

SUPERVISION MANUAL (REPORTING NO 2) INSTRUMENT 2016

Powers exercised

- A. The Financial Conduct Authority makes this instrument in the exercise of:
- (1) the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
 - (a) section 64C (Requirements for relevant authorised persons to notify regulator of disciplinary action);
 - (b) section 137A (The FCA’s general rules);
 - (c) section 137T (General supplementary powers); and
 - (d) section 139A (Power of the FCA to give guidance); and
- B. The rule-making powers listed above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force as follows:
- (1) Part 1 of the Annex on 30 June 2016;
 - (2) Part 2 of the Annex on 30 September 2016; and
 - (3) Part 3 of the Annex on 31 October 2016.

Amendments to the Handbook

- D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Citation

- E. This instrument may be cited as the Supervision Manual (Reporting No 2) Instrument 2016.

By order of the Board
23 June 2016

Annex

Amendments to the Supervision manual (SUP)

In this Annex underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

Part 1: Comes into force on 30 June 2016

16 Reporting requirements

...

16.3 General provisions on reporting

...

Failure to submit reports

16.3.14 R (1) ...

(2) ~~The administrative fee in (1) does not apply in respect of quarterly reports required to be submitted by *credit unions* whose liability to pay a periodic fee under FEES 4.2.1R in respect of the A.1 activity group in FEES 4 Annex 1A and FEES 4 Annex 1BR, for the financial year prior to the due date for submission of the report, was limited to the payment of the minimum fee.~~

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16.7A Annual report and accounts

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Requirement to submit annual report and accounts

16.7A.3 R A *firm* in the RAG in column (1) and which is a type of *firm* in column (2) must submit its *annual report and accounts* to the FCA annually on a single entity basis.

(1)	(2)
RAG	Firm type
...	
6	<u>All <i>firms</i> other than <i>firms</i> subject to IPRU(INV) Chapter 13 that are not exempt CAD <i>firms</i></u>
...	

8	All <i>firms</i> <u>other than <i>firms</i> subject to <i>IPRU(INV)</i> Chapter 13 that are not exempt <i>CAD firms</i></u>
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...

16.12 Integrated Regulatory Reporting

...

Reporting requirement

16.12.3 R ...

(3) Paragraph (2) does not apply to:

(a) ~~*credit unions* solely in relation to the reporting requirement for *RAG 1* activities where the following submission methods apply:~~

(i) ~~*Post* to the Bank of England for postal submission:~~

~~Regulatory Data Group~~

~~Statistics and Regulatory Data Division (HO5 A-B)~~

~~Bank of England~~

~~Threadneedle Street~~

~~London~~

~~EC2R 8AH~~

(ii) ~~Leaving the report marked for the attention of "Regulatory Data Group, Statistics and Regulatory Data Division (HO 5 A-B) at the Bank of England, Threadneedle Street, London, EC2R 8AH, and obtaining a dated receipt~~

(iii) ~~Electronic mail~~

~~(CreditUnionReporting@BankofEngland.co.uk) or fax (020 7601 3334) to the Regulatory Data Group of the Bank of England~~

(iv) ~~Online submission via the appropriate systems accessible from the *FCA's* website; [deleted]~~

(aa) ~~*data item* CCR008 from *RAG 12*, where *SUP 16.3.6R* to *SUP 16.3.10G* will apply; (*FCA Handbook* only)~~

(b) ~~*firms* in *RAG 2* in relation to the reporting requirements for~~

RAG 2 activities; and

- (c) those ~~data items~~ *data items* specified as "No standard format", where *SUP* 16.3.6R to *SUP* 16.3.10G will apply.
- (4) A *firm* that is a member of a *financial conglomerate* must also submit financial reports as required by *SUP* 16.12.32R.

...

Regulated Activity Group 1

- 16.12.5 R The applicable *data items* and forms or reports referred to in *SUP* 16.12.4R are set out according to *firm* type in the table below:

Description of <i>data item</i>	Prudential category of <i>firm</i> , applicable <i>data items</i> and reporting format (Note 1)						
	<i>UK bank</i>	<i>Building society</i>	<i>Non-EEA bank</i>	[deleted]	[deleted]	<i>Credit union</i> [deleted]	<i>Dormant account fund operator</i> (note 15)
...							
Balance sheet				€Q; €Y	
Income statement			€Q; €Y	
Capital adequacy						€Q; €Y	
...							
Large exposures						€Q; €Y	
...							
Liquidity (other than stock)		...				€Q; €Y	
...							
Note 1	When submitting the completed <i>data item</i> required, a <i>firm</i> must use the format of the <i>data item</i> set out in <i>SUP</i> 16 Annex 24R;						

	except for credit union reports that are in SUP 16 Annex 14. Guidance notes for completion of the data items are contained in SUP 16 Annex 25G (or Ann 15G for credit unions).
...	

- 16.12.6 R The applicable reporting frequencies for submission of *data items* and periods referred to in SUP 16.12.5R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

Data item	Unconsolidated UK banks and building societies	Solo consolidated UK banks and building societies	Report on a UK consolidation group or, as applicable, defined liquidity group basis by UK banks and building societies	Other members of RAG 1
...				
EQ				Quarterly
EY				Annually (note 2)
...				
Note 2	<p>The annual report required from a <i>credit union</i> by SUP 16.12.5R must be made up for the same period as the audited accounts published by the <i>credit union</i> in accordance with section 3A of the Friendly and Industrial and Provident Societies Act 1968 or provided in accordance with article 49 of the Credit Unions (Northern Ireland) Order 1985 (as appropriate). CREDS 8.2.6R (2)(a) states that the audited accounts referred to in SUP 16.12.5R are to be made up for the period beginning with the date of the <i>credit union's</i> registration or with the date to which the <i>credit union's</i> last annual accounts were made up, and ending on the <i>credit union's</i> most recent financial year end. [deleted]</p>			
...				

...

Amend SUP 16 Annex 21R (Reporting Fields) as shown.

16 Annex Reporting Fields 21R

R This is the annex referred to in *SUP* 16.11.7R.

...

2 SPECIFIC REPORTING FIELDS

...

(c) Mortgages

...

Data reporting field	Code (where applicable)	Notes
...		
Affordability data		
...		
Basic essential expenditure and basic quality of living costs per household	Numeric £ (<u>monthly</u>)	Report the <u>monthly</u> figure used in the affordability assessment for household expenditure, i.e. the basic essential expenditure and basic quality of living costs of the household, whether actual (i.e. customer specific information) or estimated (e.g. statistical or modelled data). ...
...		
Performance Data (report for all <i>regulated mortgage contracts</i>)		
...		
Date of balance (<u>must be within reporting period</u>)	DD/MM/YY YY	Report date of current balance outstanding. <u>This date should be within the reporting period of the return, even if the data is extracted and submitted after the final day of the reporting period.</u>
...		

...

Part 2: Comes into force on 30 September 2016**15 Notifications to the FCA**

...

15.6 Inaccurate, false or misleading information

...

15.6.6 G ...

15.6.6A G SUP 15.11.13R(4) adjusts the time when, and how, a relevant authorised person should make updates under SUP 15.6.4R about notifications under section 64C of the Act (Notification of disciplinary action against certain employees).

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15.11 Notification of COCON breaches and disciplinary action

Reasons for making a notification to the FCA

...

15.11.8 G If, after a *firm* has made a notification for a *person* (A) pursuant to section 64C of the *Act*, it becomes aware of facts or matters which cause it to change its view that A has breached *COCON*, or cause it to determine that A has breached a provision of *COCON* other than the provision to which the notification related, the *firm* should inform the *FCA* of those facts and matters and its revised conclusion in line with a *firm's* obligation to comply with *Principle 11*, *SUP 15.6.4R* and, if applicable, *SUP 10C* or *SUP 15.11.13R(4)*.

...

Timing and form of notifications: certification employees and other conduct rules staff

- 15.11.13 R (1) A *firm* must make any notifications required pursuant to section 64C of the *Act* relating to a *certification employee* or *other conduct rules staff* annually in accordance with *SUP 15.11.13R* to *SUP 15.11.15R*.
- (2) That notification should ~~must~~ be made ~~in October each year and~~ annually.
- (3) Each notification must:
- (a) cover the year up to the first day of that month. 12 month period ending on the last day of August; and
- (b) be submitted to the *FCA*:
- (i) within two months of the end of the reporting period; or

- (ii) (if the end of the reporting period in (b)(i) falls on a day which is not a business day) so as to be received no later than the first business day after the end of that period.
- (4) SUP 15.6.4R and SUP 15.6.5R (updates to a notification that is or has become incorrect) apply to a notification under this rule but the firm must include the update or correction in the next notification it is due to make under this rule rather than in the time and manner otherwise required for notifications under those rules.
- (5) If a firm (other than a credit union) has nothing to report under section 64C of the Act and nothing to report under SUP 15.11.13R(4) for a particular reporting period, it must notify the FCA of that fact in accordance with SUP 15.11.13R to SUP 15.11.14R.
- 15.11.13A G SUP 15.11.8G gives examples of when a notification should be updated under SUP 15.11.13R(4).
- 15.11.14 R (1) A firm other than a credit union must make ~~any notifications required~~ each notification pursuant to SUP 15.11.13R (notifications about section 64C of the Act relating to a certification employee or other conduct rules staff ~~on~~) by submitting it online through the FCA's website using the electronic system made available by the FCA for this purpose.
- (2) A firm must use the version of Form H made available on the electronic system referred to in (1), which is based on the version found in (SUP 15 Annex 7R).
- (3) If the information technology systems used by the FCA fail and online submission is unavailable for 24 hours or more, SUP 15.11.15R applies until such time as the facilities for online submission are restored.
- 15.11.14A G (1) If the information technology systems used by the FCA fail and online submission is unavailable for 24 hours or more, the FCA will endeavour to publish a notice on its website confirming that:
- (a) online submission is unavailable; and
- (b) the alternative methods of submission in SUP 15.11.15R apply.
- (2) Where SUP 15.11.14R(3) applies to a firm, GEN 1.3.2R (Emergency) does not apply.
- 15.11.15 R A ~~firm~~ credit union must make ~~notifications~~ each notification pursuant to SUP 15.11.13R (notifications about section 64C of the Act relating to a certification employee or other conduct rules staff) in accordance with the rules and guidance in SUP 15.7, using Form H as set out in SUP 15 Annex 7R.

General guidance on notifications of rule breaches and disciplinary action

- 15.11.16 G A firm is ~~not~~ required to submit nil return notifications ~~pursuant to~~ about section

64C of the *Act* in the case of *certification employees and other conduct rules staff* (see *SUP 15.11.13R(5)*). However, a *credit union* is not required to make a nil return.

- 15.11.17 G The obligation to notify pursuant to section 64C of the *Act* or to update or correct a notification under *SUP 15.11.13R(4)* does not replace or limit a *firm's* obligation to comply with *Principle 11*.

...

The form in the following annex is deleted and is replaced with the text shown on the following pages. The deleted text is not shown and the new text is not shown underlined.

15 Annex 7R Form H: The notification of disciplinary action relating to certification employees and other conduct rules staff form



Application number
(for FCA/PRA use only)

Form H

Notification of Disciplinary Action relating to certification employees and other conduct rules staff

FCA Handbook Reference: SUP 15 Annex 7R
30 September 2016

Name of *firm*
(as entered in 2.01)

Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London E14 5HS
United Kingdom
Telephone +44 (0) 845 606 9966
Facsimile +44 (0) 207 066 0017
E-mail iva@fca.org.uk
Website <http://www.fca.org.uk>

Contact Details**Section 1**

Contact for this notification

1.01	Title	
1.02	First Name	
1.03	Surname	
1.04	Job Title	
1.05	Business address	
1.06	Post code	
1.07	Phone number (including STD code)	
1.08	Email address	
1.09	Mobile No	
1.10	Fax No.	

Firm Identification Details**Section 2**

2.01 Name of *firm*

2.02 Firm Reference Number (FRN)

Fitness and Propriety - Notifications under section 64C of the Financial Services and Markets Act 2000 **Section 3**

This section should be completed by a firm to:

- (a) make an annual notification of disciplinary action (as defined in section 64C (Requirement for relevant authorised persons to notify regulator of disciplinary action) of the Financial Services and Markets Act 2000) if the reason for taking the disciplinary action is any action, failure to act or circumstance that amounts to a breach of the individual conduct rules set out in the *FCA's Code of Conduct (COCON)*; or
- (b) make a follow up notification to update a notification that has been previously made by the firm in relation to (a); or
- (c) confirm that there is nothing to be reported under (a) or (b).

Is the firm making a nil return (see paragraph (c) of the introduction to this section)?

YES NO

If the firm has answered "Yes", please go straight to section 5. If the firm has answered "No", please go to section 4.

A *credit union* is not required to make a nil return (see SUP 15.11.13R(5)). If a *credit union* has nothing to notify for a particular reporting period, it should not send a Form H to the *FCA* for that period.

Disciplinary Action Details

Section 4

For each individual that is the subject of a notification under this Form, please provide the details requested below, in so far as applicable.

A	B	C	D	E	F	G	H	I	J	K	L	M
Title	Surname	Forenames	IRN <i>(See note 1)</i>	Date of Birth <i>(See note 1)</i>	National Insurance Number <i>(See note 1)</i>	Passport Number <i>(See note 1)</i>	Nationality <i>(See note 1)</i>	Job Title / Position And Department / Division	Has the person, at any time during the reporting period, been certified for FCA-specified significant-harm function (7) (material risk takers)?	Please identify the relevant conduct rule(s) that have been breached which form the basis of the disciplinary action taken <i>Refer to Conduct Rules</i>	Please provide more information in relation to the conduct rule breached. Please also state here whether the firm is updating a previous notification or is making a new notification. <i>Free text description (2000 characters only. Anything greater than this please provide an attachment.) (See note 2)</i>	Please provide information as to the disciplinary action taken: <ul style="list-style-type: none"> issuing of a formal written warning suspension or dismissal of the person reduction or recovery of any of the person's remuneration <i>Free text description (2000 characters only. Anything greater than this please provide an attachment.) (See note 3)</i>
<p>Note 1:</p> <p>(a) If an IRN is available for a person about whom a notification is being made, please complete column D but do not complete columns E, F, G or H.</p> <p>(b) If an IRN is not available for a person about whom a notification is being made, but that person has a national insurance number, please complete columns E and F but do not complete columns G or H.</p> <p>(c) If neither an IRN nor a national insurance number is available for a person about whom a notification is being made, please complete columns E, G and H.</p>												
<p>Note 2: If the firm is updating a previous notification, please confirm this in this column but include the details in column M (see note 3).</p>												
<p>Note 3:</p> <p>(a) If the person about whom the notification is being made is appealing against the firm's decision, please include details here.</p> <p>(b) If the firm is updating a previous notification, please include the details in this column. This includes (1) any appeal made by the subject of the notification subsequent to a previous notification or (2) the outcome of any appeal previously notified.</p> <p>(c) The firm should specify which of the listed types of disciplinary action it has taken.</p>												

Declaration

It is a criminal offence, knowingly or recklessly, to give us information that is materially false, misleading or deceptive. Even if you believe information has been provided to us before (whether as part of another notification or otherwise) or is in the public domain, you must nonetheless disclose it clearly and fully in this form and as part of this notification. If there is any doubt about the relevance of information, it should be included.

The firm confirms that the information provided is accurate and complete to the best of the firm's knowledge. The firm will notify the *FCA* if there is a material change to the information provided. The firm authorises the *FCA* and *PRA*, as applicable, to make such enquiries and seek such further information as it thinks appropriate to verify information that it considers relevant to this notification.

The firm understands that the *FCA* and/or *PRA* may require it to provide further information or documents at any time.

For the purpose of complying with the Data Protection Act 1998, personal data about an individual that is the subject of a notification under this Form will be used by the *FCA* and/or *PRA* to discharge its statutory functions under the Financial Services and Markets Act 2000 and other relevant legislation, and will not be disclosed for other purposes without the permission of the firm.

In addition to other regulatory responsibilities, *firms* have a responsibility to disclose to the *FCA* and/or *PRA* matters of which it or they would reasonably expect to be notified. Failure to notify the *FCA* and/or *PRA* of such information may lead to the *FCA* and/or *PRA* taking disciplinary or other action against the firm.

By signing below, the person submitting this form on behalf of the firm confirms that this form is accurate and complete to the best of his or her knowledge and he or she has read and understood the notes to this form.

Name of the *firm*

Name of *person* signing on behalf of the *firm*

Position

Signature

Date

16.12 Integrated Regulatory Reporting

...

Regulated Activity Group 5

- 16.12.18B R The applicable *data items*, reporting frequencies and submission deadlines referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

Description of <i>data item</i>	<i>Data item</i> (note 1)	Frequency	Submission deadline
...			
Capital Adequacy (note notes 4 and 5)	Section C MLAR	Quarterly	20 <i>business days</i>
...			
<u>Note 5</u>	<u>Only applicable to a <i>firm</i> that is subject to MIPRU 4.2 (Capital resources requirements).</u>		

...

Part 3: Comes into force on 31 October 2016

In SUP 16 Annex 24R (Data items for SUP 16.12), form FSA028 (Non-EEA sub-group) is amended as shown.

FSA028

Non-EEA sub-group

27 Do you have a non-EEA sub-group which you are reporting on behalf of? **A**

If the answer to 27 above is 'no', then you do not have to complete any more of this data item, but it still needs to be submitted.

Yes/No

1 Is your non-EEA sub-group reporting requirement satisfied by your solo-consolidated FSA003?

If the answer to 1 is 'Yes', you do not have to complete the rest of this data item.

Yes/No

2 Is your non-EEA sub-group reporting requirement satisfied by a UK-consolidation group FSA003 submission?

If the answer to 2A was 'Yes', you do not need to complete the rest of this data item.

4 What is the currency of this report?

Capital adequacy

5	Total tier one capital after deductions	<input style="width: 80px; height: 15px;" type="text"/>
6	Total tier two capital after deductions	<input style="width: 80px; height: 15px;" type="text"/>
7	Deductions from the totals of tier one and two	<input style="width: 80px; height: 15px;" type="text"/>
8	Total tier one capital plus tier two capital after deductions	<input style="width: 80px; height: 15px;" type="text"/>
9	Total tier three capital	<input style="width: 80px; height: 15px;" type="text"/>
10	Deductions from total capital	<input style="width: 80px; height: 15px;" type="text"/>
11	Total capital after deductions	<input style="width: 80px; height: 15px;" type="text"/>

12	Credit risk requirement under existing rules	<input style="width: 80px; height: 15px;" type="text"/>
13	Market risk requirement under existing rules	<input style="width: 80px; height: 15px;" type="text"/>
14	Other capital requirements under existing rules	<input style="width: 80px; height: 15px;" type="text"/>
15	Total credit risk capital component	<input style="width: 80px; height: 15px;" type="text"/>
16	Total operational risk capital requirement	<input style="width: 80px; height: 15px;" type="text"/>
17	Reduction in operational risk capital requirement under BIPRU TP 12.8R	<input style="width: 80px; height: 15px;" type="text"/>
18	Counterparty risk capital component	<input style="width: 80px; height: 15px;" type="text"/>
19	Total market risk capital requirement	<input style="width: 80px; height: 15px;" type="text"/>
20	Concentration risk capital component	<input style="width: 80px; height: 15px;" type="text"/>
21	Fixed overheads requirement	<input style="width: 80px; height: 15px;" type="text"/>
22	Capital requirement	<input style="width: 80px; height: 15px;" type="text"/>

23	Capital resources requirement arising from the operation of capital floors	<input style="width: 80px; height: 15px;" type="text"/>
24	Surplus/Deficit of own funds	<input style="width: 80px; height: 15px;" type="text"/>

Large exposures

25 Capital resources **A**

Exposure no	Counterparty name (or group name)	Exposures after risk mitigation techniques				CNCOM
		Exempt exposures	Non-exempt exposures			
			of which non-trading book, non-exempt	of which trading book, non-exempt	non exempt % of capital resources	
A	B	C	D	E	F	G
26						

...

Amend SUP 16 Annex 25G (Guidance notes for data items in SUP 16 Annex 24R) as shown.

16 Annex Guidance notes for data items in SUP 16 Annex 24R 25G

...

Data elements

These are referred to by row first, then by column, so data element 2B will be the element numbered 2 in column B.

...

FSA028 – Non-EEA sub-groups

...

Firms should use ~~the diagrams in BIPRU 8 Annex 3G, in conjunction with BIPRU 8.3;~~ to help them understand in the first instance whether a *non-EEA sub-group* exists. ...

...

27A Do you have a non-EEA group you are reporting on behalf of?

~~Firms should view the examples of non-EEA sub-groups in BIPRU 8 Annex 3R. If the firm is at the top of a non-EEA sub-group (eg the UK bank in non-EEA sub-group 1 in Example 5; and also UK bank 2 in the case of non-EEA sub-group 2 in Example 4), then you should answer ‘yes’. If however the firm is not at the top of a non-EEA sub-group, for example the UK investment firms in the non-EEA sub-group 1 Example 5), the answer will be ‘no’ refer to BIPRU 8.3 which describes how to identify a non-EEA sub-group.~~

Thus for any ~~non-EEA sub-group~~ *non-EEA sub group*, there should only be a single firm that answers ‘yes’ to this data element.

Firms that answer ‘no’ need not complete the data item further, but are still required to submit the data item.

~~1A Is your non-EEA sub-group reporting requirement satisfied by your solo-consolidated FSA003?~~

~~The diagrams in BIPRU 8 Annex 3G, in conjunction with BIPRU 8.3, should assist firms in identifying those circumstances when a non-EEA sub-group exists and when a solo-consolidated FSA003 will satisfy the reporting requirement. Firms should answer Yes or No. Firms answering Yes do not need to complete the rest of the data elements. [deleted]~~

~~2A Is your non-EEA sub-group reporting requirement satisfied by your UK consolidation group FSA003?~~

~~The diagrams in BIPRU 8 Annex 3G, in conjunction with BIPRU 8.3, should assist firms in identifying those circumstances when a UK consolidation group exists and when a UK~~

~~consolidation group FSA003 will satisfy the reporting requirement. Firms should answer Yes or No. Firms answering Yes should complete 3A, and then do not need to complete the rest of the data elements. [deleted]~~

...

In SUP 16 Annex 38AR (Data Items relating to Consumer Credit activities), forms CCR002 (Consumer Credit data: Volumes) and CCR003 (Consumer Credit data: Lenders) are amended as shown on the following pages.

CCR002 - Consumer Credit data: Volumes

Activities	A Fee Mechanism	B Revenue	C Total Customers	D Total Transactions
Lending				
1 Debt purchasing				
2 Hire purchase / conditional sale agreements				
3 Home credit loan agreements				
4 Bill of sale loan agreements				
5 Pawnbroking				
6 High cost short-term credit				
<u>13</u> <u>Overdrafts</u>				
<u>7</u>				
<u>14</u> Remaining Other running-account credit				
8 Other lending				
9 Credit Broking				
10 Debt Management Activity				
11 All other credit-related regulated activity				
12 Total annual income as defined in FEES 4 Annex 11BR for the purpose of FCA fees reporting				

Amend SUP 16 Annex 38BG (Notes for completion of Data Items relating to Consumer Credit activities) as shown.

16 Annex 38BG NOTES FOR COMPLETION OF THE DATA ITEMS RELATING TO CONSUMER CREDIT ACTIVITIES

...

CCR002 – Consumer Credit data: volumes

This data item provides the FCA with an overall picture of the size of the consumer credit market and how revenue is generated. On an individual firm level, it allows us to look at the relationship between customer numbers, transaction numbers and revenue.

In this data item, firms should complete each row relating to an activity they have permission to undertake.

...

Rows 1 to 8 and 13 to 14: Lending

The rows under the heading “Lending” relate to the different types of lending that are covered by *consumer credit lending*. For each type of lending that a firm undertakes, the row relating to that activity should be completed in full.

Firms undertaking logbook lending should report data relating to this activity in the row labelled “Bill of sale loan agreements.”

...

CCR003 – Consumer Credit data: Lenders

The purpose of this data item is to give the FCA an understanding of the number and value of credit-related loans that exist, and the extent of arrears attached to those loans. This data item will also provide information on interest rates being charged on those loans.

In this data item, firms should complete each row relating to lending sub-category that they have permission to undertake.

...

Column G: Highest rate of interest (in period)

Firms should enter the highest APR that has been applied during the reporting period to a single loan. APR should be calculated in accordance with CONC App 1.2 in the Consumer Credit sourcebook.

The amount entered will be a percentage with no decimal places.

Row 11: Overdraft

The information recorded in this row should be on the utilisation of the running-account credit, not the facility.

Row 7 12: Running Other running-account credit

The information recorded in this row should be on the utilisation of the running-account credit, not the facility.