 3.34.
B030_52500	**Share of the profit or (-) loss of investments in subs, JVs, and associates**	IAS 28.
B030_5000T	**Profit or (-) Loss Before Tax from Continuing Operations**	This figure is calculated by EPRS.
B030_69000	**(Tax expense or (-) income related to profit or loss from continuing operations)**	IAS 12.77.
B030_6000T	**Profit or (-) Loss After Tax from Continuing Operations**	This figure is calculated by EPRS.
B030_6500T	**Profit or (-) loss after tax from discontinued operations**	This figure is calculated by EPRS.
B030_65500	Profit or (-) loss before tax from discontinued operations	IFRS 5.33.
B030_66000	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33.
B030_7000T	**Profit or (-) Loss for the Reporting Period**	This figure is calculated by EPRS.
B030_70100	Attributable to Non-Controlling Interests	This is to be used for the purposes of consolidating accounts. The profit or loss attributed to non-controlling interests. IFRS 10.22.
B030_70200	Attributable to owners of the parent	This is to be used for the purposes of consolidating accounts. The profit or loss attributed to the Authorised Firm is to be represented here. IFRS 10.22.

1.13 Form B30 – Profit and Loss – Islamic Financial Institutions

Purpose

Form B40 – Profit and Loss Statement is intended to capture the results of operations of an Islamic Financial Institution during the reporting period.

Applicability

This form is applicable to Authorised Firms categorised under prudential category 5.

Content

The form is designed to capture information pertaining to an Islamic Financial Institution's income, expenses and profit for the reporting period.

Instructional Guidelines

1. All figures relating to income statement items in any of the quarterly returns should correspond to the current reporting period (quarter) and not cumulative or year-to-date amounts.

2. The instructional guidelines below are regarding certain specific data elements in the form:

Line Number	Line Item	Instructional Guideline
Income from Jointly Financed Accounts and Mudarib Fees		
B400_1010	Income from jointly financed accounts	Authorised Firms should include in respect of this item income earned on funds from jointly financed investment accounts (i.e. Unrestricted PSIAs and self-financed). The income should be gross before allocating to the Unrestricted PSIAs and the bank's Mudarib fee.
B400_1020	Allocated to unrestricted account holders (before Mudarib fee)	Authorised Firms should include in respect of this item the amount allocated from B40 item no. B400_1010 above to the Unrestricted PSIAs as their share of the income. Note that this number should be entered as positive amount.
B400_1030	Authorised Firm's Mudarib fee from managing jointly financed accounts	Authorised Firms should include in respect of this item the amount of the Mudarib fee that they are entitled to receive for the management of the Unrestricted PSIAs.
B400_1040	Authorised Firm's fees from managing other (restricted) accounts	Include any amounts owing to the Authorised Firm as fees for managing PSIAR accounts.
	Net Income from Jointly Financed Accounts and Mudarib Fees	This figure is calculated by EPRS.

Income from Authorised firm's Own Funds		
B400_2010	Authorised Firm's income from its own non-financing activities	Authorised Firms should include in respect of this item the income received from non-financing activities (e.g. Murabaha sales) that result from the employment of the Authorised Firm's own funds and current accounts. The income should have been generated from funds that have been employed separately from the PSIA funds.
B400_2020	Authorised Firm's income from its own financing and investment activities	Authorised Firms should include in respect of this item the income received from financing and investment activities that results from the employment of the Authorised Firm's own funds and current accounts. The Bank is solely entitled to profits / (losses) from these activities.
B400_2030	Net fees and commission income	Authorised Firms should include in respect of this item the income received for services provided such as trade related letters of credit, corporate advice, investment management and trustee services, Kefala (guarantees) and indemnities.
B400_2040	Other operating income	Include income from any other source not included in any of the above.
	Total Income from Authorised firm's Own Funds	This figure is calculated by EPRS.
Expenses		
B300_3700	Staff expenses	Include costs such as: • Wages and salaries; • Social security contributions; • Contribution to any pension schemes (employer's share); and • Costs of staff benefits paid.
B300_3040	Premises and equipment costs	Should include rent, property tax, lighting, heating, maintenance costs etc.
B300_3800	Depreciation and amortisation	Charges relating, for example, to depreciation / amortisation of property, plant and equipment and other amounts written off in respect of tangible and intangible fixed assets.
B300_3060	Provision for losses on Islamic Contracts	Includes provisions for bad and doubtful Islamic financing and non-financing contracts and investments.
B300_3070	Other provisions	Include here all other provisions other than for Islamic Contracts.
B300_3900	Other operating expenses	Include all other expenses not included in any of the above.
	Total Expenses	This figure is calculated by EPRS.
B200_300T	**Operating profit from ordinary activities**	This figure is calculated by EPRS.
B300_4100	Net income from subsidiaries and associated companies	Report share of profits and losses of from subsidiaries and associated companies.

B300_4200	Profit (loss) from extraordinary items	For example: Profit or losses on sale or termination of an operation; and Profits or losses on disposal of fixed assets.
	Profit (loss) before Zakah and Tax	This figure is calculated by EPRS.
B400_3130	Zakah	Include Zakah amount.
B300_5100	Tax on profit / loss	Any amount that has been or is expected to be paid in taxation.
B300_500T	**Profit / (loss) after tax**	This figure is calculated by EPRS.
B300_6100	Minority Interests	This is to be used for the purposes of consolidating accounts. The profit or loss attributed to non-controlling interests. IFRS 10.22.
B300_600T	**Net Profit / (Loss)**	This figure is calculated by EPRS.
B030_51000	Dividends, and other distributions, declared or paid	The amount to be distributed in the current year to shareholders out of the profits of a company.
B030_51100	Other adjustments	Any other adjustments that affect the retained profits.
B300_700T	**Retained Profits / (Losses) For the Reporting Period**	This figure is calculated by EPRS.

1.14 Form B50 – Expenditure Based Capital Minimum

Purpose

Form B50 – Expenditure Based Capital Minimum (EBCM) form is intended to capture the actual expenses incurred and the amount of liquid assets the Authorised Firm maintains. The information in this form is used to assess the continued relevance of an Authorised Firm's EBCM and whether the Firm holds sufficient liquid assets, in accordance with PIB 3.5.3, to meet the EBCM notified to the Firm.

Applicability

This form is applicable to domestic Authorised Firms categorised under prudential categories 2, 3A, 3B, 3C and 4.

Content

This form is designed to capture the following:

- Expenses for the reporting period along with the deductions allowed as per PIB 3.7.3;
- Liquid assets held by the Authorised Firm in accordance with PIB 3.5.3 at the end of the reporting period.

Instructional Guidelines

Refer to PIB 3.7 for further details covering the calculation of EBCM. The Firm is to report the expenses incurred related to the reporting period only (e.g. for quarterly returns this would correspond to the quarter's expense and for annual returns this would correspond to the annual expense).

Line Number	Line Item	Instructional Guideline
B500_1100	Total expenses of the AF in the normal course of business exc. exceptional items	The Firm should include all expenses related to the normal course of business operations (excluding exceptional items) from the B30 – Profit and Loss schedule for the reporting period. This includes the following: 1. Interest Expense 2. Profits Payable 3. Fee and Commission Expenses 4. Other Operating Expenses 5. Administrative Expenses.
	Less:	The 8 sub-items below are expense items that may be deducted from the Total expenses figure recorded above. These deductions are listed in PIB 3.7.3.
B500_1200	Staff bonuses	Staff bonuses accrued during the reporting period except to the extent that they are non-discretionary.
B500_1300	Employees and directors shares in profits	Employee and directors' shares in profits except to the extent that they are non-discretionary.
B500_1400	Other appropriations of profits	All such appropriations except to the extent that they are automatic.
B500_1500	Shared commissions payable which are directly related to commissions receivable	Commissions that are directly related to receivables would no longer arise if the business were to cease.
B500_1900	Fees, brokerage and other charges paid for executing, registering or clearing transactions	Fees, brokerage and other charges paid to clearing houses, exchanges and intermediate brokers for the purposes of executing, registering or clearing transactions.
B500_2000	Foreign exchange losses	Losses arising from the translation of foreign currency balances.
B500_2100	Contributions to charities	Voluntary contributions made to charities.
B500_2200	Expenses for which pre- payments or advances have been made (e.g. pre-paid rent) and the amounts have also been deducted as illiquid assets	Any expenses for which pre-payments or advances have already been made to the respective claimant (e.g. pre-paid rent, pre-paid communication charges) and the amount has also been deducted from capital resources as illiquid assets.

B500_100T	**Total expenditure**	Total Expenses minus deductions above.
B500_3000	Fraction applied	The required fraction the Firm is to apply in accordance with PIB 3.7.2. When inputting the figure the Firm is required to calculate the ratio and input the resultant figure into EPRS (e.g. If a Firm is required to follow the 6/52 ratio, the Firm would then input 0.115 into EPRS).
B500_300T	**Expenditure based capital minimum (based on Actual expenses)**	This is calculated by EPRS. Deductions are applied to total expenses recorded and then multiplied by the fraction.
B500_4000	**Expenditure based capital minimum (as notified to the firm)**	The latest EBCM that has been notified to the Firm by the DFSA. If you are unsure of this EBCM figure then contact the DFSA to obtain this figure.
B500_5000T	**Total of liquid assets in accordance with PIB Rule 3.5.3**	The amount of liquid assets held in accordance with PIB 3.5.3. This is calculated by EPRS and is the sum of the sub-line items which break down the assets in accordance with the rule. This is only applicable to Firms in Category 3B, 3C and 4.
B500_6000	**Liquid assets - EBCM (should be positive for firms in Category 3B, 3C and 4)**	This is calculated by EPRS. This is only applicable to Firms in Category 3B, 3C and 4.

1.15 Form B60 – Capital Resources Calculation

Purpose

Form B60 – Capital Resources is intended to capture the breakdown of the Firm's capital resources and its capital adequacy status.

Applicability

This form is applicable to domestic Authorised Firms categorised under all prudential categories.

Content

The form is designed to capture the following:

- Regulatory Capital Structure (CET 1, Tier 1 and Tier 2);
- Capital Requirements (Base, EBCM, Risk and Individual Capital Requirements); and
- Capital Adequacy status.

Instructional Guidelines

Line Number	Line Item	Instructional Guideline
	Common Equity Tier 1 Capital	CET1 is to be accounted for in accordance with PIB 3.13.
B060_1100T	**Capital Instruments Eligible as CET1 Capital**	This is calculated by EPRS. Capital Instruments in accordance with PIB 3.13.3. This excludes exposures to the AF's own CET1 Capital.
B060_11100	Paid-up Capital	Fully paid up CET1 Capital in accordance with PIB 3.13.3.
B060_11300	Share Premium	Share premium accounts related to instruments issued in accordance with PIB 3.13.3.
B060_1140T	(-) Own CET1 Instruments	This is calculated by ERPS. This is the addition of direct and indirect holdings of own CET1 instruments.
B060_11410	(-) Direct holdings of CET1 instruments	Total amount of Direct Holdings of CET1 instruments.
B060_1142T	(-) Indirect holdings of CET1 instruments	This is calculated by EPRS.
B060_11421	(-) Underlying exposure to own CET1 instruments included in the trading book in the form of index securities	Deductions to CET1 in accordance with PIB 3.13.7.
B060_11422	(-) CET1 instruments which the group could be contractually obliged to purchase	
B060_11423	(-) Reciprocal holdings of CET1 capital instruments with relevant entities	
B060_1150T	**Retained Earnings**	This is calculated by EPRS. This is the total of retained earnings eligible to be included as part of CET1.
B060_11510	Previous years retained earnings	Total accumulated retained earnings from previous financial years. Any unaudited figure is to be excluded. Dividends paid out subsequently are to be excluded from this figure.
B060_1152T	Profit or loss eligible	This is calculated by EPRS. This accounts for the profit or loss for the current financial year.
B060_11521	Profit or loss attributable to owners of the parent	Include in here the current financial year's accumulated retained earnings recorded through Form B30 – Profit and Loss.

B060_11522	(-) Part of interim or year-end profit not eligible	Profit and loss not eligible is to be deducted (i.e. not verified by an External Auditor). PIB 3.13.4.
B060_11610	**Accumulated Other Comprehensive Income**	Accumulated Other Comprehensive Income. This should reconcile with the figure entered into B10D – Equity.
B060_11700	**Other Reserves**	Other reserves required for disclosure under IFRS. PIB 3.13.2.
B060_11800	**Minority interest given in recognition in CET1 Capital**	Minority interests given recognition in consolidated CET1 Capital. PIB 3.16.
B060_11910	**Adjustments to CET1**	CET1 Adjustments in accordance with PIB 3.13.5.
B060_1200T	**Goodwill**	PIB 3.13.7.
B060_1210T	**Other Intangible Assets**	Other Intangible Assets as defined in IFRS. PIB 3.13.7.
B060_12200	**(-) Deferred tax assets that rely on future profitability and arise from temporary differences**	PIB 3.13.7, PIB 3.13.9.
B060_12310	**(-) Defined Benefit Pension Fund Assets**	PIB 3.13.7.
B060_12400	**(-) Reciprocal Cross Holdings in CET1 capital**	PIB 3.13.7.
B060_12500	**(-) Excess of Deduction from AT1 Items over AT1 Capital**	This is calculated by EPRS. Excess items to be deducted from CET1 after exhausting all AT1 Capital Resources.
B060_12600	**(-) Qualifying Holdings Outside the Financial Sector**	Investments in undertakings outside the financial sector. The relevant amount is to be deducted in accordance with PIB 3.17.
B060_12700	**(-) Securitisation positions which can alternatively be subject to a 1000% risk weight**	Securitisation positions that would receive a 1000% risk weight in accordance with PIB 4.14.31 may, alternatively, be deducted from here.
B060_12800	**(-) Free Deliveries**	Free delivery transactions that have exceeded 46 business days without delivery of the Authorised Firm's leg are to be deducted here or subject to a 1000% risk weight. PIB A.4.6.9.

B060_12900	**(-) CET1 instruments of relevant entities where the institution does not have a significant investment**	PIB 3.13.7.
B060_13100	**(-) CET1 instruments of relevant entities where the institution has a significant investment**	PIB 3.13.7.
B060_1000T	**Available CET1 Capital Resources**	This is calculated by EPRS and is the summation of the above items.
	ADDITIONAL TIER 1 CAPITAL	Additional Tier 1 Capital is to be accounted for in accordance with PIB 3.14.
B060_2100T	**Capital Instruments Eligible as AT1 Capital**	This is calculated by EPRS. Capital Instruments in accordance with PIB 3.14.3. This excludes exposures to the AF's own AT1 Capital.
B060_21100	Paid-up Capital	Fully paid up AT1 Capital in accordance with PIB 3.14.3.
B060_21300	Share Premium	Share premium accounts related to instruments issued in accordance with PIB 3.14.3.
B060_2140T	(-) Own AT1 Instruments	This is calculated by ERPS. This is the addition of direct and indirect holdings of own AT1 instruments.
B060_21411	(-) Direct holdings of AT1 instruments	Total amount of direct holdings of own AT1 instruments. PIB 3.14.4-5.
B060_21421	(-) Indirect holdings of AT1 instruments	Total amount of indirect holdings of AT1 instruments. PIB 3.14.4-5.
B060_22000	**Instruments issued by subsidiaries that are given recognition in AT1 Capital**	AT1 Capital issued by subsidiaries that may be recognised in consolidated AT1 Capital. PIB 3.16.7.
B060_23000	**(-) Reciprocal Cross Holdings in AT1 capital**	Deductions relating to reciprocal cross holding in AT1 Capital instruments of Relevant Entities. PIB 3.14.4.
B060_24000	**(-) AT1 instruments of relevant entities where the institution does not have a significant investment**	Deductions relating to insignificant investments in a Relevant Entity. PIB 3.14.4 (c).
B060_25000	**(-) AT1 instruments of relevant entities**	Deductions relating to significant investments in a Relevant Entity. PIB 3.14.4 (d).

	where the institution has a significant investment	
B060_26000	**(-) Excess of deduction from T2 items over T2 Capital**	This is calculated by EPRS. Excess items to be deducted from AT1 after exhausting all Tier 2 Capital Resources.
B060_27000	**Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)**	Excess amount of AT1 deductions over available AT1 capital resources. This is inclusive of Tier 2 deductions that were carried over to be deducted from AT1 capital resources.
B060_2000T	**Available Additional Tier 1 Capital Resources**	This is calculated by EPRS and is the summation of the above items.
	TIER 2 CAPITAL	Additional Tier 1 Capital is to be accounted for in accordance with PIB 3.15.
B060_3100T	**Capital Instruments Eligible as T2 Capital**	Capital Instruments in accordance with PIB 3.15.2. This excludes exposures to the AF's own Tier 2 Capital.
B060_31100	Paid-up Capital	Fully paid up T2 Capital in accordance with PIB 3.15.3.
B060_31300	Share Premium	Share premium accounts related to instruments issued in accordance with PIB 3.15.3.
B060_3140T	(-) Own T2 Instruments	This is calculated by ERPS. This is the addition of direct and indirect holdings of own T2 instruments.
B060_3141T	(-) Direct holdings of T2 instruments	This is calculated by ERPS. Total amount of direct holdings of T2 instruments. PIB 3.15.4-5.
B060_3142T	(-) Indirect holdings of T2 instruments	This is calculated by ERPS. Total amount of indirect holdings of T2 instruments. PIB 3.15.4-5.
B060_32000	**Instruments issued by subsidiaries that are given recognition in T2 Capital**	Tier 2 Capital issued by subsidiaries that may be recognised in consolidated Tier 2 Capital. PIB 3.16.4.
B060_33000	**(-) Reciprocal Cross Holdings in T2 capital**	Deductions relating to reciprocal cross holding in T2 Capital instruments of Relevant Entities. PIB 3.15.4.
B060_34000	**(-) T2 instruments of relevant entities where the institution does not have a significant investment**	Deductions relating to insignificant investments in a Relevant Entity. PIB 3.15.4 (c).

B060_35000	**(-) T2 instruments of relevant entities where the institution has a significant investment**	Deductions relating to significant investments in a Relevant Entity. PIB 3.15.4 (d).
B060_36000	**Excess of deduction from T2 items over T2 Capital (deducted in AT1)**	Excess items to be deducted from Tier 2 Capital after exhausting all Tier 2 Capital Resources.
B060_30000T	**Available Tier 2 Capital Resources**	This is calculated by EPRS and is the summation of the above items.
B060_0000T	**Total Capital Resources**	This is calculated by EPRS. This is the summation of Available CET1, AT1 and Tier 2 Capital Resources.
B060_50001	**Base Capital Requirement**	The Base Capital Requirement applicable to the Firm, this is dependent on the Prudential Category of the Firm. Refer to PIB 3.6 – Base Capital Requirement.
	Risk Based Capital Requirement (RBC)	This is applicable to Firms in Prudential Categories of 1, 2 and 3A.
B060_51100	Credit and Counterparty Risk Capital Requirement	This is calculated by EPRS. This is linked to B60A – Credit Risk Overview. This is the required capital resources to be held for Credit Risk.
B060_51250	Displaced Commercial Risk	The Firm is required to calculate the applicable Credit and Market risk charges from Islamic Contracts. The resultant charge is to be reported here. Refer to IFR 5.
B060_51300	Market Risk Capital Requirement	This is calculated by EPRS. This is linked to B60B – Market Risk Overview. This is the required capital resources to be held for Market Risk.
B060_51400	Operational Risk Capital Requirement	This is calculated by EPRS. This is linked to B60C – Operational Risk. This is the required capital resources to be held for Operational Risk.
B060_63000	Individual Capital Requirement (ICR)	The figure to be entered here is based upon notification from the DFSA. The DFSA may require Firms to hold additional capital resources in accordance with PIB 10.6. If the Firm has not received any notification then this should be left empty.
	Total Risk Based Capital Requirement	This is calculated by EPRS. This is the summation of the above individual Risk Based Capital Requirement components.
B060_61000	**Capital Requirement - Highest of BCR, EBCM, or RBC**	This is calculated by EPRS. This is the highest of: 1. The Base Capital Requirement; 2. Expenditure Based Capital Minimum (notified to the Firm) – Form B50; 3. Risk Based Capital Requirement.

B060_62000	**Capital Conservation Buffer (CCB) - 25% of Capital Requirement**	This is calculated by EPRS. A Capital Conservation Buffer is automatically applied if the Risk Based Capital Requirement is the highest of the applicable risk charges. PIB 3.9.
	Total Capital Requirement	This is calculated by EPRS. This is the summation of the Capital Requirement and the Capital Conservation Buffer.
	Resources Less Requirement (must be positive)	This is calculated by EPRS. This is the difference between Total Capital Resources and Total Capital Requirement.

1.16 Form B60A – Credit Risk Capital Requirement – Overview

Purpose

Form B60A is intended to give an overview of the credit risk capital requirement for an Authorised Firm, covering the calculation of On/Off Balance Sheet Exposures, Counterparty Risk Exposures, and Securitisation Exposures.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms, and are categorised under prudential categories 1, 2 and 3A. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form provides an overview of the AF's applicable credit risk charges calculated in accordance with PIB 4 – Credit Risk.

Structure of the form in EPRS

This Form is automatically calculated by EPRS. The figures are pulled through from the capital requirements calculated on forms B60A1, B60A2 and B60A3 respectively.

Instructional Guidelines

Line Number	Line Item	Instructional Guideline
B060A_1000T	Credit Risk Capital Requirement	This is Calculated by EPRS. This is the total figure of Credit Risk Capital Requirements from Form B10A1- Balance Sheet Exposures.
B060A_2000T	Counterparty Risk Capital Requirements	This is Calculated by EPRS. This is the total figure of Counterparty Credit Risk Capital Requirements from Form B10A2 - Counterparty Exposures.

B060A_3000T	Capital Requirements for Securitisation Exposures	This is Calculated by EPRS. This is the total figure of securitisation exposures capital requirements from Form B10A3 - Securitisation.
B060A_0000T	Total Credit & Counterparty Risk Capital Requirement	This is Calculated by EPRS. This is the summation of the above line items.

1.17 Form B60A1 – Credit Risk Capital Requirement – Balance Sheet Exposures

Purpose

Form B60A1 is intended to capture the credit risk capital requirement of an Authorised Firm for on and off balance sheet exposures and breakdown by applicable risk weights.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms, and are categorised under prudential categories 1, 2, 3A and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to capture the details of the Credit Risk Capital Requirement for on and off balance sheet exposures. Details captured include:

- Asset Class;
- Exposure amount;
- Provisions;
- Credit Risk Mitigation;
- Risk Weight; and
- Applicable Credit Risk Requirement.

The Authorised Firm is to refer to PIB 4 – Credit Risk for further details on completing this form.

Structure of the form in EPRS

B60A1 consists of three linked forms:

- Credit Risk Capital Requirement – Balance Sheet Exposures;
- Breakdown of Total Exposures by Risk Weights;
- Credit Conversion for Off Balance Sheet Exposures.

The three forms are interlinked; the Firm will need to complete all three forms to arrive at the correct capital requirement.

Instructional Guidelines

The Firm is required initially to break down the exposure against the relevant asset class (e.g. PSE, Corporate, Bank) in accordance with PIB 4.12. The Firm is then required to complete the following columns to arrive at the applicable capital requirement.

The Firm is required to aggregate all their credit exposures against the category of the counterparty when completing this form.

Column	Instructional Guideline
Original On Balance Sheet Exposure	The original on balance sheet exposure against the counterparty. Not taking into account any credit risk mitigation effects or provisioning (e.g. for a loan to a corporate guaranteed by a Bank, the Firm should record the exposure against the corporate in this column). Refer to PIB 4.9 for the Methodology for measurement of Exposures.
Original Off Balance Sheet Exposure (Pre-Conversion)	The original off balance sheet exposure against the counterparty prior to applying the Credit Conversion Factor (e.g. for a transaction related contingent guarantee issued on behalf of a SME for a value of $1000, the $1000 would be recorded against SME). Refer to PIB 4.9 for the Methodology for measurement of Exposures.
Original Off Balance Sheet Exposure (Post-Conversion)	This figure is automatically populated from the Credit Conversion for Off Balance Sheet Exposures form (e.g. following the example from the previous line item, the Firm would then proceed to the Credit Conversion for Balance Exposures form and record the $1000 against the respective credit conversion factor for that exposure). If there were several exposures, then the Pre-Conversion amount is to be split accordingly across the different Credit Conversion Factors. Refer to PIB A4.2 for Credit Conversion Factors. **The Pre-Conversion amount against a category of counterparty must match the total of the horizontal split across the different Credit Conversion Factors on the Credit Conversion for Off Balance Sheet Exposures form.**
(-) Value Adjustments and Provisions Associated with the Original Exposure	Record here specific provisions in relation to the exposure. On Balance Sheet netting against the Exposure is to be recorded here. Refer to PIB 4.13.17 – On Balance Sheet Netting for guidance on when the Firm may utilise netting.
Exposure Net of Value Adjustment as and Provisions	This is calculated by EPRS. This is the summation of Original On Balance Sheet Exposures and Off Balance Sheet Exposures (Post-Conversion) minus associated provisions.

Credit Risk Mitigation Techniques with Substitution Effects on the Exposure	Exposures reduced through Credit Risk Mitigation Techniques that will replace the exposure from one party to the other (e.g. the original balance sheet exposure was to a corporate for $1000; this exposure is guaranteed by a Bank through a guarantee covering $800 of the exposure, the Firm is to record $800 under guarantees). Refer to PIB 4.13 for rules relating to Credit Risk Mitigation with Substitution Effects.
Total Outflows	This is calculated by EPRS. This is the horizontal sum of the outflow of risk through Credit Risk Mitigation Techniques with Substitution Effect.
Total Inflows	This is the inflow of risk to the respective category of counterparty (e.g. a corporate exposure of $2000 guaranteed by a banking institution for the full amount; the Firm is to record $2000 under outflows through a guarantee and record an inflow of $2000 to the banking institution line). **The vertical sum Total Outflows should equal the vertical sum of Total Inflows.**
Net Exposure After CRM Substitution Effects	This is calculated by EPRS. This is the summation of Exposure Net of Value Adjustments and Provisions minus Total Outflows + Total Inflows. This is to arrive at the net exposure to the category of the counterparty after applying Credit Risk Mitigation techniques with substitution effect.
Credit Risk Mitigation Techniques Affecting the Exposure Amount	Exposures reduced through Credit Risk Mitigation Techniques that will reduce the exposure amount as opposed to replacing the exposure to another party as with the substitution effect. This is defined as the Financial Collateral Comprehensive Approach (FCCA) in PIB 4.9.5.
Financial Collateral	The financial collateral value for Firms following the FCCA approach.
(-) Volatility Maturity Forex Adjustment	The deductions to be applied to the financial collateral value in the previous line item. Refer to PIB A4.3 – Collateral calculations and haircuts.
Adjusted Collateral Value	This is calculated by EPRS. This is the Financial Collateral value minus the haircuts.
Fully Adjusted Exposure Value	This is calculated by EPRS. This is the Net Exposure After CRM Substitution Effects minus the Adjusted Collateral Value.
Risk Weighted Exposure Amount	The Fully Adjusted Exposure Value is carried over to the Breakdown of Total Exposures by Risk Weights form. The Firm is then required to split this exposure across the different risk weights on the Breakdown form (e.g. if the Firm had a Fully Adjusted Exposure Value of $500 then, on

	the Breakdown of Total Exposures by Risk Weights form, the Firm is required to split this $500 across the different risk weights. The sum of the horizontal row is to be equal to $500).
Of Which: Exposures that are rated	Of the Risk Weighted Exposure amount, the Firm is to provide the amount of these exposures that were rated by a credit rating agency. Recognised ratings are defined in PIB 4.11 – Credit Quality Grade and External Credit Assessments.
Of Which: Exposures that are unrated	Of the Risk Weighted Exposure amount, the Firm is to provide the amount of these exposures that were not rated by a credit rating agency. Recognised ratings are defined in PIB 4.11 – Credit Quality Grade and External Credit Assessments.
Credit Risk Capital Requirement	This is calculated by EPRS. This is 10% of the risk weighted amount; the applicable credit risk charge (CRCOM). PIB 4.8 – CRCOM.

1.18 Form B60A2 – Credit Risk Capital Requirement – Counterparty Exposures

Purpose

Form B10A2 is intended to capture the details of Counterparty Risk of an Authorised Firm in line with PIB 4.9.12 – 4.9.21 and PIB A4.6 - A4.8.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms, and are categorised under prudential categories 1, 2, 3 and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to capture the counterparty risk capital requirement of an Authorised Firm through the applicable capital charges for the counterparty risk of unsettled transactions, OTC derivatives, securities financing transactions (SFTs), and deferred settlement transactions.

Structure of the form in EPRS

B60A2 consists of following four linked forms:

- Counterparty risk on Unsettled Transactions RWA;
- OTC derivatives RWA;
- Securities financing transactions RWA; and
- Deferred settlement transactions RWA.

Accordingly, all items related to the counterparty risk of unsettled transactions should be analysed in the first part, OTC derivatives in the second part, SFTs in the third part, and deferred settlement transactions in the third part.

The main form has the links to the four linked forms and also displays the total capital requirement for counterparty risk calculated by each of the linked forms.

Instructional Guidelines:

Counterparty risk on Unsettled Transactions RWA:

- Refer to PIB A4.6 for guidance on how to account for the capital requirements for unsettled transactions and free deliveries;
- Refer to PIB A4.8 for guidance related to Other Counterparty Exposures;
- The exposure amount is to be recorded against the respective days and risk weight of that exposure.

OTC Derivatives RWA:

- Refer to PIB A4.6.14 for guidance on how to account for the capital requirements related to trades in OTC derivatives;
- This is applicable to firms that have entered into financial derivatives in the trading and non-trading book.

Securities financing transactions RWA:

- Refer to PIB 4.9.13 and PIB A4.7 for guidance on how to account for capital requirements related to SFTs;
- The Firm should only populate this template in the event there is a positive exposure (i.e. for repos, the value of the securities lent is greater than the value of the collateral and cash received. For reverse repos: the value of the cash given is greater than the value of the securities received);
- As an example of the above, consider the following SFTs of a Firm:

Transaction	Securities Sold	Securities Received	Cash Sent	Cash Received	Positive Exposure
Repo A	100			90	10
Repo B	70			100	0
Repo C	50			30	20
Reverse Repo D		60	40		0
Reverse Repo E		40	80		40

The Firm would then complete the table only for the positive exposures in accordance with the risk weights applicable.

Column	Amount
1a. Market Value of Securities sold or lent 2a. Value of the collateral and Cash Given	100+50+80= 230

1b. Value of the collateral and cash received 2b. Market value of the securities bought or borrowed	90+30+40= 160

Deferred settlement transactions RWA:

- Refer to PIB A4.7 for guidance on how to account for capital requirements related to deferred settlement transactions.

1.19 Form B60A3 – Credit Risk Capital Requirement – Securitisation

Purpose

Form B60A3 is intended to capture details related to the credit risk capital requirement for an Authorised Firm exposed to securitised assets. This is to be completed in accordance with PIB 4.8.4, PIB 4.14 and PIB A4.10.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms, and are categorised under prudential categories 1, 2 and 3A. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to capture the securitisation capital requirement of an Authorised Firm and calculate the applicable capital charges for securitisation exposures, broken down by total exposures as originator, investor, or sponsor as well as outstanding positions broken down by credit quality grade.

Structure of the form in EPRS

B60A3 consists of one form with several columns to calculate the applicable capital requirement.

Securitisation exposures are broken down into three categories:

- Originator;
- Investor;
- Sponsor.

Instructional Guidelines

The Firm is required to refer to PIB 4.8.4, PIB 4.14 and PIB A4.10 to capture accurately the details required within the respective columns below. These rules will include directions on how exposures and credit risk mitigants are to be recognised and measured.

Column	Instructional Guideline
Total Amount of Securitisation Exposure Originated	The exposure amount to the originated asset. The Firm is required to classify whether the assets originated are: • On-Balance Sheet Items; • Securitisations; • Re-Securitisations; • Off-Balance Sheet Items and Derivatives; or • Synthetic Securitisations.
Synthetic Securitisations – Credit Protection to the Securitised Exposures (-) Funded Credit Protection	The amount of risk transferred through synthetic securitisations that are funded.
Synthetic Securitisations – Credit Protection to the Securitised Exposures (-) Total Outflows	Total outward risk transfer through synthetic securitisations which included both funded and unfunded credit protection.
Notional Amount Retained or Repurchased of Credit Protection	Exposure retained by the Firm from originations net of credit mitigation obtained through synthetic securitisations.
Securitisation Positions Original Exposure Pre Conversion Factors	Include here the exposure to securitised assets through origination, sponsorship or as an investor. For exposure through originations, this amount will be equal to the previous column.
(-) Adjustments and Provisions	Include any adjustments or provisions related to the exposures.
Exposures Net of Value Adjustments and Provisions	This is calculated by EPRS. This is the net difference between the Original Exposure and Adjustments and Provisions.
Credit Risk Mitigation Techniques with Substitution Effects on the Exposure – Total Outflows	Include here Credit Risk Mitigants that are subject to a substitution effect. This is to be split between unfunded credit protection and funded credit protection (e.g. financial collateral).
Credit Risk Mitigation Techniques with Substitution Effects on the Exposure - Total Inflows	Include here any risk that has been transferred to the securitised exposure through substitution effects.
(-) Credit Risk Mitigation Techniques affecting the amount of Exposure: Financial Collateral Comprehensive Method	Include the amount by which the exposure is to be adjusted after taking into consideration financial collateral accounted for through the Financial Collateral Comprehensive Approach. (FCCA).
Breakdown of the Fully Adjusted Exposure of Off Balance Sheet Items According to Credit Conversion Factors	Exposures which may be subject to Credit Conversion Factors (CCF), are required to the fully adjusted exposure (E*) across the respective conversion factors.
Exposure Value	This is the residual amount after calculations from the previous columns. This is the Firm's effective exposure to securitisations (gross of deductions from capital resources)
Deducted from Capital Resources	Include here any capital resources deducted in relation to securitised assets.

Subject to Risk Weights	This is calculated by EPRS. This is the exposure value that is subject to risk weighting. This is calculated through the difference between Exposure Value and Deducted from Capital Resources column.
Breakdown of the Exposure Value Subject to Risk Weights	The Firm is required to split the "Subject to Risk Weights" amount into the relevant Credit Quality Grade buckets after multiply amount by the applicable risk charge on PIB 4.13.31. If the Firm uses the Look-through weight, the firm is required to input the applicable risk weighted asset into the Look-Through column.

1.20 Form B60B – Market Risk Capital Requirement – Overview

Purpose

Form B60B is intended to capture information on capital charges applicable to market risk Exposures of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2,3A and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to provide an overview of the Market Risk Capital Requirements the Authorised Firm is subject to from the various risk elements. Detailed rules and guidance in respect of the Market Risk Capital Requirements and each of its components are contained in chapter 5 of the PIB module.

Structure of the form in EPRS

B60B is presented as a single form and its cells are populated automatically from the respective market risk element form. The Securities Underwriting and Collective Investment Fund Risk do not have separate forms and their capital requirements will have to be input directly into this form.

Instructional Guidelines

Line Number	Item	Instructional Guidelines
B47_0100T	Interest Rate Risk	This field is automatically populated from Form B60B1 – Market Risk – Interest Rate, The total interest rate risk capital charge on that form is reflected here.
B47_0200T	Equity Risk	This field is automatically populated from Form B60B2 – Market Risk – Equity. The total equity risk capital charge on that form is transferred here.

B47_0300T	Foreign Exchange Risk	This field is automatically populated from Form B60B6 – Market Risk – Currency, The total foreign exchange risk capital charge on that form is transferred here.
B47_0400T	Commodities Risk	This field is automatically populated from Form B60B6 – Market Risk – Options and Commodities, The total commodities risk capital charge on that form is transferred here.
B47_0500T	Options Risk	This field is automatically populated from Form B60B6 – Market Risk – Options and Commodities, The total options risk capital charge on that form is transferred here.
B47_0600T	Securities Underwriting	This is to be populated in accordance with PIB 5.10. Details of calculating the capital requirement are reflected in PIB A.5.8 Securities Underwriting.
B47_0700T	Collective Investment Fund Risk	This is to be populated in accordance with PIB 5.9. Details of calculating the capital requirement are reflected in PIB A.5.7 Collective Investment Fund Risk Capital Requirement
B47_0800T	Internal Models	This field is automatically populated from Form B60B7 – Market Risk – VaR, The total market capital charge on that form is reflected here.
B060B_0000T	**Sum of Market Risk Capital Components**	This figure is calculated automatically as the sum of the above components. This figure is then transferred to form B60 – Capital Resources and is included under the Risk Based Capital Requirements section.

1.21 Forms B60B1, B60B2 and B60B3 – Market Risk Capital Requirement – Interest Rate Risk

Purpose

Form B60B1 is intended to capture information on capital charges applicable to interest rate Exposures in the Trading Book of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to calculate the interest rate risk capital charge in accordance with PIB 5.4. Details of the calculations are located in PIB A5.2.

This form captures the general and specific risk capital charge of interest rate sensitive instruments as specified in PIB A5.2.3.

Structure of the form in EPRS

There are four sections on this form. The first three relate to general risk capital requirements and the last section relates to specific risk capital requirements.

The Firm is required to use one of the methodologies to calculate the general market risk charge and to obtain the DFSA's approval where necessary in accordance with PIB A5.2.15. For the purposes of completing the general market risk section, the Authorised Firm can aggregate their positions across different currencies. However, it is expected that the Authorised Firm will calculate their general market risk on a currency by currency basis for its own records and the DFSA may request to review this on an *ad hoc* basis.

The specific risk charge is applicable in conjunction with the general market risk charge; this is in accordance with PIB A5.2.13.

Instructional Guidelines

Item	Instructional Guidelines
General Risk – Simplified Framework	The gross and net positions are to be completed across the different time buckets. The respective capital risk charge is then calculated automatically once the figures are submitted. Further detail of the Simplified Framework is at PIB A.5.2.16
General Risk – Maturity Based Approach	The net positions are to be completed across the different time buckets. The respective capital risk charge is then calculated automatically and displayed in the capital requirement column. The calculation returned using this approach is presented on Form B60B2 – Maturity Approach. Further detail of the Maturity Method is at PIB A.5.2.17-18
General Risk – Duration Based Approach	The net positions are to be completed across the different time buckets. The respective capital risk charge is then calculated automatically and displayed in the capital requirement column. The calculation returned using this approach is presented on Form B60B3 – Duration Approach. Further detail of the Duration Method is at PIB A.5.2.19-22.
Specific Risk	The gross and net positions are to be completed across the categories of reference. The respective capital risk charge is then calculated automatically once the figures are submitted. Further detail of the Specific Risk charge is at PIB A.5.2.13.

1.22 Form B60B4 – Market Risk Capital Requirement – Equity Risk

Purpose

Form B60B4 is intended to capture information on capital charges applicable to equity Exposures in the Trading Book of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to calculate the equity risk capital charge in accordance with PIB 5.5. Details of the calculations are located in PIB A5.3.

This form captures the general and specific risk capital charge of equity Exposures and similarly related instruments as specified in PIB A5.3.3. The Authorised Firm is required to report the gross and net positions when completing this schedule; equity positions may only be netted in accordance with PIB A.5.3.19.

Structure of the form in EPRS

There are two sections of this form. The first follows the Standard method and the second follows the Simplified method to calculate the capital charge. The Authorised Firm is required to use either of these approaches unless an individual net position exceeds 20% of the aggregate country portfolio. The Simplified Method must be applied to this excess portion, as stated in PIB A5.3.22.

When completing the general market risk section or the Simplified method, the Authorised Firm can aggregate their positions across different countries for the purpose of completing the schedule, however it is expected that the Authorised Firm will calculate this on a country by country basis for their own records and the DFSA may request to review this on an *ad hoc* basis.

Instructional Guidelines

Item	Instructional Guidelines
Standard Method – Specific Risk	The gross and net positions are to be recorded. The respective capital risk charge is then calculated automatically once the figures are submitted. Further detail of the specific risk charge is at PIB A.5.3.24-25.
Standard Method – General Risk	The gross and net positions are to be recorded. The respective capital risk charge is then calculated automatically once the figures are submitted. Further detail of the general risk charge is at PIB A.5.3.29-30.

Simplified Method	The gross and net positions are to be recorded. The respective capital risk charge is then calculated automatically once the figures are submitted. Further detail of the Simplified Method is at PIB A.5.3.31-32.

1.23 Form B60B5 – Market Risk Capital Requirement – Currency

Purpose

Form B60B5 is intended to capture information on capital charges applicable to foreign exchange Exposures in the Trading Book and Non-Trading Book of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, 3A and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to calculate the foreign exchange capital charge in accordance with PIB 5.6. Details of the calculations are located in PIB A5.4.

This form captures the gross and net positions of each individual currency (including gold) and calculates the applicable capital charge accordingly.

Structure of the form in EPRS

The main form links to two subsequent forms. The first form (Individual Currency Positions) records the positions of the Authorised Firm in every currency. The second form (Net Position in Currencies) records the gold position of the Authorised Firm and subsequently calculates the Foreign Exchange capital charge.

Instructional Guidelines

Item	Instructional Guidelines
Individual Currency Positions	Long and short positions in each foreign currency are to be recorded here in accordance with PIB A5.4.3.
Net Position in Currencies	Long and short positions in gold are to be recorded here. The Foreign Exchange capital charge is automatically calculated and displayed in this table. This is done in accordance with PIB A5.4.4.

1.24 Form B60B6 – Market Risk Capital Requirement – Options and Commodities

Purpose

Form B60B6 is intended to capture information on capital charges applicable to commodities and options Exposures of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, 3A and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to calculate the commodities and options capital risk charge in accordance with PIB 5.7 and PIB 5.8, respectively. Details of the calculations are located in PIB A5.5 and PIB A5.6 respectively.

This form captures positions in each commodity and captures various data points that are used in the calculation of the option risk capital requirement.

Structure of the form in EPRS

The main form links to two subsequent forms.

The first form (Commodities Risk Capital Requirement) records the position of the Authorised Firm in commodities in the Trading and non-Trading Book. The respective capital charge is calculated and displayed.

The second form (Option Risk Capital Requirement) captures the options Exposure and requires the Firm to input manually the total applicable capital charge.

Instructional Guidelines

Item	Sub - Item	Instructional Guidelines
Commodities Risk Capital Requirement		Long and short positions in each commodity are to be recorded here in accordance with PIB A5.5.2. The applicable Commodities risk capital charge is automatically calculated and displayed in this table. The Authorised Firm is required to follow either the Maturity Ladder approach or the Simplified Approach.
Option Risk Capital Requirement – Simplified Approach	Overview	If the Authorised Firm chooses to follow the Simplified Approach it must verify that it complies with the provisions noted in PIB A5.6.2. The details of completing this section are in PIB A5.6.3. The Firm is required to provide the aggregate details of all option positions when completing this table.

		When completing this section it is expected that the Authorised Firm will have the calculations tying in to the details input below. The DFSA may request to review this on an *ad hoc* basis.
Option Risk Capital Requirement – Simplified Approach	Long cash and long put or Short cash and long call	For option positions matching the item description, the following data points are to be recorded: • The market value of all underlying instruments is to be summed up and recorded in the first column under "Amount". • The specific and general market risk charge of all the options is to be summed up and recorded under the General and Specific Risk column. • The capital requirements for options risk to be recorded in the last column under capital requirement.
Option Risk Capital Requirement – Simplified Approach	Long call or Long put	For option positions matching the item description, the following data points are to be recorded: • The market value of all underlying instruments is to be summed up and recorded in the first column under "Amount". • The specific and general market risk charge of all the options is to be summed up and recorded under the General and Specific Risk column. • The capital requirements for options risk to be recorded in the last column under capital requirement.
Option Risk Capital Requirement – Simplified Approach	Option amount in the money	For options against long or short cash positions, the aggregate amount of all positions in the money is to be recorded.
Option Risk Capital Requirement – Simplified Approach	Market value of options	For straight long call or put options, the aggregate market value of all the options is to be recorded.
Option Risk Capital Requirement – Simplified Approach	Option Specific Risk	Currency and Commodity option positions are to be recorded here in accordance with PIB A5.6.4. The capital charge will automatically be applied accordingly.
Option Risk Capital Requirement – Delta-Plus method	Overview	If the Authorised Firm chooses to follow the Delta-Plus approach, details on completing this section are noted in PIB A5.6.5-10. When completing this section it is expected that the Authorised Firm will have the calculations tying in to the details input below. The DFSA may request to review this on an *ad hoc* basis.

Option Risk Capital Requirement – Delta-Plus method	Delta Weighted Position	The delta weighted position of each underlying risk element to be recorded in this column.
Option Risk Capital Requirement – Delta-Plus method	General and Specific Risk	The general and specific charges of each risk element are to be input here.
Option Risk Capital Requirement – Delta-Plus method	Gamma and Vega Risk	The Gamma and Vega capital charge is to be input here.
Option Risk Capital Requirement – Delta-Plus method	Capital Requirement	The total capital requirement will have to be calculated manually by the Authorised Firm and input here.

1.25 Form B60B7 – Market Risk Capital Requirement – VAR

Purpose

Form B60B7 is intended to capture information where Authorised Firms are using the internal models approach to calculate market risk capital requirements.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to calculate the market risk capital requirement in accordance with PIB 5.11. Details of the calculations are located in PIB A5.9.

Structure of the form in EPRS

The form breaks down the various risk element positions, highlights the applicable risk charge and requires reporting of instances of overshooting.

Instructional Guidelines

Item	Instructional Guidelines
Multiplication Factor x Average of previous 60 working days (VaRavg)	Details to reporting these figures are supported by qualitative and quantitative standards in PIB A5.9.
Previous Day (VaR t-1)	
Multiplication Factor (mc) x Average of previous 60 working days (VaRavg)	
Latest Available (sVaR t-1)	
Capital Requirement	This is calculated automatically in accordance with PIB A5.9.1 (12) once the required figures are submitted.
Number of Over shootings	The number of violations in accordance with PIB A5.9.1 (15).
VaR Multiplication Factor	The multiplication factor used in accordance with PIB A5.9.1 (8).
SVaR Multiplication Factor	The multiplication factor used in accordance with PIB A5.9.1 (14).

1.26 Form B60C – Operational Risk Capital Requirement

Purpose

Form B60C is intended to capture information on capital charges applicable to operational risks of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are Domestic Firms categorised under prudential categories 1, 2, 3A and 5. This form is not applicable to Authorised Firms operating through a Branch in the DIFC.

Content

The form is designed to enable Authorised Firms to report the capital charges applicable to the various elements of operational risks inherent in their business. Refer to PIB 6 – Operational risk for further details.

Refer to the following provisions dependent on the approach the Firm follows:

- PIB A6.1 - Basic Indicator Approach;
- PIB A6.2 - Standardised Approach; or
- PIB A6.3 - Alternative Standardised Approach.

Structure of the form in EPRS

B60C is presented as a single form in EPRS. The Form requires the Authorised Firm to report their revenues over the past 3 years.

The form is divided into the three difference approaches: Basic Indicator Approach, Standardised Approach (SA) or Alternative Standardised Approaches (ASA). Firms using the Standardised Approach will be required to report their revenues broken down by eight business lines. Firms using the ASA will be required to report their 3 year average loan book for Commercial and Retail Banking lines.

The capital requirement is obtained automatically once the relevant figures have been input.

Instructional Guidelines

The Firm may only use one approach at a time. For SA and ASA, the Firm is required to obtain written approval from the DFSA before adopting the approach.

Approach	Instructional Guideline
Basic Indicator Approach	Record the Firm's last 3 year gross income in the respective column. For years with a negative gross income, this is to be recorded with the negative figure. EPRS will automatically calculate the applicable capital requirement. Refer to PIB A6.1 for details on what to include and exclude when calculating and reporting this figure.
Standardised Approach	Record the Firm's last 3 year gross income broken down by business lines in the respective column. Include all negative figures where applicable. EPRS will automatically calculate the applicable capital requirement. Refer to PIB A6.2 for details on what to include and exclude when calculating and reporting this figure.
Alternative Standardised Approach	The Firm is to complete all the gross income figures related to all business lines excluding Commercial and Retail Banking. For these two lines, the Firm is required to input the 3 year average loan book figure into the column specific to ASA. Include all negative gross income figures where applicable. EPRS will automatically calculate the applicable capital requirement. Refer to PIB A6.3 for details on what to include and exclude when calculating and reporting this figure.

1.27 Form B70 – Large Exposures

Purpose

Form B70 is intended to capture information regarding the Large Exposures, as well as the largest Exposures, of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms categorised under prudential categories 1, 2, 3A and 5.

Content

This form is designed to capture information regarding the Authorised Firm's Large Exposures in accordance with PIB 4.15. The form seeks to capture the following:

- 20 largest Exposures;
- Details of the Exposure; and
- Credit Risk mitigation used against the Large Exposures.

For Branches, this Form captures the top 20 largest exposures irrespective of the definition in PIB 4.15.

Structure of the form in EPRS

The form is split into two parts, Part I – Capital Resources and Part II – 20 Largest Exposures. Part II is further split into three segments covering various aspects of the largest Exposures.

Part I – Capital Resources are calculated by EPRS based on the data in form B60 - Capital Resources. The remaining values are to be entered manually.

Part II – Contains three linked forms, the first linked form (Overview) is populated automatically based on the figures entered in the second and third linked forms (Exposures and Credit Risk mitigation respectively).

Instructional Guidelines

Item	Instructional Guidelines
Part I – Capital Resources	For Domestic Firms, capital resources are calculated automatically from B60 Capital Resources Calculation schedule. For Branches, the firm is required to enter its Group's Capital Resources.
Part I – Parental guarantees	The sum of all parental guarantees as per PIB 4.15.18. This covers all parental guarantees taken including against Exposures not reported on this form. This is not applicable to Branches.
Part I – Sum of Connected Counterparty Exposures	The sum of all Exposures to Connected Counterparties of the Authorised Firm. Connected Counterparties is defined in PIB A4.11.7. This is not applicable to Branches.
Part I – Sum of all Large Exposures after applying exemptions and deductions	The sum of all Large Exposures (including ones not reported on this form) after applying exemptions and deductions. Exemptions and deductions similar to the columns used in the Credit Risk mitigation form.
Part II – Overview	Contains the details of the twenty largest Exposures. The details of this schedule are automatically populated from the other sheets. The form automatically calculates the % of capital resources the Exposure is before and after applying any exemptions or deductions. The Large Exposure limits will be compared against this figure. Large Exposure limits are noted in PIB 4.15.5.

Part II – Exposures	1. The top twenty largest Exposures ranked on a gross basis (prior to applying deductions or mitigants) are to be reported on this schedule. 2. Closely related or Connected Counterparties are to be grouped together and recorded as one Counterparty. 3. If the Counterparty is connected to the Authorised Firm, this column should be populated as 1, otherwise 0. 4. The Counterparty name entered is to match the name of their certificate of incorporation, trading license name or the passport copy for natural persons. If the Exposure is to several closely related Counterparties, then the name of the Counterparty higher up the organisational chart is to be used. 5. The sectors to be used should match one of the sector dimensions in the credit activity schedule (Form B130). 6. The Exposures are recorded against the respective asset class and whether the Exposure is a Direct or an Indirect Exposure. A Direct Exposure is an Exposure recorded on an immediate borrower basis (e.g. loan to a corporate for x amount, the x amount is to be recorded to the counterparty under loans and receivables). An Indirect Exposure is an Exposure that arises to a guarantor or the issuer of collateral posted or any other credit risk mitigants (e.g. credit derivatives) that is in line with PIB 4.15.12 (e.g. The Direct Exposure is a loan to a corporate for x amount, if a guarantor covers the credit risk of this loan and is in line with the rule referenced above, then this would result as an Indirect Exposure to be recorded to the guarantor under commitments and guarantees). 7. Note that Parental Guarantees that are in line with PIB 4.15.18 that are applicable for exemption from the Large Exposure limits are not to be included within the Indirect Exposures to the parent. They are to be summed up and reported under Part 1- Capital Resources – Parental Guarantees.
Part II – Credit Risk mitigation	1. Credit Risk mitigants that are given recognition (PIB 4.15.12) are to be recorded here against the respective Exposures recorded in Part II – Exposures (i.e. The Credit Risk mitigants taken against Large Exposure 1 are to be recorded here to reduce the overall Exposure to Large Exposure 1). Branches are to report their credit risk mitigants without the need not check if it qualifies so in accordance with PIB 4.15.12. 2. Parental Guarantees to reduce the Exposure are recorded in the first column. 3. An Exposure that is qualified for Institutional Exemption (PIB 4.15.10), the exempted amount is to be recorded here. The rule states that the limit permissible is $100 million or 100% of Capital Resources; this is in effect granting an additional 75% to the 25% concentration limit for the latter case (e.g. A firm with capital resources of $900 million can have a maximum permissible Exposure of $90 million with the use of this exemption. Only the portion above 25% of capital resources is to be recorded under the exemption. In this scenario only $67.5 million would be recorded under the

	Institutional Exemption column). In the event that the limit of $100million is less than 75% of capital resources, then only a maximum of $100 million may be recorded in this column. 4. An Exposure that is qualified for Connected Counterparty Exemption (PIB A4.11.9) is to be recorded in the same manner noted above in relation to Institutional Exemptions. Only the portion that exceeds 25% of Capital Resources should be recorded (e.g. A firm with $60million of Capital Resources has an Exposure of $25million, only the portion that exceeds 25% should is to be recorded in this exemption. In this scenario the firm would record only $10 million under the Connected Counterparty Exemption column). 1. Credit Risk *mitigants* (PIB 4.13) that qualify for substitution effect are to be recorded in the respective column. Financial collateral that is subject to the Financial Collateral Comprehensive Approach (FCCA) is to be recorded under the comprehensive approach column. Any amount recorded here will result in an Indirect Exposure to be recorded against the issuer of the collateral posted or against the guarantor of the Exposure. 5. Provisions and deductions from capital resources that qualify to reduce the Exposure are to be recorded in the last column (PIB 4.15.12).

1.28 Form B80 – Liquidity

Purpose

Form B80 is intended to capture information regarding the Liquidity Risk position of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms authorised under prudential categories 1 and 5.

Content

The form is designed to capture information regarding cash inflows and outflows and the overall liquidity position of an Authorised Firm.

Structure of the form in EPRS

In EPRS the form is split into two linked forms, namely Part I – Inflows and Outflows and Part II – Calculation of Maturity Mismatches.

Instructional Guidelines

As set out in PIB 9.3.3, an Authorised Firm in Category 1 or 5 should use the Maturity Mismatch approach to measure its liquidity.

In accordance with PIB 9.3.4, an Authorised Firm needs to complete separate returns for a business that is funded by:

- PSIAUs; and
- Deposits.

Liquidity reporting in individual currencies

1. The return should be completed on the basis of all currencies combined. Currencies should be translated into USD at the closing spot mid-price on the reporting date and entered in the relevant time band. However, the DFSA may require institutions to provide management information on positions in individual currencies in the event of difficulties either in the individual institution or with the currency in question.

Cash flow versus maturity analysis approach

2. The policy aim here is to ensure that institutions hold sufficient liquid assets to meet their obligations as they fall due and the DFSA has set mismatch guidelines to help secure the policy objective. The Form B80 monitors Authorised Firms' compliance with the limits in two ways: firstly, by including a maturity analysis of known and/or potential cash flows out to six months and, secondly, by a maturity analysis of assets and liabilities from 6 months to 5 years.

3. Institutions should report both inflows and outflows on the same basis. Therefore, if an institution reports inflows on the cash flow basis out to three months, it should also report outflows on the cash flow basis out to three months.

4. Items reported on a cash flow basis should include both interest and principal amounts, together with any other income relating to them. Items reported on a maturity basis should be reported at their value on the institution's books. However, any cash flows arising from these items (e.g. interest payments) within the cash flow reporting period should be included in the relevant cash flow periods. Thus cash flows (e.g. interest payments on a loan) arising from items (however reported) should be entered in the relevant cash flow time bands (i.e. those which the institution reports) when they fall due.

Provisions

5. Items should be reported net of specific provisions.

Residual Maturity

6. As set out in PIB A9.3.1, outflows (such as Deposits and other liabilities) are to be included according to their earliest possible repayment date. In this context, the earliest repayment date means the first rollover date or the shortest period of

notice required to withdraw the funds or to exercise a break clause, where applicable. Inflows (such as loans) are to be entered as occurring on the latest possible repayment date. Purely technical break facilities should be disregarded for fixed term loans. Where the Authorised Firm has loans outstanding at the reporting date under revolving credit lines and has not received notification that they will be redrawn on maturity, the intermediate date should be taken as the maturity date.

Time bands

7. The time band 'Overdue' should be used to record cash flows where assets or other items giving rise to cash flows are non-performing, poorly performing or there is reasonable doubt about the certainty of receipt of inflows of related funds. Where an asset or cash flow previously reported as overdue is contractually rescheduled according to a written agreement, institutions should cease to report these items as 'overdue' and report them according to the new agreed dates for repayment.

8. The time band 'Demand (including next day)' comprises cash flows or asset items due, available or maturing on the next business day after the reporting date. Cash flows arising or assets/liabilities maturing on a non-business day should be reported as taking place on the following business day. Funds callable at one day's notice should be entered as two-day maturity unless notice has been received or given on the reporting date.

Netting of debts and claims

9. All claims and liabilities should be reported gross. Authorised Firms should not net (or offset) claims on Counterparties or groups of Counterparties against debts owed to those Counterparties or groups of Counterparties, even where a legal right of set-off exists. Where the maturity of the claims and debts falls within the same time band, the claims and debts will automatically offset each other on the return in the calculation of the mismatch.

Marketable securities

10. An asset is considered to be marketable if it meets the requirements set out in PIB Section A9.3.1(2). Essentially, these are assets that could be readily converted into cash where necessary. These assets are reported under the section 'Highly liquid/marketable assets'. Authorised Firms should enter the full value of the marketable asset concerned in Column 'Marked to market' against the applicable discount rate in Column 'Discount currency'. The discounted value is then calculated by EPRS. Discounts are applied to reflect that an institution may realise less than the market price quoted for an asset where the institution is seeking to realise assets quickly because of liquidity problems at the firm itself, or due to general market conditions, or both.

11. The Authorised Firm should then allocate the discounted value of the assets to either of Columns '8 days & under' or 'Over 8 days to 1 month' determined by the length of the settlement period for the instrument in question. This reflects the

length of time it would take for an Authorised Firm to receive the proceeds of any sale. Where the settlement period for items is more than eight days, or where there are other factors which mean that funds would not be received within eight days, where the assets are sold or repod today, then the funds should be recorded as receivable in Column 'Over 8 days to 1 month'. Where settlement or other delays mean that funds would not be received within one month, then the items should be recorded in the maturity analysis section of the form.

12. Marketable assets maturing at exactly one month should be reported in the cash flow section of the return. Authorised Firms may, however, include the full value of the asset in the one month time band and not discount at all during the life of the asset.

13. Where assets have a residual maturity of less than one month, the DFSA recognises that it is not relevant to apply automatically a discount to such assets. In general, these assets should be entered as cash flows in the relevant time bands in rows under the 'Wholesale' section of the form and no discount will be applied.

14. Assets which do not meet the criteria to be marketable assets, or which do not otherwise qualify for inclusion in the table in PIB Rule A9.3.1(4), are non-marketable assets for the purposes of this return and should be reported in the form according to their residual maturity. This covers for example:
    a. Non-investment grade debt instruments with a Credit Quality Grade ("CQG") of 4 or higher; and
    b. Commercial paper and certificates of deposit that do not meet the definition of marketable assets.

15. Authorised Firms should ensure that there is no double counting of cash flows (of principal or interest) arising from holdings of marketable assets on the form.

Item	**Instructional Guidelines**
Inflows	
Highly liquid/marketable assets	As described above.
Cash	Holdings of notes and coins.
Central govt securities - 1 year or less Central govt securities - 1 - 5 years Central govt securities - over 5 years	Central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank with CQG 1, 2 or 3. Both fixed and variable rate securities should be reported. Only record those securities currently in the reporting institution's ownership.
Non govt securities - 6 months or less Non govt securities – 6 months – 5 years	Debt instruments with CQG 1, 2 or 3. Only those securities in the reporting institution's ownership, which the institution may freely dispose of at any time with no restrictions, should be recorded. Those assets pledged to another institution or otherwise encumbered should not be included.

Non govt securities - over 5 years	
Other central govt debt (active)	Central government (including central government guaranteed) paper and paper eligible for discount at the Central Bank with CQG of 4, 5 or 6. Include only that debt issued by, or fully guaranteed by, central governments and central banks with CQGs of 4, 5 or 6 that is actively traded. Only debt currently in the reporting institution's ownership should be recorded.
Non-marketable securities	Securities which the Authorised Firm holds, or will receive, but which it cannot classify as marketable. These should be reported according to the redemption value of the asset or, alternatively, where the redemption value is unavailable or not appropriate (e.g. in the case of equities), the book value. Marketable assets maturing within one month reported at their full marked-to-market value, i.e. undiscounted, should also be reported here.
Inter-bank	Inflows arising from placements with other Financial Institutions. Include that element of committed facilities provided to the Authorised Firm where notification of draw-down date has been given. Exclude inflows from any bank entities within the Group.
Intragroup/related	Inflows from Counterparties connected to the Authorised Firm. Entries should be made in this item rather than any other item in the Wholesale section if any intragroup/connected Counterparties are involved.
Corporate	Inflows from non-bank, non-connected corporate Counterparties. Initial margins held at clearing houses should be entered here according to their residual maturity. Repayments from leases should also be recorded in this line.
Govt/public sector	Inflows from central governments, public sector entities, local authorities and central banks with CQGs of 1, 2 or 3.
Govt/public sector	Inflows from central governments, public sector entities, local authorities and central banks with CQGs of 4 or above.
Repos / reverse repos	Include any Transactions relating to repos and reverse repos. Authorised Firms should also enter any Transactions relating to stock borrowing and lending.
Forward foreign exchange	Cash flows relating to forward purchases of foreign currency, where an exchange of principal is effected at the start or maturity of the swap. The amount received should be entered in the appropriate maturity band.
Forward sales and purchases	The cash leg of any forward sales should be treated as an inflow in the time band corresponding to the date of the forward sale. For forward purchases, where the asset purchased is a marketable asset, the Authorised Firm should report the USD equivalent discounted value of the security purchased at the maturity of the contract. Where the asset purchased is non-marketable, the institution should enter the USD equivalent discounted value of the security at the maturity of the asset.
Swaps & FRAs	For interest rate and currency swaps, enter the receipts of fixed and floating legs in the cash flow section. For FRAs, enter the marked-to-market receipt in the relevant time period. The amount of receipts should be derived from the contract's present value at yields prevailing at the reporting date.

Commodities	Inflows from the sale of commodities held by the Authorised Firm.
Trade related letters of credit	Inflows arising from trade related LCs.
Fees (incl. Mudarib)	Report here fees, commissions or other income receivable by the Authorised Firm relating to its wholesale business, according to the known date of receipt. Where the date of receipt is unknown, do not report these flows.
Other funding sources	Include here any other funding sources not included elsewhere, according to their cash flows.
Outflows	
Non-marketable securities	Include here at residual maturity outflows, from maturing securities or debt instruments, which cannot be classified as marketable. Marketable assets maturing within one month at their full marked-to-market value, i.e. undiscounted, should also be reported here.
Inter-bank Funds	Outflows arising from placements with or from, or repayments of loans to or from, banks. Exclude from this item loans to, or placements with, or Deposits/placements from, bank entities within the Group.
Intragroup/related	Outflows of funds to Counterparties connected to the reporting institution. Entries should be made in this item rather than any other item in the Wholesale section if any intragroup/connected Counterparties are involved.
Corporate	Outflows to non-bank, non-connected, corporate Counterparties.
Govt/public sector	Report funds lent to central governments, public sector entities, local authorities and central banks with CQGs of 1, 2 or 3. Where an Authorised Firm is required to place funds on deposit with central banks and monetary authorities, these should be entered as an outflow in the relevant time band.
Govt/public sector	Report funds lent to central governments, public sector entities, local authorities and central banks with CQGs of 4 or higher. Where an Authorised Firm is required to place funds on deposit with central banks and monetary authorities, these should be entered as an outflow in the relevant time band.
Repos/reverse repos	Outflows related to repos or reverse repos. Also include any outflows relating to stock borrowing and lending.
Forward foreign exchange	Enter any cash flows relating to forward sales of foreign currency, where an exchange of principal is effected at the start or maturity of the swap. The amount paid should be entered in the appropriate maturity band.
Forward sales and purchases	For forward sales, the dollar equivalent discounted value of the security sold should be recorded as an outflow. The cash leg of any forward purchases should be treated as an outflow in the time band corresponding to the date of the forward purchase.
Swaps & FRAS	For interest rate and currency swaps, enter payments of fixed and floating legs in the cash flow section. For FRAs, enter the marked-to-market payment in the relevant time period. The amount paid should be derived from the contract's present value at yields prevailing at the reporting date.
Commodities	Outflows from the purchase of commodities held by the Authorised Firm.

Trade related letters of credit	Outflows arising from trade related LCs.
Dividends, tax & other costs	Outflows arising from dividends, tax, etc.
Ijarah asset purchases	Outflows for commitments made for the purchase of these assets.
Other outflows	Any outflows relating to payments to any other outflows that have not previously been reported elsewhere. Also report any outflows relating to settlement accounts, using the trade date plus the settlement period to determine the appropriate time band.
Other off-balance sheet	Any outflows relating to off balance sheet items that have not been reported elsewhere.

Calculation of Liquidity Mismatches	Authorised Firms should monitor compliance with their liquidity mismatch guidelines each business day and should report in this section the mismatch on the reporting date, using the data from the previous parts of the return.
Type of business	Cash flow items.
Time band	The time bands for which limits are set: Sight to 8 days and sight to one month.
Total discounted marketable assets	Figure from row ”Total” for “High Liquid/Marketable Assets” section Column “8 days & Under” for S-8 days and Columns ”8 days & Under” plus “Over 8 days to 1 month" for S-1 month.
Total standard inflows	Figure from row “Total Wholesale Inflows”, columns “Demand” and “8 days & Under” for S-8 days and Columns “Demand”, “8 days & Under” plus “Over 8 days to 1 month" for S-1 month.
Total standard outflows	Figure from row “Total Wholesale Outflows”, columns “Demand” and “8 days & Under” for S-8 days and Columns “Demand”, “8 days & Under” plus “Over 8 days to 1 month" for S-1 month.
Total relevant Deposits	The denominator for the mismatch calculation and is obtained from Form B10C, item B010C_1200T for Domestic entities and from Form B10E, item B10C_1200T for Branches. For Deposits that have been raised through an Islamic Window or an Islamic Institution, these liabilities are to be segregated and reported in the Unrestricted PSIA business columns.
Mismatch as a % of total deposits	As set out in PIB Rule 9.3.4, the mismatch positions should not exceed -15% or -25% for the sight – 8 days and sight – 1 month time bands, respectively.

Additional Instructional Guidelines for Islamic Contracts

Inflows		All inflows should be taken as occurring at the last possible contractual repayment date. The treatment of inflows for Islamic Contracts are as follows and it is for the Authorised Firm to determine in which of the categories the inflows should be recorded. In the event of any doubt, the institution should contact its regular supervisory contact at the DFSA.
	Mudaraba	Inflows of capital should be reported at the latest redemption date or as assets maturing at the latest possible redemption date. Profit on Mudaraba should only be reported to the extent that it is being reported at the reporting date.

	Musharaka	Capital inflows on a normal Musharaka contract should be entered as occurring on the latest possible termination date and in the case of a diminishing Musharaka at the latest redemption date. Inflows on profit should only be entered if it is being distributed at reporting date.
	Murabaha Receivables	Inflows reported should include instalment payments and related accrued profit at the latest possible repayment date (or assets maturing at such a date).
	Ijarah/Ijarah Muntahia Bittamleek	Report all inflows occurring from Ijarah lease rentals at the last possible payment date. Where the lessee has an option to purchase the asset either during the duration of the lease or at the end of the contract, the amount to be received should be reported as an inflow at the latest possible exercise date.
	Salam and Parallel Salam	Enter the amount of inflows as occurring at the latest possible delivery date. If payments are received in the form of instalments (Parallel Salam), only enter the amount of instalments occurring at their latest possible repayment date (or as an asset maturing at the latest repayment date). Enter commodity flows separately in the line market commodities.
	Istisna'a and Parallel Istisna'a	Inflows should be assumed to occur at the latest possible completion date. If repayment is via instalments, inflows should be on the latest instalment date.
Outflows		All outflows should be taken as occurring at the earliest possible contractual repayment date. In the case of a liability, assume the outflows to occur at the earliest possible maturity date. For Islamic Contracts, outflows should only be recognised when there is already in existence a defined agreement between the parties for a particular Islamic Contract.
	Salam and Parallel Salam	For Salam transactions enter amount of outflows as additional advances committed at the earliest possible drawdown date.
	Istisna'a	Outflows on Istisna'a contracts are to be entered as occurring at the earliest possible drawdown date. If drawdown occurs based on percentage completion, the outflows should be assumed to occur at the earliest completion date or as a liability maturing at the earliest completion date.
	Ijarah	Commitments made for the purchases of assets for Ijarah purposes should be included as outflows at the earliest date committed for the purchase.

1.29 Form B90 – LCR

Purpose

Form B90 – LCR intends to calculate the Liquidity Coverage Ratio of an Authorised Firm and to determine the required level of High Quality Liquid Assets.

Applicability

This form is applicable to Authorised Firms operating under prudential categories 1 and 5.

Content

This Form is designed to capture detailed information about the Authorised Firm's available unencumbered High Quality Liquid Assets as well as its cash outflows and inflows over a 30 days horizon. The Form is also used to calculate the Liquidity Coverage Ratio based on specified liquidity stress scenario.

Structure of the form in EPRS

B90 – LCR is presented as a single form.

Instructional Guidelines

The DFSA reporting template follow closely the LCR standards of the Basel Committee on Banking Supervision as published in its January 2013 document entitled "Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools" (referred to below as "Basel III LCR"). For this reason the LCR schedule is to be completed in line with these mentioned standards. Where there is a requirement to deviate from these standards these are outlined in the guidance below.

Line Number	Line Item	Instructional Guideline
Liquidity Coverage Ratio ("LCR")		
Stock of High-Quality Liquid Assets		
A. Level 1 Assets		Ref. PIB A9.2.5, A9.2.6 and Basel III LCR Section II.A.4 Paragraphs 49-50.
B090_00110	Coins and bank notes	Physical coins and bank notes held.
B090_00120	Qualifying central bank reserves	Ref. PIB A9.2.6(2)(b) and Basel III LCR Section II.A.4 Paragraph 50(b). Central bank reserves would include banks' overnight deposits with the central bank, and term deposits with the central bank that: (i) are explicitly and contractually repayable on notice from the depositing bank; or, (ii) that constitute a loan against which the bank can borrow on a term basis or on an overnight but automatically renewable basis (only where the bank has an existing deposit with the relevant central bank). Other term deposits with central banks are not eligible for the stock of HQLA.
B090_00130	Qualifying marketable securities	Ref. PIB A9.2.6(2)(c) and Basel III LCR Section II.A.4 Paragraph 50(c)

	(sovereigns, CBs, PSEs, MDBs)	This category comprises marketable securities representing claims on or claims guaranteed by sovereigns, central banks ("CBs"), non-central government public sector entities ("PSEs"), the Bank for International Settlements, the International Monetary Fund, the European Commission, or multilateral development banks ("MDBs") satisfying all of the conditions under PIB A9.2.6(2)(c).
B090_00140	Domestic sovereign or CBs debt (non-0% risk-weighted)	Ref. PIB A9.2.6(d), (e) and Basel III LCR Section II.A.4 Paragraph 50(d) and (e).
B090_0010T	**Total stock of Level 1 Assets**	This figure is calculated by EPRS.
B090_00150	Adjustments to stock of Level 1 Assets	Ref. PIB A9.2.5(3) and Basel III LCR Annex 1. The adjustments required to the stock of Level 1 assets represent the total amount of short-term secured funding, secured lending and collateral swap transactions involving the exchange of any HQLA for any Level 1 assets that meet, or would meet if held unencumbered, the operational requirements for HQLA set out in PIB A9.2.2 – A9.2.4.
B090_00160	**Adjusted amount of Level 1 Assets**	This figure is calculated by EPRS.
B. Level 2 Assets (*Maximum 40% of HQLA*)		Ref. PIB A9.2.5 and Basel III LCR Section II.A.4 Paragraph 51.
B1. Level 2A Assets		Ref. PIB A9.2.7 and Basel III LCR Section II.A.4 Paragraph 52.
B090_00210	Sovereign, CBs, MDBs, PSEs (20% risk weighting)	Ref. PIB A9.2.7(2)(a) and Basel III LCR Section II.A.4 Paragraph 52(a). This category comprises marketable securities representing claims on or claims guaranteed by sovereigns, central banks ("CBs"), non-central government public sector entities ("PSEs") or multilateral development banks ("MDBs") satisfying all of the conditions under PIB A9.2.7(2)(a).
B090_00220	Qualifying corporate debt securities rated AA- or higher	Ref. PIB A9.2.7(2)(b) and Basel III LCR Section II.A.4 Paragraph 52(b). This category comprises corporate debt securities (including commercial paper) and covered bonds that satisfy all of the conditions under PIB A9.2.7(2)(b). Corporate debt securities' (including commercial paper) include only plain-vanilla assets whose valuation is readily available based on standard methods and does not depend on private knowledge, i.e. these do not include complex structured products or subordinated debt.

B090_00230	Qualifying covered bonds rated AA- or higher	Ref. PIB A9.2.7(2)(b) and Basel III LCR Section II.A.4 Paragraph 52(b). This category comprises covered bonds that satisfy all of the conditions under PIB A9.2.7(2)(b). Covered bonds are bonds issued and owned by a bank or mortgage institution and are subject by law to special public supervision designed to protect bond holders. Proceeds deriving from the issue of these bonds are be invested in conformity with the law in assets which, during the whole period of the validity of the bonds, are capable of covering claims attached to the bonds and which, in the event of the failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.
B090_0020T	**Total stock of Level 2A Assets**	This figure is calculated by EPRS.
B090_00240	Adjustments to stock of Level 2A Assets	Ref. PIB A9.2.5(3) and Basel III LCR Annex 1. The adjustments required to the stock of Level 2A assets represent the total amount of short-term secured funding, secured lending and collateral swap transactions involving the exchange of any HQLA for any Level 2A assets that meet, or would meet if held unencumbered, the operational requirements for HQLA set out in PIB A9.2.2 – A9.2.4.
B090_00250	**Adjusted amount of Level 2A Assets**	This figure is calculated by EPRS.
B2. Level 2B Assets (*Maximum 15% of HQLA*)		Ref. PIB A9.2.8 and Basel III LCR Section II.A.4 Paragraphs 53-54.
B090_00310	Qualifying RMBS	Ref. PIB A9.2.8(2)(a) and Basel III LCR Section II.A.4 Paragraph 54(a). This category comprises residential mortgage backed securities (“RMBS”) that satisfy all of the conditions under PIB A9.2.8(2)(a).
B090_00320	Corporate debt securities rated A+ to BBB-	Ref. PIB A9.2.8(2)(b) and Basel III LCR Section II.A.4 Paragraph 54(b). This category comprises corporate debt securities (including commercial paper) and covered bonds that satisfy all of the conditions under PIB A9.2.8(2)(b). Corporate debt securities’ (including commercial paper) include only plain-vanilla assets whose valuation is readily available based on standard methods and does not depend on private knowledge, i.e. these do not include complex structured products or subordinated debt.

B090_00330	Qualifying common equity shares	Ref. PIB A9.2.8(2)(c) and Basel III LCR Section II.A.4 Paragraph 54(c). This category comprises common equity shares that satisfy all of the conditions under PIB A9.2.8(2)(c).
B090_0030T	**Total stock of Level 2B Assets**	This figure is calculated by EPRS.
B090_00340	Adjustments to stock of Level 2B Assets	Ref. PIB A9.2.5(3) and Basel III LCR Annex 1. The adjustments required to the stock of Level 2B assets represent the total amount of short-term secured funding, secured lending and collateral swap transactions involving the exchange of any HQLA for any Level 2B assets that meet, or would meet if held unencumbered, the operational requirements for HQLA set out in PIB A9.2.2 – A9.2.4.
B090_00350	**Adjusted amount of Level 2B Assets**	This figure is calculated by EPRS.
B090_00360	Adjustment to stock of HQLA due to cap on Level 2B Assets	Ref. PIB A9.2.5(2)(c) and Basel III LCR Section II.A.4 Paragraph 47. This figure is calculated by EPRS.
B090_00370	Adjustment to stock of HQLA due to cap on Level 2 Assets	Ref. PIB A9.2.5(2)(b) and Basel III LCR Section II.A.4 Paragraphs 46 and 51. This figure is calculated by EPRS.
B090_0000T	**Total Value of stock of Highly-Quality Liquid Assets**	This figure is calculated by EPRS.

Cash Outflows		Ref. PIB A9.2.13(2) and Basel III LCR Section II.B Paragraph 69.
B090_0110T	**A. Retail Deposits**	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(i) Paragraphs 73-74.
	Demand deposit and qualifying term deposits with residual maturity or notice period within 30 days.	
B090_01110	Stable Deposits	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(i)(a) Paragraphs 75-77.
B090_01120	Retail - Less stable deposits	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(i)(b) Paragraphs 79-81.

B090_01130	Retail - Term deposits (residual maturity > 30, no withdraw)	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(i)(b) Paragraphs 82-83. This category comprises outflows from term retail deposits with residual maturity greater than 30 days and with no legal right to withdraw or a withdrawal with a significant penalty.
B090_0120T	**B. Unsecured Wholesale Funding**	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii) Paragraphs 85-88.
Funding from:		
B090_01210	Small business customers - Stable deposits	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(a) Paragraphs 89-91.
B090_01220	Small business customers - Less stable deposits	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(a) Paragraphs 89-91.
B090_01230	Small bus. cust. - Term deposits (residual maturity > 30 days, no withdraw)	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(a) Paragraph 92. This category comprises outflows from term deposits of small business customers with residual maturity greater than 30 days and with no legal right to withdraw or a withdrawal with a significant penalty. Term deposits from small business customers should be treated in accordance with the treatment for term retail deposits.
B090_01240	Operational deposits	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(b) Paragraphs 93-103. This category comprises outflows from operational deposits generated by clearing, custody and cash management activities.
B090_01250	Operational deposits covered by a deposit protection scheme	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(b) Paragraph 104. This category comprises outflows from operational deposits generated by clearing, custody and cash management activities fully covered by a deposit protection scheme.
B090_01260	Cooperative banks in an institutional network	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(c) Paragraphs 105-106. An institutional network of cooperative banks is a group of legally autonomous banks with a statutory framework of cooperation with common strategic focus and brand where specific functions are performed by central institutions or specialised service providers.

B090_01270	Non-financial corporates, sovereigns, CBs, MDBs & PSEs	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(d) Paragraph 107. This category comprises all deposits and other extensions of unsecured wholesale funding from non-financial corporate customers (that are not categorised as small business customers) and (both domestic and foreign) sovereign, central bank ("CBs"), multilateral development banks ("MDBs"), and public sector sntities ("PSEs") customers that are not specifically held for operational purposes.
B090_01280	Non-financial corp., sov., CB, MDBs & PSEs with deposit protection	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(d) Paragraph 108. This category comprises all deposits and other extensions of unsecured wholesale funding from non-financial corporate customers, sovereigns, central banks ("CBs"), multilateral development banks ("MDBs"), and public sector entities ("PSEs") without operational relationships if the entire amount of the deposit is fully covered by an effective deposit insurance scheme or by a public guarantee that provides equivalent protection.
B090_01290	Other legal entity customers	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(ii)(e) Paragraphs 109-111. This category comprises all deposits and other extensions of unsecured wholesale funding from other legal entity customers (including banks, securities firms, insurance companies, etc), fiduciaries, beneficiaries, conduits and special purpose vehicles, affiliated entities of the bank and other entities that are not specifically held for operational purposes and not included in the prior three categories. All notes, bonds and other debt securities issued by the Authorised Firm are to be included in this category regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts (including small business customer accounts treated as retail), in which case the instruments can be treated in the appropriate retail or small business customer deposit category.
B090_0130T	**C. Secured Funding**	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraphs 112-113. Secured funding includes those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution. For this category an Authorised Firm is to consider all outstanding secured funding transactions ("SFTs") with maturities within the 30 calendar day stress horizon, including customer short positions that do not have a specified contractual maturity. The amount of outflow

		is to be calculated based on the amount of funds raised through the transaction, and not the value of the underlying collateral.
B090_01310	SFTs backed by Level 1 assets or with CBs	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 114.
B090_01320	SFTs backed by Level 2A assets	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 114.
B090_01330	SFTs backed by non-Level 1 or non-Level 2A assets	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 114. This category comprises secured funding transactions ("SFTs") backed by non-Level 1 or non-Level 2A assets, with the domestic sovereigns, multilateral development banks, or domestic public sector entities ("PSEs") as counterparty. PSEs are limited to those that are 20% risk weighted or better.
B090_01340	SFTs backed by RMBS eligible for inclusion in Level 2B	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 114.
B090_01350	SFTs backed by other Level 2B assets	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 114.
B090_01360	All other secured funding transactions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iii) Paragraph 115. This category comprises all other maturing transactions (other than those included in the prior five categories), including transactions where a bank has satisfied customers' short positions with its own long inventory.
B090_0140T	**D. Additional Requirements**	
B090_01410	Derivatives cash outflows	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraphs 116-117. Expected contractual derivative cash inflows and outflows are to be calculated in accordance with the Authorised Frim existing valuation methodologies. Cash flows may be calculated on a net basis (i.e. inflows can offset outflows) by counterparty, only where a valid master netting agreement exists. Liquidity requirements that would result from increased collateral needs due to market value movements or falls in value of collateral posted are to be excluded from such calculation. Options are to be assumed to be exercised when they are 'in the money' to the option buyer.

		Where derivative payments are collateralised by HQLA, cash outflows need to be calculated net of any corresponding cash or collateral inflows that would result, all other things being equal, from contractual obligations for cash or collateral to be provided to the Authorised Firm, if the Authorised Firm is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the collateral is received.
B090_01420	Liquidity needs: financing transactions, derivatives and other contracts	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 118. This category comprises amounts of increased liquidity needs related to downgrade triggers embedded in financing transactions, derivatives and other contracts. For each contract in which "downgrade triggers" exist, the Authorised Firm is to include the amount of collateral that would be posted for, or contractual cash outflows associated with, any downgrade up to and including a 3-notch downgrade of the Authorised Firm's long-term credit rating. Triggers linked to the short-term rating should be assumed to be triggered at the corresponding long-term rating in accordance with published ratings criteria. The impact of the downgrade should consider impacts on all types of margin collateral and contractual triggers which change re-hypothecation rights for non-segregated collateral.
B090_01430	Valuation changes on non-Level 1 posted collat. securing derivatives	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 119. This category comprises amounts of increased liquidity needs related to the potential for valuation changes on non-Level 1 posted collateral securing derivative and other transactions. The value can be netted against the amount of collateral received on a counterparty basis (provided that the collateral received is not subject to restrictions on re-use or re-hypothecation).
B090_01440	Excess collateral - derivative transactions that could be called	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 120. This category comprises amounts of increased liquidity needs related to excess non-segregated collateral held by the Authorised Firm that could contractually be called at any time by the counterparty.
B090_01450	Liquidity needs - collateral due on derivatives transactions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 121. This category comprises amounts of increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted.

B090_01460	Liquidity needs - derivative transactions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 122. This category comprises amounts of increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets.
B090_01470	Market valuation changes on derivatives transactions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 123. This category comprises any outflow generated by increased needs related to market valuation changes, calculated by identifying the largest absolute net 30-day collateral flow realised during the preceding 24 months. Inflows and outflows of transactions executed under the same master netting agreement can be treated on a net basis. The absolute net collateral flow is based on both realised outflows and inflows.
ABCP, SIVs, Conduits, etc.:		
B090_01480	Loss of funding on ABS, covered bonds & other struct. finan.	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 124. This category comprises outflows from transactions on asset-backed securities (“ABS”), covered bonds and other structured financing instruments maturing within the 30-day period, when the related instruments are issued by the Authorised Firm itself.
B090_01490	Loss of funding on ABCP, SIVs, SPVs, etc	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 125. This category comprises amounts of loss of funding on asset-backed commercial paper (“ABCP”), conduits, securities investment vehicles (“SIV”), special purpose vehicles (“SPV”) and other such financing facilities, where the Authorised Firm is exposed to risks such as, but not limited to: (i) the inability to refinance maturing debt; and, (ii) the existence of embedded derivatives or derivative-like components in within the financing arrangements co that would allow the return of assets, or that require the original asset transferor to provide liquidity within the 30-day period.
Undrawn committed credit and liquidity facilities:		Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraphs 126-128. Credit and liquidity facilities only include contractually irrevocable (“committed”) or conditionally revocable agreements or obligations to extend funds at a future date to retail or wholesale counterparties. These off-balance sheet facilities or funding commitments can have long or short-term maturities, with short-term facilities frequently renewing or automatically rolling-over. Unconditionally revocable facilities that are unconditionally cancellable by the Authorised Firm are excluded from this category and included in “Other Contingent Funding Liabilities”.

		The undrawn portion of these facilities are to be calculated net of any HQLA eligible for the stock of HQLA, if the HQLA have already been posted as collateral by the counterparty to secure the facilities or that are contractually obliged to be posted when the counterparty will draw down the facility (e.g. liquidity facility structured as a repo facility), if the Authorised Firm is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn, and there is no undue correlation between the probability of drawing the facility and the market value of the collateral. The collateral can be netted against the outstanding amount of the facility to the extent that this collateral is not already counted in the stock of HQLA
B090_01500	Credit and Liquidity Facilities: Retail and SME clients	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(a).
B090_01510	Credit Facil.: Non-financial corporates, sovereigns and CBs, PSEs, MDBs	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(b).
B090_01520	Liquidity Facil.: Non-financial corporates, sovereigns, CBs, PSEs, MDBs	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(c).
B090_01530	Credit & Liquidity Facil.: Banks subject to prudential s	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(d).
B090_01540	Credit facilities: Other financial institutions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(e). Other financial institutions including securities firms, insurance companies, fiduciaries and beneficiaries. Fiduciary is a legal entity that is authorised to manage assets on behalf of a third party. Fiduciaries include asset management entities such as pension funds and other collective investment vehicles. Beneficiary is a legal entity that receives, or may become eligible to receive, benefits under a will, insurance policy, retirement plan, annuity, trust, or other contract.

B090_01550	Liquidity Facilities: Other financial institutions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(f). Other financial institutions including securities firms, insurance companies, fiduciaries and beneficiaries.
B090_01560	Credit and Liquidity Facilities: Other legal entity customers	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 131(g). This category comprises committed credit and liquidity facilities provided to other legal entities including hedge funds, money market funds, special purpose entity ("SPEs") and special purpose vehicles ("SPVs"), conduits, and all other entities not included in the prior categories. An SPE is a corporation, trust, or other entity organised for a specific purpose, the activities of which are limited to those appropriate to accomplish the purpose of the SPE, and the structure of which is intended to isolate the SPE from the credit risk of an originator or seller of exposures.
B090_01570	Other contractual obligations to financial institutions	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 132. This category comprises any contractual obligations to extend funds to financial institutions within a 30-day period. Any contractual lending obligations to financial institutions not captured elsewhere should be captured in this category.
B090_01580	Other contractual obligations to retail & non-financial corporate clients	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 133. If the total of all contractual obligations to extend funds to retail and non-financial corporate clients within the next 30 calendar days (not captured in the prior categories) exceeds 50% of total contractual inflows due in the next 30 calendar days from these clients, the difference is to be reported under this category.
Other contingent funding obligations		Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraphs 135-141. This category comprises contingent funding obligations which can be contractual or non-contractual and which are not lending commitments. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the Authorised Firm that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations. Some contingent funding obligations are explicitly contingent upon a credit or other event not always related to the liquidity events simulated in the stress scenario, but may nevertheless have potential to cause significant liquidity drains in times of stress. The

		Authorised Firm is to consider which of these "other contingent funding obligations" may materialise under the assumed stress events. Authorised Firms are expected to use historical behaviour in determining appropriate outflows. All identified contractual and non-contractual contingent liabilities and their assumptions should be documented, along with their related triggers.
B090_01590	Non-contr. Obligations - liquidity draws from JVs or minority investments	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 137. This category comprises non-contractual obligations related to potential liquidity draws from joint ventures ("JVs") or minority investments in entities which are not consolidated where there is the expectation that the Authorised Firm will be the main liquidity provider when the entity is in need of liquidity.
B090_01600	Trade finance-related obligations (including LCs & guarantees)	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraphs 138-139. This category comprises contingent funding obligations stemming from trade finance instruments. These instruments consist of trade-related obligations directly underpinned by the movement of goods or the provision of services, such as: - documentary trade letters of credit ("LCs"), documentary and clean collection, import bills, and export bills; and, - guarantees directly related to trade finance obligations, such as shipping guarantees. Lending commitments, such as direct import or export financing for non-financial corporate firms, are excluded from this category and treated under the relevant "undrawn committed credit and liquidity facilities" categories.
B090_01610	Unconditionally revocable "uncommitted" credit and liquidity facilities	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140.
B090_01620	Guarantees & LCs unrelated to trade finance obligations	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140.
Non-contractual obligations		Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140.
B090_01630	Debt-buy back requests (incl. related conduits)	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. This category comprises potential requests for debt repurchases of the Authorised Firm own debt or that of related conduits, securities investment vehicles and other such financing facilities.

B090_01640	Structured products	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. This category comprises structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes.
B090_01650	Managed funds	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. This category comprises managed funds that are marketed with the objective of maintaining a stable value, such as money market mutual funds or other types of stable value collective investment funds.
B090_01660	Other non-contractual obligations	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. This category comprises other non-contractual obligations not included in the prior three categories.
B090_01670	Outstanding debt securities with remaining maturity > 30 days	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. For issuers with an affiliated dealer or market maker, an amount of the outstanding debt securities (unsecured and secured, long term as well as short-term) having maturities greater than 30 calendar days is to be included, to cover the potential repurchase of such outstanding securities.
B090_01680	Non contractual obligations - customer short positions covered by other customers' collateral	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 140. This category comprises contingent obligations where an Authorised Firm has internally matched client assets against other clients' short positions where the collateral does not qualify as Level 1 or Level 2, and the Authorised Firm may be obligated to find additional sources of funding for these positions in the event of client withdrawals.
B090_01690	Other contractual cash outflows	Ref. PIB A9.2.15 and Basel III LCR Section II.B.1(iv) Paragraph 141 and Section II.B.2(i) Paragraph 147. This category comprises any other contractual cash outflows within the next 30 calendar days, such as outflows to cover unsecured collateral borrowings, uncovered short positions, dividends or contractual interest payments. Outflows related to operating costs, however, are not to be considered for LCR calculation.
B090_0100T	**Total Cash Outflows**	This figure is calculated by EPRS.

Cash Inflows	Ref. PIB A9.2.13(3), Basel III LCR Section II.B Paragraph 69 and Basel III LCR Section II.B.2 Paragraphs 142-143.

		Cash inflows to be considered include only contractual inflows (including interest payments) from outstanding exposures that are fully performing and for which the Authorised Firm has no reason to expect a default within the 30-day time horizon. Contingent inflows are not included in total net cash inflows.
Secured lending (incl. reverse repos and securities borrowing), with the following as collateral:		
B090_02110	Level 1 assets	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(i) Paragraphs 145-148.
B090_02120	Level 2A Assets	
B090_02130	Level 2B Assets - eligible RMBS	
B090_02140	Level 2B Assets - Other assets	
B090_02150	Margin lending backed by all other collateral	
B090_02160	All other assets	
B090_02170	Credit or liquidity facilities provided to the reporting bank	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(ii) Paragraphs 149.
B090_02180	Operational deposits held at other financial institutions	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraphs 156-157. This category comprises operational deposits held at other financial institutions (including deposits held at centralised institution of a network of co-operative banks) for operational purposes such as for clearing, custody, and cash management purposes.
Other inflows by counterparty		Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraphs 150-152. Inflows to be considered are limited to receivables that are fully performing and contractually due within a 30-day horizon. Inflows should only be taken at the latest possible date, based on the contractual rights available to counterparties. Inflows from loans that have no specific maturity (i.e. have non-defined or open maturity) are not be included; therefore, no assumptions to be applied as to when maturity of such loans would occur. An exception to this would be minimum payments of principal, fee or interest associated with an open maturity loan, provided that such payments are contractually due within 30 days. These minimum payment amounts are to be captured as inflows in the relevant category below.

B090_02190	Amounts receivable from retail counterparties	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraphs 153. This category comprises amounts receivable from retail and small business customers that are fully performing and contractually due within a 30-day horizon.
B090_02200	Amounts receivable from non-financial wholesale counterparties	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraph 154. This category comprises amounts receivable from non-financial wholesale counterparties (including non-financial corporates, sovereigns, multilateral development banks, and public sector entities) from transactions other than those listed in the inflow categories above. These includes all payments (including interest payments and instalments) that are fully performing and contractually due within the 30-day horizon.
B090_02210	Amounts receivable from financial institutions	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraphs 154-155. This category comprises amounts receivable from financial institutions, from transactions other than those listed in the two inflow categories above. These includes all payments (including interest payments and instalments) that are fully performing and contractually due within the 30-day horizon. It includes, among others, payments from interbank, money market placements and deposits (e.g. nostro accounts) which meet the prescribed criteria. Inflows from securities maturing within 30 days not included in the stock of HQLA should be included.
B090_02220	Net derivative receivables	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraphs 158-159. Where derivatives are collateralised by HQLA, cash inflows are to be calculated net of any corresponding cash or contractual collateral outflows that would result, all other things being equal, from contractual obligations for cash or collateral to be posted by the Authorised Firm, given these contractual obligations would reduce the stock of HQLA.
B090_02230	Other contractual cash inflows	Ref. PIB A9.2.18 and Basel III LCR Section II.B.2(iii) Paragraph 160.
B090_0200T	**Total Cash Inflows**	This figure is calculated by EPRS.
B090_0300T	**Total Net Cash Outflows**	Ref. PIB A9.2.13(1) and Basel III LCR Section II.B Paragraph 69. This figure is calculated by EPRS.

B090_0400T	**Liquidity Coverage Ratio ("LCR")**	Ref. PIB 9.3.5 and Basel III LCR Section II Paragraph 22. This figure is calculated by EPRS.

1.30 Form B120 – Interest Rate Risk in the Non-Trading Book

Purpose

Form B120 is intended to capture information regarding an Authorised Firm's exposure to interest rate risk in the Non-Trading Book, also known as the banking book.

Applicability

This form is applicable to Authorised Firms authorised under prudential categories 1 and 2.

Content

The form is designed to capture the interest rate risks arising from maturity and repricing mismatches.

Form B120 (also known as Interest Rate Gap Report or Gap Analysis) distributes an Authorised Firm's assets, liabilities and off-balance sheet positions into time bands based on either the next repricing or maturity date (whichever first).

The form also capture details of the sensitivity of an Authorised Firm's earning to interest rate risk.

Structure of the form in EPRS

B120 is presented with four linked forms:

a. USD
b. EUR
c. Open
d. Other Currencies

The Firm is required to prepare a separate report for each significant currency. A currency is considered significant if the aggregate assets denominated in that currency amount to 5% or more of the Authorised Firm's total assets. The only significant currencies currently collected separately are USD, EUR and "Open". The Open classification is to report the Firm's highest significant currency other than USD or EUR.

All other significant and non-significant currencies are to be grouped up and recorded under Other Currencies.

Instructional Guidelines

Item	Instructional Guidelines
Assets held in the Trading Book	To reconcile with asset items reported under B010A_0100T – Financial Assets Held For Trading in Form B10A.
Assets held in the Non-Trading Book	Total of this category is to reconcile with the total of all asset items reported in Form B10A excluding "Financial Assets Held For Trading".
Liabilities held in the Trading Book	To reconcile with liability items reported under B010C_01050T – Financial Liabilities Held For Trading in Form B10C or Form B10E, as applicable.
Liabilities held in the Non-Trading Book	Total of this category to reconcile with all liability items reported in Form B10C or Form B10E, as applicable, excluding "Financial Liabilities Held For Trading".
Asset/Liabilities Gap	This is automatically calculated by ERPS. Interest rate-sensitive liabilities held in the Non-Trading Book in each time band are subtracted from the corresponding interest rate-sensitive assets held in the Non-Trading Book to produce a repricing "gap" for that time band.
Interest Rate Gap	This is automatically calculated by EPRS. Off-Balance Sheet exposure in each time band is added to the Assets/Liabilities Gap of the same time band to produce an interest rate "gap" for that time band.
Cumulative Gap	This is automatically calculated by EPRS. The Cumulative Gap in each time band, the Interest Rate Gap of that time band is added to the Cumulative Gap of the previous time band. For the first time band "Up to 1 month" the Cumulative Gap is equal to the Interest Rate Gap of that time band.
Earnings at Risk	This is automatically calculated by EPRS. The Cumulative Gap in each time band is multiplied by an assumed change in interest rates of 200 basis points, i.e.2% parallel shift of the yield curve, to yield an approximation of the change in net interest income that would result from such an interest rate movement. An Authorised Firm should ensure compliance with PIB Rule 7.2.3, where applicable.

1. The horizontal total of every line item is to reconcile with the respective figures reported on Forms B10A, B10B, B10C, B10D and B10E where applicable.

2. Assets, liabilities and off-balance sheet positions are to be reported into time bands based on either the next repricing date or the residual term to maturity, whichever first.

3. Some assets and liabilities might have uncertain repricing dates, either where there is no stated contractual maturity or where the behavioural maturity differs from the contractual maturity. These instruments might include current accounts, sight deposits and non-maturity deposits, as well as items whose actual residual term might varies from the contractual term, such as saving deposits which can be withdrawn, often without penalty, or loans which allow prepayment or extension without any penalty fee, interest or other additional fees, etc. For these assets and liabilities, the recording in the time bands should correspond as closely to the actual behaviour as possible.

4. An Authorised Firm might adopt a conservative approach when reporting assets and liabilities with uncertain repricing dates by recording all these positions in the first time band. Yet an Authorised Firm can make assumptions about the likely timing of payments and withdrawals on these positions and "spread" the balances across time bands accordingly. Such assumptions should depend on the judgment, historical experience and statistical data of each Authorised Firm.

5. An Authorised Firm should carefully consider its assumptions. Such assumptions should be fully documented and frequently reviewed. Irrespective of the assumptions used, core deposits should be slotted according to an assumed maturity of no longer than six months.

6. Non-rate sensitive assets, liabilities or off-balance sheet positions (such as "Property, Plant, and Equipment", "Goodwill", etc.) are to be reported in the "Non Rate Sensitive" column.

7. A negative, or liability-sensitive, gap occurs when liabilities exceed assets (including off-balance sheet positions) in a given time band. This means that an increase in market interest rates could cause a decline in net interest income. Conversely, a positive, or asset-sensitive, gap implies that an Authorised Firm's net interest income could decline as a result of a decrease in the level of interest rates.

1.31 Form B130 – Credit Activity

Purpose

Form B130 – This form is designed to capture the details of the credit activity of Authorised Firms carried out by way of business, on the dimensions of both outstanding credit at the end of the reporting period and fresh credit delivery (disbursements) during the reporting period.

Applicability

This form is applicable to Authorised Firms licensed to carry out the financial service of Providing Credit. Such authorised firms are likely to be included in prudential categories 1, 2 and 5. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form seeks to collect information on the Loans and Advances book of the firm.

Structure of the form in EPRS

B130 is presented with two sections. The first section records the outstanding amount at the end of the reporting period and the disbursements provided during the period against four dimensions:

- 1st Dimension: Credit Product – split between funded and unfunded;
- 2nd Dimension: Category (type) of counterparty;
- 3rd Dimension: Sector of the counterparty; and
- 4th Dimension: Country of the counterparty.

The second section records the maturity profile breakdown of the credit activity.

Instructional Guideline

1. The total amount recorded on this form is to be equal to the sum of B10A – Assets, Loans and Receivables, B010A_0250T plus B10B – OBS Exposures, Total Off-Balance Sheet Exposures, B010B_4000T.

2. **The Firm must select all the related dimensions to the transaction (or similar transactions) to be able to populate this form (e.g. a Firm has financed a project of a SME in the Manufacturing industry over a 4 year tenor). The Firm would have to input the data in the Funded Product section under Project Finance, and will then have to select the next three dimensions that match this situation. If there are similar facilities with the same characteristics then they are to be grouped.**

3. The maturity profile breakdown does not relate to the four dimensions mentioned above. This breakdown relates to the total credit activity recorded in the first section.

4. The total of the first section is to match the total of the second section

1.32 Form B140 – Exposures in Arrears and Provisions

Purpose

Form B140 is intended to capture the exposures in arrears and provisions taken by an Authorised Firm.

Applicability

This form is applicable to Authorised Firms licensed to carry out the financial service of Providing Credit and Dealing in Investments and Principal. Such authorised firms are likely to be included in prudential categories 1, 2 and 5. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form is designed to capture the details of exposures in arrears and provisions, including the details of problem loans, movement in provisions for impairment, and movement in provisions for impairment by credit classification (standard, special mention, substandard, doubtful, loss).

Structure of the form in EPRS

Form B140 consists of three linked sub-forms dealing with

- "Details of problem loans";
- "Movement in provisions for impairments"; and
- "Movement in provisions for impairment – Part II".

"Details of problem loans" covers exposures in arrears broken down into different time brackets: overdue for less than 30 days, between 30 and 59 days, etc., in respect of various categories of Exposures (counterparties, asset types, etc.).

"Movement in provisions for impairments" covers movements in the specific and general provisions, as well as total provisions in respect of various categories of Exposures, due to charges from P&L, write-offs, and recoveries.

"Movement in provisions for impairments – Part II" covers movements in provisions broken down by the credit classification of Exposures (standard, special mention, substandard, doubtful, loss).

Instructional Guidelines

Sub-Form	Instructional Guideline
Details of Problem Loans	The Firm should include here all exposures in arrears and any provisions recorded against them. Exposures in arrears include any receivables due that have not been paid on the due date (e.g. Interest Payments, Account Receivables and Principal payments). The Firm is to avoid "evergreening" in its report. PIB 4.5.7.
Movement in provisions for impairment	• Opening Balance: Report the provisions as at the end of the previous period. • Charge from Profit and Loss: The additional provisions that management considers adequate to reduce the recorded investment in the firm's books net of other movements. The amount of provisions should be the same as recorded on the profit and loss statement. • Write-offs: The reduction of provisions due to a write-off of the corresponding investment. • Recoveries: The increase of provisions due to funds recovered from an investment that had previously been provisioned. • Other: Include and specify any other credit related adjustments to provisions occurring during the period.

	• Closing Balance: This item is calculated by EPRS as the opening balance adjusted by the items in 'Charge from P&L", 'Write offs, 'Recoveries' and 'Other adjustments'.
Movement in provisions for impairment–Part 2	The Firm is required to classify and categories their credit exposures in accordance with the guidance in PIB 4.5.4. The Firm is to avoid "evergreening" in its report. PIB 4.5.7.

1.33 Form B150 – Loans Restructured

Purpose

Form B150 is intended to capture the Firm's credit exposures that have been subject to a change in the obligations of the counterparty.

Applicability

This form is applicable to Authorised Firms licensed to carry out the financial service of Providing Credit and Dealing in Investments and Principal. Such authorised firms are likely to be included in prudential categories 1, 2 and 5. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The Form is intended to capture details related to transactions that counterparties have restructured due to their inability to satisfy the original contractual obligations. This captures all restructured transactions during the reporting period irrespective of when the initial exposure to the client has taken place.

Structure of the form in EPRS

B150 – Restructured Loans is presented on a single form. The form captures exposures on a transactional basis per counterparty. Details of the transaction before and after the restructuring are collected.

Instructional Guidelines

Column	Instructional Guideline
Counterparty	Counterparty name - the counterparty name entered is to match the name of their certificate of incorporation, trading license name or the passport copy for natural persons.
Category of Exposure	Counterparty type (Corporate, SME, HNWI, etc.). The full list is obtainable from the Category dimension on Form B130.
Product Type	Product type (Term Debt, Project Finance, etc.) The full list is obtainable from Form B130.
Geography	Country the counterparty is domiciled in.
Amount	Amortised amount subject to the restructuring.
Tenure	Duration of the facility.
YTM	Yield to maturity or effective interest.

1.34 Form B160 – Investment Activity

Purpose

Form B160 – Investment Activity is intended to capture the details of the investments held by an Authorised Firm on its own account, i.e. on its own balance sheet at the end of the reporting period.

Applicability

This form is applicable to Authorised Firms licensed to carry out the financial service of Providing Credit and Dealing in Investments and Principal. Such authorised firms are likely to be included in prudential categories 1, 2 and 5. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form is designed to capture information about the investments carried on an Authorised Firm's balance sheet. Specifically, the form captures the detailed breakdown of investments across different classes of assets, the sector and the geographical distribution of investments. The form seeks to obtain the value of direct exposures to investments and the value of exposures to derivatives in respect of the relevant underlying investments.

Investments held by an Authorised Firm as part of its Client Assets must not be included in this form.

The following general factors must be considered while using the guidelines given below to complete the form.

a. Authorised firms are expected to determine the classification of their investments for reporting on the basis of the economic import of the investment and its risk-return profile rather than on the basis of specific nomenclature for the transaction/product involved.

b. In cases where the investments are made in special-purpose vehicles or structured products, the nature and characteristics of the underlying assets or cash-flow streams should be considered while determining its sector and geographical classification.

Structure of the form in EPRS

B160 is a single form with three dimensions:

- 1st Dimension: Product;
- 2nd Dimension: Country; and
- 3rd Dimension: Sector of the counterparty.

The outstanding amount at the end of the reporting period is to be reported against the above dimensions and whether the exposure is through a direct or indirect exposure.

Instructional Guidelines

1. The total amount recorded on this form is to be equal to the sum of the following elements from Form B10A – Assets:
   a. B010A_0050T – Cash and Cash Balances at Banks (excluding cash on hand)
   b. B010A_0100T – Financial Assets Held for Trading
   c. B010A_0150T – Financial Assets Designated at Fair Value through Profit or Loss
   d. B010A_0200T – Available for Sale Financial Assets
   e. B010A_04500 – Investments in Subsidiaries, Joint Ventures and Associates

   and Form B10C – Liabilities (Domestic)
   a. B010C_10510 - Financial Liabilities Held for Trading – Derivatives
   b. B010C_10520 - Financial Liabilities Held for Trading – Short Positions

   and any other Derivative Positions that are recorded under Financial Liabilities Designated at Fair Value through P&L.

2. The Firm must select all the related dimensions to the transaction (or similar transactions) to be able to populate this form (e.g. a Firm is long on an equity derivative of a publicly listed entity with an UAE counterparty in the Financial Services Industry). The Firm would have to input the data in the Derivative column under Public listed entities, and would then have to select the next two dimensions that match this situation (i.e. Country is UAE and Sector is Financial Services).

3. When selecting the geographical location, the Firm is to select the geographical location of the counterparty. An exception to this is when the Firm remits the funds through an entity to purchase the asset it seeks. In this situation, the Firm's risk and reward is tied to the asset and the exposure is to be treated as an exposure to the asset and not the entity the assets are being channelled through (e.g. a Firm purchases Government Securities through a SPV and the risk and reward of the Government Security is directly tied to the Firm's equity movement, the Firm is to then treat this exposure as a Direct Exposure to the Government Security).

4. For derivative positions, the Firm is to look through to the underlying asset and record the exposure amount against the asset in the Derivative Column (e.g. a Firm sold a call position on a mortgage backed security, the fair value of the position is to be recorded against mortgage backed securities in the derivative column).

1.35 Form B170 – Investment Fair Value

Purpose

Form B170 – Financial Instruments at Fair Value is intended to capture details of the valuation of financial assets and liabilities measured at fair value.

Applicability

This form is applicable to any Authorised Firm in Category 1, 2, 3A and 5. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The Form intends to capture the level of reliability of the fair value assigned to an asset or a liability. Assets measured at fair value are to be categorised as Level 1, Level 2 or Level 3 assets. This is in accordance with the Fair Value hierarchy in IFRS 7.

Structure of the form in EPRS

The Form carries over the accounting portfolios from Form B10A – Assets and B10C/E – Liabilities. The Firm is required to split the line items recorded across Level 1, Level 2 and Level 3 types of measurement. The Form records the Opening Balance, the movement during the period, and the closing balance.

Instructional Guidelines

The sum of the Accumulated Change in Fair Value for a line item is to be equal to the amount recorded for the respective line item on the Asset or Liability sheet (e.g. on Form B10A – Assets, the Firm has recorded 2000 against Islamic Contracts Held for Trading; the sum of the Level 1, Level 2, and Level 3 columns in the accumulated change is to be equal to 2000).

Column	Instructional Guideline
Fair Value Hierarchy	The amount recorded in the Fair Value Hierarchy column is to be equal to the closing balance of the previous quarter.
Change in Fair Value for the Period	The movement through P&L and Other Comprehensive Income for every line item is to be recorded here. Include as well any new items recognised.
Accumulated Change in Fair Value	This is the closing balance for the current reporting period. Each line item here is to be equal to the closing balance reported on Form B10A – Assets and Form B10C/E – Liabilities.

1.36 Form B180 – FX Exposure

Purpose

Form B180 is intended to capture foreign exchange Exposures in the Trading Book and Non-Trading Book of an Authorised Firm.

Applicability

This form is applicable to Authorised Firms which are categorised under prudential categories 1, 2, 3A and 5.

Content

This form captures the gross and net positions of each individual currency (includes domestic currency).

Structure of the form in EPRS

B180 is presented on a single form. The form records the positions of the Authorised Firm in every currency.

Instructional Guidelines

Item	Instructional Guidelines
Individual Currency Positions	Long and short positions in each currency are to be recorded here in accordance with PIB A5.4.3.

1.37 Form B190 – Funding Schedule

Purpose

Form B190 – Funding Schedule is designed to capture the details of fund raising activity of Authorised Firms carried out by way of business, on both dimensions of outstanding amount at the end of the reporting period and fresh funding inflows during the reporting period.

Applicability

This form is applicable to Authorised Firms in prudential categories 1, 2 and 5, including Authorised Firms operating as a Branch in the DIFC.

Content

The form is intended to capture information about the outstanding amount of funding received by an Authorised Firm through:

- Deposits, if the firm is licensed to carry out the financial service of Accepting Deposits;
- Profit Sharing Investment Account on unrestricted basis ("PSIAu"), if the firm is licensed to carry out the financial service of Managing a PSIAu; and,
- All other type of funds owed by and reported on the Authorised Firm's balance sheet.

The form also captures the amount of funding raised by the Firm during the reporting period. Specifically the form captures the detailed break-up of funding across:

a. different types of fund providers;
b. geographic diversification of fund providers; and
c. maturity of funds received.

Authorised Firms are required to report all Deposits which meet the definition provided in Appendix 1 of the GEN module of the DFSA Rulebook. All funds raised by the Authorised Firm other than Deposits and PSIAu are to be reported under "Other".

Structure of the form in EPRS

B190 is presented on a single form with three dimensions. The first dimension seeks data on funds received by the Authorised Firm by type of fund providers. The second section seeks classification of the data across countries from which funds have been received, while the third section seeks the data on the maturity of the funds received by the Authorised Firm.

Authorised Firms are required to disclose the total outstanding funds at the end of the reporting period and the total funding raised during the reporting period. The total outstanding funds reported under each section should be the same and should be equal to the total figures reported in Form B10C/E – Liabilities and B20C/E – Liabilities.

Instructional Guidelines

1. 1st Dimension: Classification of Funding by type of Fund Providers. The different types of Fund Providers for which data is to be reported are listed in the title column, which should be self-explanatory, except for the following specific points.
   a. B190_1010 – Individuals: This refers to all the individual fund providers, including depositors, who have made Deposits or provided other type of funding on their own name. Include also Deposits made by or funding received from personal investment vehicles of individual investors which usually take, but are not limited to, the form of trusts, investment companies.
   b. B190_1050 – Sovereign, sub-sovereign entities and PSEs: Include funding raised, including Deposits received, from sovereign governments, emirate/state/provincial governments, municipal authorities, agencies of the government which do not represent sovereign risk. Also include funding received from corporate entities which are wholly or majority owned by federal/state governments.

2. 2nd Dimension: Classification of Funding by Country. User will choose the appropriate country from Custom 1 dimension "Country Code".

3. 3rd Dimension: Classification of Funding by Maturity. User will choose the appropriate maturity category from Custom 3 dimension "Maturity".

1.38 Form B200 – Funding Concentration

Purpose

Form B200 – Funding Concentration is designed to capture the Firm's funding concentration in respect of Counterparty, Product and Currency. The form also captures credit facilities available for utilisation by counterparties of the firm.

Applicability

This form is applicable to Authorised Firms in prudential categories 1, 2 and 5, including Authorised Firms operating as a Branch in the DIFC.

Content

The form captures details in the concentration levels in the following:

- Counterparty (Counterparty Name, Maturity Bucket);
- Product (Product Name, Maturity Bucket); and
- Currency (Currency, Maturity Bucket).

The Form also captures details of the aggregate funded credit lines approved by the Firm for its client base.

Structure of the form in EPRS

B200 is split into four different linked forms:

- B200 – Funding Concentration - Counterparty
- B200 – Funding Concentration - Product
- B200 – Funding Concentration - Currency
- B200 – Funding Lines.

Instructional Guidelines

Data to be reported relates to the closing balance at the end of the reporting period.

Form	Instructional Guideline
Funding Concentration - Counterparty	• The Firm is required to report separately on each row a group of closely related counterparties (PIB A4.11.5) that provide funding to the Authorised Firm of an amount equal to or greater than 1% of the Authorised Firm's total assets. • The counterparty name entered is to match the name of their certificate of incorporation, trading license name or the passport copy for natural persons. If the exposure is to several closely related counterparties, then the name of the counterparty highest up the organisational chart is to be used.

	• Funding provided from the counterparty is to be split horizontally across the different maturity buckets.
Funding Concentration - Product	• The Firm is required to report each of the liability products used that provide a funding of greater than 1% of the Authorised Firm's total assets. • The Product Names to be used are: o Deposits o Money Market Placements o Fixed Income Instruments o Other. • Funding by product is to be split horizontally across the different maturity buckets.
Funding Concentration - Currency	• The Firm is required to report separately on each of the currency liabilities that is greater than 5% of the Authorised Firm's Total Assets. • Funding by currency is to be split horizontally across the different maturity buckets.
Funding Lines	This form captures funded credit lines (include all product types of funded exposures) approved by the Authorised Firm to be granted to related and non-related counterparties. Include here revocable and non-revocable lines of credit. • Total Funding Line Approved: The internal credit limits approved by the Authorised Firm's relevant credit authority. • Funding Utilised: Funding that is utilised by the counterparty (owed back to the Authorised Firm).

1.39 Form B210 – Wealth Management

Purpose

Form B210 – Wealth Management Activity is designed to capture data regarding wealth management activity of Authorised Firms, including both business arising out of accounts booked in the DIFC and accounts booked elsewhere.

Applicability

This form is applicable to Authorised Firms licensed to undertake Wealth Management activity who Manage Assets, Manage a PSIA (restricted), Advise on Financial Products or Credit, or Arrange Transactions in Investments or Credit. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form is intended to capture information about the number of Clients, net new assets during the reporting period and the total assets under management of the Authorised Firm. The form captures the composition of these data both for accounts booked in the DIFC and for accounts booked elsewhere. The form seeks classification of the data

across discretionary and non-discretionary investment accounts as well as across domicile of the Clients. The form also seeks to collect information on the booking destination of the accounts (for any accounts that are not booked in the DIFC).

Authorised firms are required to report all data on wealth management assets under management in USD equivalent, including any assets denominated in other currencies. Authorised Firms are required to report all accounts of their Clients, including accounts booked outside the DIFC and for which the firm provides only investment advisory or arranging services.

Structure of the form in EPRS

B210 is presented on one form and consists of three sections. The first section seeks the composition of data between discretionary and non-discretionary accounts, while the second section seeks classification of the data across broad geographical segments of the Client base. The third section seeks data on accounts booked other than in the DIFC, to be classified across the different booking centres where such accounts are booked.

The first three columns relate to accounts booked in the DIFC and seek data on number of accounts, net new assets added during the reporting period and the total assets under management on the reporting date. The next three columns seek the same data on accounts booked in centres other than in the DIFC.

Instructional Guidelines

Section	Instructional Guideline
Wealth Management Activity	Wealth Management Activity split between Discretionary and Non-Discretionary Accounts.
Customers – by their Domicile	Customers are to be reported by their country of domicile.
Destination of accounts booked outside DIFC	Total figures reported here should be equal to the total figures reported in Accounts Booked Elsewhere for Wealth Management Activity.

Column	Instructional Guideline
No. of Customers	The cumulative number of customers.
Net New Assets	The movement of AUM for the reporting period.
Assets Under Management	The cumulative AUM figure.

1.40 Form B220 – Fund and Account Management Services

Purpose

This form is designed to capture data regarding discretionary asset management and related fund, trust and account services covering both the business arising out of services provided in the DIFC and services arranged from the DIFC.

Applicability

This form is applicable to Authorised Firms licensed to undertake discretionary asset management and related services including Managing Assets, Managing a PSIA (restricted), Providing Trust Services, Providing or Arranging Custody, Advising on Financial Products or Credit or Arranging Credit or Deals in Investments, Acting as Trustee of a Fund and Fund Administration. This includes Authorised Firms operating as a Branch in the DIFC.

Content

This form captures details about accounts managed on a discretionary basis, custody Services, Trust Services, Fund Trustees, Fund Administration and Client Assets.

The form seeks to capture the data in respect of services provided in the DIFC as well as services arranged from the DIFC.

Structure of the form in EPRS

Form B220 comprises of three different sections and 14 linked forms.

Section 1 – (To be completed on a Quarterly and Annual Basis)

- Overview
- Domestic Fund Activity
- Acting as a Trustee of a Fund and Fund Administration Activity.

Section 2 – (To be completed on an Annual Basis only)

- Managing Assets of a DIFC Domiciled Investment Vehicle
- Managing assets of a Foreign Domiciled Investment Vehicle
- Fund Administration
- Acting as a Trustee of a Fund
- Assets under Custody and Client Assets held with third party Custodians.

Section 3 – CIR Forms – (To be completed on an Annual Basis only)

- Marketing and Selling of Foreign Funds
- Marketing and Selling of Designated Funds
- Marketing and Selling of Other Foreign Fund
- Recommendation-Based Offers of Units of Foreign Funds

- Offers of Units of Foreign Funds that meet Exempt Fund Criteria
- Offers of Units of Foreign Funds that meet Qualified Investor Fund Criteria
- Marketing and Selling of Domestic and External Funds.

Instructional Guidelines

Form B220 - Overview

Column	Instructional Guideline
No. of Customers	The cumulative number of customers.
Net New Assets	The movement of AUM for the reporting period.
Assets Under Management	The cumulative AUM figure.
Service Provided or Arranging	Service provided is if the financial service is being provided by the DIFC entity. Arranging is if the financial service has been arranged by a different party to provide.

Row	Instructional Guideline
Discretionary Asset Management	• Accounts managed on a discretionary basis are to be recorded here. • Discretionary Portfolio Mandates for HNWI is to match the total amount recorded for discretionary accounts on Form B210- Wealth Management. • If the private account being managed relates to a HWNI or an Institutional Client or any of the other categories present, then this is to be recorded against the underlying customer and not under private account.
Holding or Controlling Client Assets	Include here the total number of Client Assets held or controlled by the Authorised Firm (COB 6.11.4). This includes the following: Client Assets that are: 1. Directly held by the Authorised Firm. 2. Held in an account in the name of the Authorised Firm. 3. Held by a Person, or in an account in the name of a Person, controlled by the Authorised Firm.

Form B220 – Domestic Fund Activity

This form is designed to capture data regarding all types of Collective Investment Funds ("CIF") being operated by Authorised Firms. This scope of this form is restricted to CIFs classified as Domestic Funds under the Collective Investment Law 2010 ("CI Law") and the Rules in the CIR module of the DFSA Rulebook. This form is applicable to Authorised Firms licensed to operate CIFs registered in the DIFC, including Authorised Firms operating as a Branch in the DIFC.

Form B220 – Acting as a Trustee of a Fund and Fund Administration Activity

This Form is designed to capture data about acting as a trustee of CIFs and fund administration activity. The scope of this form includes all CIFs for which the services referred to above are being provided, irrespective of whether the CIFs are recognised or registered with the DFSA. This form is applicable to Authorised Firms licensed to act as a trustee to a CIF and to Authorised Firms licensed to provide fund administration services to CIFs or to other investment vehicles. These include Authorised Firms operating as a Branch in the DIFC. Authorised Firms need to complete only the sections of the form which are applicable to them.

Form B220 – Managing Assets of a DIFC Domiciled Investment Vehicle, Managing assets of a Foreign Domiciled Investment Vehicle, Fund Administration, Acting as a Trustee of a Fund, Assets under Custody and Client Assets held with third party Custodians

These forms are an Annual reporting requirement only i.e. to be submitted with a firm's annual EPRS return.

The purpose of the form is to capture investment vehicle data regarding discretionary asset management and related fund, trust and account services covering only business arising from services provided by the Firms situated in the DIFC.

It is not intended to capture information on discretionary asset management and related services that were only 'arranged' by Firms in the DIFC, except where Arranging Custody has been provided.

Form	Instructional Guideline
Managing Assets of a DIFC Domiciled Investment Vehicle	List here the different collective investment schemes incorporated in the DIFC where its assets are managed by the Authorised Firm. This includes collective investment schemes that are structured through an account with a custodian based in the DIFC. For vehicles incorporated in the DIFC, or accounts booked in the DIFC that relate to individual members or joint account holders, aggregate all the data and enter the DIFC Domiciled Client Name as "Aggregated Individual Clients". Column Items: DIFC Domiciled Name: The counterparty name entered is to match the name of their certificate of incorporation, trading license name or the passport copy for natural persons. Nature of Investment Objectives - Select one of the following: Long Equity, Long Fixed Income, Long Equity & Fixed Income, Property, Hedge, Private Equity, Commodities, Money Market, Other. Assets Under Management: The ending balance for the period.

	Net Movement of AUM in Period + or (-): Net movement of AUMs during the financial year. Performance (net of fees) YTD%: Year to Date performance of the account. Benchmark Performance YTD: Include the YTD% of the performance benchmark. Conventional/Islamic Fund (C or I): Select C or I. Open to Public/Retail Clients?: Select Y or N. Fund Listed on a regulated exchange?: Select Y or N.
Managing assets of a Foreign Domiciled Investment Vehicle	List here the different collective investment schemes incorporated **outside** the DIFC where its assets are managed by the Authorised Firm. This includes collective investment schemes that are structured through an account with a custodian based **outside** the DIFC. For vehicles incorporated **outside** the DIFC, or accounts booked **outside** the DIFC that relate to individual members or joint account holders, aggregate all their data and enter the Foreign Domiciled Client Name as "Aggregated Individual Clients". For the column entries, refer to the row on "Managing Assets of a DIFC Domiciled Investment Vehicle".
Fund Administration	Include here all Funds, Trusts and Accounts that the Authorised Firm provides Fund Administration Services to. Domicile: Include the domicile Country of the vehicle/account that is subject to administration. For the other column entries, refer to the row on "Managing Assets of a DIFC Domiciled Investment Vehicle".
Acting as a Trustee of a Fund	List all Trusts where the Authorised Firm acts as a Trustee of the Fund. For the column entries, refer to the row on "Managing Assets of a DIFC Domiciled Investment Vehicle".
Client Assets held with third party Custodians	If COB 6.11 – Client Assets is applicable to the Firm then this form is applicable as well. The only exclusion is where the Firm has arranged for custody of client assets and the Authorised Firm has no form of control over the custody account that has been arranged (i.e. issuing instructions affecting the account). Include here all Client Assets and Client Monies that are held in custody with the Authorised Firm or held in an account with another entity/custodian and where the Authorised Firm has control over the account.

	Country: Country of the Custodian. Net flow of Assets: Net flow of assets during the reporting period.

Form B220 – Marketing and Selling of Foreign Funds, Marketing and Selling of Designated Funds, Marketing and Selling of Other Foreign Fund, Recommendation Based Offers of Units of Foreign Funds, Offers of Units of Foreign Funds that meet Exempt Fund Criteria, Offers of Units of Foreign Funds that meet Qualified Investor Exempt Fund Criteria, Marketing and Selling of Domestic and External Funds.

The CIR annual Fund Marketing Form is an Annual reporting requirement only i.e. to be submitted with a firm's annual EPRS return. These are the same forms that are represented on AFN – 6 – CIR Forms.

The purpose of the form is to capture information about firms who have marketed CIFs during the year, which rule the firm has utilised for marketing the fund (CIR rulebook 'Marketing' refers), the name, domicile and type of fund marketed.

This form applies to any firm who has offered (marketed or sold) either a Domestic or Foreign Collective Investment Fund to a prospective or existing unit holder.

1.41 Form B230 – Dealing Overview & Personnel

Purpose

This form is designed to capture certain transaction and personnel-related data of the DIFC operations of all DFSA Authorised Firms.

Applicability

This form is applicable to the DIFC operations of all DFSA Authorised Firms.

Structure

Form B230 is presented on a single form.

Instructional Guidelines

Figures are to be entered in actual and not thousands.

Line Item	Instructional Guideline
Total Error Trades recorded	Report the total number of all transactions resulting from erroneous order entry and/or a system malfunction. This includes transactions where the execution occurred outside DIFC but the cause of the error was attributed to the DIFC entity.

Total Matched Principal Error Trades that resulted in a principal position	Report the total number of all transactions where a Matched Principal buy (sell) fails to be immediately offset with a matched principal sell (buy); and a long (short) position is reflected in the Firm's principal book. This includes transactions that are executed and booked outside DIFC, but that originated from the DIFC entity.
Total of agency Error Trades that resulted in a principal position	Report the total number of all transactions resulting from erroneous order entry and/or a system malfunction, where the Authorised Firm effects the transaction on behalf of its client and the error results in the booking of a principal position. This includes transactions where the execution occurred outside DIFC but the cause of the error was attributed to the DIFC entity, and the position is identified as a DIFC position.
Total limit breaches recorded	Report the total number of all transactions affected by the DIFC entity where a transaction limit (e.g. contract size, quantity, notional) was breached. This total should not include instances where a limit extension was granted prior to the breach.
Total limit extensions granted during the quarter	Report the total number of all transactions affected by the DIFC entity for which a transaction limit (e.g. contract size, quantity, notional) extension was granted.
Total principal settlement fails	Report the total number of all transactions where the Authorised Firm failed to deliver securities or pay owed funds by the settlement date.
Total counterparty settlement fails	Report the total number of all transactions where a counterparty failed to deliver securities or pay owed funds by the settlement date.
Total number of brokers/sales people	Report the total number of all individuals who engage in the sale of financial products/instruments, and/or the transmission of instructions for the transfer of financial assets/instruments, in any financial market, on behalf of a client's account. This includes those individuals providing advice to clients.
Total number of traders	Report the total number of all individuals who engaged in the transfer of financial assets/instruments in any financial market, on behalf of the DIFC, or a related entity's principal account.
Total number of support staff	Report the total number of all individuals who provide administrative and clerical support. This includes: (1) individuals located in another location, but who provide support to the DIFC entity; and (2) individuals located within the DIFC entity but who provide support to other group entities.
Total number of complaints lodged against the Firm	Report the total number of complaints related to trading and brokerage lodged against the Firm. Include those complaints lodged by the clients of the DFSA entity even if the final party to the complaint was a non-DIFC entity (i.e. parent or sister company withiin the group).

Total number of products offered	Report the total number of all financial products offered by the Authorised Firm. This includes all products offered in an arranging, executing, or introducing capacity. Products are to be differentiated on a granular level to the following equivalence (e.g. a derivative structure that hedges a position using one leg is different than a derivative structure that hedges a position using two legs).

1.42 Form B240 – Dealing and Arranging

Purpose

This form is designed to capture data on all Executing, Arranging, and principal trading activity of an Authorised Firm, including Execution of client orders, Arranging the Execution of client orders with other market intermediaries, and Execution of orders for the Authorised Firm's own (principal) account. This includes inter-desk transactions. This does not include money market, certificates of deposit, or other similar deposit products.

Applicability

This form is applicable to the DIFC operations of all DFSA Authorised Firms.

Content

This form is designed to capture information about the number of transactions; the value of transactions; and the number, type, and domicile of clients. This form captures the composition of these data for Executing and Arranging activity and includes transactions booked within the DIFC and transactions booked outside the DIFC.

Structure of the form in EPRS

B240 – Dealing and Arranging comprises of 7 linked forms.

Instructional Guidelines

Form	**Instructional Guideline**
Executing Exchange Traded (client)	Seeks data on client transactions Executed by the Authorised Firm on an Exchange.
Executing OTC (client)	Seeks data on client transactions Executed by the Authorised Firm in over-the-counter products.
Arranging Exchange Traded (client)	Seeks data on client transactions Arranged by the Authorised Firm on an Exchange.
Arranging OTC (client)	Seeks data on client transactions Arranged by the Authorised Firm in over-the-counter products

Exchange Traded (principal)	Seeks data on transactions Executed on Exchange for an Authorised Firm's own (principal) account, where the transaction is booked to the DIFC entity.
Over-The-Counter (principal)	Seeks data on transactions Executed over-the-counter for an Authorised Firm's own (principal) account, where the transaction is booked to the DIFC entity.
Client Classification	Seeks data on the distribution of the Authorised Firm's client base, according to type and residence.

1. All reported figures must correspond to the current reporting period.

2. All value calculations should be in USD.

3. The terms "Execute" and "Arrange" have the meanings provided in the GEN and Glossary Modules (GLO) of the DFSA Rulebook.

4. Value calculations:
   a. Shares/physical = no. of shares x trade price per share
   b. Bonds/sovereign bonds/debentures = monetary value (trade price + accrued interest) x no of bonds/sovereign bonds/debentures traded
   c. Sukuk = monetary value (trade price + accrued profit) x no of sukuk traded
   d. Options = multiplier x strike price x no. of option contracts traded
   e. Futures/Forwards = multiplier x traded price x no. of futures/forwards traded
   f. Swaps = notional amount of protection bought or sold
   g. FX Options/Futures/Forwards = the value of the dominant currency multiplied by the appropriate product formula. (see (c) & (d) for the product formula).

5. Value calculations should not include the Executing/Arranging firm's transaction commissions/fees.

6. For Matched Principal activity, the buy is equal to one transaction and the sell is equal to one transaction. Therefore, each Matched Principal deal is equal to two transactions. Where the principal side of each transaction is booked outside DIFC, two Matched Principal transactions will be reported as "Executing Exchange Traded Products (client)" or "Executing OTC Products (client)." Where the principal leg of each transaction is booked within the DIFC, two Matched Principal transactions will be reported as noted and two principal trades will be reported as "Principal Transactions - Exchange Traded" or "Principal Transactions - OTC"

7. For Arranging activity, the buy and sell together are equal to one transaction. Therefore, each arranged deal is equal to one transaction. The "No. of clients" for each deal is the sum of the clients on the buy side and the clients on the sell side.

8. "Principal Transactions - Exchange Traded" and "Principal Transaction - OTC" includes:

a. transactions that are client facing and transactions that are not client facing;
b. principal transactions that are booked within the DIFC; and
c. Error Trades that result in a principal position booked within the DIFC.

9. "Principal Transactions - Exchange Traded" and "Principal Transactions - OTC" does not include principal transactions that are booked outside the DIFC.

10. Client Classification section:
a. HNWIs: include all high net worth individuals and any of the personal investment vehicles, like trusts, investment companies, etc. used by such clients to manage their wealth.
b. Institutional clients: include all wholesale investors who are not identified as a separate category in this section of the form. This would include, but is not limited to, pension funds, private investment/holding companies, corporate entities, insurers and their insurance funds/cells.
c. CIFs: include CIFs of all types, irrespective of whether they are recognised by the CI Law or Rules of the DFSA.
d. Classification by Client Residence: the classification in this section is intended to be mutually exclusive. For example, information on accounts of clients residing in the GCC & MENA should not include the accounts of clients residing in the UAE or in the DIFC.

1.43 Form B250 – Outward Remittance

Purpose

Form B250 – This form is designed to capture data on outward remittances made by Authorised Firms.

Applicability

This form is applicable to Authorised Firms carrying out banking business. This involves Authorised Firms licensed to undertake Accepting Deposits and Providing Credit and Authorised Firms classified under prudential category 5 and licensed to manage unrestricted PSIAs. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form is intended to capture information about the remittances made to a specified set of countries/regions and to the "rest of world" over the reporting period. The form seeks data on remittances classified according to the purpose of the remittance. Authorised Firms are required to report data relating to all remittances made by them, both on their own account and those made for the benefit of their Clients or on the instructions of their Clients.

Structure of the form in EPRS

B250 is a single form which seeks data on outward remittances made to the different countries/regions listed in the columns. The data are to be provided across different purposes for which the remittances are made.

The form has two sections – the first covers trade related remittances and the second covers non-trade related remittances.

Instructional Guidelines

The data being sought in the form are self-explanatory given the description provided in the title column, except for the following specific point.

B30_010: Include all trade related remittances, including but not limited to payments on behalf of Clients for all trade finance transactions, payments to suppliers/sellers and trade credit related remittances to banks.

1.44 Form B260 – Inward Remittance

Purpose

Form B260 – This form is designed to capture data on inward remittances received by Authorised Firms.

Applicability

This form is applicable to Authorised Firms carrying out banking business. This involves Authorised Firms licensed to undertake Accepting Deposits and Providing Credit and Authorised Firms classified under prudential category 5 and licensed to manage unrestricted PSIAs. This includes Authorised Firms operating as a Branch in the DIFC.

Content

The form is intended to capture information about the remittances received from a specified set of countries/regions and from the rest of world over the reporting period. The form seeks data on remittances classified according to the purpose of the remittance. Authorised Firms are required to report data relating to all remittances received by them, both for their own account and those received on their Client accounts.

Structure of the form in EPRS

B260 is a single form which seeks data on inward remittances received from the different countries/regions listed in the columns. The data are to be provided across different purposes for which the remittances are made.

The form has two sections – the first covers trade related remittances and the second covers non-trade related remittances.

Instructional Guidelines

The data being sought in the form are self-explanatory given the description provided in the title column, except for the following specific point.

B30_010: Include all trade related remittances, including but not limited to payments on behalf of Clients for all trade finance Transactions, payments from suppliers/sellers and remittances from banks related to trade credit.

1.45 Form B270 – Insurance Brokerage

Purpose

The purpose of Form B270 is to collect data about insurance brokerage activities of Authorised Firms.

Applicability

This form is applicable to all Authorised Firms licensed to perform the activities of insurance intermediation or insurance management, including Authorised Firms operating as a Branch in the DIFC.

Content

The form is intended to capture information about Gross Written Premiums (GWP) of Non-life and Life insurance policies which are intermediated by Authorised Firms. The information sought on intermediated GWP is broken down by Classes of insurance business as defined in the GEN Rules. Some of these Classes of insurance business are further broken down by subclasses of insurance commonly used in the industry.

Structure of the form in EPRS

B270 has two linked forms. The first form seeks data on GWP amounts in US Dollars for Non-Life and Life Insurance policies brokered by the reporting authorised firm. The second form relates to Insurance Monies and is to be submitted by those Firms which deal with Insurance Monies as set out in COB 7.12.

Instructional Guidelines

Form	Instructional Guideline
B270 – Overview	GWP figures brokered are to be entered against the respective class of insurance.

	Insurance Monies Report all Insurance Monies that are in accordance with COB 7.12. (Note that this includes premiums received and claim monies). Held in Account: The amount held at the end of the reporting period. Flow through period: The gross figure of monies that has flown through the account in the reporting period. Held in Account from previous reporting periods: All Insurance Monies that were reported in previous reporting periods and is still held with the firm (e.g. On 31st March of 2014, the Firm has received $1000 of premiums from a Client and did not remit the funds onwards on that day, the Firm would include the $1000 within the "Held in Account" figure for their Q1 reporting. On 30th June 2014, the $1000 received on received on 31st March still remains with the Firm, this $1000 figure is to be reported in Q2 2013 under "Held in Account from Previous Reporting Periods" in addition to "Held in Account". This $1000 would continue to be reported in all subsequent reports to the DFSA as long as it continues to be held with the firm.
B270 – Insurance Monies	This is to be reported on an Annual Basis only. Include here all Insurance Monies that are defined in COB 7.12 (Note that this includes premiums received and claim monies). Bank Name: The bank name that the insurance monies account is held at. Country: The country the bank is registered in. Amount: The amount held at the end of the reporting period. Gross Flow: The gross amount of insurance monies (include premiums and claim monies) that has entered the bank account.

1.46 Form B280 – Staffing and Conduct

Purpose

Form B280 is designed to capture high level statistics in relation to the firm's staff, its clients, as well as the firm's complaints, regulatory breach and suspicious transaction experience.

Applicability

The form applies to all Authorised Firms in the DIFC.

Content

The information sought is factual numbers and current status (where applicable). Complaints are further broken down into high level types.

Structure of the Form in EPRS

The form is split into 6 sections:

- Staffing (Total of all staff at reporting period end, with breakdown between the functions required);
- Clients (Total of all the firm's clients as at reporting date broken down by client type categories);
- Complaints (Outcome of complaints raised during the reporting period. If recorded as pending, then the decision of whether it is upheld or rejected is to be reported in the relevant subsequent reporting periods);
- Complaints (Received during the period reported only);
- Breaches (Open and Closed during the reporting period); and
- Suspicious Activities Reports (Recorded during the reporting period only).

It is further split into five business sectors with firms expected to complete the column that best represents their activities.

Instructional Guidelines

- Figures are to be entered in actuals and not in thousands
- Staff shared between different businesses lines are to be recorded in the "Other" column.

1.47 Form B290 – Related Party Schedule

Purpose

The purpose of Form B290 is to break down the Authorised Firm's balance sheet to see what items are attributed to Related Parties.

Applicability

This form is applicable to all Authorised Firms.

Content

The form is intended to capture the breakdown of Form B10 – Assets and B10C/E – Liabilities split between amounts that are attributed to Related Parties and amounts that are attributed to Non-Related Parties.

Structure of the form in EPRS

B290 is presented on a single Form. The form replicates the Asset and Liability line items from B10A - Assets and B10C/D – Liabilities. The firm is required to split the amounts recorded from the line items of the respective forms into the two columns of "Related Party & Group Companies" and "Others".

Instructional Guidelines

The figure entered into Forms B10A – Assets, B10C – Liabilities (Domestic) and B10E-Liabilities (Branch) is to be equal to the Total amount recorded on this form (e.g. a firm has recorded $3000 under B010A_00520 Deposits on Form B10A – Assets. On this form the firm would have to record whether that deposit was placed with a related party on a non-related party).

For items such as Fixed Assets, which may not necessarily be attributed to Related Party or Other, this is to be recorded under Related Party.

1.48 B300 – Leverage Ratio

Purpose

Form B300 is intended to capture the information, and enable the calculation of the Leverage Ratio (LR) of an Authorised Firm.

Applicability

Form B300 is required to be completed by Authorised Firm s in prudential categories 1, 2 and 5. Values reported in this Form should be determined at the end of period (e.g. quarter end). This form only applies to Domestic Firms.

Content

The form is designed to capture information regarding the LR regulatory elements.

Structure of the form in EPRS

In EPRS the form is split into four exposure measure sub categories:

(i) on-balance sheet exposures;
(ii) derivative exposures;
(iii) securities financing transaction exposures; and
(iv) other off-balance sheet exposures.

Instructional Guidelines

1. The value of exposures for the purposes of the Exposure Measure must be calculated in accordance with IFRS, subject to specific adjustments highlighted in PIB Rule 3.18.3.
2. Authorised Firms are required to disclose and detail the source of material differences between their total balance sheet assets (net of on-balance sheet derivative and SFT assets) as reported in their financial statements and their on-balance sheet exposures in line 1 of the form.
3. The Form on EPRS will require the data to be submitted for each month end during the quarter.

Material periodic changes in the LR

4. Authorised Firm s are required to explain the key drivers of material changes in their Basel III LR observed from the end of the previous reporting period to the end of the current reporting period (whether these changes stem from changes in the numerator and/or from changes in the denominator).

Scope of consolidation

Line Number	Instructional Guidelines
	On Balance Sheet Exposures
B300_91200	Firms must include *all* on-balance sheet assets in their Exposure Measure including on-balance sheet derivative collateral and collateral for securities financing transactions (SFTs) but excluding on-balance sheet derivative and SFT assets that are included in lines 4 - 15 below.
B300_91100	In this line exclude asset items that are deductions from the Firm s Tier 1 capital. The deductions included must be in accordance with the requirements of PIB 3.12. Liability items, such as gains/losses due to changes in own credit risk on fair valued liabilities, must not be deducted from the measure of exposure.
B300_9100T	**Total on-balance sheet exposures** (**excluding derivatives and SFTs) (sum of lines 1 and 2)** This is calculated by EPRS.
	Derivative Exposures
B300_92050	Derivative exposures, not covered by an eligible netting agreement, are reported here and must include both the exposure arising from the Derivative and the counterparty credit risk. Firms must include the derivative exposures as the Replacement cost (RC) associated with all derivatives transactions plus an add-on for Potential Future Exposure (PFE). The RC should be reported on this line. Guidance for this element is included at section 1 below. If the Firm has eligible netting contracts in place these must meet the guidance included in section 2 below.
B300_92100	'Add-on' amount for all derivative exposures according to section 1 should be reported here.
B300_92200	Grossed-up amount for collateral. With regard to *collateral provided*, Firms must gross up the exposure measure by the amount of any derivatives collateral provided where the provision of that collateral has reduced the value of their

	balance sheet assets.
B300_92300	Deductions of receivables assets from cash variation margin provided in derivatives transactions according to section 10, reported as negative amounts.
	Report here exempted trade exposures associated with a CCP leg of derivatives transactions resulting from client-cleared transactions. These transactions include where a Firm acting as clearing member offers clearing services to clients, the clearing member's trade exposures to the CCP that arise when the clearing member is obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that the CCP defaults, must be captured by applying the same treatment that applies to any other type of derivatives transactions. If the clearing member, based on the contractual arrangements with the client, is not obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that a qualified CCP defaults, the clearing member need not include the trade exposures to the qualified CCP in this line. Reported as negative amounts.
B300_92300	Adjusted effective notional amount (i.e. the effective notional amount reduced by any negative change in fair value) for written credit derivatives. The effective notional amount of a written credit derivative may be reduced by any negative change in fair value amount that has been incorporated into the calculation of Tier 1 capital with respect to the written credit derivative. The resulting amount may be further reduced by the effective notional amount of a purchased credit derivative on the same reference name, provided: • the credit protection purchased is on a reference obligation which ranks pari-passu with or is junior to the underlying reference obligation of the written credit derivative in the case of single name credit derivatives; and • the remaining maturity of the credit protection purchased is equal to or greater than the remaining maturity of the written credit derivative.
B300_92400	This line should include adjusted effective notional offsets of written credit derivatives in line 9 above and deducted add-on amounts relating to written credit derivatives. Reported as negative amounts. Firms may deduct the individual PFE add-on amount relating to a written credit derivative (which is not offset in line 9 and whose effective notional amount is included in the exposure measure) from their gross add-on included in line 5.
B300_9200T	Total derivative exposures (sum of lines 4 to 10)
Securities Financing Transaction Exposures	
B300_93100	Gross SFT assets with no recognition of any netting other than novation with qualified CCPs. This line should remove securities received as determined by section 16(a) and adjusting for any sales accounting transactions as determined by section 17.
B300_93100	Cash payables and cash receivables of gross SFT assets netted according to section 16 (a), reported as negative amounts
B300_93200	Measure of counterparty credit risk for SFTs as determined by section 16(b).
B300_93300	Agent transaction exposure amount determined according to section 18 and 19.
B300_9300T	Total securities financing transaction exposures (sum of lines 12 to 15)
Other Off-Balance Sheet Exposures	
B300_94100	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to section 20.

B300_94200	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in section 20.
B300_9400T	**Off-balance sheet items (sum of lines 17 and 18)**
Capital and Total Exposures	
B300_9500	Tier 1 capital - The capital measure for the LR is the Tier 1 capital of the risk-based capital as set out in chapter 3 of PIB module. The capital measure used is the Tier 1 capital measure applying at that time under the risk-based framework.
B300_9000T	Total exposures (sum of lines 3, 11, 16 and 19)
Basel III LR	
B300_90100	Basel III LR for the quarter expressed as a percentage and calculated in accordance with PIB Chapter 3.

Additional Instructional Guidelines for Line Items

Derivative exposures

1. For Derivative exposures not covered by eligible bilateral netting contracts the amount to be included in the exposure measure is determined as follows:

Exposure measure = RC + Add-on

where:

RC = the replacement cost of the contract (obtained by marking to market), where the contract has a positive value.

A*dd-on* = an amount for PFE over the remaining life of the contract calculated by applying an add-on factor to the notional principal amount of the derivative. Add on factors are included at section 21.

Reporting of Bilateral netting positions:

2. When an eligible bilateral netting contract is in place the RC for the set of derivative exposures covered by the contract will be the net replacement cost. An eligible bi-lateral netting must include the following:
   a. Firm s may net transactions subject to novation under which any obligation between a Firm and its counterparty to deliver a given currency on a given value date is automatically amalgamated with all other obligations for the same currency and value date, legally substituting one single amount for the previous gross obligations.
   b. Firms may net transactions subject to any legally valid form of bilateral netting not covered in (a), including other forms of novation.
   c. There must be no walkaway clauses included in the netting agreement.
   d. To use (a) or (b) the Firm must be in a position to demonstrate to the DFSA that it has:
      (i) a netting contract or agreement with the counterparty that creates a single legal obligation, covering all included transactions, such that the Firm would

have either a claim to receive or obligation to pay only the net sum of the positive and negative mark-to-market values of included individual transactions in the event a counterparty fails to perform due to any of the following: default, bankruptcy, liquidation or similar circumstances;

(ii) written and reasoned legal opinions that, in the event of a legal challenge, the relevant courts and administrative authorities would find the Firm's exposure to be such a net amount under:

1 - the law of the jurisdiction in which the counterparty is established and, if the foreign branch of a counterparty is involved, then also under the law of jurisdiction in which the branch is located;

2 - the law that governs the individual transactions; and

3 - the law that governs any contract or agreement necessary to effect the netting

(iii) procedures in place to ensure that the legal characteristics of netting arrangements are kept under review in the light of possible changes in relevant law.

3. Credit exposure on bilaterally netted forward transactions will be calculated as the sum of the net mark-to-market replacement cost, if positive, plus an add-on based on the notional underlying principal. The add-on for netted transactions (*ANet*) will equal the weighted average of the gross add-on (*AGross*) and the gross add-on adjusted by the ratio of net current replacement cost to gross current replacement cost (*NGR*). This is expressed through the following formula:

$$ANet = 0.4 \cdot AGross + 0.6 \cdot NGR \cdot AGross$$

where:
NGR = level of net replacement cost/level of gross replacement cost for transactions subject to legally enforceable netting agreements

AGross = sum of individual add-on amounts (calculated by multiplying the notional principal amount by the appropriate add-on factors of all transactions subject to legally enforceable netting agreements with one counterparty.

4. For the purposes of calculating potential future credit exposure to a netting counterparty for forward foreign exchange contracts and other similar contracts in which the notional principal amount is equivalent to cash flows, the notional principal is defined as the net receipts falling due on each value date in each currency. The reason for this is that offsetting contracts in the same currency maturing on the same date will have lower potential future exposure as well as lower current exposure.

Cash variation Margin

5. In the reporting of derivative exposures for the purpose of the LR, the cash portion of variation margin exchanged between counterparties may be viewed as a form of pre-settlement payment only if the following conditions are met:

   a. For trades not cleared through a *qualifying* central counterparty the cash received by the recipient counterparty is not segregated.

b. Variation margin is calculated and exchanged on a daily basis based on mark-to-market valuation of derivatives positions.
c. The cash variation margin is received in the same currency as the currency of settlement of the derivative contract.
d. Variation margin exchanged is the full amount that would be necessary to fully extinguish the mark-to-market exposure of the derivative subject to the threshold and minimum transfer amounts applicable to the counterparty.
e. Derivatives transactions and variation margins are covered by a single master netting agreement between the legal entities that are the counterparties in the derivatives transaction. The MNA must explicitly stipulate that the counterparties agree to settle net any payment obligations covered by such a netting agreement, taking into account any variation margin received or provided if a credit event occurs involving either counterparty. The MNA must be legally enforceable and effective in all relevant jurisdictions, including in the event of default and bankruptcy or insolvency.

6. If the conditions in para 5 are met, the cash portion of variation margin *received* may be used to reduce the RC portion of the leverage ratio exposure measure, and the receivables assets from cash variation margin *provided* may be deducted from the leverage ratio exposure measure as follows:

   a. In the case of cash variation margin *received*, the receiving Firm may reduce the RC (but not the add-on portion) of the exposure amount of the derivative asset by the amount of cash received if the positive mark-to-market value of the derivative contract(s) has not already been reduced by the same amount of cash variation margin received under the Firm's operative accounting standard.
   b. In the case of cash variation margin *provided* to a counterparty, the posting Firm may deduct the resulting receivable from its LR exposure measure, where the cash variation margin has been recognised as an asset on the Firm s balance sheet.

Cash variation margin should not be used to reduce the PFE amount (including the calculation of the net-to-gross ratio (NGR).

Reporting of Collateral positions

7. *Treatment of related collateral*: collateral received in connection with derivative contracts has two countervailing effects on leverage:

   a. It reduces counterparty exposure; but
   b. It can also increase the economic resources at the disposal of the Firm, as the Firm can use the collateral to leverage itself.

8. C*ollateral received* in connection with derivative contracts does not necessarily reduce the leverage inherent in a Firm's derivatives position, which is generally the case if the settlement exposure arising from the underlying derivative contract is not reduced. As a general rule, collateral received may not be netted against derivative exposures whether or not netting is permitted under the Firm's operative accounting or risk-based framework. Hence, when calculating the exposure amount by applying sections 1 to 4 above, a Firm must not reduce the exposure amount by any collateral received from the counterparty.

9. *Treatment of cash variation margin*: in the treatment of derivative exposures for the purpose of the LR, the cash portion of variation margin exchanged between counterparties may be viewed as a form of pre-settlement payment, if the following conditions are met:

    a. For trades not cleared through a *qualifying* central counterparty (QCCP)[1] the cash received by the recipient counterparty is not segregated.
    b. Variation margin is calculated and exchanged on a daily basis based on mark-to-market valuation of derivatives positions.
    c. The cash variation margin is received in the same currency as the currency of settlement of the derivative contract.
    d. Variation margin exchanged is the full amount that would be necessary to fully extinguish the mark-to-market exposure of the derivative subject to the threshold and minimum transfer amounts applicable to the counterparty.
    e. Derivatives transactions and variation margins are covered by a single master netting agreement (MNA)[2][3] between the legal entities that are the counterparties in the derivatives transaction. The MNA must explicitly stipulate that the counterparties agree to settle net any payment obligations covered by such a netting agreement, taking into account any variation margin received or provided if a credit event occurs involving either counterparty. The MNA must be legally enforceable and effective in all relevant jurisdictions, including in the event of default and bankruptcy or insolvency.

10. If the conditions in section 9 are met, the cash portion of variation margin *received* may be used to reduce the replacement cost portion of the LR exposure measure, and the receivables assets from cash variation margin *provided* may be deducted from the LR exposure measure as follows:

    a. In the case of cash variation margin *received*, the receiving Firm may reduce the replacement cost (but not the add-on portion) of the exposure amount of the derivative asset by the amount of cash received if the positive mark-to-market value of the derivative contract(s) has not already been reduced by the same amount of cash variation margin received under the Firm's operative accounting standard.
    b. In the case of cash variation margin *provided* to counterparty, the posting Firm may deduct the resulting receivable from its LR exposure measure, where the cash variation margin has been recognised as an asset under the Firm's operative accounting framework.
    c. Cash variation margin may not be used to reduce the PFE amount (including the calculation of the net-to-gross ratio (NGR).

11. *Treatment of clearing services:* where a Firm acting as clearing member (CM)[4] offers clearing services to clients, the clearing member's trade exposures[5] to the central

[1] A QCCP is defined as in Annex 4, Section I, A. General Terms of the BCBS document *International Convergence of Capital Measurement and Capital Standards: A Revised Framework – Comprehensive Version,* June 2006 as amended.
[2] A Master MNA may be deemed to be a single MNA for this purpose.
[3] To the extent that the criteria in this section include the term "master netting agreement", this term should be read as including any "netting agreement" that provides legally enforceable rights of offsets. This is to take account of the fact that for netting agreements employed by CCPs, no standardisation has currently emerged that would be comparable with respect to OTC netting agreements for bilateral trading.
[4] For the purposes of this section, a clearing member (CM) is defined as in Annex 4, Section I, A. General Terms of the BCBS document *International Convergence of Capital Measurement and Capital Standards: A Revised Framework – Comprehensive Version*, June 2006 as amended.
[5] For the purposes of sections 11 and 12, "trade exposures" includes initial margin irrespective of whether or not it is posted in a manner that makes it remote from the insolvency of the CCP.

counterparty (CCP) that arise when the clearing member is obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that the CCP defaults, must be captured by applying the same treatment that applies to any other type of derivatives transactions. However, if the clearing member, based on the contractual arrangements with the client, is not obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that a QCCP defaults, the clearing member need not recognise the resulting trade exposures to the QCCP in the LR exposure measure.

12. Where a client enters directly into a derivatives transaction with the CCP and the CM guarantees the performance of its clients' derivative trade exposures to the CCP, the Firm acting as the clearing member for the client to the CCP must *calculate* its related LR exposure resulting from the guarantee as a derivative exposure as set out in sections 9 to 16, as if it had entered directly into the transaction with the client, including with regard to the receipt or provision of cash variation margin.

13. *Additional treatment for written credit derivatives:* in addition to the CCR exposure arising from the fair value of the contracts, written credit derivatives create a notional credit exposure arising from the creditworthiness of the reference entity. The Committee therefore believes that it is appropriate to treat written credit derivatives consistently with cash instruments (e.g. loans, bonds) for the purposes of the exposure measure.

14. In order to capture the credit exposure to the underlying reference entity, in addition to the above CCR treatment for derivatives and related collateral, the effective notional amount[6] referenced by a written credit derivative is to be included in the exposure measure. The effective notional amount of a written credit derivative may be reduced by any negative change in fair value amount that has been incorporated into the calculation of Tier 1 capital with respect to the written credit derivative. The resulting amount may be further reduced by the effective notional amount of a purchased credit derivative on the same reference name[7] provided:
    a. the credit protection purchased is on a reference obligation which ranks pari-passu with or is junior to the underlying reference obligation of the written credit derivative in the case of single name credit derivatives[8]; and
    b. the remaining maturity of the credit protection purchased is equal to or greater than the remaining maturity of the written credit derivative.

15. Since written credit derivatives are included in the exposure measure at their effective notional amounts, and are also subject to add-on amounts for PFE, the exposure measure for written credit derivatives may be overstated. Firms may therefore choose to deduct the individual PFE add-on amount relating to a written credit derivative (which is not offset according to section 13 and whose effective notional amount is included in the exposure measure) from their gross add-on in sections 9 to 11.[9]

[6] The effective notional amount is obtained by adjusting the notional amount to reflect the true exposure of contracts that are leveraged or otherwise enhanced by the structure of the transaction.
[7] The effective notional amount of a written credit derivative may be reduced by any negative change in fair value reflected in the Firm's Tier 1 capital provided the effective notional amount of the offsetting purchased credit protection is also reduced by any resulting positive change in fair value reflected in Tier 1 capital. Where a Firm buys credit protection through a total return swap (TRS) and records the net payments received as net income, but does not record offsetting deterioration in the value of the written credit derivative (either through reductions in fair value or by an addition to reserves) reflected in Tier 1 capital, the credit protection will not be recognised for the purpose of offsetting the effective notional amounts related to written credit derivatives.
[8] For tranched products, the purchased protection must be on a reference obligation with the same level of seniority.
[9] In these cases, where effective bilateral netting contracts are in place, and when calculating in accordance with section 3, *AGross* may be reduced by the individual add-on amounts (i.e. notionals multiplied by the appropriate add-on factors) which relate to written credit derivatives whose notional amounts are included in the LR exposure measure. However, no adjustments must be made to *NGR*. Where effective bilateral netting contracts are not in place, the PFE add-on may be set to zero.

Securities financing transaction exposures

16. SFT's should include where the Firm is acting as *principal* the sum of the amounts in sections (i) and (ii) below:

    a. Gross SFT assets[10] recognised for accounting purposes (i.e. with no recognition of accounting netting), adjusted as follows:
        (i) excluding the value of any securities received under an SFT, where the Firm has recognised the securities as an asset on its balance sheet; and
        (ii) cash payables and cash receivables in SFTs with the same counterparty may be measured net. This can only be reported in this manner if all the following criteria are met:
            1 - Transactions have the same explicit final settlement date;
            2 - The right to set off the amount owed to the counterparty with the amount owed by the counterparty is legally enforceable both currently in the normal course of business and in the event of: (i) default; (ii) insolvency; and (iii) bankruptcy; and
            3 - The counterparties intend to settle net, settle simultaneously, or the transactions are subject to a settlement mechanism that results in the functional equivalent of net settlement, that is, the cash flows of the transactions are equivalent, in effect, to a single net amount on the settlement date. To achieve such equivalence, both transactions are settled through the same settlement system and the settlement arrangements are supported by cash and/or intraday credit facilities intended to ensure that settlement of both transactions will occur by the end of the business day and the linkages to collateral flows do not result in the unwinding of net cash settlement.[11]

    b. A measure of CCR calculated as the current exposure without an add-on for PFE, calculated as follows:
        (i) Where a qualifying MNA is in place, the current exposure is the greater of zero and the total fair value of securities and cash lent to a counterparty for all transactions included in the qualifying MNA (ΣEi), less the total fair value of cash and securities received from the counterparty for those transactions (ΣCi). This is illustrated in the following formula:

            $$E^* = \max \{0, [\Sigma Ei - \Sigma Ci]\}$$

        (ii) Where no qualifying MNA is in place, the current exposure for transactions with a counterparty must be calculated on a transaction by transaction basis: that is, each transaction *i* is treated as its own netting set, as shown in the following formula:

            $$Ei^* = \max \{0, [Ei - Ci]\}$$

17. *Sale accounting transactions* - where sale accounting is achieved for an SFT, the Firm must reverse all sales-related accounting entries, and then calculate its

[10] For SFT assets subject to novation and cleared through qualified CCPs, "gross SFT assets recognised for accounting purposes" are replaced by the final contractual exposure, given that pre-existing contracts have been replaced by new legal obligations through the novation process.
[11] This latter condition ensures that any issues arising from the securities leg of the SFTs do not interfere with the completion of the net settlement of the cash receivables and payables.

exposure as if the SFT had been treated as a financing transaction (i.e. the Firm must include the sum of amounts in subsections (i) and (ii) of section 16 for such an SFT) for the purposes of determining its exposure measure.

18. *Firm acting as agent* – this should include a Firm acting as agent, where the Firm provides an indemnity or guarantee to only one of the two parties involved, and only for the difference between the value of the security or cash its customer has lent and the value of collateral the borrower has provided. In this situation, the Firm is exposed to the counterparty of its customer for the difference in values rather than to the full exposure to the underlying security or cash of the transaction. Where the Firm does not own/control the underlying cash or security resource, that resource cannot be leveraged by the Firm.

19. Where a Firm acting as agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided, then the Firm will be required to calculate its exposure measure by applying only section 16 (b). This treatment only applies where the Firm acting as agent in an SFT and providing an indemnity or guarantee to a customer or counterparty will be considered eligible for this treatment *only* if the Firm's exposure to the transaction is limited to the guaranteed difference between the value of the security or cash its customer has lent and the value of the collateral the borrower has provided. In situations where the Firm is further economically exposed (i.e. beyond the guarantee for the difference) to the underlying security or cash in the transaction, a further exposure equal to the full amount of the security or cash must be included.

Off-balance sheet items

20. This section explains the incorporation of OBS items as defined in the PIB module into the LR exposure measure. In the risk-based capital framework, OBS items are converted under the standardised approach into credit exposure equivalents through the use of the corresponding CCF. For the purpose of determining the exposure amount of OBS items for the LR, the CCFs set out in chapter 4 of PIB must be applied to the notional amount.

Add-on factors for determining potential future exposure

21. The following add-on factors apply to financial derivatives, based on residual maturity:

Interest rates		FX and gold	Equities	Precious metals except gold	Other commodities
One year or less	0.0%	1.0%	6.0%	7.0%	10.0%
Over one year to five years	0.5%	5.0%	8.0%	7.0%	12.0%
Over five years	1.5%	7.5%	10.0%	8.0%	15.0%

1. For contracts with multiple exchanges of principal, the factors are to be multiplied by the number of remaining payments in the contract.
2. For contracts that are structured to settle outstanding exposures following specified payment dates and where the terms are reset such that the market value of the contract is zero on these specified

dates, the residual maturity would be set equal to the time until the next reset date. In the case of interest rate contracts with remaining maturities of more than one year that meet the above criteria, the add-on is subject to a floor of 0.5%.
3. Forwards, swaps, purchased options and similar derivative contracts not covered by any of the columns in this matrix are to be treated as "other commodities".
4. No potential future credit exposure would be calculated for single currency floating / floating interest rate swaps; the credit exposure on these contracts would be evaluated solely on the basis of their mark-to-market value.

The following add-on factors apply to single-name credit derivatives:

	Protection buyer	**Protection seller**
Total return swaps		
"Qualifying" reference obligation	5%	5%
"Non-qualifying" reference obligation	10%	10%
Credit default swaps		
"Qualifying" reference obligation	5%	5%**
"Non-qualifying" reference obligation	10%	10%**

There will be no difference depending on residual maturity.
** The protection seller of a credit default swap shall only be subject to the add-on factor where it is subject to closeout upon the insolvency of the protection buyer while the underlying is still solvent. The add-on should then be capped to the amount of unpaid premiums.

1.49 Internal Risk Assessment Process (IRAP) and Internal Capital Adequacy Assessment Process (ICAAP)

1. The DFSA has issued detailed rules and guidance regarding its approach to Supervisory Review and Evaluation Processes (SREP) in PIB Chapter 10 and Appendix 10. As part of this framework, an Authorised Firm in PIB Category 1, 2, 3A, 3B, 3C or 5 is required to provide an up-to-date IRAP and, if applicable, an ICAAP, to the DFSA annually (within four months of the Firm's Financial year end).

2. The DFSA is providing the following suggested template which can be used as guidance for this submission. While the use of this template is not mandatory, the submitted document should address the elements contained in the template. Before submission to the DFSA the document must be reviewed and approved by the Firm's Governing Body. The level of detail in the IRAP and ICAAP document will vary based on the size and complexity of the Firm. Supplementary information, such as policies, risk management frameworks and processes, can be referred to by way of appendices.

3. The overarching approach comprises three steps as set out in PIB Chapter 10. Not all of the steps are applicable to all Firms. The application of the sections is set out in PIB 10.1 and is summarised below:
   a. IRAP must be completed by a Firm in PIB Category 1, 2, 3A, 3B, 3C and 5;

b. ICAAP must be completed by a Firm in PIB Category 1, 2, 3A and 5; and
c. SREP will apply to both a Firm completing an IRAP and ICAAP.

4. Following submission of the IRAP and ICAAP, the DFSA will conduct a SREP to review and evaluate the assessments carried out by a Firm under its IRAP and ICAAP. Following this review, the DFSA may engage with a Firm to discuss specific aspects or the Firm's risk profile in certain areas. For a Firm required to complete the ICAAP, this may also include the DFSA imposing an ICR on the Firm after the SREP review. The SREP will be structured to provide consistency of treatment to all Firms, taking into consideration risk profile, business strategy and management. The SREP does not constitute a parallel or secondary IRAP or ICAAP, rather its purpose is to review and evaluate the completeness and consistency of IRAP and ICAAP of a Firm.

	Suggested Format for IRAP and ICAAP assessments	Applicable for IRAP	Applicable for ICAAP
1	Executive Summary	☑	☑
2	Background	☑	☑
3	Structure and Governance	☑	☑
4	Statement of Risk Appetite	☑	☑
5	Internal Risk Assessment Process	☑	☑
6	Capital planning		☑
7	Liquidity Planning		☑
8	Stress testing and scenario analysis	☑	☑
9	Integration, review and Approval	☑	☑

5. Fundamentally, the SREP process aims to develop a meaningful and detailed assessment by a Firm of its own risks, and foster a meaningful interaction and dialogue between the DFSA and Firms to enhance understanding and consider any remedial actions that may be required to reduce a firms risk profile and meet prudential requirements on an on-going basis.

1. Executive Summary	The Executive Summary should provide an overview of the IRAP and ICAAP methodology and the results. It should include: a. a brief overview of the Firm's business strategy and risk appetite; b. commentary on the most material risks faced by the Firm, why the level of risk is acceptable and whether mitigating actions are planned or in progress; c. an assessment of the adequacy of the Firm's risk management processes including governance framework; d. a summary of the financial position of the Firm, balance sheet structure and projected profitability; e. an assessment of whether the Firm considers its capital and financial resources as adequate given the size and complexity of its business; and f. a summary of the main findings of the ICAAP analysis (where

	applicable), and whether the Firm has adequate Capital Resources over its planning horizon.
2. Background	This section should provide a high level overview of the process the Firm has taken when conducting its IRAP (and if applicable its ICAAP). It should include a brief description of the review, challenge and approval process of the IRAP and, if applicable, the ICAAP. It should include details of the Firm's risk management framework together with the business planning and capital management process utilised in the assessment. It should also provide details covering relevant policies and systems used by the Firm to identify, manage, and monitor its risks according to its risk appetite.
3. Structure and Governance	This section should include information regarding the following: a. updated group structure (legal and operational); b. internal organisation including staffing, reporting lines, Governing Body, and operational committees; c. details of oversight from other group control functions; d. background on key senior management and Directors; e. summary of financial products and business lines in operation, including a breakdown of profitability by business line; and f. details of the internal audit framework and audit work conducted during the period. This should also outline key audit findings and management actions taken.
4. Statement of Risk Appetite	This section should provide a high level overview of the Firm's risk appetite. It should also set out the frequency of review of the risk appetite by senior management and the Governing Body. The DFSA appreciates that risk appetite will vary significantly between Firms considering the nature, scale and complexity of their business, including the nature of the Licence permissions. For example, Firms undertaking balance sheet risks will have materially different risk appetites than Firms engaging in advisory or pure brokerage business. Risk appetite may also vary across business lines and across risk types. Nevertheless, all Firms should set a risk appetite to provide a cornerstone for the Firm's risk management framework and business strategy.
5. Internal Risk Assessment Process (IRAP)	This section should provide a concise description of the Firm's risk identification process and outline how the Firm identifies material risk areas. While we have highlighted certain key risks below Firms should consider all specific risks applicable to their business. Key risks which should be considered as part of an IRAP include: a. Credit Risk; b. Market Risk;

	c. Operational Risk; d. Interest rate risk in the non-trading book; e. Concentration Risk; f. Funding risk; g. Liquidity risk; h. Business/Strategic risk; i. Reputation risk; j. Conduct of business risk; k. Money Laundering risk; l. Sanctions risks; m. Regulatory risks; n. Displaced Commercial Risk (where a firm conducts Islamic Financial Business involving a Profit Sharing Investment Account); and o. Any other risks identified. Not all risk factors will have a quantifiable financial capital charge but these should nonetheless be considered with regards to appropriate mitigations and management actions to minimise any potential implications. For example, conduct and AML risks may lead to significant regulatory or other fines and penalties; and consequently will require appropriate systems and controls. The Firm can utilise a separate appendix to provide further detail on the risk assessment and quantification methodology, including: a. the Firm's definition of each of the key risks listed above and any others considered key based on the Firm's risk profile; b. how the Firm determines the materiality of each key risk; c. the Firm's business plan and strategy to deal with such risks d. a description of how each material risk is then quantified for capital allocation purpose, including detailed methodology to specify data, assumptions and calculations; and e. details of any stress testing and scenario analysis conducted to determine impact results on capital requirement. At a minimum, the DFSA expects a Firm in PIB Category 1, 2 or 5 to provide a Pillar II capital allocation to cover IRRBB, Liquidity and Credit Concentration Risk.
6. Capital planning	This section should outline the Firms capital needs, anticipated capital expenditures, desired capital level and external capital sources and must be in line with the Firms desired strategic objectives and business plan. It should include the analysis

	conducted on the Firm's capital position and whether it is appropriate for the nature, scale and complexity of the business, including the refection of the perceived risks in section 5 above. This section should include: a. the Firm's "baseline" capital forecasts (at least quarterly, based on the annual business plan); b. a 3-year summary forecast capital position, particular focus should be made on the next 12 month period; and c. a description of the Firm's capital planning and management process, including an outline of how ICAAP is incorporated into this process. The Firm should also include in this analysis details of the implications of DFSA or other capital requirements. For example the analysis should include: a. the Firm's assessment as to how it will maintain a capital "cushion" in order to meet regulatory capital requirements; and b. explicit disclosure of the Firm's capital targets and other regulatory obligations being introduced. Where relevant, Financial Group ICAAP considerations will typically take into account the risks to which the Firm is exposed due to its membership of a broader corporate group. Examples to be considered include: 1. contagion, Counterparty Risk, reputational risk and risks related to operational dependencies such as shared functions and systems; and 2. an assessment of the level of Group resources to consider transferability of capital intergroup and stress testing availability of such capital under a range of market conditions.
7. Liquidity Planning	This section should summarise how Liquidity Risk is managed (as distinct from any capital set aside to cover losses incurred in a liquidity stress). In particular, it would set out the key assumptions and conclusions from stress testing of cash flows undertaken to manage the risk. It would generally be helpful for the ICAAP to include as appendices the following, where relevant: a. an organisation chart that covers liquidity and funding risk management delegated authorities and reporting lines within the firm; b. asset-liability committee (ALCO) papers and samples of management information used day to day in Treasury operations;

	c. liquidity and funding policy documentation including limit breach policy documentation; d. internal audit reports relating to Treasury departments (if applicable); e. liquidity stress testing documentation; f. an explanation of intra-group liquidity arrangements, especially if operating in several countries. This is particularly important for Firms operating as subsidiaries and should include any restrictions on the ability of the Group to provide liquidity to the DIFC Firm; g. number, scale and timeline of commitments whether formal or informal towards: i. off-balance sheet financing vehicles or other exposures; ii. market counterparties (including margin or collateral obligations); or iii. towards clients; h. analysis of sources of liquidity, including details of specific funding risks or market liquidity risks; and i. detailed contingency funding plans. Any material impact of Liquidity Risk on capital such as scenarios relating to ratings downgrades or material increases in cost of a liquidity stress should be included in the stress and scenario testing outlined in the next section.
8. Stress & Scenario testing	This is a key element of the IRAP and ICAAP assessments and should focus on the assumptions utilised realistically to stress test a Firm's financial position. The DFSA does not stipulate specific stress test criteria or scenarios given the broad nature of business models in operation and scale and complexity of Firms. However, the following are suggested guidelines to be utilised: Using the "baseline" projections, the Firm should use stress-tests to consider how it would perform under stressed conditions. This section should: a. set out the stress tests undertaken and the rationale for their choice; b. summarise the methodology and assumptions used in each scenario tested; c. summarise how the Firm would manage its business and capital so as to ensure that minimum regulatory requirements are met at all times; d. where mitigating actions are relied upon, provide the results of the stress tests on both gross and net of controls, and credible

	management action basis; and e. provide explicit disclosure of the linkage between the stress and scenario testing done as part of ICAAP and the Firm's stress testing programme. Management actions following the stress tests should be outlined, with consideration to: a. quantitative impact of those actions; b. sensitivity analysis/testing of management actions; and c. justification of why these mitigating actions are plausible. At a minimum, the DFSA expects each Firm to include the following stress tests in its ICAAP analysis: a. a standardised (200 basis points) interest rate shock (a single factor test); b. downturn in its credit quality or an equivalent credit stress scenario which is relevant to the Firm's business lines (a single factor test); and c. a scenario that in management's view would most likely cause a breach of DFSA target capital levels (a reverse engineered scenario test). For Firms without material Credit Risk, ensure that suitable tests are completed to reflect other relevant risks such as operational or reputation risk. For example, a Firm undertaking asset management services could run a stress test assuming a 30% loss of AuM or the loss of its largest client.
9. Integration, Review and Approval	This section should include information regarding: a. the role of the Governing Body in approving the conceptual design of the IRAP and where applicable ICAAP. This should include reference to its scope, methodologies and objectives; b. the review by the Governing Body and senior management and other control functions such as risk management, compliance and internal audit; c. how the review has been used by the Firm and how it is embedded in the decision making, business planning and risk management processes; d. how results have been integrated into risk limit setting and monitoring; e. any significant changes made in the current process as compared to previous IRAP/ICAAP processes; and f. a list of all the relevant documents and policies used in the preparation, review, approval and implementation of ICAAP (these can be included as appendices).

1.50 B100 – Declaration by Authorised Firms

Purpose

The purpose of the B100 Form is for the Authorised Form to confirm that the returns submitted have been printed and signed by the directors in accordance with PIB 2.3.5.

Applicability

This form is applicable to all Authorised Firms.

Content

The Form intends to capture the confirmation that the returns have been signed by the directors.

For Annual Returns, the Form captures the number of days the Annual Return submitted pertains to.

Structure of the form in EPRS

B100 is presented on a single form with two data points to be collected.

Instructional Guidelines

Line Item	Instructional Guideline
Confirmation	Once the returns to be submitted have been signed by the directors in accordance with PIB 2.3.5 then the Firm is required to enter “1” into the data field. The returns may not be submitted unless this step is completed.
Annual Return	If the return being submitted is an Annual Return, the Firm is required to enter the number of days the Annual Return pertains to.

2. Forms B10 – B300

FORM B10A: Assets	Period
Cash and Cash Balances at Banks	
Cash on Hand	
Deposits	
Money Market Placements	
Financial Assets Held for Trading	
Derivatives	
Equity Instruments	
Debt Securities	
Loans and Advances	
Islamic Contracts	
Financial Assets Designated at Fair Value through Profit or Loss	
Equity Instruments	
Debt Securities	
Loans and Advances	
Islamic Contracts	
Available-for-sale Financial Assets	
Equity Instruments	
Debt Securities	
Loans and Advances	
Islamic Contracts	
Loans and Receivables	
Debt Securities	
Loans and advances	
Islamic Contracts	
Held-to-maturity Investments	
Debt Securities	
Loans and Advances	
Islamic Contracts	
Derivatives - Hedge Accounting	
Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk	
Investments in Subsidiaries, Joint Ventures, and Associates	
Tangible Assets	
Property, Plant, and Equipment	
Investment Property	
Account Receivables	
Prepayments and Security Deposits	
Intangible Assets	
Goodwill	
Other Intangible Assets	
Tax Assets	
Other Assets	
Non-Current Assets and Disposal Groups Calssified as Held for Sale	
Total Assets	

FORM B10B: OBS Exposures	
Direct credit substitutes	
Transaction - related contingent items	
Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks) and commitments to underwrite debt and equity Securities	
Note issuance facilities and revolving underwriting facilities	
Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral	
Asset sales with recourse, where the Credit Risk remains with the Authorised Firm	
Other commitments with certain drawdown	
Other commitments	
Total Off-Balance Sheet Exposures	

FORM B10B: OBS Exposures				
	Top 10 Undrawn Lines Granted			
	Name of Counterparty	**Total Funding Line Approved**	**Funding Utilised**	**Funding Available**
Top 10 Committed Lines Granted				
Counterparty 1				
Counterparty 2				
Counterparty 3				
Counterparty 4				
Counterparty 5				
Counterparty 6				
Counterparty 7				
Counterparty 8				
Counterparty 9				
Counterparty 10				
Total of Top 10				
Total of All Counterparties				

FORM B10C: Liabilities (Domestic)	
Financial Liabilities Held For Trading	
Derivatives	
Short Positions	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Financial Liabilities Designated At Fair Value Through Profit Or Loss	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Financial Liabilities Measured At Amortised Cost	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Deposits	
Banks And Financial Institution	
Others	
PSIAu	
Derivatives-Hedge Accounting	
Fair Value Changes Of the Hedged of interest rate Risk	
Provisions	
Pensions, other post-employment defined benefit obligations and other long term employee benefits	
Restructuring	
Pending Legal Issues And Tax Litigation	
Commitments and Guarantees given	
Problem Credits (bad and doubtful debt)	
Other Provisions	
Current Liabilities	
Tax Liabilities	
Other Liabilities	
Liabilities included in disposal groups classified as held for sale	
TOTAL LIABILITIES	
TOTAL SHAREHOLDERS EQUITY	
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	

FORM B10D: Equity	
Capital	
Paid up Capital	
Unpaid Capital which has been called up	
Share Premium	
Equity component of compound financial instruments	
Other Equity	
Accumulated Other Comprehensive Income	
Tangible assets	
Intangible assets	
Actuarial gains or loss on defined benefit pension plans	
Hedge of net investments in foreign operations [effective portion]	
Foreign currency translation	
Hedging derivatives. Cash flow hedges [effective portion]	
Available-for-sale financial assets	
Non-current assets and disposal groups classified as held for sale	
Other	
Retained Earnings	
Other Reserves	
Reserves or accumulated losses of investments, joint ventures and associates	
Other	
(-) Treasury shares	
Profit Or Loss Attributable To Owner Of the Parent	
(-) Interim dividends	
Minority Interest [Non-Controlling Interests]	
TOTAL SHAREHOLDERS EQUITY	

FORM B10E: Liabilities (Branch)	
Financial Liabilities Held For Trading	
Derivatives	
Short Positions	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Financial Liabilities Designated At Fair Value Through Profit Or Loss	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Financial Liabilities Measured At Amortised Cost	
Debt Securities Issued	
Islamic Contracts	
Other Financial Liabilities	
Deposits	
Banks And Financial Institution	
Others	
PSIAu	
Derivatives-Hedge Accounting	
Fair Value Changes Of the Hedged of interest rate Risk	
Provisions	
Pensions, other post-employment defined benefit obligations and other long term employee benefits	
Restructuring	
Pending Legal Issues And Tax Litigation	
Commitments and Guarantees given	
Problem Credits (bad and doubtful debt)	
Other Provisions	
Current Liabilities	
Tax Liabilities	
Other Liabilities	
Head Office Account	
Liabilities included in disposal groups classified as held for sale	
TOTAL LIABILITIES	

FORM B20A: Assets – Islamic Financial Institutions		
	Self-Financed	PSIA U
Cash and Cash Balances at Banks		
Cash on Hand		
Deposits		
Money Market Placements		
Financial Assets Held for Trading		
Derivatives		
Equity Instruments		
Debt Securities		
Loans and Advances		
Islamic Contracts		
Financial Assets Designated at Fair Value through Profit or Loss		
Equity Instruments		
Debt Securities		
Loans and Advances		
Islamic Contracts		
Available-for-sale Financial Assets		
Equity Instruments		
Debt Securities		
Loans and Advances		
Islamic Contracts		
Loans and Receivables		
Debt Securities		
Loans and advances		
Islamic Contracts		
Held-to-maturity Investments		
Debt Securities		
Loans and Advances		
Islamic Contracts		
Derivatives - Hedge Accounting		
FV Changes of the Hedged Items in Portfolio Hedge of Int. Rate Risk		
Investments in Subsidiaries, Joint Ventures, & Associates		
Tangible Assets		
Property, Plant, and Equipment		
Investment Property		
Account Receivables		
Prepayments and Security Deposits		
Intangible Assets		
Goodwill		
Other Intangible Assets		
Tax Assets		
Other Assets		
Non-Current Assets and Disposal Groups Classified as Held for Sale		
Total Assets		

FORM B20B: OBS Exposures – Islamic Financial Institutions	
Off Balance Sheet Exposures	<<Right Click Here>>
Committed Lines	<<Right Click Here>>

FORM B20B: OBS Exposures – Link Form 1		
	Self-Financed	PSIAu
Direct credit substitutes		
Transaction - related contingent items		
Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks)		
and commitments to underwrite debt and equity Securities		
Note issuance facilities and revolving underwriting facilities		
Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral		
Asset sales with recourse		
commitments with certain drawdown		
Other commitments		
Total Off-Balance Sheet Exposures		

FORM B20B: OBS Exposures – Link Form 2				
		Top 10 Undrawn Lines Granted		
	Name of Counterparty	Total Funding Line Approved	Funding Utilised	Funding Available
Top 10 Committed Lines Granted				
Counterparty 1				
Counterparty 2				
Counterparty 3				
Counterparty 4				
Counterparty 5				
Counterparty 6				
Counterparty 7				
Counterparty 8				
Counterparty 9				
Counterparty 10				
Total of Top 10		0.00	0.00	0.00
Total of All Counterparties				

FORM B20C: Liabilities (Domestic) – Islamic Financial Institutions		
	Self-Financed	PSIA U
Financial Liabilities Held For Trading		
Derivatives		
Short Positions		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Financial Liabilities Designated At Fair Value Through PL		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Financial Liabilities Measured At Amortised Cost		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Deposits		
Banks And Financial Institution		
Others		
PSIAu		
Derivatives-Hedge Accounting		
Fair Value Changes Of the Hedged of interest rate Risk		
Provisions		
Pensions, other post-employment defined benefit obligations and other long term employee benefits		
Restructuring		
Pending Legal Issues And Tax Litigation		
Commitments and Guarantees given		
Problem Credits (bad and doubtful debt)		
Other Provisions		
Current Liabilities		
Tax Liabilities		
Other Liabilities		
Liabilities included in disposal groups classified as held for sale		
TOTAL LIABILITIES		
TOTAL SHAREHOLDERS EQUITY		
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY		

FORM B20D: Equity – Islamic Financial Institutions		
	Self-Financed	PSIA U
Capital		
Paid up Capital		
Unpaid Capital which has been called up		
Share Premium		
Equity component of compound financial instruments		
Other Equity		
Accumulated Other Comprehensive Income		
Tangible assets		
Intangible assets		
Actuarial gains or loss on defined benefit pension plans		
Hedge of net investments in foreign operations [effective portion]		
Foreign currency translation		
Hedging derivatives. Cash flow hedges [effective portion]		
Available-for-sale financial assets		
Non-current assets and disposal groups classified as held for sale		
Other		
Retained Earnings		
Other Reserves		
Reserves or accumulated losses of investments, joint ventures and associates		
Other		
(-) Treasury Shares		
Profit Or Loss Attributable To Owner Of the Parent		
(-) Interim Dividends		
Minority Interest [Non -Controlling Interest]		
TOTAL SHAREHOLDERS EQUITY		

FORM B20E: Liabilities (Branch) – Islamic Financial Institutions		
	Self-Financed	PSIA U
Financial Liabilities Held For Trading		
Derivatives		
Short Positions		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Financial liabilities Designated At Fair Value Through PL		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Financial Liabilities Measured At Amortised Cost		
Debt Securities Issued		
Islamic Contracts		
Other Financial Liabilities		
Deposits		
Banks And Financial Institution		
Others		
PSIAu		
Derivatives-Hedge Accounting		
FV changes of the Hedged Items in Portfolio hedge of Int. Rate Risk		
Provisions		
Pensions, other post-employment defined benefit obligations and other long term employee benefits		
Restructuring		
Pending Legal Issues And Tax Litigation		
Commitments and Guarantees given		
Problem Credits (bad and doubtful debt)		
Other Provisions		
Current Liabilities		
Tax Liabilities		
Other Liabilities		
Liabilities included in disposal groups classified as held for sale		
TOTAL LIABILITIES		

FORM B20F: Analysis of Reserves Movement – Islamic Financial Institutions	
	PSIA U
Capital Invested	
Net asset value	
Percentage for profit equalisation reserve	
Amount of profit equalisation reserve	
Mudarib fee	
Net amount after Mudarib fee	
Percentage of Investment Risk Reserve	
Amount of Investment Risk Reserve	
Amount attributed to PSIAs	
Profit Equalisation Reserve	
Opening balance (Profit equalisation res	
Additions (P)	
Withdrawals (P)	
Closing balance (Profit equalisation res	
Investment Risk Reserve	
Opening balance (Investment risk reserve	
Additions (I)	
Withdrawals (I)	
Closing balance (Investment risk reserve	

FORM B30: Profit and Loss	
Net Interest Income	
Interest income	
Cash and Cash Balances at Banks	
Financial assets held for trading	
Financial assets designated at fair value through profit or loss	
Available-for-sale financial assets	
Loans and receivables	
Held-to-maturity investments	
Derivatives - Hedge accounting, interest rate risk	
Other assets	
(Interest expenses)	
(Financial liabilities held for trading)	
(Financial liabilities designated at fair value through profit or loss)	
(Financial liabilities measured at amortised cost)	
(Debt securities issued)	
(Other Financial Liabilities)	
(Derivatives - Hedge accounting, interest rate risk)	
(Deposits)	
(Other liabilities)	
Islamic Contracts	
Profits Receivable	
(Profits Payable)	
Dividend income	
Net Fee and Commission Income	
Fee and commission income	
Asset/Fund Management Activities	
Advisory Services	
Brokerage Activities	
Trade Finance	
Arranging	
Other	
(Fee and commission expenses)	
(Asset/Fund Management Activities)	
(Advisory Services)	
(Brokerage Activities)	
(Trade Finance)	
(Other)	
Gains or (-) losses on de-recognition on financial assets and liabilities not measured at fair value, net	
Gains or (-) losses on financial assets and liabilities held for trading, net	
Gains or (-) losses on financial assets and liabilities designated at fair value, net	
Gains or (-) losses from hedge accounting, net	
Gains or (-) losses on Exchange Differences, net	
Gains or (-) losses on de-recognition of investments in subs, JVs and assocs, net	
Gains or (-) losses on de-recognition of nonfinancial assets except held for sale, net	

Net Other Operating Income	
Other Operating Income	
Intergroup Services	
Other	
(Other operating expenses)	
(Intergroup Services)	
(Other)	
(Administrative expenses)	
(Staff Expenses)	
(Other administrative expenses)	
(Depreciation)	
(Provisions) or Reversal of Provisions	
(Commitments and guarantees given)	
(Other provisions)	
(Impairment) or reversal of impairment in financial assets not measured at FV	
(Impairment) or reversal of impairment of investments in subs, JVs and associates	
(Impairment) or reversal of impairment of non-financial assets	
Negative goodwill recognised in profit or loss	
Share of the profit or (-) loss of investments in subs, JVs, and associates	
Profit or (-) Loss Before Tax from Continuing Operations	
(Tax expense or (-) income related to profit or loss from continuing operations)	
Profit or (-) Loss After Tax from Continuing Operations	
Profit or (-) loss after tax from discontinued operations	
Profit or (-) loss before tax from discontinued operations	
(Tax expense or (-) income related to discontinued operations)	
Profit or (-) Loss for the Reporting Period	
Attributable to Non-Controlling Interests	
Attributable to Owners of the parent	

FORM B40: profit and Loss – Islamic Financial Institutions	
Income	
Income from Jointly Financed Accounts and Mudarib Fees	
Income from jointly financed accounts	
(Allocated to unrestricted account holders (before Mudarib fee))	
Authorised Firms Mudarib fee from managing jointly financed accounts	
Authorised Firms fee from managing other (restricted) accounts	
Net Income from Jointly Financed Accounts and Mudarib Fees	
Income from Authorised Firm's Own Funds	
Authorised Firms income from its own non-financing activities	
Authorised Firms income from its own financing and investment activities	
Net fees and commission income	
Other operating income	
Total Income from Authorised Firm's Own Funds	
Expenses	
Staff expenses	
Premises and equipment costs	
Depreciation & amortisation	
Provision for losses on Islamic contracts	
Other provisions	
Other operating expenses	
Total Expenses	
Operating profit from ordinary activities	
Net income from subsidiaries and associated companies	
Profit (loss) from extraordinary Items	
Profit (loss) before Zakah and Tax	
Zakah	
Tax on profit / loss	
Profit/ (loss) after tax	
(Minority interests)	
NET PROFIT/ (LOSS)	
Dividends, and other distributions, declared or paid	
Other adjustments	
RETAINED PROFITS/(LOSSES) FOR THE REPORTING PERIOD	
Complete the section below for ANNUAL Returns only	
Per final quarterly return	
Per annual return	
Per audited annual accounts	
Provide the nature and the amount of differences identified in this box >>	

FORM B50: Expenditure Based Capital Minimum	
Expenditure Item	
Total expenses of the AF in the normal course of business exc. exceptional items	
LESS:	
Staff bonuses	
Employees and directors shares in profits	
Other appropriations of profits	
Shared commissions payable which are directly related to commissions receivable	
Fees, brokerage and other charges paid for executing, registering or clearing trans	
Foreign exchange losses	
Contributions to charities	
Expenses for which pre-payments/advances have been made (e.g., pre-paid rent etc.) and the amount has also been deducted as illiquid assets	
Total expenditure	
Fraction applied	
Expenditure based capital minimum (based on Actual expenses)	
Expenditure based capital minimum (as notified to the firm)	
Total of liquid assets in accordance with PIB rule 3.5.3	
(a) cash in hand	
(b) money deposited with a regulated bank or deposit-taker which has a short-term credit rating of A1 or P1 (or equivalent) and above from an ECAI,	
(c) demand deposits with a tenor of 1 year or less with a bank or deposit-taker in (b),	
(d) time deposits with a tenor of 1 year or less which have an option to redeem the deposit at any time. In such cases, the deposit amount eligible to be included as liquid assets must be calculated as net of any costs associated with such early redemption,	
(e) cash receivable from a regulated clearing house and cash deposits with such clearing houses, other than any fees or contributions to guarantee or reserve funds of such clearing houses, or	
(f) any other assets which may be approved by the DFSA as comprising a liquid asset for the purpose of this Rule.	
Liquid assets - EBCM (should be positive for firms in Category 3B, 3C and 4)	

FORM B60: Capital Resources Calculation	
COMMON EQUITY TIER 1 CAPITAL	
Capital Instruments Eligible as CET1 Capital	
Paid up capital instruments	
Share premium	
(-) Own CET1 Instruments	
(-) Direct holdings of CET1 instruments	
(-) Indirect holdings of CET1 instruments	
(-) Underlying exposure to own CET1 instruments included in the trading book in the form of index securities	
(-) CET1 instruments which the group could be contractually obliged to purchase	
(-) Reciprocal holdings of CET1 capital instruments with relevant entities	
Retained Earnings	
Previous years retained earnings	
Profit or loss eligible	
Profit or loss attributable to owners of the parent	
(-) Part of interim or year-end profit not eligible	
Accumulated Other Comprehensive Income	
Other Reserves	
Minority interest given in recognition in CET1 Capital	
(-) Adjustments to CET1	
(-) Goodwill	
Goodwill accounted for as intangible asset	
Goodwill included in the valuation of significant investments	
Deferred tax liabilities associated to goodwill	
(-) Other Intangible Assets	
Other intangible assets gross amount	
Deferred tax liabilities associated to other intangible assets	
(-) Deferred tax assets that rely on future profitability	
(-) Defined Benefit Pension Fund Assets	
(-) Reciprocal Cross Holdings in CET1 Capital	
(-) Excess of Deduction from AT1 Items over AT1 Capital	
(-) Qualifying Holdings Outside the Financial Sector	
(-) Securitisation positions which can alternatively be subject to a 1000% risk weight	
(-) Free Deliveries	
(-) CET1 instruments of relevant entities where the institution does not have a significant investment	
(-) Deferred tax assets that rely on future profitability and arise from temporary differences	
(-) CET1 instruments of relevant entities where the institution has a significant investment	
Available CET1 Capital Resources	
ADDITIONAL TIER 1 CAPITAL	
Capital Instruments Eligible as AT1 Capital	
Paid up capital instruments	
(-) Capital instruments not eligible	
Share premium	

(-) Own AT1 instruments	
(-) Direct holdings of AT1 instruments	
(-) Indirect holdings of AT1 instruments	
Instruments issued by subsidiaries that are given recognition in AT1 Capital	
(-) Reciprocal Cross Holdings in AT1 Capital	
(-) AT1 instruments of relevant entities where the institution does not have a significant investment	
(-) AT1 instruments of relevant entities where the institution has a significant investment	
(-) Excess of deduction from T2 items over T2 Capital	
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
Available Additional Tier 1 Capital Resources	
TIER 2 CAPITAL	
Capital Instruments Eligible as T2 Capital	
Paid up capital instruments	
(-) Capital instruments not eligible	
Share premium	
(-) Own T2 instruments	
(-) Direct holdings of T2 instruments	
(-) Indirect holdings of T2 instruments	
Instruments issued by subsidiaries that are given recognition in T2 Capital	
(-) Reciprocal cross holdings in T2 Capital	
(-) T2 instruments of relevant entities where the institution does not have a significant investment	
(-) T2 instruments of relevant entities where the institution has a significant investment	
Excess of deduction from T2 items over T2 Capital (deducted in AT1)	
Available Tier 2 Capital Resources	
Total Capital Resources	
Base Capital Requirement	
Risk Based Capital Requirement (RBC)	
Credit and Counterparty Risk Capital Requirement	
Displaced Commercial Risk	
Market Risk Capital Requirement	
Operational Risk Capital Requirement	
Individual Capital Requirement (ICR)	
Total Risk Based Capital Requirement	
Capital Requirement - Highest of BCR, EBCM, or RBC	
Capital Conservation Buffer (CCB) - 25% of Capital Requirement	
Total Capital Requirement	
Resources Less Requirement (must be positive)	

FORM B60A: Credit Risk Capital Requirement - Overview	
	Capital Requirement
Credit Risk Capital Requirements	
Counterparty Risk Capital Requirements	
Capital Requirements for Securitisation Exposures	
Total Credit & Counterparty Risk Capital Requirement	

FORM B60A1: Credit Risk Capital Requirement – Balance Sheet Exposures – Link Form 1: Balance Sheet Exposures

						Credit Risk Mitigation (CRM)Techniques With Substitution Effects On The Exposure							Credit Risk Mitigation Techniques	Credit Risk Mitigation Techniques	Credit Risk Mitigation Techniques					
						Unfunded Credit Protection	Unfunded Credit Protection	Funded Credit Protection	Funded Credit Protection	Substitution Of The Exposure Due To CRM	Substitution Of The Exposure Due To CRM		Affecting The Exposure Amount	Affecting The Exposure Amount	Affecting The Exposure Amount	Fully Adjusted Exposure Value	Risk Weighted Exposure Amount	Risk Weighted Exposure Amount	Risk Weighted Exposure Amount	
	Original On Balance Sheet Exposure	Original Off Balance Sheet Exposure (Pre-Conver-sion)	Original Off Balance Sheet Exposure (Post-Conver-sion)	(-) Value Adjustments And Provisions Associated With The Original Exposure	Exposure Net Of Value Adjust-ments and Provisions	Guarantees	Credit Derivatives	Financial Collateral: Simplified Method	Other Funded Credit Protection	(-) Total Outflows	(+) Total Inflows	Net Exposure After CRM Substitution Effects	Financial Collateral	(-) Volatility Maturity Forex Adjustment	Adjusted Collateral Value	Total	Total	Of Which: Exposures That Are Rated	Of Which: Exposures That Are Unrated	Credit Risk Capital Require-ment
Credit Risk Capital Requirement - Balance																				
Sheet Exposures																				
CATEGORY OF CREDIT RISK EXPOSURE																				
Central governments or central banks																				
Regional governments or local authorities																				
Public sector entities																				
Multilateral developments banks																				
Banking institutions																				
Corporates																				
Small and Medium Size Entities (SME)																				
Retail																				
Residential mortgage																				
Commercial real estate																				
Hedge Funds																				
Other CIFs or Investment vehicles																				
Family Offices																				
High Net Worth Individuals																				
Others																				
TOTAL																				

FORM B60A1: Credit Risk Capital Requirement – Balance Sheet Exposures – Link Form 2: Credit Conversion for Off Balance Sheet Exposure

	ORIGINAL OFF BALANCE SHEET EXPOSURE (PRE CONVERSION)	Direct credit substitutes	Transaction - related contingent items	Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks) and commitments to underwrite debt and equity Securities	Note issuance facilities and revolving underwriting facilities	Transactions - other than SFTs - involving the posting of Securities held by the Authorised Firm as Collateral	Asset sales with recourse where the Credit Risk remains with the Authorised Firm	Other commitments with certain drawdown	Other commitments with an Original Maturity of more than one year	Other commitments with an Original Maturity of one year or less	Other commitments which are unconditionally cancellable by the Authorised Firm without prior notice or that effectively provide for automatic cancellation due to deterioration in an obligor's creditworthiness	OFF BALANCE SHEET EXPOSURE (POST CONVERSION)
		100%	50%	20%	50%	100%	100%	100%	50%	20%	0%	
Credit Conversion for Off Balance												
Sheet Exposures												
CREDIT CONVERSION FACTOR												
Central governments or central banks												
Regional governments or local authorities												
Public sector entities												
Multilateral development banks												
Banking institutions												
Corporates												
Small and Medium Size Entities (SME)												
Retail												
Residential mortgage												
Commercial real estate												
Hedge Funds												
Other CIFs or Investment vehicles												
Family Offices												
High Net Worth Individuals												
Others												
TOTAL												

FORM B60A1: Credit Risk Capital Requirement – Balance Sheet Exposures – Link Form 3: Breakdown of Total Exposures by Risk Weights

	FULLY ADJUSTED EXPOSURE VALUE (E*)	RISK WEIGHTS											RISK WEIGHTED EXPOSURE AMOUNT
		0%	10%	20%	50%	100%	150%	225%	350%	650%	1000%	1250%	
Breakdown of Total Exposures													
by Risk Weights													
CATEGORY OF CREDIT RISK EXPOSURE													
Central governments or central banks													
Regional governments or local authorities													
Public sector entities													
Multilateral developments banks													
Banking institutions													
Corporates													
Small and Medium Size Entities (SME)													
Retail													
Residential mortgage													
Commercial real estate													
Hedge Funds													
Other CIFs or Investment vehicles													
Family Offices													
High Net Worth Individuals													
Others													
TOTAL													

FORM B60A2: Credit Risk Capital Requirement – Counterparty Exposures	
Right Click on the required row to input the details	
Counterparty Risk on Unsettled Transactions RWA	<<Right Click Here>>
OTC Derivatives RWA	<<Right Click Here>>
Securities financing transactions RWA	<<Right Click Here>>
Deferred Settlement Transactions RWA	<<Right Click Here>>
Total Capital Requirement	0.00

FORM B60A2: Credit Risk Capital Requirement – Counterparty Exposures – Link Form 1						
		Exposure	Credit Risk Weight %	Multiplier	Risk Weighted Assets (RWA)	Capital Requirement
Unsettled Transactions, Free Deliveries and Other RWA						
B102_41000 - Unsettled Transactions	0 - 4 Days		0.00	1.00		
	5 - 15 Days		100.00	1.00		
	16 - 30 Days		500.00	1.00		
	31 - 45 Days		750.00	1.00		
	46 or More Days		1,000.00	1.00		
Total Delivery Vs Payment						
B102_42000 - Free Deliveries	0 - 15 Days		0.00	1.00		
			20.00	1.00		
			50.00	1.00		
			100.00	1.00		
			150.00	1.00		
	16 - 30 Days		0.00	5.00		
			20.00	5.00		
			50.00	5.00		
			100.00	5.00		
			150.00	5.00		
	31 - 45 Days		0.00	7.50		
			20.00	7.50		
			50.00	7.50		
			100.00	7.50		
			150.00	7.50		
	46 or More Days		0.00	10.00		
			20.00	10.00		
			50.00	10.00		
			100.00	10.00		
			150.00	10.00		
Total Free Deliveries						
Other Counterparty Risks						
			0.00	1.00		
			20.00	1.00		
			50.00	1.00		
			100.00	1.00		
			150.00	1.00		
Total Other Counterparty Risk						
Total						

FORM B60A2: Credit Risk Capital Requirement – Counterparty Exposures – Link Form 2: OTC Derivatives RWA						
	Replacement Cost	PFE	Credit Equivalent Amount	Credit Risk Weight %	Risk Weighted Assets (RWA)	Capital Requirement
OTC Derivative Contracts						
				0.00		
				20.00		
				50.00		
OTC Derivatives Total						

FORM B60A2: Credit Risk Capital Requirement – Counterparty Exposures – Link Form 3: Securities Financing Transactions RWA						
	1a. Market value of securities sold or lent 2a. Value of the collateral and cash given	1b. Value of the collateral and cash received 2b. Market value of securities bought or borrowed	Exposure	Credit Risk Weight %	Risk Weighted Assets (RWA)	Capital Requirement
Detail of Counterparty Risk						
Securities financing transactions (SFT)						
				0.00		
				20.00		
				50.00		
				100.00		
SFT Total						

FORM B60A2: Credit Risk Capital Requirement – Counterparty Exposures – Link Form 4: Deferred Settlement Transactions RWA						
		Exposure	Credit Risk Weight %	Multiplier	Risk Weighted Assets (RWA)	Capital Requirement
Contractual settlement more than T+5	6 - 30 Days		0.00	5.00		
			20.00	5.00		
			50.00	5.00		
			100.00	5.00		
	31 - 45 Days		0.00	7.50		
			20.00	7.50		
			50.00	7.50		
			100.00	7.50		
	46 or More Days		0.00	10.00		
			20.00	10.00		
			50.00	10.00		
			100.00	10.00		
Total						
Total Deferred Settlement Transactions						

FORM B60A3: Credit Risk Capital Requirement – Securitisation

								Credit Risk Mitigation (CRM) Techniques With Substitution Effects On The Exposure							Breakdown Of The Fully Adjusted Exposure Value (E*) Of Off Balance Sheet Items According To Conversion Factors							Breakdown Of The Exposure Value Subject To Risk Weights								
		Synthetic Securitisations - Credit Protection To The Securitised Exposures			Securitisation Positions					Substitution Of The Exposure Due To CRM					0%	>0% And <=20%	>20% And <=50%	>50% And <=100%	Exposure Value	Exposure Value	Exposure Value	Rated (Credit Quality Grade)	Rated (Credit Quality Grade)	Rated (Credit Quality Grade)	Rated (Credit Quality Grade)	Rated (Credit Quality Grade)	1000%	Look-Through	Risk-Weighted Exposure Amount	
	Total Amount Of Securitisation Exposures Originated	(-) Funded Credit Protection (CVA)	(-) Total Outflows	Notional Amount Retained Or Repurchased Of Credit Protection	Original Exposure Pre Conversion Factors	(-) Value Adjustments And Provisions	Exposure Net Of Value Adjustments And Provisions		Funded Credit Protection	(-) Total Outflows	Total Inflows	Net Exposure After CRM Substitution Effects Pre Conversion Factors	(-) Credit Risk Mitigation Techniques Affecting The Amount Of The Exposure: Financial Collateral Comprehensive Method	Fully Adjusted Exposure Value (E*)						(-) Deducted From Capital Resources	Subject To Risk Weights	CQG 1	CQG 2	CQG 3	CQG 4	All Other CQs	Unrated			Capital Requirement
FORM B60A3: Credit Risk Capital Requirement - Securitisation																													
TOTAL EXPOSURES																													
ORIGINATOR: TOTAL EXPOSURES																													
ON-BALANCE SHEET ITEMS																													
SECURITISATIONS																													
RE-SECURITISATIONS																													
OFF-BALANCE SHEET ITEMS & DERIVATIVES																													
SYNTHETIC SECURITISATION																													

EARLY AMORTISATION																														
INVESTOR: TOTAL EXPOSURES																														
ON-BALANCE SHEET ITEMS																														
SECURITISATIONS																														
RE-SECURITISATIONS																														
OFF-BALANCE SHEET ITEMS & DERIVATIVES																														
SYNTHETIC SECURITISATION																														
SPONSOR: TOTAL EXPOSURES																														
ON-BALANCE SHEET ITEMS																														
SECURITISATIONS																														
SYNTHETIC SECURITISATION																														
OFF-BALANCE SHEET ITEMS & DERIVATIVES																														
SYNTHETIC SECURITISATION																														

FORM B60B: Market Risk Capital Requirement – Overview	
	Capital Requirement
Interest Rate Risk	
Equity Risk	
Foreign Exchange Risk	
Commodities Risk	
Options Risk	
Securities Underwriting	
Collective Investment Fund Risk	
Internal Models	
Sum of Market Risk Capital Components	

FORM B60B1: Market Risk Capital Requirement – Interest Rate Risk

		Gross Positions	Gross Positions	Net Positions	Net Positions	Positions Subject to Capital Charge	Risk Capital Charge (%)	Capital Requirement
		Long	Short	Long	Short			
DEBT INSTRUMENTS IN TRADING BOOK								
General Risk								
Simplified Framework								
Zone A	0 ≤ 1 month						0.00	
	> 1 ≤ 3 months						0.20	
	> 3 ≤ 6 months						0.40	
	> 6 ≤ 12 months						0.70	
Zone B	> 1 ≤ 2 years (> 1.0 ≤ 1.9 years for coupon less than 3%)						1.25	
	> 2 ≤ 3 years (> 1.9 ≤ 2.8 years for coupon less than 3%)						1.75	
	> 3 ≤ 4 years (> 2.8 ≤ 3.6 years for coupon less than 3%)						2.25	
Zone C	> 4 ≤ 5 years (> 3.6 ≤ 4.3 years for coupon less than 3%)						2.75	
	> 5 ≤ 7 years (> 4.3 ≤ 5.7 years for coupon less than 3%)						3.25	
	> 7 ≤ 10 years (> 5.7 ≤ 7.3 years for coupon less than 3%)						3.75	
	> 10 ≤ 15 years (> 7.3 ≤ 9.3 years for coupon less than 3%)						4.50	
	> 15 ≤ 20 years (> 9.3 ≤ 10.6 years for coupon less than 3%)						5.25	
	> 20 years (> 10.6 ≤ 12.0 years for coupon less than 3%)						6.00	
	(> 12.0 ≤ 20.0 years for coupon less than 3%)						8.00	
	(> 20.0 years for coupon less than 3%)						12.50	
Total								
Maturity-based approach								
Zone A	0 ≤ 1 month						0.00	
	> 1 ≤ 3 months						0.20	

	> 3 ≤ 6 months						0.40	
	> 6 ≤ 12 months						0.70	
Zone B	> 1 ≤ 2 years (> 1.0 ≤ 1.9 years for coupon less than 3%)						1.25	
	> 2 ≤ 3 years (> 1.9 ≤ 2.8 years for coupon less than 3%)						1.75	
	> 3 ≤ 4 years (> 2.8 ≤ 3.6 years for coupon less than 3%)						2.25	
Zone C	> 4 ≤ 5 years (> 3.6 ≤ 4.3 years for coupon less than 3%)						2.75	
	> 5 ≤ 7 years (> 4.3 ≤ 5.7 years for coupon less than 3%)						3.25	
	> 7 ≤ 10 years (> 5.7 ≤ 7.3 years for coupon less than 3%)						3.75	
	> 10 ≤ 15 years (> 7.3 ≤ 9.3 years for coupon less than 3%)						4.50	
	> 15 ≤ 20 years (> 9.3 ≤ 10.6 years for coupon less than 3%)						5.25	
	> 20 years (> 10.6 ≤ 12.0 years for coupon less than 3%)						6.00	
	(> 12.0 ≤ 20.0 years for coupon less than 3%)						8.00	
	(> 20.0 years for coupon less than 3%)						12.50	
Total								0.00
Duration-based approach								
Zone A	0 ≤ 1 month						0.00	
	> 1 ≤ 3 months						0.20	
	> 3 ≤ 6 months						0.40	
	> 6 ≤ 12 months						0.70	
Zone B	> 1.0 ≤ 1.9 years						1.26	
	> 1.9 ≤ 2.8 years						1.76	
	> 2.8 ≤ 3.6 years						2.25	
Zone C	> 3.6 ≤ 4.3 years						2.74	
	> 4.3 ≤ 5.7 years						3.26	
	> 5.7 ≤ 7.3 years						3.77	
	> 7.3 ≤ 9.3 years						4.50	
	> 9.3 ≤ 10.6 years						5.85	

	> 10.6 ≤ 12.0 years						6.60	
	> 12.0 ≤ 20.0 years						8.70	
	> 20.0 years						13.20	
Total								0.00
Specific Risk								
Capital requirement for non-securitised debt instruments								
Sovereign debt with CQG1							0.00	
Sovereign debt with CQG2 or 3 with residual term	≤ 6 months						0.25	
	> 6 and ≤ 24 months						1.00	
	> 24 months						1.60	
Sovereign debt with CQG4 or 5 or unrated							8.00	
Sovereign debt with CQG6							12.00	
Qualifying debt								
Qualifying debt with residual term	≤ 6 months						0.25	
	> 6 months and ≤ months						1.00	
	> 24 months						1.60	
Other debt category with CQG4 or unrated							8.00	
Other debt category with CQG5 or 6							12.00	
Total								
Total Interest Rate Risk Capital Charge								0.00

FORM B60B2: Market Risk Capital Requirement – Maturity Approach

		Net Positions	Net Positions	Risk Percentage	Weighted Individual Net Position	Weighted Individual Net Position	By Maturity Brand	By Maturity Brand	By Zone	By Zone	Between Zone	Between Zone	
		Long	Short		Long	Short	Matched	Unmatched	Matched	Unmatched	Matched	Unmatched	
Maturity-based approach			0.00										
Zone A	0 ≤ 1 month		0.00	0.00									
	> 1 ≤ 3 months		0.00	0.20									
	> 3 ≤ 6 months		0.00	0.40									
	> 6 ≤ 12 months		0.00	0.70					0.00	0.00	0.00		Zone A&B
Zone B	> 1 ≤ 2 years (> 1.0 ≤ 1.9 years for coupon less than 3%)		0.00	1.25									
	> 2 ≤ 3 years (> 1.9 ≤ 2.8 years for coupon less than 3%)		0.00	1.75									
	> 3 ≤ 4 years (> 2.8 ≤ 3.6 years for coupon less than 3%)		0.00	2.25					0.00	0.00	0.00		Zone B&C
Zone C	> 4 ≤ 5 years (> 3.6 ≤ 4.3 years for coupon less than 3%)		0.00	2.75									
	> 5 ≤ 7 years (> 4.3 ≤ 5.7 years for coupon less than 3%)		0.00	3.25									
	> 7 ≤ 10 years (> 5.7 ≤ 7.3 years for coupon less than 3%)		0.00	3.75									
	> 10 ≤ 15 years (> 7.3 ≤ 9.3 years for coupon less than 3%)		0.00	4.50									
	> 15 ≤ 20 years (> 9.3 ≤ 10.6 years for coupon less than 3%)		0.00	5.25									
	> 20 years (> 10.6 ≤ 12.0 years for coupon less than 3%)		0.00	6.00									
	(> 12.0 ≤ 20.0 years for coupon less than 3%)		0.00	8.00									
	(> 20.0 years for coupon less than 3%)			12.50					0.00	0.00	0.00		Zone A&C
Total			0.00							0.00			
Capital Requirement		0.00											

FORM B60B3: Market Risk Capital Requirement – Duration Approach

		Net Positions	Net Positions	Assumed move in interest rates (% p.a.)	Modified duration (years)	Weighted Individual Net Position	Weighted Individual Net Position	By Maturity Brand	By Maturity Brand	By Zone	By Zone	Between Zone	Between Zone
		Long	Short			Long	Short	Matched	Unmatched	Matched	Unmatched	Matched	Unmatched
Duration-based approach			0.00										
Zone A	0 ≤ 1 month		0.00	1.00	0.00								
	> 1 ≤ 3 months		0.00	1.00	0.20								
	> 3 ≤ 6 months		0.00	1.00	0.40								
	> 6 ≤ 12 months		0.00	1.00	0.70					0.00	0.00	0.00	0.00
Zone B	> 1.0 ≤ 1.9 years		0.00	0.90	1.40								
	> 1.9 ≤ 2.8 years		0.00	0.80	2.20								
	> 2.8 ≤ 3.6 years		0.00	0.75	3.00					0.00	0.00	0.00	0.00
Zone C	> 3.6 ≤ 4.3 years		0.00	0.75	3.65								
	> 4.3 ≤ 5.7 years		0.00	0.70	4.65								
	> 5.7 ≤ 7.3 years		0.00	0.65	5.80								
	> 7.3 ≤ 9.3 years		0.00	0.60	7.50								
	> 9.3 ≤ 10.6 years		0.00	0.60	9.75								
	> 10.6 ≤ 12.0 years		0.00	0.60	11.00								
	> 12.0 ≤ 20.0 years		0.00	0.60	14.50								
	> 20.0 years		0.00	0.60	22.00					0.00	0.00	0.00	0.00
			0.00										
Total											0.00		
			0.00										
Capital Requirement		0.00											

FORM B60B4: Market Risk Capital Requirement – Equity							
	Gross Positions	Gross Positions	Net Positions	Net Positions	Positions Subject to Capital Charge	Risk Capital Charge (%)	Capital Requirement
	Long	Short	Long	Short			
EQUITIES IN TRADING BOOK							
Standard Method							
Specific Risk						8.00	
General Risk						8.00	
Simplified Method							
Single equities						16.00	
Broad - based indices						8.00	
All other indices						16.00	
Total							

FORM B60B5: Market Risk Capital Requirement – Currency	
Individual Currency Positions	<<Right Click Here>>
Net Position in Currencies	<<Right Click Here>>

FORM B60B5: Market Risk Capital Requirement – Currency – Link Form 1				
	All Positions	All Positions	Net Positions	Net Positions
	Long	Short	Long	Short
Individual Currency Positions				
Currency Code				

FORM B60B5: Market Risk Capital Requirement – Currency – Link Form 2						
	Net Positions	Net Positions	Positions Subject to Capital Charge	Positions Subject to Capital Charge	Risk Capital Charge (%)	Capital Requirement
	Long	Short	Max Absolute Position	Net Position	Largest Open Position	
Market Risk: Foreign Exchange Risk Capital Requirement						
Net Position in Currencies						
Sum of Net Long/Short Positions					8.00	
Gold					8.00	
Total						

FORM B60B6: Market Risk Capital Requirement – Commodities and Options	
Market Risk - Commodities Risk Capital Requirement	<<Right Click Here>>
Market Risk - Option Risk Capital Requirement	<<Right Click Here>>

FORM B60B6: Market Risk Capital Requirement – Commodities and Options – Link Form 1									
		Gross Positions	Gross Positions	Net Positions	Net Positions	Positions Subject to Capital Charge	Net Capital Charge (%)	Spot Price	Capital Requirement
	Name of Commodity	Long	Short	Long	Short				
Maturity ladder approach									
Commodity A									
Commodity B									
Commodity C									
Commodity D									
Commodity E									
Commodity F									
Commodity G									
Simplified approach:									
Commodity A						3.00	15.00		
Commodity B						3.00	15.00		
Commodity C						3.00	15.00		
Commodity D						3.00	15.00		
Commodity E						3.00	15.00		
Commodity F						3.00	15.00		
Commodity G						3.00	15.00		
Total		0.00	0.00	0.00	0.00				0.00

FORM B60B6: Market Risk Capital Requirement – Commodities and Options – Link Form 2						
	Amount	Delta Weighted Position	Delta Weighted Position	General and Specific Risk	Gamma and Vega Risk	Capital Requirement
		Long	Short			
Simplified Approach:						0.00
Long cash and long put or Short cash and long call						
Long call or Long put						
Option amount in the money						
Market value of options						
Option Specific Risk:						
Currency Option						
Commodity Option						
Delta Plus Method:						
Equity Risk						
Interest Rate Risk						
Foreign Exchange Risk						
Commodities Risk						
Total						0.00

FORM B60B7: Market Risk Capital Requirement – VaR

	GROSS POSITIONS	GROSS POSITIONS	NET POSITIONS	NET POSITIONS	VaR	VaR	STRESSED VaR	STRESSED VaR				
	LONG	SHORT	LONG	SHORT	MULTIPLICATION FACTOR x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR avg)	PREVIOUS DAY (VaR t-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	CAPITAL REQUIREMENT	Number of overshootings during previous 250 working days	VaR Multiplication Factor	SVaR Multiplication Factor (ms)
Interest Rate Risk									0.00			
Equities									0.00			
Foreign Exchange									0.00			
Commodities									0.00			
Options									0.00			
TOTAL									0.00			

FORM B70: Large Exposure	
Part I - Capital Resources	
10% of the Group's Capital Resources	
25% of the Group's Capital Resources	
50% of the Group's Capital Resources	
100% of the Group's Capital Resources	
800% of the Group's Capital Resources	
Parental Guarantees	
Sum of Connected Counterparty Exposures (max 50% of Cap Res)	
Sum of all Large Exposures post applying exemptions and deductions	
Part II - 20 Largest exposures - Overview	
Part II - 20 Largest exposures - Exposures	
Part II - 20 Largest exposures - Credit Risk Mitigation	

FORM B70: Large Exposures – Link Form 1						
	Counterparty	**Exposure (Gross)**	**% of Capital Resources prior to applying exemptions and deductions**	**Amount of Exempt Exposure and Deductions**	**Exposure post applying deductions and exemptions**	**% of Capital Resources post applying exemptions and deductions**
Twenty Largest Exposures						
Counterparty (principal counterparty for a group of closely related or connected counterparties)						
Large Exposure 1						
Large Exposure 2						
Large Exposure 3						
Large Exposure 4						
Large Exposure 5						
Large Exposure 6						
Large Exposure 7						
Large Exposure 8						
Large Exposure 9						
Large Exposure 10						
Large Exposure 11						
Large Exposure 12						
Large Exposure 13						
Large Exposure 14						
Large Exposure 15						
Large Exposure 16						
Large Exposure 17						
Large Exposure 18						
Large Exposure 19						
Large Exposure 20						

FORM B70: Large Exposures – Link Form 2

		Counterparty	Unconnected "0" / Connected "1"	Sector	Country	Equity	Debt Instrument	Derivative	Commitments and Guarantees	Loans and Receivables	Other	Total Exposure
Twenty Largest Exposures												
Large Exposure 1	Direct Exposure											
	Indirect Exposure											
Large Exposure 2	Direct Exposure											
	Indirect Exposure											
Large Exposure 3	Direct Exposure											
	Indirect Exposure											
Large Exposure 4	Direct Exposure											
	Indirect Exposure											
Large Exposure 5	Direct Exposure											
	Indirect Exposure											
Large Exposure 6	Direct Exposure											
	Indirect Exposure											
Large Exposure 7	Direct Exposure											
	Indirect Exposure											
Large Exposure 8	Direct Exposure											
	Indirect Exposure											
Large Exposure 9	Direct Exposure											
	Indirect Exposure											
Large Exposure 10	Direct Exposure											
	Indirect Exposure											
Large Exposure 11	Direct Exposure											
	Indirect Exposure											
Large Exposure 12	Direct Exposure											
	Indirect Exposure											
Large Exposure 13	Direct Exposure											
	Indirect Exposure											
Large Exposure 14	Direct Exposure											
	Indirect Exposure											
Large Exposure 15	Direct Exposure											
	Indirect Exposure											
Large Exposure 16	Direct Exposure											
	Indirect Exposure											
Large Exposure 17	Direct Exposure											
	Indirect Exposure											
Large Exposure 18	Direct Exposure											
	Indirect Exposure											
Large Exposure 19	Direct Exposure											
	Indirect Exposure											
Large Exposure 20	Direct Exposure											
	Indirect Exposure											

FORM B70: Large Exposures

					Credit Risk Mitigation - Simplified Approach (Substitution Effect)	Credit Risk Mitigation - Simplified Approach (Substitution Effect)	Credit Risk Mitigation - Simplified Approach (Substitution Effect)	Credit Risk Mitigation - Simplified Approach (Substitution Effect)	Credit Risk Mitigation - Comprehensive Approach		
	Parental Guarantee (Aggregate limit to 800% of Capital Resources)	Institutional Exemption (Limited to lower of USD 100M or 75% of Capital Resources)	Connected Counterparty Exemption (Max Limited to 25% of Capital Resources)	Other Exempt Exposures	Equity	Debt	Derivative	Commitments and Guarantees	Financial Collateral	Provisions and Capital Deductions	Total
Twenty Largest Exposures											
Large Exposure 1											
Large Exposure 2											
Large Exposure 3											
Large Exposure 4											
Large Exposure 5											
Large Exposure 6											
Large Exposure 7											
Large Exposure 8											
Large Exposure 9											
Large Exposure 10											
Large Exposure 11											
Large Exposure 12											
Large Exposure 13											
Large Exposure 14											
Large Exposure 15											
Large Exposure 16											
Large Exposure 17											
Large Exposure 18											
Large Exposure 19											
Large Exposure 20											

FORM B80: Liquidity Schedule – Maturity Mismatch	
Right Click on the required row to input the details	
Part I - Inflows and Outflows on Cashflow Basis	>> Right Click Here <<
Part II - Calculation of Liquidity Mismatches	>> Right Click Here <<

FORM B80: Liquidity Schedule – Link Form 1

	Mark to market	Discount currency	Discount mark to market	Overdue	Demand (incl. next day)	8 days & under (excl. next day)	Over 8 days to 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Total from cash basis	Over 6 mn to 1 yr	Over 1 yr to 3 yrs	Over 3 yrs to 5 yrs	Total maturity basis
Maturity Mismatch														
Inflows														
High Liquid / Marketable Assets														
Cash		0												
Cen gov't sec (CQG 1,2 or 3) - 1 yr or less		0												
Cen gov't sec (CQG 1,2 or 3) - 1-5 yrs		5												
Cen gov't sec (CQG 1,2 or 3) - over 5 yrs		10												
Non gov't sec (CQG 1,2 or 3) - 6 mths or less		5												
Non gov't sec (CQG 1,2 or 3) - 6 mths - 5 yrs		10												
Non gov't sec (CQG 1,2 or 3) - over 5 yrs		15												
Other cen gov't debt (active)		20												
Highly liquid equities		20												
Expos cen gov't cb (active)		20												
Issuer cen gov't cb (active)(expos not to issuer)		40												
Non gov't expos (CQG 1,2 or 3) (active)		60												
Total														
Inflow on a Cashflow Basis														
Non-marketable securities														
Inter-bank														

Intergroup / related														
Corporate														
Govt / public sector - (CQG 1,2 or 3)														
Govt / public sector - (CQG 4 or above)														
Repos / reverse repos														
Forward foreign exchange														
Forward sales and purchases														
Swaps & FRAs														
Commodities														
Trade related letters of credit														
Fees (incl Mudarib)														
Other funding sources														
Total Inflows														
Total Inflows on Cashflow Basis														
Total Outflows on a Cashflow Basis														
Non-marketable securities														
Inter-bank														
Intergroup / related														
Corporate														
Govt / public sector - (CQG 1,2 or 3)														
Govt / public sector - (CQG 4 or above)														
Repos / reverse repos														
Forward foreign exchange														
Forward sales and purchases														
Swaps & FRAs														
Commodities														
Trade related letters of credit														
Dividends														
Ijarah assets purchases														
Other outflows														
Other Off-Balance Sheet														
Total Outflows														

FORM B80: Liquidity Schedule – Link Form 2				
	Non-Islamic and Self-Financed Business	Non-Islamic and Self-Financed Business	Unrestricted PSIA Business	Unrestricted PSIA Business
	S - 8 Days	S - 1 Month	S - 8 Days	S - 1 Month
Maturity Mismatch				
Calculation of Liquidity Mismatches				
Type of Business				
Total discounted marketable assets				
Total standard inflows				
Total standard outflows				
Total relevant deposits				
Mismatch as a % of total deposits				

FORM B90: LCR			
Liquidity Coverage Ratio ("LCR")	**Total Amount** *US$(000)*	**Factor/Max**	**Weighted Amounts** *US$(000)*
Stock of High-Quality Liquid Assets			
A. Level 1 Assets			
Coins and bank notes		100%	
Qualifying central bank reserves		100%	
Qualifying marketable securities (sovereigns, CBs, PSEs, MDBs)		100%	
Domestic sovereign or CBs debt (non-0% risk-weighted)		100%	
Total stock of Level 1 Assets			
Adjustments to stock of Level 1 Assets			
Adjusted amount of Level 1 Assets			
B. Level 2 Assets (*Maximum 40% of HQLA*):			
B1. Level 2A Assets			
Sovereign, CBs, MDBs, PSEs (20% risk weighting)		85%	
Qualifying corporate debt securities rated AA- or higher		85%	
Qualifying covered bonds rated AA- or higher		85%	
Total stock of Level 2A Assets			
Adjustments to stock of Level 2A Assets			
Adjusted amount of Level 2A Assets			
B2. Level 2B Assets (*Maximum 15% of HQLA*)			
Qualifying RMBS		75%	
Corporate debt securities rated A+ to BBB-		50%	
Qualifying common equity shares		50%	
Total stock of Level 2B Assets			
Adjustments to stock of Level 2B Assets			
Adjusted amount of Level 2B Assets			
Adjustment to stock of HQLA due to cap on Level 2B Assets			
Adjustment to stock of HQLA due to cap on Level 2 Assets			
Total Value of stock of Highly-Quality Liquid Assets:			

Cash Outflows			
A. Retail Deposits:			
Demand deposit and qualifying term deposits with residual maturity or notice period within 30 days			
Stable Deposits		5%	
Retail - Less stable deposits		10%	
Retail - Term deposits (residual maturity > 30 days, no withdraw)		0%	
B. Unsecured Wholesale Funding:			
Funding from:			
Small business customers - Stable deposits		5%	
Small business customers - Less stable deposits		10%	
Small bus. cust. - Term dep. (residual maturity > 30 days, no withdraw)		0%	
Operational deposits		25%	

Operational deposits covered by a deposit protection scheme		5%	
Cooperative banks in an institutional network		25%	
Non-financial corporates, sovereigns, CBs, MDBs & PSEs		40%	
Non-financial corp., sov., CBs, MDBs & PSEs with deposit protection		20%	
Other legal entity customers		100%	
C. Secured Funding:			
SFTs backed by Level 1 assets or with CBs		0%	
SFTs backed by Level 2A assets		15%	
SFTs backed by non-Level 1 or non-Level 2A assets		25%	
SFTs backed by RMBS eligible for inclusion in Level 2B		25%	
SFTs backed by other Level 2B assets		50%	
All other secured funding transactions		100%	
D. Additional Requirements:			
Derivatives cash outflows		100%	
Liquidity needs: financing transactions, derivatives & other contracts		100%	
Valuation changes on non-Level 1 posted collat. securing derivatives		20%	
Excess collateral - derivative transactions that could be called		100%	
Liquidity needs - collateral due on derivatives transactions		100%	
Lliquidity needs - derivative transactions		100%	
Market valuation changes on derivatives transactions		100%	
ABCP, SIVs, Conduits, etc.:			
Loss of funding on ABS, covered bonds & other struct. Finan.		100%	
Loss of funding on ABCP, SIVs, SPVs, etc		100%	
Undrawn committed credit and liquidity facilities:			
Credit and Liquidity Facilities: Retail and SME clients		5%	
Credit Facil.: Non-financial corporates, sovereigns, CBs, PSEs, MDBs		10%	
Liquidity Facil.: Non-financial corporates, sovereigns, CBs, PSEs, MDBs		30%	
Credit & Liquidity Facil.: Banks subject to prudential supervision		40%	
Credit Facilitites: Other financial institutions		40%	
Liquidity Facilitites: Other financial institutions		100%	
Credit and Liquidity Facilities: Other legal entity customers		100%	
Other contractual obligations to financial institutions		100%	
Other contractual obligations - retail & non-financial corp.		100%	
Other contingent funding obligations			
Non-contr. obligations - liquidity draws JV or minority investments		100%	
Trade finance-related obligations (including LCs & guarantees)		3%	
Unconditionally revocable "uncommitted" credit & liquidity facilities		5%	
Guarantees & L/C unrelated to trade finance obligations		10%	
Non-contractual obligations			
Debt-buy back requests (incl. related conduits)		100%	
Structured products		10%	
Managed funds		10%	
Other non-contractual obligations		100%	
Outstanding debt securities with remaining maturity > 30 days		100%	

Non contractual obligations - short positions covered by collateral		50%	
Other contractual cash outflows		100%	
Total Cash Outflows			

Cash Inflows			
Secured lending (incl. reverse repos and securities borrowing), with the following as collateral:			
Level 1 assets		0%	
Level 2A Assets		15%	
Level 2B Assets - eligible RMBS		25%	
Level 2B Assets - Other assets		50%	
Margin lending backed by all other collateral		50%	
All other assets		100%	
Credit or liquidity facilities provided to the reporting Bank		0%	
Operational deposits held at other financial institutions		0%	
Other inflows by counterparty			
Amounts receivable from retail counterparties		50%	
Amounts receivable from non-financial wholesale counterparties		50%	
Amounts receivable from financial institutions		100%	
Net derivative receivables		100%	
Other contractual cash inflows		100%	
Total Cash Inflows			
Total Net Cash Outflows			

Liquidity Coverage Ratio	**LCR**	

Form B120: Interest Rate Risk in the Non-Trading Book

	Up to 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 4 years	Over 4 years to 5 years	Over 5 years to 7 years	Over 7 years to 10 years	Over 10 years	Non Rate Sensitive	Total
Assets													
Assets held in the Trading Book													
Derivatives													
Equity Instruments													
Debt Securities													
Loans and Advances													
Islamic Contracts													
Total Assets in the Trading Book													
Assets held in the Non-Trading Book													
Cash and Cash Balances at Banks													
Cash on Hand													
Deposits													
Money Market Placements													
Financial Assets Designated at Fair Value through Profit or Loss													
Equity Instruments													
Debt Securities													
Loans and Advances													
Islamic Contracts													
Available-for-sale Financial Assets													
Equity Instruments													
Debt Securities													
Loans and Advances													
Islamic Contracts													
Loans and Receivables													
Debt Securities													
Loans and advances													

Islamic Contracts													
Held-to-maturity Investments													
Debt Securities													
Loans and Advances													
Islamic Contracts													
Derivatives - Hedge Accounting													
Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk													
Investments in Subsidiaries, Joint Ventures, and Associates													
Tangible Assets													
Property, Plant, and Equipment													
Investment Property													
Account Receivables													
Prepayments and Security Deposits													
Intangible Assets													
Goodwill													
Other Intangible Assets													
Tax Assets													
Other Assets													
Non-Current Assets and Disposal Groups Calssified as Held for Sale													
Total Assets in the Non-Trading Book													
Total Assets													
Liabilities													
Finanial Liabilities held in the Trading Book													
Derivatives													
Short Positions													
Debt Securities Issued													
Islamic Contracts													
Other Financial Liabilties													
Total Financial Liabilities held in the Trading Book													

Liabilities held in the Non-Trading Book													
Financial Liabilities Measured At Amortised Cost													
Debt Securities Issued													
Islamic Contracts													
Other Financial Liabilties													
Deposits													
Banks And Financial Institution													
Others													
PSIAu													
Derivatives-Hedge Accounting													
Fair Value Changes Of the Hedged of interest rate Risk													
Provisions													
Pensions and oth. employment def. benefit oblig. and other LT employee benefits													
Restructuring													
Pending Legal Issues And Tax Litigation													
Commitrments And Gurantees Given													
Problem Credits (bad and doubtful debt)													
Other Provisions													
Current Liabilities													
Tax Liabilities													
Other Liabilities													
Liabilities included in disposal groups classified as held for sale													
Total Liabilities held in the Non-Trading Book													
TOTAL LIABILITIES													
TOTAL SHAREHOLDERS EQUITY													
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY													
Assets/Liabilities Gap													

Off Balance Sheet Exposures													
Direct credit substitutes													
Transaction - related contingent items													
Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks) and commitments to underwrite debt and equity Securities													
Note issuance facilities and revolving underwriting facilities													
Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral													
Asset sales with recourse, where the Credit Risk remains with the Authorised Firm													
Other commitments with certain drawdown													
Other commitments													
Total Off-Balance Sheet Exposures													
Interest Rate Gap													
Cumulative Gap													
Earnings at Risk (200 bp interest rate shock)													

FORM B130: Credit Activity		
	Outstanding at the end of the Period	Disbursements during the period
Funded Products		
Deposits and Money Market Placements		
Short term Debt - loans / notes / Overdrafts		
Commercial Paper		
Bills Financing - Trade		
Bills from banks and others		
Term Debt		
Project Finance		
Structured Credit		
Revolving Credit		
Residential Mortgage Lending		
Commercial Mortgage Lending		
Loans collateralised by shares		
Loans collateralised by other assets		
Others		
Mudarabah		
Murabaha		
Musharkah		
Tawarruq		
Ijarah		
Bai' Bithaman Ajil		
Wakalah		
Qard		
Other Islamic Product		
Total Funded Product		
Unfunded Products		
Direct credit substitutes		
Transaction-related contingent items		
Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks)		
Commitments to underwrite debt and equity Securities		
Note issuance facilities and revolving Underwriting facilities		
Transactions, other than SFTs, involving the posting of Securities held by the Authorised firm as Collateral		
Asset sales with recourse, where the Credit Risk remains with the Authorised Firm		
Other commitment with certain drawdown		
Other commitments		
Kafalah		
Wakalah		
Other Islamic Product		
Total Unfunded Product		

FORM B140 – Exposures in Arrears and Provisions taken	
Details of Problem Loans	<<Right Click Here>>
Movement in provisions for impairment	<<Right Click Here>>
Movement in provisions for impairment - Part II	<<Right Click Here>>

FORM B140 – Exposures in Arrears and Provisions taken – Link Form 1

	Past due for less than 30 days			Past due for 30 - 60 days			Past due for 60 - 90 days			Past due for 90 - 120 days			Past due for 120 - 180 days			Past due for over 365 days		
	Amount of exposure	No of exposures	Provisions applied	Amount of exposure	No of exposures	Provisions applied	Amount of exposure	No of exposures	Provisions applied	Amount of exposure	No of exposures	Provisions applied	Amount of exposure	No of exposures	Provisions applied	Amount of exposure	No of exposures	Provisions applied
DETAILS OF PROBLEM LOANS																		
CATEGORY OF CREDIT RISK EXPOSURE																		
Central governments or central banks																		
Regional governments or local authorities																		
Public sector entities																		
Multilateral developments banks																		
Banking institutions																		
Corporates																		
Small and Medium Size Entities (SME)																		
Retail																		
Residential mortgage																		
Commercial real estate																		
Hedge Funds																		
Other CIFs or Investment vehicles																		
Family Offices																		
High Net Worth Individuals																		
Others																		
Total																		

FORM B140 – Exposures in Arrears and Provisions taken – Link Form 2			
	Specific Provision	General Provision	Total Provision
Movement in provisions for impairment			
Opening Balance			
Charge from profit and loss			
(-) Write-Offs			
(-) Recoveries			
Other			
Closing balance			

FORM B140 – Exposures in Arrears and Provisions taken – Link Form 3			
	Opening Balance	Movements	Closing Balance
Movement in provisions for impairment - Part II			
Standard			
Special Mention			
Substandard			
Doubtful			
Loss			

FORM B150: Loans Restructured

		Exposure Type			Prior to Restructuring			Post Restructuring		
	Counterparty	Category of Exposure	Product Type	Geography Distribution	Amount	Tenure	YTM	Amount	Tenure	YTM
Total										

FORM B160: Investment Activity		
	Carrying value at the end of the period (Direct)	Carrying value at the end of the period (Derivative)
Debt		
Government Securities (original maturity of 366 days or less)		
Government Securities (original maturity of more than 366 days)		
Sub-sovereign - Regional/Local/Municipal Government Debt		
Issuance by Public Sector Enterprises		
Corporate bonds & debentures (original maturity of > 1 year)		
Mortgage backed securities		
Other Asset backed securities		
Other structured credit transactions		
Deposits with Banks (residual maturity of 366 days or less)		
Deposits with Banks (residual maturity of more than 366 days)		
Total Debt		
Hybrid Debt & Preferential Shares		
Public Sector enterprises		
Public listed entities		
Private companies - unlisted		
Total Hybrid Debt & Pref. Shares		
Equity		
Public Sector enterprises		
Public listed entities		
Private companies - unlisted		
Total Equity Investments		
Other Assets		
Real Estate & Property		
Stakes in SPVs		
Funds - CIFs		
Private equity and venture capital funds		
Rate Products - Current and Interest Rate Derivatives		
Commodity Derivatives		
Other		
Total Other Assets		
Total		

FORM B170: Investment Fair Value

	Fair value hierarchy			Change in fair value for the period			Accumulated change in fair value		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
ASSETS									
Financial Assets Held for Trading									
Derivatives									
Equity Instruments									
Debt Securities									
Loans and Advances									
Islamic Contracts									
Financial Assets Designated at Fair Value through Profit or Loss									
Equity Instruments									
Debt Securities									
Loans and Advances									
Islamic Contracts									
Available-for-sale Financial Assets									
Equity Instruments									
Debt Securities									
Loans and Advances									
Islamic Contracts									
Derivatives - Hedge Accounting									
LIABILITIES									
Financial Liabilities Held For Trading									
Derivatives									
Short Positions									
Debt Securities Issued									
Islamic Contracts									
Other Financial Liabilities									
Financial Liabilities Designated At Fair Value Through Profit Or Loss									
Debt Securities Issued									
Islamic Contracts									
Other Financial Liabilities									
Derivatives-Hedge Accounting									

FORM B180: FX Exposure				
	All Positions Long	All Positions Short	Net Positions Long	Net Positions Short
Individual Currency Positions				
Currency A				
Currency B				
Currency C				
…				

FORM B190: Funding Schedule						
	Deposits - Outstanding amount at the end of Period	Deposits - Net flow during the Period	UPSIA - Outstanding amount at the end of Period	UPSIA - Net flow during the Period	Other - Outstanding Amount at the end of Period	Other - Net Flow during the period
By Type of Fund Provider						
Individual						
Family Offices						
Corporate Entities						
Investment entities including funds						
Sovereign, Sub-sovereign and PSEs						
Financial Institutions						
Non-bank FIs						
Others						
Total						

FORM B200: Funding Concentration	
Funding Concentration - Counterparty	<<Right Click Here>>
B200 - Funding Concentration - Product	<<Right Click Here>>
Funding Concentration - Currency	<<Right Click Here>>
Funding Lines	<<Right Click Here>>

FORM B200: Funding Concentration – Link Form 1							
	Counterparty Name	0 ≤ 1 month	> 1 ≤ 3 months	> 3 ≤ 6 months	> 6 ≤ 12 months	> 1 year	Total
Counterparty (>1% of Total Balance Sheet)							
Click on + to add a counterparty							0

FORM B200: Funding Concentration – Link Form 2							
	Product Name	0 ≤ 1 month	> 1 ≤ 3 months	> 3 ≤ 6 months	> 6 ≤ 12 months	> 1 year	Total
Product (>1% of Total Balance Sheet)							
Click on + to add a product							0

FORM B200: Funding Concentration – Link Form 3							
	Currency Name	0 ≤ 1 month	> 1 ≤ 3 months	> 3 ≤ 6 months	> 6 ≤ 12 months	> 1 year	Total
Currency (>5% of Total Balance Sheet)							
Click on + to add a currency							0

FORM B200: Funding Concentration – Link Form 4						
	Related	Related	Related	Non-related	Non-related	Non-related
	Total Funding Line Approved	Funding Utilised	Funding Available	Total Funding Line Approved	Funding Utilised	Funding Available
Total of All Counterparties						

FORM B210: Wealth Management						
	Accounts booked in DIFC			Accounts Booked Elsewhere		
	No. of Customers	Net New Assets	Assets Under Management	No. of Customers	Net New Assets	Assets Under Management
Wealth Management Activity						
Discretionary accounts						
Non-discretionary accounts						
Total						
Classification by Customer Residence						
DIFC						
UAE (Except DIFC)						
GCC & MENA (except UAE)						
Europe						
Americas						
South Asia						
East Asia & Australia						
Africa						
Total						
Destination of accounts booked outside DIFC						
Switzerland						
Jersey, Guernsey & Isle of Man						
Rest of Europe						
Singapore						
Rest of Asia						
Bermuda, Cayman						
Rest of World						
Total						

FORM B220: Fund and Account Management Services	
Right Click on the required row to in-out the details	
Form B220 - Overview	<<Right Click Here>>
Form B220 - Domestic Fund Activity	<<Right Click Here>>
Form B220 - Acting as Trustee of a Fund and Fund Administration Activity	<<Right Click Here>>
Forms below to be completed for the Annual returns only	
Form B220 - Managing assets of a DIFC Domiciled Investment Vehicle	<<Right Click Here>>
Form B220 - Managing assets of a Foreign Domiciled Investment Vehicle	<<Right Click Here>>
Form B220 - Fund Administration	<<Right Click Here>>
Form B220 - Acting as a Trustee of a Fund	<<Right Click Here>>
Form B220 - Assets under Custody and Client Assets held with third party Custodians	<<Right Click Here>>
CIR Forms	
Marketing and Selling of Foreign Funds	
Form B220 - Designated Funds	<<Right Click Here>>
Form B220 - Other Foreign Funds Criteria	<<Right Click Here>>
Form B220 - Recommendation Based Offers of Units of Foreign Funds	<<Right Click Here>>
Form B220 - Offers of Units of Foreign Funds that meet Exempt Fund Criteria	<<Right Click Here>>
Form B220 - Marketing and Selling of Domestic or External Funds	<<Right Click Here>>

FORM B220: Fund and Account Management Services – Link Form 1						
	No. of Customers (Service Provided)	Net Asset Movement	Amount	No. of Customers (Arranging)	Net Asset Movement	Amount
Discretionary Asset Management						
CIFs registered in DIFC						
Funds registered elsewhere						
PMS for HNWIs						
Private accounts						
Family offices						
Institutional clients						
External asset managers						
Total						
Custody Services						
CIFs registered in DIFC						
Funds registered elsewhere						
Discretionary PMS for HNWIs						
Private accounts						
Family offices						
Institutional clients						
External asset managers						
Total						
Providing Trust Services						
HNWIs						
Investment companies						
Other corporates						
Family offices						
Institutional offices						
Other clients						
Total						
Acting as a Trustee of a Fund						
CIFs registered in DIFC						
Funds registered elsewhere						
Total						
Fund Administration						
CIFs registered in DIFC						
Funds registered elsewhere						
PMS for HNWIs						
Private accounts						
Family offices						
Institutional clients						
External asset managers						
Total						
Holding or Controlling Client Assets						

FORM B220: Domestic Fund Activity – Link Form 2		
	No. of Funds	Funds Under Management
By Type of Funds		
DIFC Domestic Public Funds		
DIFC Domestic Exempt Funds		
External Fund		
Qualified Investor Exempt Fund		
Total		
By Type of Funds		
Conventional Funds		
Sharia Funds		
Equity Funds		
Freeder Funds		
Property Funds		
Private Equity Funds		
Hedge Funds		
Umbrella Funds		
REITs		
Fund of Funds		
Master Funds		
Total		
By Type of Investment Vehicle		
Investment Companies		
Investment Companies Protected Cell		
Open-ended Investment Companies		
Open-ended Investment Companies Protected Cell		
Close-Ended Investment Companies		
Close-Ended Investment Companies Protected Cell		
Investment Partnerships		
Investment Trusts		
Total		

FORM B220: Acting as Trustee of a Fund and Fund Administration Activity – Link Form 3			
		No. of Funds	Net Asset Value of Funds
Acting as Trustee			
By Type of Funds			
DIFC Domestic Public Funds			
DIFC Domestic Exempt Funds			
Foreign Funds			
External Fund			
Qualified Investor Exempt Fund			
Total (Acting by type of funds)			
Domicile of Foreign funds	Country Code		
Fund Administration			
By Type of Funds			
DIFC Domestic Public Funds	[None]		
DIFC Domestic Exempt Funds			
Foreign Funds			
External Fund			
Qualified Investor Exempt Fund			
Total (Acting by type of funds)			
Domicile of Foreign funds	Country Code		

FORM B220: Managing Assets of a DIFC Domiciled Investment Vehicle – Link Form 4									
	DIFC Domiciled Client (Name)	Nature of Investment Objectives	Assets Under Management $000s	Net Movement of AUM in Period + or (-) $000s	Performance (net of fees) YTD %	Benchmark Performance YTD (if applicable)	Conventional / Islamic Fund (C or I)	Fund / Acc open to Public / Retail Clients? (Y or N)	Fund Listed on a regulated exchange? (Y or N)
		(Long Equity, Long Fixed Income, Long Equity & Fixed Income, Property, Hedge, Private Equity, Commodities, Money Market, Other)							
Domiciled Investment Vehicle									
Total									

FORM B220: Managing Assets of a Foreign Domiciled Investment Vehicle – Link Form 5										
	Foreign Domiciled Client (Name)	Domicile (i.e. jurisdiction in which vehicle has established)	Nature of Investment Objectives	Assets Under Management $000s	Net Movement of AUM in Period + or (-) $000s	Performance (net of fees) YTD %	Benchmark Performance YTD (if applicable)	Conventional / Islamic Fund (C or I)	Fund / Acc open to Public / Retail Clients? (Y or N)	Fund Listed on a regulated exchange? (Y or N)
			(Long Equity, Long Fixed Income, Long Equity & Fixed Income, Property, Hedge, Private Equity, Commidities, Money Market, Other)							
Domiciled Investment Vehicle										
Total										

FORM B220: Fund Administration – Link Form 6								
	Fund Administration Services - Fund, Account, Trust etc (Name)	Domicile (i.e. jurisdiction it was established in)	Nature of Investment Objectives (Long Equity, Long Fixed Income, Long Equity & Fixed Income, Property, Hedge, Private Equity, Commodities, Money Market, Other)	AUM Administered $000s	Net Movement of AUM in Period + or (-) $000s	Conventional / Islamic Fund (C or I)	Fund / Acc open to Public / Retail Clients? (Y or N)	Fund Listed on a regulated exchange? (Y or N)
Total								

FORM B220: Acting as a Trustee of a Fund – Link Form 7								
	Acting as Trustee of a Fund	Domicile of Trust (i.e. jurisdiction it was established in)	Nature of Investment Objectives (Long Equity, Long Fixed Income, Long Equity & Fixed Income, Property, Hedge, Private Equity, Commidities, Money Market, Other)	AUM under Trusteeship $000s	Net Movement of AUM in Period + or (-) $000s	Conventional / Islamic Fund (C or I)	Fund / Acc open to Public / Retail Clients? (Y or N)	Fund Listed on a regulated exchange? (Y or N)
Total								

FORM B220: Assets under Custody and Client Assets held with third party Custodians – Link Form 8				
	Custodian Name	Country	Value of Assets	Net Flow of Assets
Third Party Custodians				
Client Assets under Custody				
Client Assets Held with Third Party Custodians				

FORM B220: Designated Funds – Link Form 9			
	Name of Fund	Name of the Fund Manager	Recognised Jurisdiction CIR 15.1.5

FORM B220: Other Foreign Funds Criteria – Link Form 10														
	Name of Fund	Place of domicile or incorporation	Name of Fund Manager	If Fund is rated or graded as investment grade provide name of rating	Please indicate which of the eligible criteria relates to the Fund Custodian under CIR 15.1.6(2)	Please indicate which of the eligible criteria relates to the Fund Custodian under CIR 15.1.6(2)	Please indicate which of the eligible criteria relates to the Fund Custodian under CIR 15.1.6(2)	Please indicate which of the eligible criteria relates to the Fund Custodian under CIR 15.1.6(2)	Please indicate which of the eligible criteria relates to the Investment Manager under CIR 15.1.6(3)	Please indicate which of the eligible criteria relates to the Investment Manager under CIR 15.1.6(3)	Please indicate which of the eligible criteria relates to the Investment Manager under CIR 15.1.6(3)	Please indicate which of the eligible criteria relates to the person where it is both Custodian & Investment Manager under CIR 15.1.6(4)	Please indicate which of the eligible criteria relates to the person where it is both Custodian & Investment Manager under CIR 15.1.6(4)	Please indicate which of the eligible criteria relates to the person where it is both Custodian & Investment Manager under CIR 15.1.6(4)
					CIR 15.1.6(2) (Y or N)	CIR 15.1.6(2) (Y or N)	CIR 15.1.6(2) (Y or N)	CIR 15.1.6(2) (Y or N)	CIR 15.1.6(3) (Y or N)	CIR 15.1.6(3) (Y or N)	CIR 15.1.6(3) (Y or N)	CIR 15.1.6(4) (Y or N)	CIR 15.1.6(4) (Y or N)	CIR 15.1.6(4) (Y or N)
					(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)	(c)

FORM B220: Recommendation Based Offers of Units or Foreign Funds – Link Form 11										
	Name of Fund	Place of domicile or incorporation	Name of Fund Manager	Regulated (Y or N)	Name of Custodian	Regulated (Y or N)	Name of Investment Manager	Regulated (Y or N)	Confirm Suitability Assessment	Confirm Suitability Assessment
									CIR 15.1.8 (Y or N)	COB 3.4.2 (Y or N)

FORM B220: Offers of Foreign Funds under Article 54(1) of the Collective Investment Law – Link Form 12																
	Name of Fund	Place of domicile or incorporation	Name of Fund Manager	Name of Custodian	Name of Investment Manager	Confirm Fund meets Article 54(1) criteria										
			Regulated (Y or N)	Regulated (Y or N)	Regulated (Y or N)	CIR 15.1.9 (Y or N)	CI law Article 16(4) (Y or N)	CI law Article 12.1(1) (Y or N)				CI law Article 16 (5) (Y or N)	CI law Article 12A.1(1) (Y or N)			
								(a)	(b)	(c)	(d)		(a)	(b)	(c)	(d)

FORM B220: Marketing and Selling of Domestic or External Funds – Link Form 13			
	Name of Fund	Name of DIFC Fund Manager	Domestic or External

From B230: Dealing Overview and Personnel	
Total Error Trades Recorded	
Total matched principal error trades that resulted in a principal position	
Total of agency error trades that resulted in a principal position	
Total Limit Breaches Recorded	
Total limit extensions granted during the quarter	
Total Principal Settlement Fails	
Total counterparty settlement Fails	
Total Number of broker/sales people	
Total Number of Traders	
Total number of support staff	
Total number of complaints logged against the Firm	
Total number of products offered	

FORM B240 – Dealing and Arranging – Link Form 1															
	Shares/ Physical	Shares/ Physical	Shares/ Physical	Options	Options	Options	Futures	Futures	Futures	Swaps	Swaps	Swaps	Complex Derivatives	Complex Derivatives	Complex Derivatives
	No. of clients	No. of trans.	Value	No. of clients	No. of trans.	Value	No. of clients	No. of trans.	Value	No. of clients	No. of trans.	Value	No. of clients	No. of trans.	Value
Transactions															
Equity *															
Interest Rate															
Commodity **															
Currency (FX)															
Credit															
Credit Default															
Bonds															
Sukuk															
Debentures ***															
Sovereign Bonds															
Other fixed income															
Total Return															
Other															
Total															
Collective Investment Funds															
Equity Funds															
Fixed Income Funds															
Equity / Fixed Income															
Property															
Hedge															
Private Equity															
Money Market															
Other															
Total															
TOTAL															
** Equity will include stocks, equity indexes, and exchange traded funds*															
*** Commodities will include commodity indexes*															
**** Unsecured corp bonds*															

FORM B240 – Dealing and Arranging – Link Form 2						
	No. of clients (Execution)	No. of trades executed (Execution)	Total value of trades (Execution)	No. of Clients (Arranging)	No. of Trades Arranged (Arranging)	Total Value of Trades (Arranging)
Client Classification						
Classification by Customer Type						
HNWIs & their vehicles						
Family Offices						
Institutional Clients						
CIFs						
Trusts, endowments & charities						
Fund distributors						
Retail Clients						
Total						
Classification by Customer Residence						
DIFC						
UAE (Except DIFC)						
GCC & MENA (Except DIFC)						
Europe						
Americas						
South Asia						
East Asia & Australia						
Africa						
Total						

FORM B250: Outward Remittance								
	UK	USA	EU	Switzerland	GCC other than UAE	MENA excluding GCC	Other countries	Total
By Sector/Purpose of Remittance								
Trade related remittances								
Total of non-trade related remittances								
Government sector in UAE								
Foreign Government entities								
Banks payments to HO and other branches								
Banks payments to other banks abroad								
Banks payments to other non-residents								
Banks remittance of charges and fees								
Banks remittance of Profits								
Other remittances by the bank								
Remittances by Insurance companies								
Remittances by other banks & financial f								
Remittances by other business enterprise								
Remittances by individuals								
All other remittances								
Total								

FORM B260: Inward Remittance								
	UK	USA	EU	Switzerland	GCC other than UAE	MENA excluding GCC	Other countries	Total
Sector/Purpose of Remittance								
Trade related remittances								
Total of non-trade related remittances								
Government sector in UAE								
Foreign Government entities								
Banks payments to HO and other branches								
Banks payments to other banks abroad								
Banks payments to other non-residents								
Banks remittance of charges and fees								
Banks remittance of Profits								
Other remittances by the bank								
Remittances by Insurance companies								
Remittances by other banks & financial f								
Remittances by other business enterprise								
Remittances by individuals								
All other remittances								
Total								

FORM B270: Insurance Brokerage	
	Amount
Total Non-Life GWP Brokered	
Class 1 - Accident - Total	
Class 2 - Sickness - Total	
Health Insurance	
Other (Sickness)	
Class 3 - Land Vehicles - Total	
Motor	
Other (Land Vehicles)	
Class 4 - Marine, Aviation, and Transport (MAT) - Total	
Aviation	
Aviation - War	
Marine - Cargo	
Marine - Hull	
Marine - Species	
Marine - War	
Transport	
MAT - Terrorism / Sabotage	
Other (MAT)	
Class 5 - Fire and Other Property Damage - Total	
Energy - Onshore	
Energy - Offshore	
Construction / Erection All Risk	
Other (Fire & Property)	
Terrorism	
Class 6 - Liability (Casualty) - Total	
Crime	
Directors and Officers Liability	
Employers Liability	
Energy Liability	
Marine Liability	
Professional Indemnity	
Public Liability	
Other (Liability)	
Class 7 - Credit	
Class 8 - Surety	
Other	
Claims Processed	
No. of Claims Processed	
Value of Claims Processed	
Total Life GWP Brokered	
Class 1 - Life and Annuity	
Class 2 - Marriage and Birth	
Class 3 - Linked Long Term	
Class 4 - Permanent Health	
Class 5 - Tontines	
Class 6 - Capital Redemption	
Class 7 - Pension Fund Management	
Other (Please specify in the box on the left)	
Claims Processed	
No. of Claims Processed	
Value of Claims Processed	
Insurance Monies	
Insurance Monies - Held in account	
Insurance Monies - Flow through period	
Insurance Monies - Held in account from previous reporting periods	
Insurance Monies Held - Total	

FORM B280: Staffing and Conduct							
	Private Banking	**Asset Management**	**Fund Management**	**Fund Administrator**	**Trading Desk**	**Other**	**Total**
Staffing							
Senior Management (e.g. CEO / SEO, Directors / Senior Mgmt. etc)							
Advisory (e.g. Client Relationship Manager etc.)							
Discretionary Account Manager (eg Front Office Personnel)							
Discretionary Fund Manager (eg Front Office Personnel)							
Accountants (Fund / segregated vehicle accountants etc)							
Front Office Trading Desk							
Compliance, AML Risk Management (e.g. CO / MLRO, Risk Managers etc.)							
Middle Office							
Other (e.g. Finance, HR, IT, and Back Office activities including admin/support)							
Total Staffing							
Clients							
Professional							
Market Counterparty							
Retail							
Total Number of Clients							
Complaints - High Level Stats							
Status: Upheld							
Status: Rejected							
Status: Pending							
Total Complaints							
Complaints - Breakdown of Type							
Suitability							
Service							
Performance							
Total Complaints							
Regulatory Breaches							
Open							
Closed							
Total							
Number of Suspicious Activities Reports							
Internal							
External							
Total							

FORM B290: Related Party Schedule – Domestic			
	Related Party & Group Companies	**Others**	**Total**
Cash and Cash Balances at Banks			
Cash on Hand			
Deposits			
Money Market Placements			
Financial Assets Held for Trading			
Derivatives			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Financial Assets Designated at Fair Value through Profit or Loss			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Available-for-sale Financial Assets			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Loans and Receivables			
Debt Securities			
Loans and advances			
Islamic Contracts			
Held-to-maturity Investments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Derivatives - Hedge Accounting			
Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk			
Investments in Subsidiaries, Joint Ventures, and Associates			
Tangible Assets			
Property, Plant, and Equipment			
Investment Property			
Account Receivables			
Prepayments and Security Deposits			
Intangible Assets			
Goodwill			

Other Intangible Assets			
Tax Assets			
Other Assets			
Non-Current Assets and Disposal Groups Classified as Held for Sale			
Total Assets			
Financial Liabilities Held For Trading			
Derivatives			
Short Positions			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Financial liabilities Designated At Fair Value Through Profit Or Loss			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Financial Liabilities Measured At Amortised Cost			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Deposits			
Banks And Financial Institution			
Others			
PSIAu			
Derivatives-Hedge Accounting			
Fair Value Changes Of the Hedged of interest rate Risk			
Provisions			
Pensions, other post -employment defined benefit obligations and other long term employee benefits			
Restructuring			
Pending Legal Issues And Tax Litigation			
Commitments and Guarantees given			
Problem Credits (bad and doubtful debt)			
Other Provisions			
Current Liabilities			
Tax Liabilities			
Other Liabilities			
Liabilities included in disposal groups classified as held for sale			
TOTAL LIABILITIES			
TOTAL SHAREHOLDERS EQUITY			
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY			

FORM B290: Related Party Schedule – Branch

	Related Party & Group Companies	Others	Total
Cash and Cash Balances at Banks			
Cash on Hand			
Deposits			
Money Market Placements			
Financial Assets Held for Trading			
Derivatives			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Financial Assets Designated at Fair Value through Profit or Loss			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Available-for-sale Financial Assets			
Equity Instruments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Loans and Receivables			
Debt Securities			
Loans and advances			
Islamic Contracts			
Held-to-maturity Investments			
Debt Securities			
Loans and Advances			
Islamic Contracts			
Derivatives - Hedge Accounting			
Fair Value Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk			
Investments in Subsidiaries, Joint Ventures, and Associates			
Tangible Assets			
Property, Plant, and Equipment			
Investment Property			
Account Receivables			
Prepayments and Security Deposits			
Intangible Assets			
Goodwill			

Other Intangible Assets			
Tax Assets			
Other Assets			
Non-Current Assets and Disposal Groups Classified as Held for Sale			
Total Assets			
Financial Liabilities Held For Trading			
Derivatives			
Short Positions			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Financial Liabilities Designated At Fair Value Through Profit Or Loss			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Financial Liabilities Measured At Amortised Cost			
Debt Securities Issued			
Islamic Contracts			
Other Financial Liabilities			
Deposits			
Banks And Financial Institution			
Others			
PSIAu			
Derivatives-Hedge Accounting			
Fair Value Changes Of the Hedged of interest rate Risk			
Provisions			
Pensions, other post- employment defined benefit obligations and other long term employee benefits			
Restructuring			
Pending Legal Issues And Tax Litigation			
Commitments and Guarantees given			
Problem Credits (bad and doubtful debt)			
Other Provisions			
Current Liabilities			
Tax Liabilities			
Other Liabilities			
Head Office Account			
Liabilities included in disposal groups classified as held for sale			
TOTAL LIABILITIES			

FORM B300: Leverage Ratio			
	Year	Year	Year
	Quarter X	Quarter X-1	Quarter X-2
On-Balance Sheet Exposures			
On-balance sheet items (exclude derivatives and SFTs, include collateral)			
(Assets deducted in determining Basel III Tier 1 capital)			
Total On-Balance Sheet Exposures			
Derivative Exposures			
Replacement cost associated with all derivative transactions			
Add-on amount for PFE associated with all derivative transactions			
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the accounting framework			
(Deductions of receivables assets from cash variation margin provided in derivatives transactions)			
(Exempted CCP leg of client-cleared trade exposures)			
Adjusted effective notional amount of written credit derivatives			
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
Total Derivative Exposures			
Securities Financing Transaction Exposures			
SFT counterparty exposure (with no recognition of accounting netting) after adjusting for sale accounting transactions			
(Netted amounts of cash payables and cash receivables of gross SFT assets)			
CCR exposure for SFT transactions			
Agent transaction exposures			
Total Securities Financing Transaction Exposures			
Other Off-Balance Sheet Exposures			
Off-balance sheet exposures at gross notional amount			
(Adjustments for conversion to credit equivalent amounts)			
Total Other Off-balance Sheet Exposures			
Capital and Total Exposures			
Tier 1 capital (end of reporting period value)			
Total Exposures (end of reporting period value)			
Leverage Ratio			
Basel III Leverage Ratio (avg of the monthly leverage ratios over the quarter)			0.00

Form B100: Declaration by Authorised Firm

I declare that, to the best of my knowledge and belief, having made due enquiry, the forms prepared and submitted using the DFSA's electronic prudential reporting system are complete and correct.

I understand that it is an offence under Article 66 of the Regulatory Law 2004 to provide to the DFSA any information which is false, misleading, deceptive, or to conceal information where the concealment of such information is likely to mislead or deceive the DFSA.

I declare that the forms prepared and submitted using the DFSA's electronic prudential reporting system have been prepared in accordance with the Rules in PIB, the relevant accounting standards and the PRU Sourcebook.

I declare that, during the period, the Authorised Firm has been in compliance at all times with Articles 67(1)-(3) of the Regulatory Law 2004.

Print name of person authorised to sign the return in accordance with PIB Rule 2.3.4 Date

Signature of person authorised to sign the return in accordance with PIB Rule 2.3.4 Date

Print name of person authorised to sign the return in accordance with PIB Rule 2.3.4 Date

Signature of person authorised to sign the return in accordance with PIB Rule 2.3.4 Date

3. Instructional Guidelines for PIN forms

3.1 Form IN10 – Statement of Financial Position

1. The 'Statement of Financial Position' provides the DFSA with the necessary information on assets, liabilities and capital to undertake an assessment of an Insurer's financial position and performance and facilitate assessing compliance with the minimum capital requirements.

App10

2. PIN section 5.3 deals with the recognition and measurement of assets and liabilities on this form.

App11

3. The instructional guidelines in this section provide instructions as to the completion of specific lines on the form. Instructions that are provided in respect of a particular category of current assets or liabilities are normally applicable also (with the appropriate changes) to the corresponding category of non-current assets or liabilities, and vice versa.

App12

4. The completion of this form requires Insurers to make estimates, for example, in assigning assets and liabilities as current or non-current. As an example, the settlement date of outstanding claims, particularly IBNR, is often uncertain. An Insurer may make a reasonable estimate of the amount that is expected to be settled within twelve months, and record that amount as a current liability, with the balance being recorded as non-current. A similar approach would be acceptable for the assets representing reinsurance and other recoveries that would not normally become due and receivable until the underlying claim has been settled.

App13

5. Insurers are required to disclose the amount included in certain totals with respect to parties Related to the Insurer. These disclosures exclude amounts due to or from the Insurer under Contracts of Insurance.

App14

6. This form is required for each reporting unit in respect of which the Insurer must prepare a Return, except for a DIFC Business Return.

7. Assets and liabilities must be reported as current or non-current. Current assets and liabilities are those expected to mature or be realised within a twelve-month period from the date as at which the return is drawn up. Where an asset or a liability includes elements that are current as well as elements that are non-current, the asset or liability must be separated into the current and non-current components, if necessary by means of an estimate.

Structure of the form in the EPRS

8. IN10 is a single form which has three sections. The first section seeks information on assets of an Insurer with further classification into current and non-current assets. In a similar vein, the second section seeks information on liabilities of an Insurer with further classification into current and non-current liabilities. The third section covers the equity of an Insurer.

Section	Instructional Guidelines
Cash and Liquid Assets	This section includes only cash and liquid assets. Insurers must have regard to the following principles: a. Item N100_1120 includes only deposits available within 24 hours that are used by the Insurer for daily purposes of liquidity and operations. Deposits that form part of the Insurer's investments are reported under section Investments (Current) or section Receivables; and b. Bank overdrafts must be reported at item N100_3630, not netted against any of the items under this section unless there is a legal right of offset.
Receivables	This section includes only receivables. In completing this item, Insurers must have regard to the following principles: a. Receivables must be stated net of any provision for doubtful debt or impairment of asset; b. Recoveries other than reinsurance includes items such as subrogation or salvage recoveries in respect of claims that have been paid; c. Premiums Receivable includes instalment premiums on General Insurance contracts that are not yet due for payment. It also includes premiums on General Insurance contracts that have been entered into but not yet recorded. It does not include premiums on Long-Term Insurance contracts that are not yet due for payment; d. Amounts due under reinsurance contracts includes amounts due and receivable under reinsurance contracts, including premiums due from cedants and deposits retained by cedants, as well as amounts due from reinsurers in respect of recoveries against claims that have been paid. Where there is a legal right of set-off, an Insurer may report the working balance on an account with a cedant or reinsurer as a net receivable or payable amount. However, if there is no legal right of set-off, amounts must be recorded gross as receivables and payables; e. Expected reinsurance and other recoveries on outstanding claims includes amounts in respect of reinsurance and other recoveries in respect of claims that have been incurred but not paid, up to the date to which the return is drawn up. This includes reinsurance and other recoveries in respect of IBNR. Because of the uncertainty of the outcome of outstanding claims and IBNR, it is necessary to estimate at least a part of this balance. The basis on which the estimate is made must be consistent with the basis of estimation of the related liability, reported at item N100_3300; f. Reinsurance and other recoveries in respect of claims that have not yet been incurred are reported at item N100_1260. It is necessary to estimate this balance. The basis on which the estimate is made must

	be consistent with the basis of estimation of the related liability, reported at item N100_3400; and g. Where, in determining the amounts to be reported at item N100_1240 or N100_1250, an Insurer has made or considered making a provision for doubtful debt in respect of recoveries due or potentially due from a reinsurer, the Insurer must take into account the potential need to make a provision when determining any estimate to be included at item N100_1250 or N100_1260. It is common practice for Insurers to account for their exposures on General Insurance contracts in force by means of an unearned premium provision, an asset representing deferred reinsurance expense and (where necessary) a premium deficiency reserve. Insurers are referred to the instructional guidelines to item Premium liabilities under general insurance contracts (N100_3400). An insurer that uses an unearned premium provision and premium deficiency reserve as a proxy for Premium Liabilities may record its deferred reinsurance expense at item N100_1260 (for the current portion) and item N100_2160 (for the non-current portion).
Investments	An Insurer's current investments are reported in this section. This section does not include derivatives used to hedge investments reported here. Hedging derivatives are included under "Other Current Assets". Insurers must have regard to the following principles when completing this section: a. Investments that are strategic in nature must be assumed to be non-current, and must be reported under sections – Investments (other than Related entities) or under section Investments in Related entities; and b. Deposits that are of the nature of security deposits, or retentions under contracts, are not reported as PSIAs at item N100_1310, but are reported as receivables. Investments that take the form of mudaraba or musharaka contracts must be reported in accordance with their nature. A contract that takes the form of a collective investment, where the Insurer is one of several investors providing capital to a mudarib who then provides the capital to the entrepreneur, should be reported as a collective investment (where it does not fall to be reported as a PSIA). Where however, a contract of mudaraba or musharaka is entered into by an Insurer as an investment directly with an entrepreneur, or through a mudarib with the Insurer as sole rab ul mal, the investment should be reported as a contract of mudaraba or musharaka as appropriate.
Deferred Tax Assets	Deferred tax assets that are current assets are reported under this section. Insurers must have regard to the following principles when completing this section:

	a. Netting off of deferred tax assets and liabilities is permitted only where both the asset and the liability relate to the same tax to which the Insurer is subject, and are expected to crystallise in the same taxation period; and b. Amounts that represent refunds due from taxation authorities, that are not contingent on earning future taxable income, are not deferred tax assets but are receivables.
Other Current Assets	This section includes current assets that do not fall to be reported under other items. In completing this item, Insurers must have regard to the following principles: a. Acquisition costs in respect of General Insurance business must not be deferred, as the basis on which the Premium Liability is determined requires immediate expensing of acquisition costs; and b. Item N100_1520 does not include deferred reinsurance expense, as item N100_1260 stands in place of this asset.
Total Current Assets	This item is calculated by EPRS as the sum of the total for all 5 preceding sections - cash & liquid assets, receivables, current investments, deferred tax assets and other current assets classified as current assets. The total of amounts due from, balances with or investments in Related parties that form a part of the total of current assets, excluding the amounts due under insurance contracts is reported against the memo item - Current assets representing amounts due from, balances with or investments in related parties, excluding amounts due under insurance contracts reports.
Receivables (non-current)	In completing this section, Insurers should have regard to the principles set out in this section for the equivalent categories of current assets.
Investments (other than related entities)	In completing this section, Insurers should have regard to the principles set out in this section for the equivalent categories of current assets.
Investments in Related Entities	In this section, investments in Related parties must be recognised and measured in accordance with the principles of PIN chapter 5. PIN Rule 5.7 requires an Insurer to make allowance for any minimum capital requirement or equivalent to which a Subsidiary or Associate is subject in the jurisdiction in which it is incorporated.
Plant and Equipment	In this section, an Insurer must exclude any properties of the Insurer, whether or not occupied. Properties must be reported at item N100_1360 or N100_2260 as appropriate.
Intangible Assets	In this section, an Insurer must report intangible assets after deducting any amortisation or impairment charge in respect of those assets.
Deferred Tax Assets	In completing this section (non-current deferred tax assets) Insurers should have regard to the principles set out in this section for the equivalent categories of current assets.
Other Assets	In completing this section (other non-current assets) Insurers should have regard to the principles set out in this section for the equivalent categories of current assets.

Total Non-Current Assets	This item is calculated by EPRS as the sum of the total for all 7 preceding sections - receivables, investments, investments in related entities, plant & equipment, intangible assets, deferred tax assets and other assets classified as Non-Current Assets. The total of amounts due from, balances with or investments in Related parties that form a part of the total of non-current assets, excluding the amounts due under insurance contracts is reported against the memo item - current assets representing amounts due from, balances with or investments in related parties, excluding amounts due under insurance contracts reports.
Total Assets	This item is calculated by EPRS and must equal the total of current assets and non-current assets.
Amounts due on reinsurance contracts	N100_3200 must include premiums payable but not yet due for payment under the terms of reinsurance contracts, and deposits withheld from reinsurers. Other items attributable to reinsurance contracts such as the reinsurer's portion of recoveries and salvage and commissions due to reinsurers must also be included under this item.
Outstanding Claims Provision (including IBNR)	Item N100_3300 reports the current portion of the Insurer's provision for outstanding claims. This item must be completed having regard to the following principles: a. The liability must represent the estimated cost to the Insurer of settling claims which it has incurred at the reporting date but which have not been finalised. The liability is in respect of both direct business and inward reinsurance business and must take into account unpaid claims, unreported claims, adjustments for claims development and the direct and indirect claims settlement costs that the Insurer expects to incur in settling its outstanding claims; b. In the case of Long-Term Insurance Business, this item must include all claims liabilities in respect of Contracts of Insurance that are no longer included in the calculation of the net policy benefits at item N100_3500; c. The liability must be stated without deducting reinsurance and other recoveries (these are disclosed as an asset as reinsurance receivables); d. The requirements for recognition and measurement of this liability are set out in PIN Rules 5.4 and 5.6; and e. The liability does not include any amounts for catastrophe reserve, equalisation reserve or similar provisions that an Insurer may be required to maintain to satisfy regulatory requirements in a jurisdiction other than the DIFC.

Premium liabilities under General Insurance contracts	This item represents the current portion of the cost of providing insurance service over the unexpired period of General Insurance contracts in force at the balance date. This item must be completed having regard to the following principles: a. The Premium Liability reported is required to cover the value of future claims payments and associated direct and indirect settlement costs arising during the unexpired portion of the contracts in question; b. This item must be recorded without deducting reinsurance and other recoveries (these are disclosed as an asset as reinsurance receivables); and c. The requirements for recognition and measurement of this liability are set out in PIN Rule 5.4. As stated in the Guidance to PIN Rule 5.4.7, it is common practice for Insurers to account for their exposures on General Insurance contracts in force by means of an unearned premium provision and (where necessary) a premium deficiency reserve. Where the aggregate of the unearned premium provision and the premium deficiency reserve (both gross of reinsurance) can be shown to be not less than the amount of Premium Liability determined in accordance with PIN Rule 5.4, an Insurer may use that aggregate as a proxy for Premium Liability for the purposes of recording items N100_3400 and N100_4250 on this form.
Net policy benefits under Long-Term insurance contracts in force	This item represents the net value of future Policy Benefits under Long-Term Insurance contracts that are in force as at the date to which the return is made up. The amount reported here must be determined in accordance with PIN Rule 5.6.
Provisions	This section, must be completed having regard to the following principles: a. A provision must be made at item N100_3810 in respect of dividends payable out of past and current year profit, to the extent that profit has been recognised; b. Employee entitlements at item N100_3820 include annual leave, gratuity, accrued allowances, staff housing and loan benefits, healthcare, pension and other employee entitlements; and c. A provision must be made at item N100_3830 in respect of any costs that the Insurer expects to incur as a result of restructuring, including severance, termination and redundancy payments, and integration costs.
Total Current Liabilities	This item is calculated by EPRS as the sum of the total for all 9 preceding sections – N100_3100, N100_3200, N100_3300, N100_3400, N100_3500, total borrowings, total tax liability, total provisions and total other liabilities classified as current liabilities. The total of amounts due to Related parties, other than amounts due under insurance contracts is reported against the memo item under this section.
Amounts due on reinsurance contracts	In completing this item, Insurers should have regard to the principles set out in these instructional guidelines for the equivalent categories of current liabilities.

Outstanding Claims Provision (including IBNR)	In completing this item, Insurers should have regard to the principles set out in these instructional guidelines for the equivalent categories of current liabilities.
Premium liabilities under General Insurance contracts	In completing this item, Insurers should have regard to the principles set out in these instructional guidelines for the equivalent categories of current liabilities.
Net policy benefits under Long-Term Insurance contracts in force	In completing this item, Insurers should have regard to the principles set out in these instructional guidelines for the equivalent categories of current liabilities.
Provisions	In completing this item, Insurers should have regard to the principles set out in these instructional guidelines for the equivalent categories of current liabilities.
Loan Capital and Hybrid Securities	This section includes all loan capital and hybrid securities that have been issued by the Insurer and have a residual term to maturity of more than one year. Any loan capital or hybrid securities that have a residual term to maturity of less than one year should be reported as Borrowings, under Current Liabilities.
Total Non-Current Liabilities	This item is calculated by EPRS as the sum of the total for all 10 preceding sections – N100_4100, N100_4150, N100_4200, N100_4250, N100_4300, total borrowings, total tax liability, total provisions, total other liabilities and total loan capital & hybrid securities classified as non-current liabilities. The amount of non-current liabilities representing amounts due to Related parties, other than amounts due under insurance contracts and included under Non-current liabilities is reported against the memo item – N100_410M. The interest of Related parties in loan capital or hybrid securities issued by the Insurer is reported against the memo item –N100_420M.
Total Liabilities	This item is calculated by EPRS and must equal the sum of total current liabilities assets and total non-current liabilities.
Net Assets	This item is calculated by EPRS and must equal total assets less total liabilities.
Equity	In completing this section, Insurers must have regard to the following principles: a. Total Equity must be equal to Net Assets; b. Hybrid securities and loan capital are reported under loan capital and hybrid securities and, not under this section; c. Item N100_7100 is not used in a Fund Return; d. Item N100_7300 is used only in a Fund Return, to record amounts of capital transferred into the Long-Term Insurance Fund; and e. Where an Insurer makes use of item N100_7600, the Insurer must state in a Supplementary Note the nature of the amount recorded at this item. Insurers must record at item N100_700M the amount included at item

	N100_7100 meeting the following descriptions: a. in the case of a Global Return of an Insurer that is not a Protected Cell Company, the amount of ordinary share capital meeting the description at PIN Rule A3.5.1(d); b. in the case of a Global Return of an Insurer that is a Protected Cell Company, the amount of ordinary share capital meeting the description at PIN Rule A5.5.1(e); and c. in the case of a Cell Return, the amount of ordinary share capital meeting the description at PIN Rule A5.10.1(d). No amount must be recorded at item N100_700M in the case of a Fund Return. An Insurer must provide the following information in a Supplementary Note to this form: a. any amount included in Total Equity that is not available to meet the Insurance Liabilities of the Insurer; b. the amount and details of any guarantees (apart from guarantees arising under Contracts of Insurance) given by the Insurer; c. the amount and details of any contingent liabilities existing as at the date to which the return is made up; and d. where the amount of item N100_7400 is not equal to the sum of items N100_7400 and N100_7500 for the comparative reporting period, a reconciliation of the differences. This applies only when the form forms a part of the Annual Regulatory Return.

3.2 Form IN20 – Statement of Calculation of Capital Adequacy

1. This form summarises the capital adequacy position of the Insurer so far as concerns the reporting unit for which it is prepared (Global, Cell, or Fund).

App15

2. The same form is used for all types of Return, although in the calculation of the capital requirements applicable to different Insurers and to their Cells and Long-Term Insurance Funds, different terminology is used. The terms on the face of the form need to be replaced with the specific equivalent terms from the relevant section (as set out below in the interpretation table), depending on the nature of the Insurer and the type of Return.

App16

3. This form lists a number of adjustments to arrive at the figure to be compared to the minimum capital requirement applicable to the reporting unit. The purpose of these adjustments is to remove significant anomalies that may arise due to the flexibility available to Insurers in selecting their accounting bases. Therefore, not all of these adjustments will be applicable to all Insurers. An item must not be added to the base capital figure if it is already included in the base capital figure because of the accounting basis adopted.

App17

4. The effect of the instructions, in line with the Rules in PIN, on the Return of a Takaful Insurer is to exclude from equity any element of equity that is not available to participate in the surpluses or deficits of the Insurance Business of the Takaful Insurer, either directly or by loan to the Insurance Fund. Loans that have been made from the Owners' Equity to the Insurance Fund are included in base capital without restriction, while amounts that are available for loan are treated as hybrid capital.

App18

5. This form is required for each reporting unit in respect of which the Insurer must prepare a Return, except for a DIFC Business Return. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

6. Insurers must follow the requirements of PIN chapter 4 when preparing this form.

7. For the purposes of this form, the meaning that must be given to each of the terms set out in the leftmost column of the interpretation table below for each type of Return is contained in the column headed by that type of Return.

8. Where a term does not apply to a type of Return, this is denoted by the characters 'N/A' and this item must be left blank on the form.

Structure of the form in the EPRS

9. IN20 is a simple form which covers all the items in a single section.

Section	Instructional Guidelines
Base Capital	Base Capital, represents the starting-point for the calculation of the capital resources of the Insurer to be compared to the minimum capital requirement applicable to the Insurer. This section must be completed having regard to the following principles: a. Item N200_1110, Equity, must be equal to Total Equity reported on form IN10, less debt-financed equity reported at item N100_700M on form IN10; b. Item N200_1120, must be equal to the amount of Owners' Equity in a Takaful Insurer that is available for loan to the Insurance Fund. It does not include any amount of loans made from Owners' Equity to the Insurance Fund and not repaid. This item applies only to Takaful Insurers; c. Any amount recorded at item N200_1131 must not exceed the amount recorded at item N100_4810 on form IN10; d. Any amount recorded at item N200_1132 must not exceed the amount recorded at item N100_4820 on form IN10; e. Item N200_1133 may only be used by a Takaful Insurer. This item must equal item N200_1120; and f. Item N200_1134 may not exceed the amount total equity reported on form IN10.
Adjustments to Base Capital in Accordance with PIN	Adjustments to Base Capital in Accordance with PIN, must be completed having regard to the following principles: a. Amounts referred to under Additions to Base Capital (where not included in capital) must not be reported if those amounts are included at item N200_1134; b. Amounts referred to under Subtractions from Base Capital must not be reported if those amounts are excluded from item N200_1134; c. N200_1211 - minority interests in subsidiaries, applies only where an Insurer excludes from its equity an amount representing minority interests in a controlled entity that is not accounted for as an investment; d. Item N200_1212, liability for dividends to be paid in the form of shares, applies only where an Insurer has recorded as a liability a provision for dividends that are to be paid by issuing shares. This item does not apply to a Fund Return; e. Item N200_1221 applies to the liability referred to in PIN Rule A3.4.3(a) and equivalent provisions in PIN Rules A5.4.3(a), A5.8.3(a) and A7.4.2(a). This item does not apply to a Fund Return; f. Item N200_1222 applies only to a Return of a Takaful Insurer. This item represents amounts of Owners' Equity that are not available for loan to the Insurance Fund or to participate in surpluses or deficits of the Insurance Fund; g. Item N200_1223 represents investments of the Insurer or by any Subsidiary of the Insurer in the total base capital of the Insurer; h. Item N200_1224 represents the amount of any tax on capital gains, that was not recognised as a liability on form IN10, and that would be incurred by the Insurer if the investments reported on form were realised at the values shown on that form; i. Item N200_1225 must be equal to the amount of any deferred acquisition costs included on form IN10, whether as a separate asset or as a

	reduction from liabilities; j. Item N200_1226 must be equal to the sum of total deferred tax assets under both current and non-current assets on form IN10; k. Item N200_1227 must be equal to the sum of any asset recorded on form IN10 and representing the value of in-force Long-Term Insurance Business; l. Item N200_1228 must be equal to the total intangible assets recorded on form IN10 and not otherwise excluded from base capital; m. Item N200_1229 applies only to a Return of a Takaful Insurer. This item represents any amount of Zakah or charity fund of a Takaful Insurer that is not otherwise excluded from base capital; n. Item N200_1231 must be equal to the amount reported as total plant & equipment on form IN10; and p. Item N200_1232 must record the amount of any other assets, not otherwise excluded from base capital, that are not available to meet the Insurance Liabilities of the Insurer recorded on form IN10. This section, adjustments to base capital in accordance with PIN would normally be expected to include assets that are subject to mortgages or other charges, or than cannot for some other reason be realised for the benefit of policyholders.
Adjusted Equity	This item is calculated by EPRS and must equal the total of base capital and net adjustments to base capital in accordance with PIN referred above.
Hybrid Capital Adjustment	Item N200_1410, Hybrid capital adjustment before DFSA approval, must be calculated as the amount by which the sum of items N200_1131 to N200_1134 exceeds 15/85 of the amount arrived at by deducting item N200_1120 from item N200_1110. Item N200_1420, additional hybrid capital approved by DFSA, may only be used to record additional amounts of hybrid capital that have been approved in writing by the DFSA, in accordance with PIN Rules A3.5.2, A5.5.4, A5.10.4 or A7.5.3. The amount under this item may not exceed the amount of item N200_1410. Item N200_1410 deducts hybrid capital that would normally be inadmissible because it exceeds the prescribed percentage. Item N200_1420 reinstates hybrid capital that had been disallowed by item N200_1410.. Item N200_1420 does not show the total amount of admissible hybrid capital, only that portion that exceeds the 15% ceiling.
Adjusted Capital Resources	This item is calculated by EPRS and must equal the total of adjusted equity and net hybrid capital adjustment, which is the difference between items N200_1410 and N200_1420.
Minimum Capital Requirement	This section sets out the components of the Minimum Capital Requirement applicable to the reporting unit of the Insurer in respect of which the Return is completed. For each reporting unit, the components must be calculated in accordance with the chapter applicable to that reporting unit.
Absolute minimum requirement	Absolute minimum requirement applicable to reporting unit, must be interpreted in accordance with the interpretation table below.

applicable to reporting unit	
Applicable result	This item is calculated by EPRS and must equal the higher of the amounts reported under calculated capital requirement and Absolute minimum requirement applicable to reporting unit.
Capital adequacy result	This item is calculated by EPRS and must equal Adjusted Capital Resources less applicable result as calculated in item N100_4000.

		Meaning of term for each type of Return			
App19 Section no.	**App20 Term used in form**	**Global Return (all Insurers except Protected Cell Companies)**	**Global Return (Protected Cell Companies)**	**Cell Return**	**Fund Return**
1.	Base Capital	Base capital as defined in PIN Rule A3.3.1	**App21** Base non-cellular capital as defined in PIN Rule A5.3.1	**App22** Base cellular capital as defined in PIN Rule A5.7.1	Base fund capital as defined in PIN Rule A7.3.2
3.	Adjusted Equity	AE as defined in PIN Rule A3.2.1	**App23** ANE as defined in PIN Rule A5.2.1	**App24** ACE as defined in PIN Rule A5.6.1	AFE as defined in PIN Rule A7.2.1
4.	Hybrid Capital Adjustment	HCA as defined in PIN Rule A3.2.1	**App25** HNCA as defined in PIN Rule A5.2.1	**App26** HCCA as defined in PIN Rule A5.6.1	FHCA as defined in PIN Rule A7.2.1
5.	Adjusted Capital Resources	ACR as defined in PIN Rule A3.2.1	**App27** ANCR as defined in PIN Rule A5.2.1	**App28** ACCR as defined in PIN Rule A5.6.1	AFCR as defined in PIN Rule A7.2.1
6.	Minimum Capital Requirement	MCR as defined in PIN Rule A4.2.1	**App29** MSCR as defined in PIN Rule A6.2.2	**App30** MSCR as defined in PIN Rule A6.2.2	MFCR as defined in PIN Rule A8.2.1
6.1	Default risk component	DRC as defined in PIN Rule A4.2.1	**App31** DRC as defined in PIN Rule A6.2.2	**App32** DRC as defined in PIN Rule A6.2.2	DRC as defined in PIN Rule A8.2.1
6.2	Investment volatility risk component	IVRC as defined in PIN Rule A4.2.1	**App33** IVRC as defined in PIN Rule A6.2.2	**App34** IVRC as defined in PIN Rule A6.2.2	IVRC as defined in PIN Rule A8.2.1

6.3	Off-balance sheet asset risk component	OARC as defined in PIN Rule A4.2.1	**App35** OARC as defined in PIN Rule A6.2.2	**App36** OARC as defined in PIN Rule A6.2.2	OARC as defined in PIN Rule A8.2.1
6.4	Off-balance sheet liability risk component	OLRC as defined in PIN Rule A4.2.1	**App37** OLRC as defined in PIN Rule A6.2.2	**App38** OLRC as defined in PIN Rule A6.2.2	OLRC as defined in PIN Rule A8.2.1
6.5	Concentration risk component	CRC as defined in PIN Rule A4.2.1	**App39** CRC as defined in PIN Rule A6.2.2	**App40** CRC as defined in PIN Rule A6.2.2	CRC as defined in PIN Rule A8.2.1
6.6	Size factor adjustment	SFAC as defined in PIN Rule A4.2.1	**App41** SFAC as defined in PIN Rule A6.2.2	**App42** SFAC as defined in PIN Rule A6.2.2	SFAC as defined in PIN Rule A8.2.1
6.7	Underwriting risk component	URC as defined in PIN Rule A4.2.1	**App43** N/A	**App44** URC as defined in PIN Rule A6.2.2	N/A
6.8	Reserving risk component	RRC as defined in PIN Rule A4.2.1	**App45** N/A	**App46** RRC as defined in PIN Rule A6.2.2	N/A
6.9	Long-Term Insurance risk component	LIRC as defined in PIN Rule A4.2.1	**App47** N/A	**App48** LIRC as defined in PIN Rule A6.2.2	LIRC as defined in PIN Rule A8.2.1
6.10	Asset management risk component	AMRC as defined in PIN Rule A4.2.1	**App49** AMRC as defined in PIN Rule A6.2.2	**App50** AMRC as defined in PIN Rule A6.2.2	AMRC as defined in PIN Rule A8.2.1
7.	Absolute minimum requirement applicable to reporting unit	The amount set out in PIN Rule A4.2.3, applicable to the Insurer	**App51** The amount set out in PIN Rule A6.2.4 or, if higher, the MSCR as defined in PIN Rule A6.2.2 plus any amount that must be added to that amount pursuant to PIN Rule A6.2.6	**App52** The amount set out in PIN Rule A6.2.5	The amount set out in PIN Rule A8.2.3

3.3 Form IN30 – Statement of Financial Performance

1. This form summarises the financial performance of the Insurer.

2. This form is required for each reporting unit in respect of which the Insurer must prepare a Return, except for a DIFC Business Return. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

3. This form must agree with other forms in the Return (where those forms are prepared for the same reporting unit) in the following respects:

   a. Item N300_0110 must agree to Total Gross Written Premiums in part I of form IN40;

   b. Item N300_0120 must agree to Total Gross Written Premiums in part II of form IN40;

   c. Item N300_0210 must agree to Total Reinsurance Ceded in part I of form IN40;

   d. Item N300_0220 must agree to Total Reinsurance Ceded in part II of form IN40

   e. Item N300_0410 must agree to Total Gross Claims Paid reported in part I of form IN50

   f. Item N300_0420 must agree to Total Gross Claims Paid reported in part II of form IN50

   g. Item N300_0510 must agree to Total Reinsurance and other recoveries received in respect of paid claims reported in part I of form IN50

   h. Item N300_0520 must agree to Total Reinsurance and other recoveries received in respect of paid claims reported in part II of form IN50

   i. Item N300_1010 must agree to the sum of Total Commissions and Brokerage reported in both parts I & II of form IN80

   j. Item N300_1020 must agree to the sum of Total Other Acquisition Costs reported in both parts I & II of form IN80

   k. Item N300_1310 must agree to Total Other Investment Income less total changes in value reported in form IN70; and

   l. Item N300_1320 must agree to Total changes in value reported in form IN70.

4. Movements in Insurance Liabilities (Gross): Under this section, an Insurer must report the amount of the movement in the balance of Insurance Liabilities over the reporting period.

5. Movements in Recoveries Against Insurance Liabilities: Under this section, an Insurer must report the amount of the movement in the balance of reinsurance and other recoveries in respect of Insurance Liabilities over the reporting period.

6. Insurance Liabilities are reported gross of reinsurance and other recoveries. Reinsurance and other recoveries that are recorded in respect of Insurance Liabilities are reported as assets. An increase in Insurance Liabilities is reported on this form as an expense. In the same manner, an increase in the reinsurance and other recoveries in respect of Insurance Liabilities is recorded as revenue.

7. The other expenses disclosed at item N300_1040 must be only those attributable to a Long-Term Insurance Fund. Expenses that are not so attributable are disclosed at item N300_1050. By virtue of PIN Rule 3.5.5, expenses that do not relate to the Insurer's Long-Term Insurance Business may not be attributed to a Long-Term Insurance Fund.

8. An Insurer must present the following information in a Supplementary Note to this form:

   a. the amount if any included in item N300_1120 that represents other operating income receivable from Related parties, and a description of the nature of that income;

   b. the amount if any included in item N300_1330 that represents investment expenses payable to Related parties; and

   c. where item N300_1800 18 does not agree to form IN10 item N100_7500, a reconciliation showing the differences between the two figures.

   Net Income Before Taxation: This item is calculated by EPRS and must equal the total of operating income and net investment income reported above.

   Net Income After Taxation: This item is calculated by EPRS and must equal net income before taxation less tax expenses.

   Net Income After Dividends: This item is calculated by EPRS and must equal net income after taxation less dividend in respect of current reporting period.

Structure of the form in the EPRS

9. IN30 is a simple form which covers all the items in a single section.

3.4 Form IN40 – Statement of Premiums and Reinsurance Expense

1. This form is required for each reporting unit in respect of which the Insurer must prepare an Annual Regulatory Return, except for the Global Return of an Insurer that is a Protected Cell Company. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

2. A Protected Cell Company is prevented by COB from carrying on Insurance Business other than through a Cell. Because this form would always be blank for such a company in its Global Return, there is no need for it to submit the form or to complete a Supplementary Note to explain its absence.

3. An Insurer must record premiums and reinsurance premiums relating to its Insurance Business on this form as follows:

   a. An Insurer that is carrying on General Insurance Business must complete part I of this form;

   b. An Insurer that is carrying on Long-Term Insurance Business must complete part II of this form;

   c. Subject to d. an Insurer that is carrying on Long-Term Insurance Business and General Insurance Business of Class 1 or Class 2 may elect either to record the General Insurance Business in part I of this form, or to include that business in Class I on part II of this form. An Insurer may not, between successive Returns, change its election without the written approval of the DFSA; and

   d. A DIFC Incorporated Insurer undertaking Direct Long-Term Insurance business and General Insurance Business of Class 1 or Class 2 that is Direct business must record that General Insurance Business as Direct Long-Term Insurance Business in Class I.

4. An Insurer must record its Gross Written Premium for the reporting period in respect of different classes of business and for different types of insurance contracts, using the first table in parts I & II of this form.

5. An Insurer must record the reinsurance premium ceded for the reporting period in respect of different classes of business and for different types of insurance contracts, using the second table in parts I & II of this form. Reinsurance premiums recorded as ceded must be gross of any commissions or brokerage, and must be recognised on a basis consistent with the recognition of Gross Written Premium on this form.

6. Reinsurance premiums ceded must be analysed between the four columns referring to the different types of insurance contracts on the basis of the underlying insurance contracts that they are protecting, not on the basis of the reinsurance contracts themselves. Where reinsurance arrangements protect more than one type of business (for example both direct and facultative business) or more than one Class of Business, the Insurer must make a reasonable allocation of the reinsurance premiums between the types or Classes of Business covered.

7. An Insurer must disclose the aggregate amount of its insurance and reinsurance transactions with its Related parties as follows:

   a. at item N400_110M, the amount of Gross Written Premium accepted from Related parties that has been included in the total Gross Written Premiums for General

Insurance Business;

b. at item N400_120M, the amount of reinsurance premium ceded to Related parties that has been included in the total reinsurance premium ceded for General Insurance Business;

c. at item N400_210M, the amount of Gross Written Premium accepted from Related parties that has been included in the total Gross Written Premiums for Long-Term Insurance Business; and

d. at item N400_220M, the amount of reinsurance premium ceded to Related parties that has been included in the total reinsurance premium ceded for Long-Term Insurance Business.

Structure of the form in the EPRS

8. IN40 is a simple form with two sequential parts in a table format, covering the General Insurance Business and Long-Term Insurance Business.

3.5 Form IN50 - Statement of Claims and Reinsurance and Other Recoveries

1. This form is required for each reporting unit in respect of which the Insurer must prepare an Annual Regulatory Return, except for the Global Return of an Insurer that is a Protected Cell Company. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

2. A Protected Cell Company is prevented by COB from carrying on Insurance Business other than through a Cell. Because this form would always be blank for such a company in its Global Return, there is no need for it to submit the form or to complete a Supplementary Note to explain its absence.

3. An Insurer must record claims paid and reinsurance and other recoveries in respect of claims paid relating to its Insurance Business on this form as follows:

a. An Insurer that is carrying on General Insurance Business must complete part I of this form;

b. An Insurer that is carrying on Long-Term Insurance Business must complete part II of this form;

c. An Insurer that is carrying on Long-Term Insurance Business and General Insurance Business of Class 1 or Class 2 must record the General Insurance Business in a manner consistent with that adopted in respect of form 4 or determined in accordance with the instructional guidelines 3c under section 3.4; and

d. A DIFC Incorporated Insurer that carries on Direct Long-Term Insurance Business must complete part III of this form in addition to any other part that this rule requires it to complete. Part III of this form is completed in respect of Direct Long-Term Insurance Business only.

4. An Insurer must record its gross claims paid for the reporting period in respect of different classes of business and for different types of insurance contracts, using the first table in parts I & II of this form. For the purposes of this form, the amount of claims paid includes expenses incurred by the Insurer in the settlement of the claims.

5. An Insurer must record the reinsurance and other recoveries receivable for the reporting period in respect of different classes of business and for different types of insurance contracts, using the second table in parts I & II of this form.

6. Reinsurance recoveries must be analysed between columns 1 and 4 on the basis of the underlying insurance contracts that they relate to, not on the basis of the reinsurance contracts themselves. Where the nature of the reinsurance contract is such that the Insurer cannot identify individual claims benefiting from the recoveries (for example, in the case of an aggregate excess of loss contract, or a stop loss contract) the Insurer must make a reasonable allocation of the recoveries across the types and classes of business that have benefit of the reinsurance contracts.

7. n Insurer must disclose the aggregate amount of its insurance and reinsurance transactions with its Related parties as follows:

a. at item N500_110M, the amount of gross claims paid to Related parties that has been included in the total Gross Claims Paid for General Insurance Business;

b. at item N500_120M, the amount of reinsurance and other recoveries in respect of paid claims from Related parties that has been included in the total reinsurance and other recoveries in respect of paid claims for General Insurance Business;

c. at item N500_210M, the amount of gross claims paid to Related parties that has been included in the total Gross Claims Paid for Long-Term Insurance Business;

d. at item N500_220M, the amount of reinsurance and other recoveries in respect of paid claims from Related parties that has been included in the total reinsurance and other recoveries in respect of paid claims for Long-Term Insurance Business;

8. An Insurer required to complete part III must record its Gross Claims Paid for the reporting period in respect of Direct Long-Term Insurance Business across different types of insurance contracts, using the first table in part III of this form.

9. An Insurer required to complete part III must record, for each type of claim as set out in columns 1 to 4, at item N500_310M the amount of Gross Claims Paid to Related parties that has been included in the total above.

10. For the purposes of this form, the amount of claims paid includes expenses incurred by the Insurer in the settlement of the claims.

11. An Insurer required to complete part III must record the reinsurance and other recoveries receivable for the reporting period in respect of different classes of business and for different types of insurance contracts, using the second table in part III of this form.

12. An Insurer required to complete part III must record, for each type of claim as set out in columns 1 to 4, at item N500_320M the amount of reinsurance and other recoveries receivable from Related parties that has been included in the total above.

13. The amounts in the far right column, referring to the total amounts in part III of the form must equal the amounts in the first column (Direct insurance) in part II of the form in respect of Gross Claims Paid across different classes of business, total claims paid to Related parties, reinsurance and other recoveries in respect of paid claims and total recoveries from Related parties.

14. Part III of the form is completed only by DIFC Incorporated Insurers that undertake Direct Long-Term Insurance Business. This part provides an analysis of the information provided in column 1 of part II.

Structure of the form in the EPRS

15. IN50 has three sequential parts in a table format. Part I covers the General Insurance Business, part II covers the Long-Term Insurance Business and part III addresses the Direct Long-term Insurance Business.

3.6 Form IN60 – Statement of Movement in Insurance Provisions

1. This form is required for each reporting unit in respect of which the Insurer prepares an Annual Regulatory Return, or a part of an Annual Regulatory Return, in respect of General Insurance Business.

2. A Protected Cell Company is prevented by COB from carrying on Insurance Business other than through a Cell. Because this form would always be blank for such a company in its Global Return, and it is exempted from the requirement to complete other forms relating to General Insurance Business, there is no need for it to submit the form, or to complete a Supplementary Note to explain its absence.

3. A Global Return of an Insurer that does not carry on General Insurance Business, or a Cell Return, Fund Return or DIFC Business Return of such an Insurer, also omits this form, without the need for a Supplementary Note to explain its absence. However, if an Insurer that carries on Long-Term Insurance Business together with Class 1 or Class 2 General Insurance Business elects to report that Class 1 or Class 2 business as General Insurance Business for the purposes of form 4 or form 5, it must also complete this form in respect of that business. A Global Return for a Branch must be submitted in

writing as set out in PIN Rule 6.5.

4. An Insurer must record separately, in parts I to IV and parts V to VIII respectively of this form, the information required in respect of claims outstanding (including IBNR) gross of reinsurance and other recoveries, and reinsurance and other recoveries in respect of those claims outstanding. This information must be presented for each Class of Business.

5. Reinsurance recoveries must be analysed between parts V to VIII on the basis of the underlying insurance contracts that they relate to, not on the basis of the reinsurance contracts themselves. Where the nature of the reinsurance contract is such that the Insurer cannot identify individual claims benefiting from the recoveries (for example, in the case of an aggregate excess of loss contract, or a stop loss contract) the Insurer must make a reasonable allocation of the recoveries across the types and Classes of Business that have benefit of the reinsurance contracts.

Parts I, II, III and IV:

6. PIN chapter 5 requires an Insurer to record its Insurance Liabilities on a discounted basis. A liability for an outstanding claim increases between the beginning and end of a reporting period, because the amount of discount applied at the later is less. The expense represented by this increase is referred to in the form as release of discount.

Parts I, II, III and IV must be prepared on the following basis:

a. At column 1 (starting from the left) in each part, the Insurer must record the amount of claims outstanding (including IBNR), at the end of the reporting period and in respect of claims incurred during the reporting period;

b. At column 2 in each part, the Insurer must record the amount of claims outstanding (including IBNR), at the beginning of the reporting period and in respect of claims incurred during the previous reporting period;

c. At column 3 in each part, the Insurer must record the amount of the movement during the reporting period in the provision for claims outstanding (including IBNR), in respect of claims incurred during the previous reporting period, that arises from those claims being one year closer to settlement;

d. At column 4 in each part, the Insurer must record the amount of claims paid during the reporting period, in respect of claims incurred during the previous reporting period;

e. At column 5 in each part, the Insurer must record the amount of other movements in the provision for claims outstanding (including IBNR), in respect of claims incurred during the previous reporting period;

f. At column 7 in each part, the Insurer must record the amount of claims outstanding (including IBNR), at the beginning of the reporting period and in respect of claims incurred before the beginning of the previous reporting period;

g. At column 8 in each part, the Insurer must record the amount of the movement during the reporting period in the provision for claims outstanding (including IBNR), in respect of claims incurred before the beginning of the previous reporting period, that arises from those claims being one year closer to settlement;

h. At column 9 in each part, the Insurer must record the amount of claims paid during the reporting period, in respect of claims incurred before the beginning of the previous reporting period; and

i. At column 10 in each part, the Insurer must record the amount of other movements in the provision for claims outstanding (including IBNR), in respect of claims incurred before the beginning of the previous reporting period.

Parts V, VI, VII and VIII

7. PIN chapter 5 requires an Insurer to record its Insurance Liabilities and associated assets on a discounted basis. The asset representing reinsurance and other recoveries against outstanding claims increases between the beginning and end of a reporting period, because the amount of discount applied at the later is less. The revenue represented by this increase is referred to in the form as release of discount.

Parts V, VI, VII and VIII must be prepared on the following basis:

a. At column 1 in each part, the Insurer must record the amount of the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), at the end of the reporting period and in respect of claims incurred during the reporting period;

b. At column 2 in each part, the Insurer must record the amount of the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), at the beginning of the reporting period and in respect of claims incurred during the previous reporting period;

c. At column 3 in each part, the Insurer must record the amount of the movement during the reporting period in the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), in respect of claims incurred during the previous reporting period, that arises from those recoveries being one year closer to settlement;

d. At column 4 in each part, the Insurer must record the amount of recoveries received during the reporting period, in respect of claims incurred during the previous reporting period;

e. At column 5 in each part, the Insurer must record the amount of other movements in the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), in respect of claims incurred during the previous reporting period;

f. At column 7 in each part, the Insurer must record the amount of the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), at the beginning of the reporting period and in respect of claims incurred before the beginning of the previous reporting period;

g. At column 8 in each part, the Insurer must record the amount of the movement during the reporting period in the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), in respect of claims incurred before the beginning of the previous reporting period, that arises from those claims being one year closer to settlement;

h. At column 9 in each part, the Insurer must record the amount of reinsurance and other recoveries received during the reporting period, in respect of claims incurred before the beginning of the previous reporting period; and

i. At column 10 in each part, the Insurer must record the amount of other movements in the asset representing reinsurance and other recoveries in respect of outstanding claims (including IBNR), in respect of claims incurred before the beginning of the previous reporting period.

8. The aggregate provision for outstanding claims (including IBNR) reported in the first four tables of this form must together equal the sum on form IN10 of items N100_3300 and N100_4200, except in the case of a Return that does not include form IN10.

9. The aggregate provision for outstanding claims (including IBNR) reported in the fifth to eighth tables of this form must together equal the sum on form IN10 of items N100_1250 and N100_2150, except in the case of a Return that does not include form IN10.

10. An Insurer must present, as a Supplementary Note to this form, the following information:

a. the assumed inflation and discount rates, expressed as an annualised percentage, used by the Insurer in determining the amounts reported on this form, distinguishing between the rates assumed for the periods:

i. up to two calendar years after the end of the reporting period;

ii. more than two and up to five calendar years after the end of the reporting period; and

iii. more than five calendar years after the end of the reporting period;

b. the basis on which those assumed inflation and discount rates were determined; and

c. the estimated weighted average term to settlement of:

i. claims incurred in the reporting period;

ii. claims incurred in the previous reporting period; and

iii. claims incurred in earlier reporting periods.

Structure of the form in the EPRS

9. IN60 comprises of two linked forms. The main form consists of only the two links to the linked forms. The first linked form presents the parts I, II, III and IV of the form while the second linked form presents the parts V, VI, VII and VIII of the form. The linked forms can be accessed by following the instructions on the main form.

3.7 Instructional Guidelines – Form IN70 – Statement of Investment Income

1. This form is required for each reporting unit in respect of which the Insurer must prepare an Annual Regulatory Return, except for a DIFC Business Return. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

2. This form summarises the investment income earned by the Insurer.

Structure of the form in the EPRS

3. IN70 is structured as a simple form which covers all the items in a single section.

Section	Instructional Guidelines
Interest Receivable	The Insurer must disclose in this section interest receivable, measured on an accruals basis, on securities and loans bearing a fixed or variable rate of interest. This item should include interest receivable on cumulative preference shares
Dividends Receivable	The Insurer must disclose under this section dividends receivable on equity Securities.
Rental Income Receivable	The Insurer must disclose here rental income receivable, on an accruals basis, for the use of real property.
Income Under Investment Contracts of Mudaraba and Musharaka	The Insurer must disclose under this section income receivable, on an accruals basis, under investment contracts of mudaraba and musharaka other than Profit Sharing Investment Accounts (PSIAs) or contracts of the nature of collective investments;
Income from Collective Investments	The Insurer must disclose under this section income receivable, on an accruals basis, from collective investments, including mutual funds, PSIAs and contracts taking the form of collective investments; This section should include income receivable under contracts that by their nature are collective investments, where the Insurer stands as one of several rab ul mal providing capital to a mudarib who in turn invests that capital. The rab ul mal may receive a Sukuk or certificate which may be transferable. Investments in PSIAs will normally be disclosed here.

Changes in Value in Invested Assets	The Insurer must disclose under this section the aggregate amount of changes in value in its invested assets. Where the aggregate amount of changes in value for either of the items in this section represents a reduction in value, the Insurer must record that item as a negative figure.
Other investment income	The Insurer must disclose under this section the aggregate amount of any investment income that does not fall into any of the sections above. Where an Insurer uses this item, it must provide details of the item in question in a Supplementary Note to this form. This section will normally be used only by Insurers with income on investments that do not readily fall into any of the categories described in this Rule. An Insurer reporting an amount under this item will normally be expected to provide sufficient information to explain to the DFSA the nature of the investment and the nature of the income arising from it.

3.8 Form IN80 – Statement of Acquisition Expenses

1. This form is required for each reporting unit in respect of which the Insurer must prepare an Annual Regulatory Return, except for the Global Return of an Insurer that is a Protected Cell Company. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

2. A Protected Cell Company is prevented by COB from carrying on Insurance Business other than through a Cell. Because this form would always be blank for such a company in its Global Return, there is no need for it to submit the form or to complete a Supplementary Note to explain its absence.

3. An Insurer must record acquisition expenses relating to its Insurance Business on this form as follows:

   a. An Insurer that is carrying on General Insurance Business must complete part I of this form;

   b. An Insurer that is carrying on Long-Term Insurance Business must complete part II of this form;

   c. An Insurer that is carrying on Long-Term Insurance Business and General Insurance Business of Class 1 or Class 2 must record that business consistently with the election made pursuant to form IN50;

   d. A DIFC Incorporated Insurer that carries on Direct Long-Term Insurance Business must complete part III of this form in addition to any other part that this rule requires it to complete. Part III of this form is completed in respect of Direct Long-Term Insurance Business only; and

e. Commissions receivable by insurers from their reinsurers (often referred to as exchange commissions, overriders or ceded acquisition costs) must not be netted against acquisition costs disclosed on this form but must be recorded as income on form IN30 at item N300_1110.

4. Part III only of this form provides additional disclosures in respect of expenses recovered from reinsurers, in the case of Direct Long-Term Insurance Business. Those disclosures are not limited to commissions.

5. An Insurer must record commissions and brokerage payable by it for the reporting period in respect of different classes of Business and for different types of insurance contracts, using the first table in parts I & II of this form.

6. An Insurer must record acquisition expenses other than commissions and brokerage payable by it for the reporting period in respect of different classes of business and for different types of insurance contracts, using the second table in parts I & II of this form.

7. An Insurer must disclose the aggregate amount of acquisition costs payable to related parties as follows:

   a. The amount of commissions and brokerage payable to Related parties that has been included in the total above;

   b. The amount of other acquisition expenses payable to Related parties that has been included in the total above;

   c. The amount of commissions and brokerage payable to Related parties that has been included in the total above; and

   d. The amount of other acquisition expenses payable to Related parties that has been included in the total above.

8. An Insurer required to complete part III must record the Insurer's commission and management expenses paid for the reporting period in respect of different classes of business and for different types of insurance contracts in the table in section I of part III.

9. An Insurer required to complete part III must record the amount of each type of expense as set out in columns 1 to 4 and included in the total above that is payable to Related parties.

10. An Insurer required to complete part III must record the amount of each type of expense as set out in columns 1 to 4 and included in the total above that is recoverable from reinsurers.

11. An Insurer required to complete part III must record the amount of each type of expense as set out in columns 1 to 4 and included in the total above that is recoverable from Related parties.

12. The amounts in the far right column, referring to the Total amounts in part III of the form

must equal the amounts in the first column (Direct insurance) in part II of the form in respect of commissions and brokerage expenses, total expenses payable to Related parties, other acquisition costs, total acquisition costs payable to Related parties.

13. An Insurer must present by way of Supplementary Note a reconciliation between the sum of management-maintenance expenses and management –other expenses across different classes of direct long-term businesses (amounts in third and fourth columns of table in part III of this form), and item N300_1050 in form IN30.

14. An Insurer must present by way of Supplementary Note a description of the method by which management expenses have been allocated between columns 2, 3 and 4 of part III.

15. This part of the form is completed only by DIFC Incorporated Insurers that undertake Direct Long-Term Insurance Business. This part provides an analysis of the information provided in left-most column of tables in part II, with additional information on management expenses not disclosed elsewhere on this form.

16. In allocating management expenses between columns 2, 3 and 4, Insurers should follow generally accepted practice in the life insurance industry. Costs that are not attributable to the Direct Long-Term Insurance Business will not be included on this form as by virtue of PIN Rule 3.5.5 they may not be paid out of the Long-Term Insurance Fund. In general, an Insurer should observe the following principles when making the allocation:

    a. Acquisition costs include those incurred in writing new business or amendments to existing business, such as underwriting, issue of contracts, and setting up policy records. Expenses attributable to the sales and marketing organisation also fall within this heading;

    b. Maintenance costs include those incurred in maintaining the business, for example the cost of issuing periodic reports to policyholders and investment management expenses; and

    c. Costs of a non-recurring nature should be recorded as ‘other’. Costs of this nature include the costs of establishing an operation or developing new systems.

17. The Supplementary Note required by instructional guideline 14 in this section should provide particulars of reconciling items. Where the only difference between the two figures is management expenses attributable to Long-Term Insurance Business other than Direct, no further explanation is required.

Structure of the form in the EPRS

18. IN80 has three sequential parts in a table format. Part I covers the General Insurance Business, part II covers the Long-Term Insurance Business and part III addresses the Direct Long-term Insurance Business.

3.9 Form IN90 – Reconciliation to Financial Statements

1. This form is required only for an Insurer's Global Return. This form is not subject to audit. A Global Return for a Branch must be submitted in writing as set out in PIN Rule 6.5.

2. The purpose of this is to provide reconciliation between the net assets of the Insurer as recorded on form IN10 and the net assets of the Insurer as recorded in its financial statements prepared under relevant companies legislation for the same reporting period.

3. Where an Insurer's financial statements prepared under relevant companies legislation are not available at the time of lodgement of the Annual Regulatory Return, the Insurer will be expected to complete this form based on the draft financial position of the Insurer as at the end of the reporting period. Where the financial statements are subsequently provided to the DFSA as permitted by PIN Rule 6.5.7, the Insurer should consider whether it is necessary to draw the attention of the DFSA to any significant changes between the draft financial statements on which this form was based and the financial statements subsequently provided.

4. An Insurer must disclose the amounts making up the difference between the Insurer's net assets reported as total equity (item N100_700T) on form IN10 and the Insurer's net assets (or equivalent designation) reported on the balance sheet, statement of financial position or equivalent document (referred to in this section as the 'statutory balance sheet') forming part of the financial statements that the Insurer is required to complete under the Companies Law 2009 (or equivalent legislation in jurisdictions other than the DIFC), made up as at the same date as the information contained in form IN10.

Structure of the form in the EPRS

5. IN90 is a simple form which covers all the items in a single section.

Section	Instructional Guidelines
Net assets according to Form IN10 item N100_700T	This item 1 must agree to form IN10 item N100_700T.
Differences between item 1 and Net Assets according to Financial Statements	Differences constituting differences in recognition of assets and liabilities must be disclosed at item 2.1. Where an asset is recognised in the statutory balance sheet but not in form IN10, the item must be disclosed as a positive amount, and vice versa. Where a liability is recognised in the statutory balance sheet but not in form IN10, the item must be disclosed as a negative amount, and vice versa. Differences constituting differences in valuation of assets and liabilities that are recognised in both the statutory balance sheet and form IN10

	must be disclosed in this section. Where an asset is valued at more in the statutory balance sheet than in form 1, the item must be disclosed as a positive amount, and vice versa. Where a liability is valued at more in the statutory balance sheet than in form IN10, the item must be disclosed as a negative amount, and vice versa. The information presented in this section must include: a. the amount of each material difference; and b. a description of each material difference.
Net Assets according to Financial Statements	This item must agree to the amount of net assets (or equivalent designation) in the Insurer's statutory balance sheet.

6. Where this form does not contain sufficient space for the presentation of the information required by this section, the Insurer must present a Supplementary Note containing that information.

7. Presenting a Supplementary Note does not relieve an Insurer from the obligation to prepare the form. However it will be acceptable for an Insurer to include on the form a reference to the Supplementary Note containing the information required to be presented, together with the aggregate amount covered in that Supplementary Note.

3.10 Form IN100 – Summary Statement of Operations

1. This form is required only for a DIFC Business Return.

2. The Summary statement of operations provides the DFSA with information on the operations of a DIFC Branch of an Insurer that is not incorporated in the DIFC, on a quarterly and annual basis.

3. The instructional guidelines in this section provide instructions as to the completion of specific lines on the form. The instructions are similar to those applicable to corresponding items on forms IN10 and IN30, which are not applicable to DIFC Business Returns.

4. On this form, reinsurance premiums and reinsurance recoveries refer to amounts ceded and recovered in respect of insurance contracts entered into as part of the Insurer's DIFC Insurance Business, regardless of where the reinsurance premiums and reinsurance recoveries are payable or receivable.

Structure of the form in the EPRS

5. IN100 is a single form with two parts, part I dealing with revenue and expense information and part II dealing with asset and liability information.

Section	Instructional Guidelines
Gross Written Premiums	An Insurer must present under this section the amount of its Gross Written Premium in respect of its business conducted in the DIFC.
Reinsurance Premiums Ceded	An Insurer must present under this section the amount of Reinsurance Premium Ceded in respect of insurance contracts whose Gross Written Premium is recorded above.
Net Written Premiums	This item is calculated by EPRS and must equal Gross Written Premiums reported above less Reinsurance Premiums Ceded, as reported above.
Claims Paid	An Insurer must report in this section the amount of Claims Paid in respect of its business conducted in the DIFC.
Reinsurance and Other Recoveries Received	An Insurer must report in this section the amount of reinsurance and other recoveries receivable in respect of claims reported in the previous section.
Net Claims Paid	This item is calculated by EPRS and must equal gross claims paid reported above less reinsurance recoveries received, as reported above.
Movements in Insurance Liabilities (gross)	An Insurer must present in this section the amount of the movement in the balance of Insurance Liabilities for the reporting period.
Movements in Recoveries Against Insurance Liabilities	An Insurer must present in this section the amount of the movement in the balance of reinsurance and other recoveries in respect of Insurance Liabilities for the reporting period. Insurance Liabilities are reported gross of reinsurance and other recoveries. Reinsurance and other recoveries that are recorded in respect of Insurance Liabilities are reported as assets. An increase in Insurance Liabilities is reported on form IN100 as an expense. In the same manner, an increase in the reinsurance and other recoveries in respect of Insurance Liabilities is recorded as revenue.
Other Operating Revenue	Where an Insurer reports any amount as other revenue, the Insurer must present in a Supplementary Note the amount of any such income receivable from Related parties, and a description of the nature of that income.
Operating Income	This item is calculated by EPRS and must equal the sum of Net Written Premiums and Other Operating Revenue less the total of Net Claims Paid, Net Movement in Provisions and Total Expenses, as reported above.
Outstanding Claims Provision (including IBNR)	This section includes the Insurer's provision for outstanding claims. This item must be completed having regard to the following principles: a. The liability must represent the estimated cost to the insurer of settling claims which it has incurred at the reporting date but which have not been finalised. The liability is in respect of both direct business and inward reinsurance business and must take into account unpaid claims, unreported claims, adjustments for claims

	development and the direct and indirect claims settlement costs that the Insurer expects to incur in settling its outstanding claims; b. In the case of Long-Term Insurance Business, this item must include all claims liabilities in respect of Contracts of Insurance that are no longer included in the calculation of the net policy benefits at item 17; c. The liability must be stated without deducting reinsurance and other recoveries (these are disclosed as an asset as reinsurance receivables); d. The requirements for recognition and measurement of this liability are set out in PIN Rules 5.4 and 5.6; and e. The liability does not include any amounts for catastrophe reserve, equalisation reserve or similar provisions that an Insurer may be required to maintain to satisfy regulatory requirements in a jurisdiction other than the DIFC.
Expected Reinsurance and Other Recoveries in Respect of previous section item 13	This section includes amounts in respect of reinsurance and other recoveries in respect of claims that have been incurred but not paid, up to the date to which the return is drawn up. This includes reinsurance and other recoveries in respect of IBNR. Because of the uncertainty of the outcome of outstanding claims and IBNR, it is necessary to estimate at least a part of this balance. The basis on which the estimate is made must be consistent with the basis of estimation of the related liability, reported in the previous section. Where, in determining the amount to be reported in this section, an Insurer has made or considered making a provision for doubtful debt in respect of recoveries due or potentially due from a reinsurer, the Insurer must take into account the potential need to make a provision when determining any estimate to be included under this section or under item N101_1500. It is common practice for Insurers to account for their exposures on General Insurance contracts in force by means of an unearned premium provision, an asset representing deferred reinsurance expense and (where necessary) a premium deficiency reserve. Insurers are referred to the instructional guidelines to next item. An insurer that uses an unearned premium provision and premium deficiency reserve as a proxy for Premium Liabilities may record its deferred reinsurance expense at item N101_1600.
Premium Liabilities under General Insurance Contracts	Premium Liability, represents the current portion of the cost of providing insurance service over the unexpired period of general insurance contracts in force at the balance date. This item must be completed having regard to the following principles:

	a. The Premium Liability reported is required to cover the value of future claims payments and associated direct and indirect settlement costs arising during the unexpired portion of the contracts in question; b. This item must be recorded without deducting reinsurance and other recoveries (these are disclosed as an asset as reinsurance receivables); and c. The requirements for recognition and measurement of this liability are set out in PIN Rule 5.4. As stated in the Guidance to PIN Rule 5.4.7, it is common practice for Insurers to account for their exposures on General Insurance contracts in force by means of an unearned premium provision and (where necessary) a premium deficiency reserve. Where the aggregate of the unearned premium provision and the premium deficiency reserve (both gross of reinsurance) can be shown to be not less than the amount of Premium Liability determined in accordance with PIN section 5.4, an Insurer may use that aggregate as a proxy for Premium Liability for the purposes of recording this item.
Expected Reinsurance and Other Recoveries in Respect of item N101_1500	Reinsurance and other recoveries in respect of claims that have not yet been incurred are reported under this section. It is necessary to estimate this balance. The basis on which the estimate is made must be consistent with the basis of estimation of the Related liability, reported at item N101_1500.
Net policy benefits under Long-Term insurance contracts in force	This item represents the net value of future Policy Benefits under Long-Term Insurance contracts that are in force as at the date to which the return is made up. The amount reported here must be determined in accordance with PIN section 5.6.

3.11 Form IN110 – Reconciliation of Direct to Total Long-Term Insurance Business

1. This form is required only for a DIFC Incorporated Insurer that undertakes Direct Long-Term Insurance Business.

2. This form requires an Insurer that undertakes Direct Long-Term Insurance Business to identify (in summary form) the assets and liabilities that are attributable to that business, and the amount of the Minimum Capital Requirement that is attributable to the business.

3. The Rules in this section provide instructions as to the completion of specific lines on the form. The instructions are similar to those applicable to corresponding items on forms IN10 and IN20.

4. The disclosures at item N110_1000 in the column titled Direct Long-term Insurance must be consistent with the disclosures made on forms IN140 and IN150. Forms IN140 and IN150 identify assets that are held to cover liabilities under Direct Long-Term Insurance Business. It would not be appropriate for an Insurer to disclose on this form assets that were less, either by type or in the aggregate, than the total amount of assets of each type and in the aggregate, that are reported on forms IN140 and IN150 to be held to meet liabilities under Direct Long-Term Insurance contracts and the Minimum Capital Requirement in respect of Direct Long-Term Insurance Business. The assets disclosed on form IN110 may on the other hand exceed the total amount of assets reported on forms IN140 and IN150 to be held to meet liabilities under Direct Long-Term Insurance contracts and the Minimum Capital Requirement in respect of Direct Long-Term Insurance Business.

5. An Insurer must present in sections 1 and 2 in the column titled Direct Long-Term Insurance the amounts of its assets and liabilities that are attributable to its Direct Long-Term Insurance Business and that are otherwise attributable, respectively.

6. An Insurer must present in section 3 in the column titled Direct Long-Term Insurance the amounts of the components of its Minimum Capital Requirement that are attributable to its Direct Long-Term Insurance Business and that are otherwise attributable, respectively.

7. Amounts reported in the column titled “Total” must agree to the current year column of form IN10 or of form IN20, as follows:

   a item N110_1000 must agree to item N100_110T in the current year column of form IN10;

   b item N110_1010 must agree to the sum of items N100_120T and N100_210T in the current year column of form IN10;

   c item N110_1020 must agree to the sum of items N100_130T,, N100_220T and N100_230T in the current year column of form IN10;

   d. item N110_1030 must agree to item N100_240T in the current year column of form IN10;

   e. item N110_1040 must agree to item N100_250T in the current year column of form IN10;

   f. item N110_1050 must agree to the sum of items N100_140T and N100_260T in the current year column of form IN10;

   g. item N110_1060 must agree to the sum of items N100_150T and N100_260T in the current year column of form IN10;

h. item N110_1080 must agree to the sum of items N100_3100 and N100_4100T in the current year column of form IN10;

i. item N110_1090 must agree to the sum of items N100_3200 and N100_4150 in the current year column of form IN10;

j. item N110_1100 must agree to the sum of items N100_3300 , N100_3400, N100_4200 and N100_4250 in the current year column of form IN10;

k. item N110_1110 must agree to the sum of items N100_3500 and N100_4300 in the current year column of form IN10;

l. item N110_1120 must agree to the sum of amounts reported under Total borrowings reported under the sections Current Liabilities and Non-current liabilities in the current year column of form IN10;

m. item N110_1130 must agree to the sum of amounts reported under Total tax liability reported under the sections Current Liabilities and Non-current liabilities in the current year column of form IN10;

n. item N110_1140 must agree to the sum of amounts reported under Provisions reported under the sections Current Liabilities and Non-current liabilities in the current year column of form IN10;

o. item N110_1150 must agree to the sum of amounts reported under other liabilites reported under the sections Current Liabilities and Non-current liabilities in the current year column of form IN10; and

p. items under section 3 must agree to items under section titled “Minimum Capital Requirement” respectively in the current year column of form IN20.

Structure of the form in the EPRS

8. IN110 is a simple form which covers all the items in a single section.

3.12 Form IN120 – Statement of Direct Long-Term Insurance Business

1. This form is required only for a DIFC Incorporated Insurer that undertakes Direct Long-Term Insurance Business, and is completed in respect only of Direct Long-Term Insurance Business.

2. When this form is presented as part of a Quarterly Regulatory Return, part III is not required to be completed.

3. This form provides the DFSA with quarterly and annual information on the makeup of Direct Long-Term Insurance premiums accounted for by a DIFC Incorporated Insurer, and new business underwritten, during the reporting period. When presented as part of

the Annual Regulatory Return, it also provides information on persistency.

4. Because this part of the form is required only in the case of an Annual Regulatory Return, the reporting periods covered in part III will only ever be financial years. The form will disclose the persistency rate (the contracts remaining in force expressed as a percentage of those written, less those terminating naturally) for the most recent financial year at the end of twelve months, and the three financial years beforehand at the end of, respectively, twenty-four, thirty-six and forty-eight months.

5. On this form, reinsurance is classified according to the underlying premiums accepted by the Insurer, not on the basis of the form of the reinsurance contract. Thus, a reinsurance of a regular premium policy is classified in columns for regular premium policies, regardless of the form of the reinsurance contract.

6. On this form:

   a. 'regular premiums' means premiums payable at regular intervals during the term of the contract; 'single premiums' means premiums that are not regular premiums. An additional premium payable on an existing regular premium contract is not a regular premium unless it constitutes one in a series of regular premiums;

   b. 'new business' means premiums on new contracts of insurance effected during the reporting period, together with additional premiums paid on existing contracts where those additional premiums have the characteristic of new business rather than representing a payment due on the original contract; and

   c. 'new policyholders/fund members' means policyholders who have effected a new contract of insurance during the reporting year or (in the case of Class VII business) persons who have joined a pension fund that is the subject of a contract of insurance in that Class, during the reporting year.

7. On this form, items in the second table of part II and the whole of part III must be presented in whole numbers, not rounded, and with no decimal place.

8. An Insurer must present the gross Direct Long-Term Insurance Business premiums that it has accounted for in the reporting period, for each Class of Business listed in the first table, analysed across the columns between participating business and non-participating business and between regular premium business and single premium business.

9. An Insurer must present at item N120_1080 the total amount included in item N120_107T that represents premiums receivable from Related parties of the Insurer, for each of columns.

10. An Insurer must present the reinsurance premiums that it has accounted for as ceded in the reporting period, for each Class of Business listed in the first table, analysed across the columns between participating business and non-participating business and between regular premium business and single premium business.

11. An Insurer must present at item N120_1170 the total amount included in item N120_116T that represents reinsurance premiums ceded to Related parties of the Insurer, for each of columns.

12. Where an Insurer is required to complete this form, the total column of this form for items in the first table – gross premiums must agree to column for direct insurance in form IN40 for items in part II of IN40, in respect of Long-Term Insurance Business.

13. An Insurer must present the gross Direct Long-Term Insurance new business premiums that it has accounted for in the reporting period, for each Class of Business listed in the first table, analysed across the columns between participating business and non-participating business and between regular premium business and single premium business.

14. An Insurer must present the new policyholders/fund members that it recorded in the reporting period, for each Class of Business listed in the first table, analysed across the columns between participating business and non-participating business and between regular premium business and single premium.

15. An Insurer must present at item N120_1360 for the reporting period and items N120_1370 , N120_1380 and N120_1390 respectively for the previous reporting period and the two immediately prior to that (in each case, the 'reporting year in question'), the following information in respect of participating long-term contracts of insurance:

    a. in the left most column, the number of Direct Long-Term Insurance contracts effected during the reporting period in question;

    b. in column titled naturally terminated contracts, the number of contracts effected during the reporting period in question that have, during the period from their inception up to the reporting date, terminated through expiry of the contract term, through occurrence of the insured event, or otherwise through an event contemplated in the policy document other than lapse, surrender or cancellation;

    c. in column titled otherwise terminated, the number of contracts effected during the reporting period that have, during the period from their inception up to the reporting date, terminated through lapse, surrender, or cancellation or otherwise through an event not contemplated in the policy document;

    d. the column titled "In force on reporting date", the number of contracts remaining in force on the reporting date is calculated by EPRS, as the number of contract effected less the number of contracts naturally terminated and less the number of contracts otherwise terminated; and

    e. the column titled "Persistency rate" is calculated by EPRS as the number of contracts remaining in force on the reporting date divided by the number of contracts effected less the number of contracts naturally terminated, expressed as a percentage.

16. An Insurer must present at item N120_1410 for the reporting period and items N120_1420, N120_1430 and N120_1440 respectively for the previous reporting period and the two immediately prior to that (in each case, the 'reporting year in question'), the information set out in instructional guideline 15(a) to (c), in respect of linked long-term contracts of insurance.

17. An Insurer must present at item N120_1460 for the reporting period and items N120_1470, N120_1480 and N120_1490 respectively for the previous reporting period and the two immediately prior to that (in each case, the 'reporting year in question'), the information set out in instructional guideline 16(a) to (c), in respect of long-term contracts of insurance not already included in the disclosures under participating or linked long term contracts.

Structure of the form in the EPRS

18. IN120 comprises of two linked forms. The main form consists of only the two links to the linked forms. The first linked form presents the parts I and II of the form while the second linked form presents part III of the form. The linked forms can be accessed by following the instructions on the main form.

3.13 Form IN130 – Statement of Direct Long-Term Insurance Liabilities

1. This form is required only for an Annual Regulatory Return prepared by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business, and is required only in respect of that Direct Long-Term Insurance Business.
2. This form, which is prepared only by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business, provides the DFSA with an analysis of the breakdown of gross insurance liabilities in respect of those liabilities, and reinsurance recoverable in their respect.

3. An Insurer must present in the first table titled "Gross Policy Liabilities", for each Class of Business, the gross Direct Long-Term Insurance Business policy liabilities as at the reporting date, analysed across the columns in the table as follows:

    a. in the left-most column titled "Vested-Direct participating", the amount in respect of participating business Direct Long-Term Insurance contracts, in respect of benefits that have vested in the policyholders;

    b. in the column titled "Non-vested Direct participating", the amount in respect of participating business Direct Long-Term Insurance contracts, in respect of benefits that have not vested in the policyholders;

    c. in the column titled "Direct Non-participating", the amount in respect of all other Direct Long-Term Insurance Contracts; and

d. in the column titled "Additional Provisions", the amount of any additional provisions made by the insurer, that form part of gross policy liabilities but do not fall within the columns to the left.

4. Vested benefits are those to which policyholders are collectively or individually entitled as a result of a guarantee in the insurance contract, and include bonuses that have been declared or allotted. The Rules in PIN5 on valuation of assets and liabilities require an Insurer also to make provision for benefits that are discretionary, for example bonuses that are expected to be declared in the future. The provision in respect of these items will be included under the column titled "Non-vested Direct participating".

5. An Insurer must present at item N130_1080, for each of columns, the amount of the gross policy liabilities that relates to liabilities in respect of parties that are Related to the Insurer.

6. In practice, a valuation of Insurance Liabilities may include provisions that are not readily attributable to particular insurance contracts. Where this is the case, such provisions should be shown in column titled "Additional Provisions". The Actuary's Report prepared under section PIN 7.3 includes commentary on additional provisions. Insurers should ensure that disclosure on this form is consistent with the description in the Actuary's Report. A reconciliation may be provided in a Supplementary Note to this form.

7. An Insurer must present in the second table titled "Reinsurance Recoverable", for each Class of Business, the amount of gross Direct Long-Term Insurance Business policy liabilities as at the reporting date that is recoverable under reinsurance arrangements, analysed across the columns in the table in the same manner as it applies to the first table (refer above paragraph 3 (a) to (d)).

8. An Insurer must present at item N130_1170, for each of columns, the amount of gross Direct Long-Term Insurance Liabilities that is recoverable under reinsurance arrangements from parties that are Related to the Insurer.

Structure of the form in the EPRS

9. IN130 is a simple form with the two tables in the form covering gross policy liabilities and reinsurance recoverables.

3.14 Form IN140 – Statement of Assets Covering Direct Linked Long-Term Insurance Liabilities

1. This form is required only for an Annual Regulatory Return prepared by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business of Class III, and is required only in respect of that Class of its Direct Long-Term Insurance Business.

2. This form, which is prepared only by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business of Class III, provides the DFSA with information on the

assets held to cover policy liabilities under insurance contracts of that Class.

3. On this form, a reference to assets held to cover linked contract liabilities means assets that:

   a. are held by the Insurer with the intention of meeting liabilities under Class III contracts of insurance effected by it;

   b. are not reported by the Insurer on form IN150; and

   c. so far as concerns linked benefits that are vested in policyholders, are the assets to which the contract is linked under the terms of the contract or assets that are closely equivalent to those assets, or, where the contract is linked to an index, are the assets on which that index is based or assets closely equivalent to those assets.

4. In this form an Insurer must report the amount of its assets disclosed on Form IN10 that are held to cover linked contract liabilities under Direct Long-Term Insurance Business of Class III. The instructional guidelines at section 3.1 above apply to the completion of this form where an item on this form has the same description as an item on Form IN10, except that no distinction is made on this form between current and non-current assets.

5. An Insurer must present at item N140_1280 the amount of any assets not falling within any of the other items in this form that are held to cover linked contract liabilities under Direct Long-Term Insurance Business of Class III. Where an Insurer includes an amount at this item, particulars of the asset must be included in a Supplementary Note, including a description of how that asset is disclosed on form IN10.

6. An Insurer must disclose at item N140_1310 the amount of assets included in total assets that represent amounts due from, balances with or investments in Related parties, other than amounts due under insurance contracts.

7. The amount reported as total assets must be not less than the gross policy liabilities less the amount of reinsurance recoverable in respect of linked long-term insurance business as reported in form IN130.

Structure of the form in the EPRS

8. IN140 is a simple form which covers all the items in a single section.

3.15 Form IN150 – Statement of Assets Covering Non-Linked Direct Long-Term Insurance Liabilities and Minimum Capital Requirement

1. This form is required only for an Annual Regulatory Return prepared by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business and is required only in respect of that business.

2. This form, which is prepared only by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business, provides the DFSA with information on the assets held to cover policy liabilities under insurance contracts other than Class III, and assets held to cover the Minimum Capital Requirement. This form also provides the DFSA with information on the yields of those assets, to assist in interpretation of the Actuary's Report.

3. On this form, a reference in part I to assets held to cover participating contract liabilities, in part II to assets held to cover non-participating contract liabilities and in part III to assets held to cover the Minimum Capital Requirement means assets that:

   a. in the case of assets held to cover participating or non-participating contract liabilities, are held by the Insurer with the intention of meeting those liabilities under contracts of insurance effected by it, and in the opinion of the Directors, formed on reasonable grounds, are appropriate assets for that purpose; and

   b. are not reported by the Insurer on form IN140 or in any other part of this form.

4. In this form an Insurer must report the amount of its assets disclosed on form IN10 that are held to cover contract liabilities under participating Direct Long-Term Insurance Business. The instructional guidelines at section 3.1 apply to the completion of this form where an item on this form has the same description as an item on form IN10, except that no distinction is made on this form between current and non-current assets.

5. An Insurer must present at item N150_1300 the amount of any assets not reported under any of the other items in this form that are held to cover contract liabilities under participating Direct Long-Term Insurance Business. Where an Insurer includes an amount at this item, particulars of the asset must be included in a Supplementary Note, including a description of how that asset is disclosed on form IN10.

6. An Insurer must disclose at item N150_1330 the amount of assets included in total assets in this form that represent amounts due from, balances with or investments in Related parties, other than amounts due under insurance contracts.

7. Total assets as reported in this form must be not less than the amount of gross policy liabilities less the amount of reinsurance recoverable and any element of the amount reported under "Additional Provisions in respect of direct participating policies (both vested and non-vested) as reported in form IN130.

8. An Insurer must report in part II of this form which is presented as the second linked form in the EPRS the amount of its assets disclosed on Form IN10 that are held to cover contract liabilities under non-participating Direct Long-Term Insurance Business other than Class III. The Rules at section 3.5 apply to the completion of this form where an item on this form has the same description as an item on form IN10, except that no distinction is made on this form between current and non-current assets.

9. An Insurer must present at item N150_1300 the amount of any assets not reported

under any of the other items in this form that are held to cover contract liabilities under non-participating Direct Long-Term Insurance Business other than Class III. Where an Insurer includes an amount at this item, particulars of the asset must be included in a Supplementary Note, including a description of how that asset is disclosed on form IN10.

10. An Insurer must disclose at item N150_1330 the amount of assets included total assets that represent amounts due from, balances with or investments in Related parties, other than amounts due under insurance contracts.

11. Total assets reported in this form must be not less than the amount of gross policy liabilities less the amount of reinsurance recoverable and any element of the amount reported under "Additional Provisions in respect of direct non-participating business other than Class III as reported in form IN130.

12. An Insurer must report in part III of this form which is presented as the third linked form in the EPRS the amount of its assets disclosed on Form IN10 that are held to cover the Minimum Capital Requirement in respect of Direct Long-Term Insurance Business. The Rules at section 3.5 apply to the completion of this form where an item on this form has the same description as an item on form IN10, except that no distinction is made on this form between current and non-current assets.

13. An Insurer must present at item N150_1300 the amount of any assets not reported under any of the other items in this form that are held to cover the Minimum Capital Requirement in respect of Direct Long-Term Insurance Business. Where an Insurer includes an amount at this item, particulars of the asset must be included in a Supplementary Note, including a description of how that asset is disclosed on form IN10.

14. An Insurer must disclose at item N150_1330 the amount of assets included in total assets as reported in this form, that represent amounts due from, balances with or investments in Related parties, other than amounts due under insurance contracts.

15. For each asset which an Insurer is required to disclose on this form, the Insurer must also disclose in the column titled "Expected yields", the lower of the two following figures, expressed as a percentage:

    a. the actual annual yield achieved on the assets disclosed under that item; and

    b. the annual yield expected to be achieved on the assets disclosed under that item, in the year following the reporting date.

16. Where the figure in column 1 is derived as the result of a mathematical calculation expressed on the face of the Form. The amount to be disclosed in column 2 is not the sum of the values in column 2 for the items specified in the mathematical calculation expressed on the face of the form, but the yield in accordance with instrumental guideline 17 on the assets disclosed at the item in question in column 1.

Structure of the form in the EPRS

17. IN150 is comprised of three linked forms each of which present the three parts of IN150. The main form consists of the links to the three linked forms. The first linked form includes part I – Assets covering participating contract liabilities. The second linked form includes part II – Assets covering non-participating contract liabilities. The third linked form includes part III – Assets covering minimum capital requirement.

3.16 Form IN160 – Calculation of Direct Long-Term Insurance Element of Long- Term Insurance Component

1. This form is required only for an Annual Regulatory Return prepared by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business, and is required only in respect of that business.

2. This form, which is prepared only by a DIFC Incorporated Insurer conducting Direct Long-Term Insurance Business, provides an Insurer with a working schedule for the calculation of the element of the Long-Term Insurance Risk Component that is attributable to its Direct Long-Term Insurance Business, and permits the DFSA to assess the compliance of that calculation with the Rules in PIN A4.12.

3. In the first linked form A-Percentage of insurance provisions the Insurer must report, for each Class of Business, or for each sub-division of a Class of Business as shown on the face of the form,

    a. the amount of the Long-Term Insurance Liability, gross and net of reinsurance respectively

    b. Reinsurance ratio and the column titled “Result” are calculated by EPRS. The reinsurance ratio is calculated as the net provisions divided by the gross provisions, except that if the result is less than 85%, the figure shall be 85%.

    c. The result column is calculated by multiplying the gross provisions with the percentage factor and with the reinsurance ratio.

4. The total gross provisions reported in this linked form must agree to the amount of gross policy liabilities reported in form IN130 in respect of both vested and non-vested direct participating business less the reinsurance recoverables in respect of these classes of business as reported in IN 130.

5. In the second linked form B-Percentages of capital at risk, an Insurer must report, for all Direct Long-Term Insurance Business, according to the extent of death risk borne by the Insurer as shown on the face of the form,

    a. the amount of capital at risk, gross and net of reinsurance respectively, where capital at risk has the meaning given in PIN Rule A4.12.2(c);

b. Reinsurance ratio and the column titled “Result” are calculated by EPRS. The reinsurance ratio is calculated as the net provisions divided by the gross provisions, except that if the result is less than 50%, the figure shall be 50%.

c. The result column is calculated by multiplying the gross provisions with the percentage factor and with the reinsurance ratio.

6. At item N160_1190, the Insurer must report

a. the amount of net administrative expenses incurred in the reporting period in respect of linked Direct Long-Term Insurance Business where the Insurer bears no investment risk and expenses are not fixed for a period of more than five years.

b. the result in the right most column is determined by multiplying the expenses reported with the applicable percentage factor.

7. At item N160_1210 the Insurer must report

a. the amount of gross premiums in the reporting period in respect of Class IV as reported in form IN120 in respect of permanent health business, multiplied by 18% so far as concerns the amount up to $50 million and by 16% so far as concerns any amount in excess of $50 million;

b. the reinsurance ratio, expressed as a percentage is calculated by EPRS by dividing the amount of total gross premiums in respect of permanent health business as reported in form IN120 (across all policy types) less the amount of reinsurance premiums ceded in respect of that business with the amount of total gross premiums, except that if the result of this calculation is less than 50% the figure shall be 50%.

8. At item N160_1220 the Insurer must report

a. the amount of gross claims incurred in the reporting period in respect of Class IV, multiplied by 26% so far as concerns the amount up to $35 million and by 23% so far as concerns any amount in excess of $35 million.

b. the reinsurance ratio, expressed as a percentage is calculated by EPRS by dividing the gross claims incurred minus claims recovered, by the gross claims incurred, except that if the result of this calculation is less than 50% the figure shall be 50%.

c. gross claims incurred means the amount of gross claims paid in respect of linked long-term business as reported in form IN50 plus the amount, if any, in respect of Direct Long Term Insurance Business of Class IV reported in IN10 as outstanding claims provision (including IBNR) form IN10 and less any such amount included at those items for the prior year in that form: and

d. claims recovered means the amount of reinsurance and other recoveries in respect of paid claims relating to linked long-term business as reported in form IN50 plus the amount, if any, in respect of Direct Long Term Insurance Business of Class IV reported in IN10 as recoveries other than insurance and amounts due under reinsurance contracts and less any such amount included at those items for the prior year in that form.

9. At item N160_1240 the Insurer must report

   a. the amount of assets attributable to the Insurer's Direct Long Term Insurance Business of Class V.

   b. the result is determined by EPRS by multiplying the amount with the percentage factor.

10. The result of this form as calculated by EPRS and displayed in the fourth linked form – D - Result: Direct Long-Term Insurance Element of Long-Term Insurance Risk Component must equal the amount at form IN110 item N110_1260.

Structure of the form in the EPRS

11. IN160 is comprised of four linked forms each of which present the four sections of the form. The main form consists of the links to the four linked forms. The first linked form includes section A – Percentage of Insurance Provisions and the second linked form includes the section B - percentage of Capital at Risk. The third linked form presents the section C - Percentage of other factors while the section D which gives the result is in the fourth linked form. The linked forms can be accessed by following the instructions on the main form.

3.17 Form IN180 – Statement of Claims Development

1. The following fields are to be completed on a cumulative basis: gross and net earned premium for accident year; gross and net written premium for underwriting year; number of claims reported; and gross and net claim payments.

2. The following fields are not to be completed on a cumulative basis: number of claims outstanding; gross and net case estimates; and gross and net incurred but not reported (IBNR) / incurred but not enough reported (IBNER).

3. An accident year refers to the financial year of the insurer that the losses/claims are incurred.

4. Gross earned premium is the value of premium revenue earned during the relevant period. The premium should be reported gross of any associated outwards reinsurance expense.

5. Net earned premium is the value of premium revenue earned during the relevant period. The premium should be reported net of any associated outwards reinsurance expense.

6. Number of claims reported is the accumulated number of insurance claims reported, as at the relevant date.

7. Number of claims outstanding is the number of outstanding claims, including the actuarial gross central estimate of the number of insurance claims outstanding, as at the relevant date.

8. Gross claim payments (net of non-reinsurance recoveries) is the value of insurance claims payments, as at the relevant date. This item is to be reported gross of any associated reinsurance recoveries, but net of any associated non-reinsurance recoveries.

9. Net claim payments (net of reinsurance and non-reinsurance recoveries) is the value of insurance claims payments, as at the relevant date. This item is to be reported net of any associated reinsurance and non-reinsurance recoveries. This includes reinsurance and non-reinsurance recoveries that have been received or are expected to be received only in relation to claims already paid.

10. Gross case estimates (net of non-reinsurance recoveries) is the value of gross case estimates included in the outstanding claims liabilities (OCL) as at the relevant date. For the purposes of this item, case estimates must be reported: as the balance outstanding at the relevant date; gross of reinsurance recoveries; net of non-reinsurance recoveries; and excluding claims IBNR/IBNER, claims handling expenses and risk margins.

11. Net case estimates (net of reinsurance and non-reinsurance recoveries) is the value of net case estimates included in the OCL as at the relevant date. For the purposes of this item, case estimates must be reported: as the balance outstanding at the relevant date; net of reinsurance and non-reinsurance recoveries; and excluding IBNR/IBNER, claims handling expenses and risk margins.

12. Gross IBNR/IBNER (net of non-reinsurance recoveries) is the value of gross IBNR/IBNER included in the OCL as at the relevant date. For the purposes of this item, the IBNR/IBNER must be reported: as the balance outstanding at the relevant date; inflated and undiscounted; gross of reinsurance recoveries; net of non-reinsurance recoveries; excluding claims handling expenses; and as the central estimate only (i.e. do not include a risk margin).

13. Net IBNR/IBNER (net of reinsurance and non-reinsurance recoveries) is the value of net IBNR/IBNER included in the OCL as at the relevant date. For the purposes of this item, the IBNR/IBNER must be reported: as the balance outstanding at the relevant date; inflated and undiscounted; net of reinsurance recoveries; net of non-reinsurance recoveries; excluding claims handling expenses; and as the central estimate only (i.e. do not include a risk margin).

14. Total gross ultimate cost (IUD) is the value of the total gross ultimate cost (inflated & undiscounted) of claims, as at the relevant date. This is calculated as the sum of Columns 6, 8 and 10.

15. Total net ultimate cost (IUD) is the value of the total net ultimate cost (inflated & undiscounted) of claims, as at the relevant date. This is calculated as the sum of Columns 7, 9 and 11.

16. Reinsurance business must be completed on an underwriting year basis. Underwriting year refers to the financial year of the insurer in which the policy incepts, regardless of when the premiums and claims are actually reported, booked or paid.

17. Gross written premium is the value of gross written insurance premium revenue recognised during the relevant period. The premium should be reported gross of any associated outwards reinsurance expense.

18. Net written premium is the value of net written insurance premium revenue recognised during the relevant period. The premium should be reported net of any associated outwards reinsurance expense.

19. Discount on net outstanding claims includes the claims handling expense allowance in the net actuarial central estimate of outstanding claims. This is only required as an aggregate total for direct business and reinsurance business.

3.18 Form IN200 – Statement of Underwriting Performance

1. This form is required to provide the DFSA a snap shot of underwriting performance of the Authorised Firm as per lines of business. Some of the information provided in other Forms will be used in this form again. This form requires the Authorised Firm to calculate Loss Ratio, Expense Ratio and Combined Ratio as per the lines of business. Loss Ratio is the ratio of claims incurred to earned premiums. Expense Ratio is the ratio of expenses to earned premiums. Combined Ratio is the sum of the loss ratio (claims ratio) and the expense ratio.

3.19 Form IN210 – Statement of Revenue by Jurisdiction

1. This form is required to provide the DFSA a further breakdown of premiums and claims by more granular lines of business and by jurisdictions where the risks are situated in. Where the Authorised Firm writes insurance business in a number of different jurisdictions, the Authorised Firm should add columns for each jurisdiction.

4. Forms IN10 - 210

FORM IN10: Statement of Financial Position	Current Year	Prior Year
Assets:		
Current Assets:		
Cash and Liquid Assets:		
N100_1110 - Notes and coins		
N100_1120 - Money at short call		
N100_1130 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets:		
Receivables:		
N010_010 - Investment income receivable		
N010_020 - Recoveries other than reinsurance		
N010_030 - Premiums receivable		
N010_040 - Amounts due under reinsurance contracts		
N010_050 - Expected reinsurance and other recoveries on outstanding claims		
N010_060 - Expected reinsurance and other recoveries on premium liabilities		
N010_070 - Other reinsurance assets receivable from reinsurers		
N010_080 - Other receivables		
Total Receivables		
Investments (current):		
N011_010 - Profit Sharing Investment Accounts		
N011_020 - Deposits (not including Profit Sharing Investment Accounts)		
N011_030 - Debt securities		
N011_040 - Government		
N011_050 - Non - Government		
N011_060 - Equity securities		
N011_070 - Public securities		
N011_080 - Listed securities		
N011_090 - Unlisted securities		
N011_100 - Investment contracts of mudaraba other than collective investments		
N011_110 - Investment contracts of musharaka other than collective investments		
N011_120 - Loans and advances		
N011_130 - Collective investments		
N011_140 - Properties		
N011_150 - Investments held indirectly		
N011_160 - Other investments		
Total Investments:		
Deferred Tax Assets:		
N100_1410 - Carried forward unused tax losses		
N100_1420 - Other		
Total Deferred Tax Assets:		
Other Current Assets:		
N100_1510 - Prepayments		
N100_1520 - Deferred expenses		
N100_1530 - Unrealised gain on derivatives		
N100_1540 - Other		
Total Other Current Assets:		
Total Current Assets:		

Non-Current Assets:		
Receivables:		
N010_010 - Investment income receivable		
N010_020 - Recoveries other than reinsurance		
N010_030 - Premiums receivable		
N010_040 - Amounts due under reinsurance contracts		
N010_050 - Expected reinsurance and other recoveries on outstanding claims		
N010_060 - Expected reinsurance and other recoveries on premium liabilities		
N010_070 - Other reinsurance assets receivable from reinsurers		
N010_080 - Other receivables		
Total Receivables		
Investments (other than related entities):		
N011_010 - Profit Sharing Investment Accounts		
N011_020 - Deposits (not including Profit Sharing Investment Accounts)		
N011_040 - Debt securities		
N011_070 - Equity securities		
N011_100 - Investment contracts of mudaraba other than collective investments		
N011_110 - Investment contracts of musharaka other than collective investments		
N011_120 - Loans and advances		
N011_130 - Collective investments		
N011_140 - Properties		
N011_150 - Investments held indirectly		
N011_160 - Other investments		
Total Investments:		
Investments in Related Entities:		
N100_2310 - Parent entity		
N100_2320 - Controlled entities		
N100_2330 - Fellow subsidiaries		
N100_2340 - Associates		
N100_2350 - Joint ventures		
N100_2360 - Other		
Total Investments in Related Entities:		
Plant and Equipment:		
N100_2410 - Plant and equipment		
N100_2420 - Accumulated depreciation / amortisation - Plant and equipment		
Total Plant and Equipment:		
Intangible Assets:		
N100_2510 - Goodwill (net of amortisation/impairment)		
N100_2520 - Identifiable intangible assets (net of amortisation/impairment)		
Total Intangible Assets:		
Deferred Tax Assets:		
N100_2610 - Attributable to carried forward tax losses		
N100_2620 - Other		
Total Deferred Tax Assets:		
Other Assets:		
N100_2710 - Prepayments		
N100_2720 - Deferred expenses		
N100_2730 - Unrealised gain on derivatives		

N100_2740 - Other		
Total Other Assets:		
Total Non-Current Assets:		
Total Assets:		
Liabilities:		
Current Liabilities:		
N100_3100 - Creditors and accruals		
N100_3200 - Amounts due on reinsurance contracts		
N100_3300 - Outstanding Claims Provision (including IBNR)		
N100_3400 - Premium liabilities under General Insurance contracts		
N100_3500 - Net policy benefits under Long-Term Insurance contracts in force		
Borrowings:		
N100_3610 - Securities sold under agreements to repurchase		
N100_3620 - Lease liability		
N100_3630 - Overdraft		
N100_3640 - Securities issued (eg Promissory Notes / Commercial Paper)		
N100_3650 - Term loans		
Total Borrowings		
Tax Liabilities:		
N100_3710 - Provision for income tax		
N100_3720 - Provision for deferred income tax		
N100_3730 - Provision for other taxes		
Total Liability		
Provisions:		
N100_3810 - Dividends		
N100_3820 - Employee entitlements		
N100_3830 - Restructuring Costs		
N100_3840 - Other		
Total Provisions		
Other Liabilities:		
N100_3910 - Deferred income		
N100_3920 - Unrealised loss on derivatives		
N100_3930 - Other liabilities		
Total Other Liabilities		
Total Current Liabilities		
Non-Current Liabilities:		
N100_4100 – Non-current Creditors and accruals		
N100_4150 – Non-current Amounts due on reinsurance contracts		
N100_4200 – Non-current Outstanding Claims Provision (including IBNR)		
N100_4250 - Non-current Premium liabilities under General Insurance contracts		

N100_4300 - Non-current Net policy benefits under Long-Term Insurance contracts in force		
Borrowings:		
N100_4410 - Lease liability		
N100_4420 - Non-current Securities issued (eg Promissory Notes / Commercial Paper)		
N100_4430 - Non-current Term loans		
Total Borrowings		
Tax Liability:		
N100_4510 - Provision for deferred income tax		
N100_4520 - Non-current Provision for other taxes		
Total Liabilities		
Provisions:		
N100_4610 - Non-current Employee entitlements		
N100_4620 - Restructuring Costs		
N100_4630 - Other Non-current		
Total Provisions		
Other Liabilities:		
N100_4710 - Non-current Deferred income		
N100_4720 - Non-current Unrealised loss on derivatives		
N100_4730 - Non-current Other liabilities		
Total Other Liabilities		
Loan Capital and Hybrid Securities:		
N100_4810 - Loan capital		
N100_4820 - Hybrid securities		
Total Loan Capital and Hybrid Securities		
Total Non-Current Liabilities		
Total Liabilities		
Net Assets		
Equity		
N100_7100 - Paid-up ordinary capital		
N100_7200 - General reserves		
N100_7300 - Capital transferred to a Long-Term Insurance Fund (Funds only)		
N100_7400 - Retained earnings from previous reporting periods		
N100_7500 - Retained earnings - this reporting period		
N100_7600 - Other		
Total Equity		
N100_700M - Share Capital		

FORM IN20: Statement of Calculation of Capital Adequacy	Current Year	Prior Year
Base Capital:		
N200_1110 - Equity		
N200_1120 - Owners Equity in a Takaful Insurer available for loan to the Insurance Fund		
N200_113T - Hybrid capital:		
N200_1131 - Subordinated debt		
N200_1132 - Preference shares		
N200_1133 - Owners equity available for loan to the Insurance Fund		
N200_1134 - Debt-financed equity		
Total Base Capital:		
Adjustments to Base Capital in Accordance with PIN:		
Additions to Base Capital (Where not Included in Capital):		
N200_1211 - Minority interests in subsidiaries		
N200_1212 - Liability for dividends to be paid in shares		
Subtraction from Base Capital (Where Included in Capital):		
N200_1221 - Appropriations not provided for as liabilities		
N200_1222 - Non-participating owners' equity (Takaful insurers only)		
N200_1223 - Investments in the insurers own shares		
N200_1224 - Unprovided tax on unrealised capital gains		
N200_1225 - Deferred acquisition costs		
N200_1226 - Deferred tax assets		
N200_1227 - Value of in-force Long-Term insurance business		
N200_1228 - Goodwill and other intangible items		
N200_1229 - Zakah or charity fund (Takaful insurers only)		
N200_1231 - Operating assets		
N200_1232 - Other assets that may not be applied to meet insurance liabilities		
Net Adjustments to Base Capital		
N200_1300 - Adjusted Equity		

Hybrid Capital Adjustment:		
N200_1410 - Hybrid capital adjustment before DFSA approval		
N200_1420 - Additional hybrid capital approved by DFSA		
N200_1000 - Adjusted Capital Resources		
Minimum Capital Requirement:		
N200_2010 - Default risk component		
N200_2020 - Investment volatility risk component		
N200_2030 - Off-balance sheet asset risk component		
N200_2040 - Off-balance sheet liability risk component		
N200_2050 - Concentration risk component		
N200_2060 - Size factor adjustment component		
N200_2070 - Underwriting risk component		
N200_2080 - Reserving risk component		
N200_2090 - Long-Term Insurance risk component		
N200_2100 - Asset management risk component		
N200_2110 - Adjustments to capital requirement		
Calculated Capital Requirement		
N100_3000 - Absolute minimum requirement applicable to reporting unit		
N100_4000 - Applicable result		
N100_5000 - Capital adequacy result		

ANNUAL/QUARTERLY REGULATORY RETURN FORM IN30: Statement of Financial Performance	Current Year	Prior Year
1.Gross Written Premiums:		
N400_110T - General insurance business		
N400_210T - Long-Term Insurance business		
Total Gross Written Premiums		
2.Reinsurance Premiums Ceded:		
N400_120T - General insurance business		
N400_220T - Long-Term Insurance business		
Total Reinsurance Premiums Ceded		
3.Net Written Premiums		
4.Claims Paid:		
N500_110T - General insurance business		
N500_210T - Long-Term Insurance business		
Total Claims Paid		
5.Reinsurance and Other Recoveries Received:		
N500_120T - General insurance business		
N500_220T - Long-Term Insurance business		
Total Recoveries Received		
6.Net Claims Paid		
7.Movements in Insurance Liabilities:		
N300_0710 - General insurance business		
N300_0720 - Long-term Insurance business		
Total Movements in Insurance Liabilities (Gross)		
8.Movements in Recoveries Against Insurance Liabilities:		
N300_0810 - General insurance business		
N300_0820 - Long-term Insurance business		
Total Movements in Recoveries		
9.Net Movement in Provisions		

10.Expenses:		
N300_1010 - Commissions and brokerage		
N300_1020 - Other acquisition costs		
N300_1030 - Levies and charges		
N300_1040 - Other expenses attributable to Long-Term Insurance Fund		
N300_1050 - Other expenses		
Total Expenses		
11.Other Operating Revenue:		
N300_1110 - Commissions		
N300_1120 - Other revenue		
Total Other Operating Revenue		
12.Operating Income		
13.Investment Income:		
N300_1310 - Interest, surplus, dividends, rent and other investment income receivable		
N300_1320 - Changes in value of invested assets		
N300_1330 - Investment expenses		
Net Investment Income		
14.Net Income Before Taxation		
15.Taxation Expense or Credit		
16.Net Income After Taxation		
17.Dividends in Respect of Current Reporting Period		
18.Net income After Dividends		

FORM IN40: Statement of Premiums and Reinsurance Expenses	Direct insurance	Facultative reinsurance	Proportional treaty	Non-proportional treaty	Total
Part I: General Insurance Business:					
Gross Written Premium					
Class of Business					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					
Total Accepted from Related Parties					
Reinsurance Ceded					
Class of Business					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					
Total Ceded to Related Parties					
Net Earned Premium					
Class of Business					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8:Other					
Total					
Total Accepted from Related Parties					

Part II: Long-Term Insurance Business:

Gross Written Premium

Class of Business					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Accepted from Related Parties					

Reinsurance Ceded

Class of Business					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Ceded to Related Parties					

Net Earned Premium

Class of Business					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Accepted from Related Parties					

FORM IN50: Statement of Claims and Reinsurance and Other Recoveries	Direct insurance	Facultative reinsurance	Proportional treaty	Non-proportional treaty	Total
Part I: General Insurance Business: Gross Claims Paid					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					
Total Paid to Related Parties					
Reinsurance and other recoveries in respect of paid claims					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					
Total Recovered from Related Parties					
Net Incurred Claims					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					
Total Paid to Related Parties					
Part II: Long-Term Insurance Business: Gross Claims Paid					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Paid to Related Parties					

Reinsurance and other recoveries in respect of paid claims					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Recovered from Related Parties					
Net Incurred Claims					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Paid to Related Parties					
Part III: Direct Long-Term Insurance Business:					
Gross Claims Paid					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Paid to Related Parties					
Reinsurance and other recoveries in respect of paid claims					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Recovered from Related Parties					
Net Incurred Claims					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Paid to Related Parties					

FORM IN60: Statement of Movements in Insurance Provisions	

Right Click on the required row (in EPRS)

to input the detail

Part I: Direct Business (Gross):

Part II: Facultative Reinsurance Business (Gross):

Part III: Proportional Treaty Reinsurance Business (Gross):

Part IV: Non-Proportional Treaty Reinsurance Business (Gross):

Linked Form - 1

Part V: Reinsurance and Other Recoveries in Respect of Direct Business:

Part VI: Reinsurance and Other Recoveries in Respect of Facultative Reinsurance Business:

Part VII: Reinsurance and Other Recoveries in Respect of Proportional Treaty Reinsurance:

Part VIII: Reinsurance and Other Recoveries in Respect of Non-Proportional Treaty Reinsurance:

Linked Form - 2

Linked Form - 1

FORM IN60: Statement of Movements in Insurance Provisions	This Reporting Period	Last Reporting Period					Previous Reporting Period					Total
	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	
Part I: Direct Business (Gross): **Provision for Outstanding Claims (including IBNR)**												
Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												
Part II: Facultative Reinsurance Business (Gross): **Provision for Outstanding Claims (including IBNR)**												
Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part III: Proportional Treaty Reinsurance Business (Gross):

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part IV: Non-Proportional Treaty Reinsurance Business (Gross):

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Linked Form - 2

FORM IN60: Statement of Movements in Insurance Provisions	This Reporting Period	Last Reporting Period					Previous Reporting Period					Total
	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	
Part V: Reinsurance and Other Recoveries in Respect of Direct Business:												
Provision for Outstanding Claims (including IBNR)												
Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												
Part VI: Reinsurance and Other Recoveries in Respect of Facultative Reinsurance Business												
Provision for Outstanding Claims (including IBNR)												
Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												
Part VII: Reinsurance and Other Recoveries in Respect of Proportional Treaty Reinsurance:												
Provision for Outstanding Claims (including IBNR)												

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part VIII: Reinsurance and Other Recoveries in Respect of Non-Proportional Treaty Reinsurance

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

FORM IN70: Statement of Investment Income	Current Year	Prior Year
1.Interest Receivable:		
N700_0110 - Interest from Related parties		
N700_0120 - Interest from other parties		
Total Interest Receivable		
2.Dividends Receivable:		
N700_0210 - Dividends from Related parties		
N700_0220 - Other dividends		
Total Dividends Receivable		
3.Rental Income Receivable:		
N700_0310 - Rentals from Related parties		
N700_0320 - Other rentals		
Total Rental Income Receivable		
4. Income Under Investment Contracts of Mudarba and Musharakah:		
N700_0410 - Income from contracts of mudaraba with Related counterparties		
N700_0420 - Income from contracts of mudaraba with other counterparties		
N700_0430 - Income from contracts of musharaka with Related counterparties		
N700_0440 - Income from contracts of musharaka with other counterparties		
Total Income from Mudarba and Musharakah		
5.Income from Collective Investment:		
N700_0510 - Income from PSIAs with Related parties		
N700_0520 - Income from PLIAs with other parties		
N700_0530 - Income from other forms of collective investment with Related parties		
N700_0540 - Income from other forms of collective investment with other parties		
Total Income from Collective Investments Gross)		
6. Changes in Value in Invested Assets:		
N700_0610 - Changes in value of investments in or with Related parties		
N700_0620 - Changes in value of other invested assets		
Total Changes in Value:		
7.Other Investment Income		
N700_0710 - Other investment income from Related parties		
N700_0720 - Other investment income		
Total Other Investment Income		
8.Total Investment Income		

FORM IN80: Statement of Acquisition Expenses	Direct insurance	Facultative reinsurance	Proportional treaty	Non-proportional treaty	Total
Part I: General Insurance Business: Commissions and Brokerage					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8:Other					
Total					
Total Payable to Related Parties					
Other Acquisition Costs					
Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8:Other					
Total					
Total Payable to Related Parties					
Part II: Long-Term Insurance Business: Commissions and Brokerage					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Payable to Related Parties					

Other Acquisition Costs

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Payable to Related Parties					

Part III: Direct Long-Term Insurance Business:
Commission and Management Expenses

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Payable to Related Parties					

Recoverable from Reinsurance					

Recoverable from Related Parties					

FORM IN90: Reconciliation to Financial Statements	Current Year	Prior Year
Financial Position:		
N900_1000 - Net assets from balance sheet		
Differences between item 1 and Net Assets according to Financial Statements:		
Differences in Recognition of Assets and Liabilities:		
Total		
Differences in Valuation of Assets and Liabilities:		
Total		
N900_3000 - Net Assets according to Financial Statements		

FORM IN100: Summary Statement to Operations	Current Year	Prior Year
Part I : Revenue and Expense Information:		
1.Gross Written Premiums:		
N400_110T - General insurance business		
N400_210T - Long-Term Insurance business		
Total Gross Written Premiums		
2.Reinsurance Premiums Ceded:		
N400_120T - General insurance business		
N400_220T - Long-Term Insurance business		
Total Reinsurance Premiums Ceded		
3.Net Written Premiums		
4.Claims Paid:		
N500_110T - General insurance business		
N500_210T - Long-Term Insurance business		
Total Claims Paid		
5.Reinsurance and Other Recoveries Received:		
N500_120T - General insurance business		
N500_220T - Long-Term Insurance business		
Total Recoveries Received		
6.Net Claims Paid		
7.Movements in Insurance Liabilities:		
N300_0710 - General insurance business		
N300_0720 - Long-term Insurance business		
Total Movements in Insurance Liabilities (Gross)		
8.Movements in Recoveries Against Insurance Liabilities:		
N300_0810 - General insurance business		
N300_0820 - Long-term Insurance business		
Total Movements in Recoveries		
9.Net Movement in Provisions		

10.Expenses:

N300_1010 - Commissions and brokerage		
N300_1020 - Other acquisition costs		
N300_1030 - Levies and charges		
N300_1040 - Other expenses attributable to Long-Term Insurance Fund		
N300_1050 - Other expenses		
Total Expenses		

11.Other Operating Revenue:

N300_1110 - Commissions		
N300_1120 - Other revenue		
Total Other Operating Revenue		

12.Operating Income		

Part II : Asset and Liability Information:

13.Outstanding Claims Provision (Including IBNR)		
14.Expected Reinsurance and Other Recoveries in Respect of Item 13		
15.Premium Liabilities under General Insurance Contracts		
16.Expected Reinsurance and Other Recoveries in Respect of Item 15		
17.Net Policy Benefits under Long-Term Insurance Contracts in Force		

FORM IN110: Reconciliation of Direct to Total Long-Term Insurance Business:	Direct Long-Term Insurance Business	Other	Total
Assets and Liabilities:			
1.Assets:			
N110_1000 - Cash and Liquid Assets			
N110_1010 - Receivables			
N110_1020 - Investments			
N110_1030 - Plant and Equipment			
N110_1040 - Intangible Assets			
N110_1050 - Deferred Tax Assets			
N110_1060 - Other Assets			
Total Assets			
2.Liabilities:			
N110_1080 - Creditors and accruals			
N110_1090 - Amounts due on reinsurance contracts			
N110_1100 - Technical provisions (other)			
N110_1110 - Net policy benefits on long-term insurance contracts			
N110_1120 - Borrowings			
N110_1130 - Tax liability			
N110_1140 - Provisions			
N110_1150 - Other liabilities			
N110_1160 - Loan capital and hybrid securities			
Total Liabilities			
3.Minimum Capital Requirement:			
N110_1180 - Default risk component			
N110_1190 - Investment volatility risk component			
N110_1200 - Off-balance sheet asset risk component			
N110_1210 - Off-balance sheet liability risk component			
N110_1220 - Concentration risk component			
N110_1230 - Size factor adjustment component			
N110_1240 - Underwriting risk component			
N110_1250 - Reserving risk component			
N110_1260 - Long-Term Insurance risk component			
N110_1270 - Asset management risk component			
N110_1280 - Adjustments to capital requirement			
Minimum Capital Requirement			

FORM IN120: Statement of Direct Long-Term Insurance Business

Right Click on the required row to input the detail

Part I: Analysis of Premiums & Part II: Analysis of New Business: **Linked Form - 1**
Part III: Persistency: **Linked Form - 2**

Linked Form - 1

FORM IN120: Statement of Direct Long-Term Insurance Business	Regular Participating	Single Participating	Regular Non-Participating	Single Non-Participating	Total
Part I: Analysis of Premiums:					
Gross Premiums					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Effected with Related Parties					
Reinsurance Ceded					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Ceded to Related Parties					
Part II: Analysis of New Business:					
Gross Premiums					
Annuity					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Number of New Policy Holders / Fund Members

Annuity

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Linked Form - 2

FORM IN120: Statement of Direct Long-Term Insurance Business	Contracts effected	Naturally terminated	Otherwise terminated	In force on reporting date	Persistency rate

Part III: Persistency:

Number of Contracts - Participating

Year Ended on Reporting date					
Previous Financial Year					
Previous Financial Year					
Previous Financial Year					
Total					

Number of Contracts - Linked Long Term

Year Ended on Reporting date					
Previous Financial Year					
Previous Financial Year					
Previous Financial Year					
Total					

Number of Contracts - Other-Non-Participating

Year Ended on Reporting date					
Previous Financial Year					
Previous Financial Year					
Previous Financial Year					
Total					

FORM IN130: Statement of Direct Long-Term Insurance Liabilities	Vested - Direct Participating	Non Vested - Direct Participating	Direct Non-Participating	Additional Provisions	Total
Analysis of Direct Long-Term Insurance Liabilities:					
Gross Policy Liabilities					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total in Respect of Related Parties					
Reinsurance Recoverable					
Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					
Total Recoverable from Related Parties					

FORM IN140: Statement of Assets Covering Direct Linked Long-Term Insurance Liabilities:	Current Year	Prior Year
Assets Covering Direct Linked Long-Term Insurance Liabilities:		
1.Cash and Liquid Assets:		
N140_1000 - Notes and coins		
N140_1010 - Money at short call		
N140_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		
2.Receivables:		
N140_1040 - Investment income receivable		
N140_1050 - Recoveries other than reinsurance		
N140_1060 - Premiums receivable		
N140_1070 - Amounts due under reinsurance contracts		
N140_1080 - Expected reinsurance and other recoveries on outstanding claims		
N140_1090 - Expected reinsurance and other recoveries on premium liabilities		
N140_1100 - Other reinsurance assets receivable from reinsurers		
N140_1110 - Other receivables		
Total Receivables		
3.Investments:		
N140_1130 - Profit Sharing Investment Accounts		
N140_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N140_1150 - Debt securities		
N140_1160 - Equity securities		
N140_1170 - Investment contracts of mudaraba, other than collective investments		
N140_1180 - Investment contracts of musharaka other than collective investments		
N140_1190 - Loans and advances		
N140_1200 - Collective investments		
N140_1210 - Properties		
N140_1220 - Investments held indirectly		
N140_1230 - Other investments		
Total Investments		

4.Other Assets:

N140_1250 - Prepayments		
N140_1260 - Deferred expenses		
N140_1270 - Unrealised gain on derivatives		
N140_1280 - Other		
Total Other Assets		

Total Assets		

N140_1310 - Tot assets (amts from, bals with or invests in RP, excl amts due under ins crts)		

FORM IN150: Statement of Assets Covering Non-Linked Long-Term Insurance Liabilities and Minimum Capital Requirements

Right Click on the required row

to input the detail

Part I : Assets Covering Participating Contract Liabilities: **Linked Form - 1**

Part II : Assets Covering Non-Participating Contract Liabilities: **Linked Form - 2**

Part III : Assets Covering Minimum Capital Requirement: **Linked Form - 3**

Linked Form - 1

FORM IN150: Statement of Assets Covering Non-Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	Asset Values	Expected Yield %
Part I : Assets Covering Participating Contract Liabilities:		
1.Cash and Liquid Assets:		
N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		
2.Receivables:		
N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		

3.Investments:

N150_1130 - Profit Sharing Investment Accounts		
N150_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N150_1150 - Debt securities rated AAA issued by Governments or Government agencies		
N150_1160 - Debt securities rated BBB or better, not included in 3.3		
N150_1170 - Other debt securities		
N150_1180 - Equity securities		
N150_1190 - Investment contracts of mudaraba, other than collective investments		
N150_1200 - Investment contracts of musharaka other than collective investments		
N150_1210 - Loans and advances		
N150_1220 - Collective investments		
N150_1230 - Properties		
N150_1240 - Investments held indirectly		
N150_1250 - Other investments		
Total Investments		

4.Other Assets:

N150_1270 - Prepayments		
N150_1280 - Deferred expenses		
N150_1290 - Unrealised gain on derivatives		
N150_1300 - Other		
Total Other Assets		

5.Total Assets	

N150_1330 - Tot assets (amts from, bals with or invests in RP, excl amts due under ins crts)		

Linked Form - 2

FORM IN150: Statement of Assets Covering Non-Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	Asset Values	Expected Yield %
Part II : Assets Covering Non-Participating Contract Liabilities:		
6.Cash and Liquid Assets:		
N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		
7.Receivables:		
N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		
8.Investments:		
N150_1130 - Profit Sharing Investment Accounts		
N150_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N150_1150 - Debt securities rated AAA issued by Governments or Government agencies		
N150_1160 - Debt securities rated BBB or better, not included in 3.3		
N150_1170 - Other debt securities		
N150_1180 - Equity securities		
N150_1190 - Investment contracts of mudaraba, other than collective investments		
N150_1200 - Investment contracts of musharaka other than collective investments		
N150_1210 - Loans and advances		
N150_1220 - Collective investments		
N150_1230 - Properties		
N150_1240 - Investments held indirectly		
N150_1250 - Other investments		
Total Investments		

9.Other Assets:

N150_1270 - Prepayments		
N150_1280 - Deferred expenses		
N150_1290 - Unrealised gain on derivatives		
N150_1300 - Other		
Total Other Assets		

10.Total Assets	

N150_1330 - Tot assets (amts from, bals with or invests in RP, excl amts due under ins crts)		

Linked Form - 3

FORM IN150: Statement of Assets Covering Non-Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	**Asset Values**	**Expected Yield %**

Part III : Assets Covering Minimum Capital Requirement:

11.Cash and Liquid Assets:

N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		

12.Receivables:

N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		

13.Investments:

N150_1130 - Profit Sharing Investment Accounts		
N150_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N150_1150 - Debt securities rated AAA issued by Governments or Government agencies		
N150_1160 - Debt securities rated BBB or better, not included in 3.3		
N150_1170 - Other debt securities		
N150_1180 - Equity securities		
N150_1190 - Investment contracts of mudaraba, other than collective investments		
N150_1200 - Investment contracts of musharaka other than collective investments		
N150_1210 - Loans and advances		
N150_1220 - Collective investments		
N150_1230 - Properties		
N150_1240 - Investments held indirectly		
N150_1250 - Other investments		
Total Investments		

14.Other Assets:

N150_1270 - Prepayments		
N150_1280 - Deferred expenses		
N150_1290 - Unrealised gain on derivatives		
N150_1300 - Other		
Total Other Assets		

15.Total Assets	

N150_1330 - Tot assets (amts from, bals with or invests in RP, excl amts due under ins crts)		

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Component

Right Click on the required row

to input the detail

A - Percentage of Insurance Provisions:	**Linked Form - 1**
B - Percentage of Capital at Risk:	**Linked Form - 2**
C - Percentage of Other Factors:	**Linked Form - 3**
D - Result : Direct Long-Term Insurance Element of Long-Term Insurance Risk Component:	**Linked Form - 4**

Linked Form - 1

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Gross - Provisions	Net - Provisions	Percentage factor	Reinsurance ratio	Result
A- Percentage of Insurance Provisions:					
N160_1000 - Class I: Life and annuity					
N160_1010 - Class II: Marriage and birth					
N160_1020 - Class III:					
N160_1030 - Linked long term, Insurer bears investment risk					
N160_1040 - Other linked long term, expenses fixed for more than 5 years					
N160_1050 - Linked long-term, other					
N160_1060 - Class IV: Permanent Health					
N160_1070 - Class V: Tontines					
N160_1080 - Class VI: Capital redemption					
N160_1090 - Class VII:					
N160_1100 - Pension fund mgt, insurer bears investment risk					
N160_1110 - Other pension fund mgt, expenses fixed for more than 5 years					
N160_1120 - Pension fund mgt, other					
Total					

Linked Form - 2

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Gross - Capital at Risk	Net - Capital at Risk	Percentage factor	Reinsurance ratio	Result
B - Percentage of Capital at Risk:					
N160_1140 - None					
N160_1150 - Term assurance of not more than three years					
N160_1160 - Term assurance of not between three and five years					
N160_1170 - Other					
Total					

Linked Form - 3

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Amount	Factor	Result
C - Percentage of Other Factors:			
N160_1190 - Net admin expenses in the financial year relating to business in item 3.3			
N160_1230 - Result In respect of Class IV:			
N160_1210 - 18% of the first $50 million of Gross Written Premium and 16% thereafter			
N160_1220 - 26% of the first $35 million of gross incurred claims and 23% thereafter			
N160_1240 - Assets of business in Class V			

Linked Form - 4

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Gross - Capital at Risk
D - Result : Direct Long-Term Insurance Element of Long-Term Insurance Risk Component:	
N160_125T - Grand total	

FORM IN180 Statement of Claims Development

Section 1: Direct business

Accident year (1)	Gross earned premium (2)	Net earned premium (3)	Number of claims reported (4)	Number of claims outstanding (5)	Gross claim payments (net of non-reinsurance recoveries) (6)	Net claim payments (net of reinsurance and non-reinsurance recoveries) (7)	Gross case estimates (net of non-reinsurance recoveries) (8)	Net case estimates (net of reinsurance and non-reinsurance recoveries) (9)	Gross IBNR/IBNER (net of non-reinsurance recoveries) (10)	Net IBNR/IBNER (net of reinsurance and non-reinsurance recoveries) (11)	Total gross ultimate cost (IUD) (12)	Total net ultimate cost (IUD) (13)
Current Accident Year												
Accident Year - 1 Year Previous												
Accident Year - 2 Years Previous												
Accident Year - 3 Years Previous												
Accident Year - 4 Years Previous												
Accident Year - 5 Years Previous												
Accident Year - 6 Years Previous												
Accident Year - 7 Years Previous												
Accident Year - 8 Years Previous												
Accident Year - 9 Years Previous												
Accident Year - 10 Years Previous												
Accident Year - More than 10 Years Previous												

Section 2: Reinsurance Business

Underwriting year (1)	Gross written premium (2)	Net written premium (3)	Number of claims reported (4)	Number of claims outstanding (5)	Gross claim payments (net of non-reinsurance recoveries) (6)	Net claim payments (net of reinsurance and non-reinsurance recoveries) (7)	Gross case estimates (net of non-reinsurance recoveries) (8)	Net case estimates (net of reinsurance and non-reinsurance recoveries) (9)	Gross IBNR/IBNER (net of non-reinsurance recoveries) (10)	Net IBNR/IBNER (net of reinsurance and non-reinsurance recoveries) (11)	Total gross ultimate cost (IUD) (12)	Total net ultimate cost (IUD) (13)
Current Underwriting Year												
Underwriting Year - 1 Year Previous												
Underwriting Year - 2 Years Previous												
Underwriting Year - 3 Years Previous												
Underwriting Year - 4 Years Previous												
Underwriting Year - 5 Years Previous												
Underwriting Year - 6 Years Previous												
Underwriting Year - 7 Years Previous												
Underwriting Year - 8 Years Previous												
Underwriting Year - 9 Years Previous												
Underwriting Year - 10 Years Previous												
Underwriting Year - More than 10 Years Previous												

Section 3: Total

(1)	Total gross ultimate cost (2)	Total net ultimate cost (3)	Gross claim payments (4)	Net claim payments (5)	Gross outstanding claims (6)	Net outstanding claims (7)	Discount on net outstanding claims (8)	Claims handling expenses on net outstanding claims (9)
Total Direct Business								
Total Reinsurance Business								
TOTAL								

FORM IN200: Statement of Underwriting Performance	Accident and Sickness 1		Land vehicle 2		Marine Aviation and Transit 3		Fire and other property damage 4		Liability 5		Credit and Suretyship 6		Other classes 7		Total 7	
	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net
Opening provision																
Unearned premium reserve																
Additional reserve for unexpired risks																
Premium income																
Less																
Closing provision																
Unearned premium reserve																
Additional reserve for unexpired risks																
Earned premium income																
Other income - (to be described)																
Total income																
Claims paid																
Closing provision for outstanding claims																
Reported																
Not reported																
Loss Adjustment Expenses																
Less																
Opening provision for outstanding claims																
Reported																
Not reported																
Loss Adjustment Expenses																
Cost of claims incurred																
Commission																
Management expenses																
Movement in deferred acquisition costs																
Other expenditure — (to be described)																
Total expenditure																
Foreign exchange gain/(loss)																
Underwriting profit/(loss)																
(transferred to profit & loss A/C)																
Investment income attributable to U/W A/C																
Result on technical account (lines 18 + 19)																
Loss Ratio																
Expense Ratio																
Combined Ratio																

FORM IN210: Statement of Revenue by Jurisdiction

	<-------- Per Jurisdiction -------->			
Frequency	**Quarterly**	**Quarterly**	**Quarterly**	**Annual**
Line of Business - Note: Energy and Marine Liability should be recorded in Class 6.	**Gross Written Premium**	**No of Insurance Policies issued in the Period**	**No of claims notified in the period**	**No of claims notified in the period**
Class 1 - Accident - Total				
Class 2 - Sickness - Total				
Health Insurance				
Other (Sickness)				
Class 3 - Land Vehicles -Total				
Motor				
Other (Land Vehicles)				
Class 4 - Marine, Aviation and Transport (MAT) - Total				
Aviation				
Aviation - War				
Marine - Cargo				
Marine - Hull				
Marine - Species				
Marine - War				
Transport				
MAT - Terrorism / Sabotage				
Other (MAT)				
Class 5 - Fire and Other Property Damage- Total				
Energy - Onshore				
Energy - Offshore				
Construction / Erection All Risk				
Terrorism				
Other (Fire & Property)				
Class 6 - Liability (Casualty) - Total				
Crime				
Directors and Officers Liability				
Employers Liability				
Energy Liability				
Marine Liability				
Professional Indemnity				
Public Liability				
Other (Liability)				
Class 7 - Credit				
Class 8 - Surety				
Other (Please specify in cell directly below)				

Life Insurance (Applicable/ Not Applicable)

In terms of Life Insurance Business Intermediated / Managed please indicate the level of Gross Written Premium intermediated for each year	Gross Written Premium	No of Insurance Policies issued in the Period	No of claims notified in the period
Life and Annuity - Class I			
Marriage and Birth - Class II			
Linked Long Term - Class III			
Permanent Health - Class IV			
Tontines - Class V			
Capital Redemption - Class VI			
Pension fund management - Class VII			