

DFSA Outreach 2019

DFSA Regulatory Reporting Regime

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DFSA Prudential Regulatory Reporting (EPRS)

Consultation Paper No.122 of 13 December 2018 – Miscellaneous Changes

**Update to EPRS Forms – Changes to PIB A2.4.1 Table
including:**

- introduction of new forms
- amendments to existing forms
- withdrawal of some forms
- renumbering of most forms

Updated PRU Sourcebook – Instructional Guidelines

DFSA Regulatory Reporting Regime

Changes cover:

- Amendments to the PIB Rulebook
- Changes in IFRS, particularly the introduction of IFRS 9
- Improve monitoring firms' compliance with the prohibition in Article 4 of Federal Law No.8 of 2004
- Enhance the regulatory reporting regime
- Consider feedback from Authorised Firms and Auditors

DFSA Regulatory Reporting Regime

- Effective Date: 25 February 2019
- Quarterly Returns:
 - ✓ Starting DFSA's Quarter 1, 2019
 - ✓ Submission as of 31 March 2019 – due on 30 April 2019
- Annual Returns:
 - ✓ Starting DFSA's Year End 2018

New PRU Module

- Contains all the Forms referred to in PIB and PIN
- Contains the Instructional Guidelines for all the Forms
- For each reporting Form:
 - Purpose
 - Applicability
 - Structure of the Form
 - Instructional Guidelines



The DFSA Sourcebook

Prudential Returns Module

(PRU)

EPRS Changes

| Balance Sheet and Profit and Loss | Capital | Liquidity and ALM | Credit | Conduct | Insurance |
|--|---|--|---|--|--|
| <ul style="list-style-type: none"> • Form B10A - Assets • Form B10B - Liabilities • Form B10C - Equity • Form B10D - Off Balance Sheet Exposures • Form B30 - Related Party Schedule • Form B40A - Profit and Loss • Form B40B - Statement of Comprehensive Income | <ul style="list-style-type: none"> • Form B110 - Capital Ratios • Form B120 - Capital Resources • Form B130 - Credit Risk • Form B140 - Market Risk • Form B150 - Operational Risk • Form B180 - Expenditure Based Capital Minimum • Form B190 - Leverage Ratio | <ul style="list-style-type: none"> • Form B210 - Liquidity • Form B220 - Liquidity Coverage Ratio • Form B230 - Net Stable Funding Ratio • Form B240 - Funding Schedule • Form B250 - Funding Concentration • Form B260 - IRR in the Non-Trading Book • Form B270 - Currency Exposure • Form B280 - Outward and Inward Remittances | <ul style="list-style-type: none"> • Form B310 - Large Exposures • Form B320 - Arrears and Provisions • Form B330 - Forborne Exposures • Form B340 - Credit Activity • Form B350 - Trade Finance Activity • Form B360 - Islamic Products Activity • Form B370 - Investment Activity • Form B380 - Investment Fair Value | <ul style="list-style-type: none"> • Form B410 - Advisory • Form B420 - Asset Management • Form B430 - Dealing Overview and Personnel • Form B440 - Dealing and Arranging • Form B450 - Staffing and Conduct | <ul style="list-style-type: none"> • Form B510 - Insurance Intermediation and Management |

EPRS Changes

Balance Sheet and Profit and Loss

- **Form B10A** - Assets
- **Form B10B** - Liabilities
- **Form B10C** - Equity
- **Form B10D** - Off Balance Sheet Exposures
- **Form B30** - Related Party Schedule
- **Form B40A** - Profit and Loss
- **Form B40B** - Statement of Comprehensive Income

Capital

- **Form B110** - Capital Ratios
- **Form B120** - Capital Resources
- **Form B130** - Credit Risk
- **Form B140** - Market Risk
- **Form B150** - Operational Risk
- **Form B180** - Expenditure Based Capital Minimum
- **Form B190** - Leverage Ratio

Liquidity and ALM

- **Form B210** - Liquidity
- **Form B220** - Liquidity Coverage Ratio
- **Form B230** - Net Stable Funding Ratio
- **Form B240** - Funding Schedule
- **Form B250** - Funding Concentration
- **Form B260** - IRR in the Non-Trading Book
- **Form B270** - Currency Exposure
- **Form B280** - Outward and Inward Remittances

Credit

- **Form B310** - Large Exposures
- **Form B320** - Arrears and Provisions
- **Form B330** - Forborne Exposures
- **Form B340** - Credit Activity
- **Form B350** - Trade Finance Activity
- **Form B360** - Islamic Products Activity
- **Form B370** - Investment Activity
- **Form B380** - Investment Fair Value

Conduct

- **Form B410** - Advisory
- **Form B420** - Asset Management
- **Form B430** - Dealing Overview and Personnel
- **Form B440** - Dealing and Arranging
- **Form B450** - Staffing and Conduct

Insurance

- **Form B510** - Insurance Intermediation and Management

B10A - Assets

FORM B10A: Assets

| |
|---|
| B010A_0050T - Cash, cash balances at central banks and other deposits |
| B010A_00510 - Cash on Hand |
| B010A_00520 - Cash Balances at Central Banks |
| B010A_00530 - Money Market Placements |
| B010A_00540 - Deposits |
| B010A_0100T - Financial Assets Held for Trading |
| B010A_01010 - Derivatives |
| B010A_01020 - Equity Instruments |
| B010A_01030 - Debt Securities |
| B010A_01040 - Loans and Advances |
| B010A_01050 - Islamic Contracts |
| B010A_0100T - Non-trading financial assets mandatorily at fair value through profit or loss |
| B010A_01020 - Equity Instruments |
| B010A_01030 - Debt Securities |
| B010A_01040 - Loans and Advances |
| B010A_01040 - Islamic Contracts |
| B010A_0150T - Financial Assets Designated at Fair Value through Profit or Loss |
| B010A_01510 - Equity Instruments |
| B010A_01520 - Debt Securities |
| B010A_01530 - Loans and Advances |
| B010A_01540 - Islamic Contracts |
| B010A_0200T - Available for sale Financial Assets Financial Assets at Fair Value through Other Comprehensive Income |
| B010A_02010 - Equity Instruments |
| B010A_02020 - Debt Securities |
| B010A_02030 - Loans and Advances |
| B010A_02040 - Islamic Contracts |
| B010A_0250T - Loans and Receivables Financial Assets at Amortised Cost |
| B010A_02510 - Debt Securities |
| B010A_02520 - Loans and advances |
| B010A_02530 - Islamic Contracts |
| B010A_0300T - Held-to-maturity Investments |
| B010A_03010 - Debt Securities |
| B010A_03020 - Loans and Advances |
| B010A_03030 - Islamic Contracts |

➤ Changed the definitions of Money Market Placements and Deposits in the PRU Guidelines.

➤ Renamed Available for Sale and Loans and Receivables.

➤ Removed HTM.

B40B – Statement of Comprehensive Income

FORM B40B: Statement of Comprehensive Income

B040B_10000 - Profit or (-) Loss for the Reporting Period

Other Comprehensive Income

Items That Will Not Be Reclassified to Profit or Loss

B040B_20000 - Tangible assets
 B040B_20100 - Intangible assets
 B040B_20200 - Actuarial gains or (-) losses on defined benefit pension plans
 B040B_20300 - Share of other recognised income and expense of entities accounted for using the equity method
 B040B_20400 - Fair value changes of equity instruments measured at fair value through other comprehensive income
 B040B_20500 - Gains or (-) Losses from Hedge Accounting of Equity Instruments at Fair Value Through Other Comprehensive Income
 B040B_20510 - Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]
 B040B_20520 - Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]
 B040B_20600 - Fair Value Changes of Financial Liabilities at Fair Value Through Profit or Loss Attributable to Changes in Their Credit Risk
 B040B_20700 - Income Tax Relating to Items That Will Not Be Reclassified

Items That May Be Reclassified to Profit or Loss

B040B_20800 - Hedge of Net Investments in Foreign Operations [Effective Portion]

B040B_20810 - Valuation gains or (-) losses taken to equity
 B040B_20820 - (Transferred to profit or loss)
 B040B_20830 - Other reclassifications

B040B_20900 - Foreign Currency Translation

B040B_20910 - Valuation gains or (-) losses taken to equity
 B040B_20920 - (Transferred to profit or loss)
 B040B_20930 - Other reclassifications

B040B_21000 - Cash Flow Hedges [Effective Portion]

B040B_21010 - Valuation gains or (-) losses taken to equity
 B040B_21020 - (Transferred to profit or loss)
 B040B_21030 - (Transferred to initial carrying amount of hedged items)
 B040B_21040 - Other reclassifications

B040B_21100 - Hedging Instruments [Not Designated Elements]

B040B_21110 - Valuation gains or (-) losses taken to equity
 B040B_21120 - (Transferred to profit or loss)
 B040B_21130 - Other reclassifications

B040B_21200 - Debt Instruments at Fair Value Through Other Comprehensive Income

B040B_21210 - Valuation gains or (-) losses taken to equity
 B040B_21220 - (Transferred to profit or loss)
 B040B_21230 - Other reclassifications

B040B_21300 - Non-Current Assets and Disposal Groups Held For Sale

B040B_21310 - Valuation gains or (-) losses taken to equity
 B040B_21320 - (Transferred to profit or loss)
 B040B_21330 - Other reclassifications

B040B_21400 - Share of Other Recognised Income and Expense of Investments in Subsidiaries

B040B_21500 - Income Tax Relating to Items That May Be Reclassified to Profit or (-) Loss

B040B_2000T - Other Comprehensive Income for the Reporting Period

B040B_3000T - Total Comprehensive Income for the Reporting Period

B040B_30000 - Attributable to Minority Interest [Non-Controlling Interest]

B040B_30100 - Attributable to Owners of the parent

➤ Added a form to track changes in OCI items.

➤ Split into two sections:

➤ Items that will not be reclassified to P&L.

➤ Items that may be recycled through P&L.

➤ Includes a carry over from P&L to calculate Total Comprehensive Income for the reporting period.

EPRS Changes

| Balance Sheet and Profit and Loss | Capital | Liquidity and ALM | Credit | Conduct | Insurance |
|--|---|--|---|--|--|
| <ul style="list-style-type: none"> • Form B10A - Assets • Form B10B - Liabilities • Form B10C - Equity • Form B10D - Off Balance Sheet Exposures • Form B30 - Related Party Schedule • Form B40A - Profit and Loss • Form B40B - Statement of Comprehensive Income | <ul style="list-style-type: none"> • Form B110 - Capital Ratios • Form B120 - Capital Resources • Form B130 - Credit Risk • Form B140 - Market Risk • Form B150 - Operational Risk • Form B180 - Expenditure Based Capital Minimum • Form B190 - Leverage Ratio | <ul style="list-style-type: none"> • Form B210 - Liquidity • Form B220 - Liquidity Coverage Ratio • Form B230 - Net Stable Funding Ratio • Form B240 - Funding Schedule • Form B250 - Funding Concentration • Form B260 - IRR in the Non-Trading Book • Form B270 - Currency Exposure • Form B280 - Outward and Inward Remittances | <ul style="list-style-type: none"> • Form B310 - Large Exposures • Form B320 - Arrears and Provisions • Form B330 - Forborne Exposures • Form B340 - Credit Activity • Form B350 - Trade Finance Activity • Form B360 - Islamic Products Activity • Form B370 - Investment Activity • Form B380 - Investment Fair Value | <ul style="list-style-type: none"> • Form B410 - Advisory • Form B420 - Asset Management • Form B430 - Dealing Overview and Personnel • Form B440 - Dealing and Arranging • Form B450 - Staffing and Conduct | <ul style="list-style-type: none"> • Form B510 - Insurance Intermediation and Management |

B120 – Capital Resources

| | |
|---|--|
| B060_50001 - Base Capital Requirement | |
| Risk Based Capital Requirement (RBC) | |
| B060_51100 - Credit and Counterparty Risk Capital Requirement | |
| B060_51250 - Displaced Commercial Risk | |
| B060_51300 - Market Risk Capital Requirement | |
| B060_51400 - Operational Risk Capital Requirement | |
| Total | |
| Total Risk Based Capital Requirement (RBCR) | |
| B060_62000 - Capital Conservation Buffer (CCB) - (2.5% of RWA) | |
| B060_62050 - Countercyclical Capital Buffer (CCyB) - Firm Specific (% of RWA) | |
| B060_62050 - HLA Capital Buffer - Firm Specific (% of RWA) | |
| B060_63000 - Individual Capital Requirement (% of RWA) | |
| B060_66000 - Total Capital Buffer + Individual Capital Requirement | |
| B060_61000 - Total Capital Requirement - Highest of BCR, EBCM, or RBCR + Total Capital Buffer + ICR | |
| Resources Less Requirement (must be positive) | |

➤ PIB revised in 2017 to reflect capital adequacy in terms of capital ratios as opposed to absolute terms, also to capture additional risk elements (e.g. CCyB and HLA).

➤ Changes on this schedule are mainly a reflection of that.

➤ Firms are required to enter their applicable CCyB, HLA and ICR requirements % of RWA.

B110 – Capital Ratios

| | |
|---|--|
| FORM B110: Capital Ratios | |
| Risk Exposure Amount | |
| B110_1000 - Credit and Counterparty Risk | |
| B110_1100 - Displaced Commercial Risk | |
| B110_1200 - Market Risk | |
| B110_1300 - Operational Risk | |
| B110_100T - Total Risk Exposure | |
| Applicable Capital Buffers | |
| B110_2000 - Capital Conservation Buffer (% of RWA) | |
| B110_2100 - Countercyclical Capital Buffer (% of RWA) | |
| B110_2200 - HLA Capital Buffer (% of RWA) | |
| B110_200T - Total Applicable Capital Buffers | |
| Individual Capital Requirement | |
| B110_3000 - Individual Capital Requirement (% of RWA) | |
| B110_3100 - - of which to be met with CET 1 (% of RWA) | |
| B110_3200 - - of which to be met with Tier 1 (% of RWA) | |
| Target Capital Ratios (Minimum + ICR + Buffer) | |
| B110_4000 - CET 1 Capital Ratio (>6% + ICR + Buffer) | |
| B110_4100 - Tier 1 Capital Ratio (>8% + ICR + Buffer) | |
| B110_4200 - Total Capital Ratio (>10% + ICR + Buffer) | |
| Capital Ratios | |
| B110_5000 - CET 1 Capital Ratio | |
| B110_5100 - Surplus or (-) Deficit of CET 1 Capital | |
| B110_5200 - Tier 1 Capital Ratio | |
| B110_5300 - Surplus or (-) Deficit of Tier 1 Capital | |
| B110_5400 - Total Capital Ratio | |
| B110_5500 - Surplus or (-) Deficit of Total Capital | |

➤ Majority of the form is automatically calculated.

➤ Firm is required to input the % of ICR is to be met with CET1 and Tier 1.

➤ Calculates the target capital ratios and actuals.

B180 – EBCM

FORM B180 - Expenditure Based Capital Minimum (EBCM)

Expenditure Item

B180_1100 - Total expenses of the AF in the normal course of business exc. exceptional items

LESS:

B180_1200 - Staff bonuses

B180_1300 - Employees and directors shares in profits

B180_1400 - Other appropriations of profits

B180_1500 - Shared commissions payable which are directly related to commissions receivable

B180_1900 - Fees

B180_2000 - Foreign exchange losses

B180_2100 - Contributions to charities

B180_2200 - 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

B180_100T - Total expenditure

B180_3000 - Fraction applied

B180_300T - Expenditure based capital minimum (based on Actual expenses)

B180_4000 - Expenditure based capital minimum (as notified to the firm)

B180_5000 - Total of liquid assets in accordance with PIB rule 3.5.3

➤ Total expenses automatically calculated by EPRS as sum of:

- Interest Expense
- Profits Payable
- Fee and Commission Expense
- Other Operating Expense
- Admin Expenses

EPRS Changes

| Balance Sheet and Profit and Loss | Capital | Liquidity and ALM | Credit | Conduct | Insurance |
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B220 – Liquidity

LIQUID ASSETS AND FUNDING CAPACITY

| |
|--|
| B210_01100 - Coins and bank notes |
| B210_01200 - Withdrawable central bank reserves |
| B210_0130T - Level 1 tradable assets |
| B210_01310 - Level 1 central bank |
| B210_01320 - Level 1 (CQG1) |
| B210_01330 - Level 1 (CQG2, CQG3) |
| B210_01340 - Level 1 (CQG4+) |
| B210_01350 - Other level 1 |
| B210_0140T - Level 2A tradable assets |
| B210_01410 - Level 2A corporate bonds |
| B210_01420 - Level 2A covered bonds |
| B210_01430 - Level 2A Government / public sector |
| B210_01440 - Other Level 2A |
| B210_0150T - Level 2B tradable assets |
| B210_01510 - Level 2B Asset Backed Securities |
| B210_01520 - Level 2B covered bonds |
| B210_01530 - Level 2B corporate bonds |
| B210_01540 - Level 2B shares (Highly Liquid) |
| B210_01550 - Other Level 2B |
| B210_0160T - Other tradable assets |
| B210_01610 - Other tradable assets (Investment Grade) |
| B210_01620 - Other tradable assets (Non Investment Grade) |
| B210_01700 - Non tradable assets eligible for central bank Repo |
| B210_0180T - Undrawn unsecured committed facilities received |
| B210_01810 - Unsecured from intragroup (incl. H.O. for branches) |
| B210_01820 - Unsecured from non-group counterparties |
| B210_0100T - Net change of Liquid Assets and Funding Capacity |
| B210_0010T - Cumulative Liquid Assets and Funding Capacity |

- Main change includes the capture of stock of liquid asset changes with the time horizon.
- Increased granularity of time buckets.
- Only -15% liquidity mismatch ratio applicable unless otherwise noted.

B240 – Funding Schedule - UAE

| | Deposits | | | | | | | | | | |
|---|--|---|---|-----------|--------------------------|------------------------|--------------------------|-----------|-----------------|-------|------------------|
| | Operating Accounts (Investment Accounts, Trade Finance and Other Lending) | Margin Accounts (Investment Accounts, Trade Finance and Other Lending) | Collateral Accounts (Investment Accounts, Trade Finance and Other Lending) | Interbank | Other Demand Deposits | Other Term Deposits | Repurchase Agreements | Term Debt | Debt Securities | PSIAu | Other Funding |
| FORM B240: Funding Schedule - UAE | | | | | | | | | | | |
| By Category of Fund Provider | | | | | | | | | | | |
| B240_10500 - Central Governments and Central Banks | | | | | | | | | | | |
| B240_10510 - Regional Governments and Local Authorities | | | | | | | | | | | |
| B240_10520 - Government Related Entities | | | | | | | | | | | |
| B240_10600 - Banking Institutions | | | | | | | | | | | |
| B240_10700 - Other Financial Corporations | | | | | | | | | | | |
| B240_10300 - Non-Financial Corporations | | | | | | | | | | | |
| B240_10350 - Small and Medium Enterprises | | | | | | | | | | | |
| B240_10100 - High Networth Individuals | | | | | | | | | | | |
| B240_10710 - Retail | | | | | | | | | | | |
| B240_10750 - Related Parties | | | | | | | | | | | |
| B240_1000T - Total | | | | | | | | | | | |

➤ More granularity than previous funding template.

➤ Includes a breakup of the type of deposit and the nature of the deposit.

➤ Maturity of funds to be reported on a contractual basis. For the purpose of collateralised deposits this is to match the tenure of the associated facility provided.

➤ **Operating Account:** deposits of a flow nature (e.g. securities trading and trade finance).

➤ **Margin Account:** deposits used to collateralise any form of margin funding by the bank.

➤ **Collateral accounts:** Any form of cash collateral that isn't reported under margin account.

B240 – Funding Schedule – Other Countries

| | Deposits | | | | | | | |
|---|-----------|-----------------------|---------------------|-----------------------|-----------|-----------------|-------|---------------|
| | Interbank | Other Demand Deposits | Other Term Deposits | Repurchase Agreements | Term Debt | Debt Securities | PSIAu | Other Funding |
| FORM B240: Funding Schedule - Other | | | | | | | | |
| By Category of Fund Provider | | | | | | | | |
| B240_10500 - Central Governments and Central Banks | | | | | | | | |
| B240_10510 - Regional Governments and Local Authorities | | | | | | | | |
| B240_10520 - Government Related Entities | | | | | | | | |
| B240_10600 - Banking Institutions | | | | | | | | |
| B240_10700 - Other Financial Corporations | | | | | | | | |
| B240_10300 - Non-Financial Corporations | | | | | | | | |
| B240_10350 - Small and Medium Enterprises | | | | | | | | |
| B240_10100 - High Networth Individuals | | | | | | | | |
| B240_10710 - Retail | | | | | | | | |
| B240_10750 - Related Parties | | | | | | | | |
| B240_1000T - Total | | | | | | | | |

- **Interbank deposits:** include all interbank deposits.
- **Other demand deposits:** include all demand deposits (includes Vostro accounts).
- **Other term deposits:** include all deposits with a maturity date that are not interbank deposits.
- The form also includes deposits raised from the UAE.

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B320 – Arrears and Non-performing Exposures

| | Unlikely to pay that are not past-due | | | Pass due for less than 30 days | | | |
|--|---|------------------------------------|------------|-------------------------------------|-------------------------------|--------------------------|------------|
| | Number of Non-Performing Counterparties | Amount of Non-Performing Exposures | Provisions | Number of Counterparties in Arrears | Amount of Exposure in Arrears | Of Which: Non-Performing | Provisions |
| FORM B320: Arrears and Non-Performing Exposures | | | | | | | |
| CATEGORY OF CREDIT RISK EXPOSURE | | | | | | | |
| B320_010 - Central governments or central banks | | | | | | | |
| B320_020 - Regional governments or local authorities | | | | | | | |
| B320_025 - Government related entities | | | | | | | |
| B320_050 - Banking institutions | | | | | | | |
| B320_055 - Other financial corporations | | | | | | | |
| B320_060 - Non-financial corporations | | | | | | | |
| B320_070 - Small and Medium Enterprises | | | | | | | |
| B320_140 - High Networth Individuals | | | | | | | |
| B320_080 - Retail | | | | | | | |
| TOTAL | | | | | | | |

- Expands on the previous arrears template.
- Most significant change includes the reporting of Non-performing exposures.

- Non-performing exposures are now defined in the PRU, this includes an 'entry' and 'exit' criteria from non-performing category.
- Added a 'Country' dimension to the template.

B320 – Arrears and Non-performing Exposures

| | Opening provision balance | Increases due to origination and acquisition | Decreases due to derecognition | Changes due to change in credit risk (net) |
|--|---------------------------|--|--------------------------------|--|
| FORM B320: Movement in Provisions for Expected Credit Losses | | | | |
| Allowances for financial assets without increase in credit risk since initial recognition (Stage 1) | | | | |
| B320_8110 - Central Governments and Central Banks | | | | |
| B320_8120 - Regional Governments or Local Authorities | | | | |
| B320_8130 - Government Related Entities | | | | |
| B320_8140 - Banking Institutions | | | | |
| B320_8170 - Other Financial Corporations | | | | |
| B320_8180 - Non-Financial Corporations | | | | |
| B320_8190 - Small and Medium Enterprises | | | | |
| B320_8195 - High Networth Individual | | | | |
| B320_8196 - Retail | | | | |
| B320_8197 - Other | | | | |
| Total | | | | |

➤ Applicable to entities where the group have adopted expected credit loss provisioning.

➤ Captures Stage 1, 2 and 3 ECL provisions.

➤ Records the opening provisioning balance and the items that may contribute to an increase or decrease of the provision in the relevant stage.

B320 – Non Performing Counterparties

| | B320_1050 - Counterparty Name | B320_1055 - Counterparty Category | B320_1060 - Country | B320_1065 - Sector | B320_1100 - Date of Non- Performing Classification | B320_1200 - Exposure Amount | B320_1300 - Specific Provision | B320_1400 - Recovery Status |
|--|-------------------------------------|---|------------------------|-----------------------|---|-----------------------------------|--------------------------------------|--------------------------------|
| FORM B320: Non-Perform Counterparty | | | | | | | | |
| B320_010 - Counterparty 1 | | | | | | | | |
| B320_020 - Counterparty 2 | | | | | | | | |
| B320_030 - Counterparty 3 | | | | | | | | |
| B320_040 - Counterparty 4 | | | | | | | | |
| B320_050 - Counterparty 5 | | | | | | | | |
| B320_060 - Counterparty 6 | | | | | | | | |
| B320_070 - Counterparty 7 | | | | | | | | |
| B320_080 - Counterparty 8 | | | | | | | | |

- Include largest non-performing counterparty details.
- Include details of recovery status in the last column: the text should include a summarised note of recovery actions taken, the type of collateral held, expected loss and whether the firm is looking to hold or actively reduce the exposure.

B320 – Forborne Exposures

| | Non-performing exposures with forbearance measures | | | |
|---|--|-------------|-------|--|
| | Instruments with modifications in their terms and conditions | Refinancing | Total | of which: Forbearance of exposures non-performing prior to forbearance |
| FORM B330: Foreborne Exposures | | | | |
| B330_16100 - Central governments and central banks | | | | |
| B330_16150 - Regional governments and local authorities | | | | |
| B330_16155 - Government related entities | | | | |
| B330_16300 - Banking institutions | | | | |
| B330_16330 - Other financial corporations | | | | |
| B330_16350 - Non-financial corporations | | | | |
| B330_16400 - Small and Medium Enterprises | | | | |
| B330_16600 - High networth individuals | | | | |
| B330_16450 - Retail | | | | |
| Total | | | | |

- Definition included in PRU for forborne exposures
- Definition includes: ‘entry’ and ‘exit’ criteria and the interaction of forborne exposures with non-performing exposures.

B340 – Credit Activity

| FORM B340: Credit Activity | Outstanding at the end of the Period | Disbursements during the Period |
|---|---|------------------------------------|
| Cash Balances at Central Banks and Deposits | | |
| B340_10050 - Cash Balances at Central Banks | | |
| B340_10100 - Money Market Placements | | |
| B340_10150 - Deposits | | |
| B340_1000T - Total Cash Balances at Central Banks and Deposits | | |
| Funded Credit Products | | |
| B340_20300 - Trade finance | | |
| B340_20500 - Term debt | | |
| B340_20600 - Project finance | | |
| B340_20800 - Revolving credit (e.g. Overdrafts) | | |
| B340_20900 - Residential mortgage lending | | |
| B340_21000 - Commercial mortgage lending | | |
| B340_21100 - Lombard lending | | |
| B340_21150 - Debt securities | | |
| B340_2000T - Total Funded Credit Products | | |
| Unfunded Credit Products | | |
| B340_30100 - Direct credit substitutes | | |
| B340_30200 - Transaction-related contingent items | | |
| B340_30300 - Short-term self-liquidating trade-related contingent items (applicable to both issuing and confirming banks) | | |
| B340_30400 - Commitments to underwrite debt and equity Securities | | |
| B340_30500 - Note issuance facilities and revolving Underwriting facilities | | |
| B340_30600 - Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral | | |
| B340_30700 - Asset sales with recourse, where the Credit Risk remains with the Authorised Firm | | |
| B340_30800 - Other commitment with certain drawdown | | |
| B340_30900 - Other commitments | | |
| B340_3000T - Total Unfunded Credit Products | | |
| Funded Products Maturity Profile | | |
| B340_35010 - Upto 6 months | | |
| B340_35020 - 6 months to 1 year | | |
| B340_35030 - Over 1 year to 3 years | | |
| B340_35040 - Over 3 years to 5 years | | |
| B340_35050 - Over 5 years | | |

➤ Updated the 'Sector' dimension conform with International Standard Industrial Classification.

➤ Introduce counterparty category definitions.

➤ The totals of the Form are to match Cash Balances at Banks, FA at amortised cost and Off-balance sheet exposures

EPRS Changes

| Balance Sheet and Profit and Loss | Capital | Liquidity and ALM | Credit | Conduct | Insurance |
|--|---|--|---|--|--|
| <ul style="list-style-type: none"> • Form B10A - Assets • Form B10B - Liabilities • Form B10C - Equity • Form B10D - Off Balance Sheet Exposures • Form B30 - Related Party Schedule • Form B40A - Profit and Loss • Form B40B - Statement of Comprehensive Income | <ul style="list-style-type: none"> • Form B110 - Capital Ratios • Form B120 - Capital Resources • Form B130 - Credit Risk • Form B140 - Market Risk • Form B150 - Operational Risk • Form B180 - Expenditure Based Capital Minimum • Form B190 - Leverage Ratio | <ul style="list-style-type: none"> • Form B210 - Liquidity • Form B220 - Liquidity Coverage Ratio • Form B230 - Net Stable Funding Ratio • Form B240 - Funding Schedule • Form B250 - Funding Concentration • Form B260 - IRR in the Non-Trading Book • Form B270 - Currency Exposure • Form B280 - Outward and Inward Remittances | <ul style="list-style-type: none"> • Form B310 - Large Exposures • Form B320 - Arrears and Provisions • Form B330 - Forborne Exposures • Form B340 - Credit Activity • Form B350 - Trade Finance Activity • Form B360 - Islamic Products Activity • Form B370 - Investment Activity • Form B380 - Investment Fair Value | <ul style="list-style-type: none"> • Form B410 - Advisory • Form B420 - Asset Management • Form B430 - Dealing Overview and Personnel • Form B440 - Dealing and Arranging • Form B450 - Staffing and Conduct | <ul style="list-style-type: none"> • Form B510 - Insurance Intermediation and Management |

Form B410 - Advisory

- Form B410 is applicable to Authorised Firms ('AF') that carry out Advising on Financial Products and who may also Arrange Deals in Investments for the advice provided.
- AFs that only carry out Arranging Deals in Investments business should not complete this form, but instead complete Form B440.
- AFs that have been delegated / sub-contracted advisory by another AF (DFSA regulated entity) should not include data related to the delegated / sub-contracted business in their form. This is to avoid double counting. The AFs delegating the advisory business should include the data in their form.

Form B420 - Asset Management & Ancillary Asset Management Services

- Form B420 is split into two parts. Part 1 relates to Asset Management and Part 2 relates to Ancillary Asset Management Services.
- Part 1 (Asset Management) applies to Authorised Firms ('AF') that carry out Managing Assets (discretionary basis) or Manage a Collective Investment Fund and have a Client Asset Endorsement. Please exclude data related to pure advisory business in this form.
- Part 2 (Ancillary Asset Management Services) applies to AFs having a Client Asset endorsement and separately those AFs carrying out Financial Services of Providing Custody, Arranging Custody, Providing Fund Administration or Acting as the Trustee of a Fund.
- AFs that have been delegated / sub-contracted asset management by another AF (DFSA regulated entity) should not include data related to the delegated / sub-contracted business in their form. This is to avoid double counting. The AFs delegating the asset management activities should include the data in their forms.

B440 – Dealing and Arranging

FORM B440: Dealing and Arranging

Form B440 - Executing Exchange Traded Products (clients)

Form B440 - Executing OTC Products (clients)

Form B440 - Arranging Exchange Traded Products (clients)

Form B440 - Arranging OTC Products (clients)

Form B440 - Principal Transactions - Exchange Traded (Booked in the DIFC)

Form B440 - Principal Transactions - OTC (Booked in the DIFC)

Form B440 - Principal Transactions - Exchange Traded (Booked outside the DIFC)

Form B440 - Principal Transactions - OTC (Booked outside the DIFC)

Form B440 - Client Classification

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

>>Right Click Here<<

- Split Principal transactions into Booked inside and outside the DIFC

B440 – Dealing and Arranging

| | Shares/Physical | | Options | | | Futures | | Swaps | | Contracts for Difference | | | Complex Derivatives Other | | |
|--|-----------------|-----------------|----------------|--------------|---------------|----------------|--------------|----------------|--------------|--------------------------|--------------|---------------|---------------------------|--------------|---------------|
| | No. of clients | N Value (000's) | No. of clients | No. of trans | Value (000's) | No. of clients | No. of trans | No. of clients | No. of trans | No. of clients | No. of trans | Value (000's) | No. of clients | No. of trans | Value (000's) |
| Transactions - Arranging Exchange Traded Products (client) | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| B240_21010 - Equity * | | | | | | | | | | | | | | | |
| B240_21020 - Interest Rate | | | | | | | | | | | | | | | |
| B240_21030 - Commodity ** | | | | | | | | | | | | | | | |
| B240_21040 - Currency (FX) | | | | | | | | | | | | | | | |
| B240_21050 - Credit | | | | | | | | | | | | | | | |
| B240_21060 - Credit Default | | | | | | | | | | | | | | | |
| B240_21070 - Bonds | | | | | | | | | | | | | | | |
| B240_21080 - Sukuk | | | | | | | | | | | | | | | |
| B240_21090 - Debentures *** | | | | | | | | | | | | | | | |
| B240_21100 - Sovereign Bonds | | | | | | | | | | | | | | | |
| B240_21110 - Other fixed income | | | | | | | | | | | | | | | |
| B240_21120 - Total Return | | | | | | | | | | | | | | | |
| B240_21130 - Other | | | | | | | | | | | | | | | |
| B240_2100T - Total | | | | | | | | | | | | | | | |

➤ Removed Option values, added CFD's

B440 – Arranging Deals in Credit

| | UK | EU | China | India | U.A.E. | KSA | Kuwait | Other GCC | MENA excl | Other Countries | Total |
|---|----|----|-------|-------|--------|-----|--------|-----------|-----------|-----------------|-------|
| FORM B440: Arranging Deals in Credit | | | | | | | | | | | |
| Value of credit deals arranged | | | | | | | | | | | |
| B440_00T - Total value of credit deals arranged | | | | | | | | | | | |
| B440_010 - Governments and Government Related Entities | | | | | | | | | | | |
| B440_020 - Banking and Other Financial Institutions | | | | | | | | | | | |
| B440_030 - Others | | | | | | | | | | | |
| Number of credit deals arranged | | | | | | | | | | | |
| B440_10T - Total number of credit deals arranged | | | | | | | | | | | |
| B440_110 - Governments and Government Related Entities | | | | | | | | | | | |
| B440_120 - Banking and Other Financial Institutions | | | | | | | | | | | |
| B440_130 - Others | | | | | | | | | | | |

- New form to capture amount and number of credit arranging from other sources for clients of the entity.
- Other sources include funding arranged from group members.

EPRS Forms – Key Changes

| Balance Sheet and Profit & Loss | Capital | Liquidity and ALM | Credit | Conduct | Insurance |
|--|---|--|---|--|--|
| <ul style="list-style-type: none"> • Form B10A - Assets • Form B10B - Liabilities • Form B10C - Equity • Form B10D - Off Balance Sheet Exposures • Form B30 - Related Party Schedule • Form B40A - Profit & Loss • Form B40B - Statement of Comprehensive Income | <ul style="list-style-type: none"> • Form B110 - Capital Ratios • Form B120 - Capital Resources • Form B130 - Credit Risk • Form B140 - Market Risk • Form B150 - Operational Risk • Form B180 - Expenditure Based Capital Minimum • Form B190 - Leverage Ratio | <ul style="list-style-type: none"> • Form B210 - Liquidity • Form B220 - Liquidity Coverage Ratio • Form B230 - Net Stable Funding Ratio • Form B240 - Funding Schedule • Form B250 - Funding Concentration • Form B260 - IRR in the Non-Trading Book • Form B270 - Currency Exposure • Form B280 - Outward and Inward Remittances | <ul style="list-style-type: none"> • Form B310 - Large Exposures • Form B320 - Arrears and Provisions • Form B330 - Forborne Exposures • Form B340 - Credit Activity • Form B350 - Trade Finance Activity • Form B360 - Islamic Products Activity • Form B370 - Investment Activity • Form B380 - Investment Fair Value | <ul style="list-style-type: none"> • Form B410 - Advisory • Form B420 - Asset Management • Form B430 - Dealing Overview and Personnel • Form B440 - Dealing and Arranging • Form B450 - Staffing and Conduct | <ul style="list-style-type: none"> • Form B510 - Insurance Intermediation and Management |

B510 – Insurance Intermediation and Management

| | B77_10100 - UAE | B77_10200 - KSA | B77_10300 - Qatar | B77_10400 - Oman | B77_10500 - Kuwait |
|--|-----------------|-----------------|-------------------|------------------|--------------------|
| FORM B510: Insurance Intermediation / Management Form | | | | | |
| For reinsurance-jurisdiction is the location of the ceding insurer | | | | | |
| Total Non-Life GWP Intermediated / Underwritten | | | | | |
| B510_11000 - Class 1 - Accident - Total | | | | | |
| B510_1200T - Class 2 - Sickness - Total | | | | | |
| B510_12100 - Health Insurance | | | | | |
| B510_12200 - Other (Sickness) | | | | | |
| B510_1300T - Class 3 - Land Vehicles - Total | | | | | |
| B510_13100 - Motor | | | | | |
| B510_13200 - Other (Land Vehicles) | | | | | |
| B510_1400T - Class 4 - Marine, Aviation, and Transport (MAT) - Total | | | | | |
| B510_14100 - Aviation | | | | | |
| B510_14200 - Aviation - War | | | | | |
| B510_14300 - Marine - Cargo | | | | | |

| | | |
|---|--|--|
| Insurance Monies | | |
| B270_30100 - Insurance Monies - Held in account | | |
| B270_30200 - Insurance Monies - Flow through period | | |
| B270_30300 - Insurance Monies - Held in account from previous reporting periods | | |
| B270_30100 - Insurance Monies - Balance at the beginning of the period | | |
| B270_30200 - Insurance Monies - Total Inflow | | |
| B270_30200 - Insurance Monies - Total Outflow | | |
| B270_30100 - Insurance Monies - Balance at the end of the period | | |
| B270_30100 - Insurance Monies - Held in account for greater than 30 days | | |

- Breakup of premiums by country of cedant or if brokering direct insurance then by underlying risk.
- Added granularity and specificity over Insurance monies movement

Annual Returns – Auditor Reconciliation

Only required for the **Total** figures of:

- ✓ B10A – Assets (Total Assets)
- ✓ B10B – Liabilities (Total Liabilities)
- ✓ B10C – Equity (Total Equity)
- ✓ B10D – Off Balance Sheet Exposures (Total Off Balance Sheet Exposures)
- ✓ B30 – Related Party Schedule (Total Related Party, Total Other)
- ✓ B40A – Profit and Loss (Total Profit and Loss)
- ✓ B120 – Capital Resources (Total Capital Resources, Total Capital Requirement, Total Capital Resources – Total Capital Requirement)

Key Notes

- **Regulatory Returns must be prepared in accordance with**
 - ✓ PIB Rulebook
 - ✓ PRU Sourcebook
 - ✓ Relevant Accounting Standards
- **Regulatory Returns must be**
 - ✓ Accurate; and,
 - ✓ Consistent.

Accuracy and Consistency

➤ Examples

- ✓ Deposits:
 - B10B - Liabilities *and* B240 - Funding Schedule
- ✓ Loans & Advances:
 - B10A - Assets *and* B340 - Credit Activity
- ✓ Balance Sheet
 - B10A - Assets, B10B - Liabilities, Form B10C - Equity *and* B30 - Related Party Schedule

All financial data submitted through EPRS are to be reported in United States Dollars (USD) AND in Thousands ('000) unless stated otherwise in the specific form guidance.

Form B100: Declaration

- I declare that the forms are:
 - complete and correct
 - prepared in accordance with
 - PIB Rulebook;
 - PRU Sourcebook; *and*,
 - Relevant accounting standard
- I understand that it is an offence to provide:
 - false, misleading or deceptive information, or
 - to conceal information

DFSA Regulatory Reporting Regime



PRUDENTIAL RETURNS MODULE (PRU)

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 1.6.3

Date

Signature of person authorised to sign the return in accordance with PIB Rule 1.6.3

Date

Print name of person authorised to sign the return in accordance with PIB Rule 1.6.3

Date

Signature of person authorised to sign the return in accordance with PIB Rule 1.6.3

Date

2019 Annual Report Submissions

Overview – annual report submissions

- The Supervised Firm Contact form – electronic but not dynamic.
- Our “Dear SEO letter” dated 16 December 2018.
- Overview of the DFSA ePortal.
- 2019 Annual report submission template.
- Plans for the future.

- Our new platform for various forms and submissions.
- Currently hosts 9 application and 7 notification forms, examples being the an application for Authorised Individual status and Professional Indemnity Insurance template.
- Separate to, and designed to complement the data received from EPRS.
- DFSA designs and creates all the hosted content.

2019 Annual report submission template

- The template details 12 different areas where a firm could provide a report to the DFSA. The template will adapt to the circumstances of each individual firm and the various permissions they have.
- Many are directly related to reports Finance Officers would usually send to the DFSA, for example:
 - Annual Financial Statement's Auditor's Report.
 - Annual Regulatory Return Auditor's Report.
 - Annual Client Money Auditor's Report.
 - Annual Insurance Monies Auditor's Report.
 - Annual Safe Custody Auditor's Report.
- Upon uploading the required reports, you will be required to answer a series of questions based upon the submission being made.

2019 Annual report submission template



| | | | | |
|--|---|---|--|--|
| 1. Introduction | 2. General information | 3. Funds data | 4. Ownership Information | 5. Regulatory Returns Auditor's Report |
| 6. Client Money Auditor's Report | 7. Insurance Monies Auditor's Report | 8. Safe Custody Auditor's Report | 9. Financial Statements Auditor's Report | |
| 10. Actuarial report | 11. Report of the Shari'a Supervisory Board | 12. Internal Risk Assessment Process (IRAP) | | |
| 13. Internal Capital Adequacy Assessment Process (ICAAP) | 14. Declaration | | | |

4. 2019 Annual report submission template - Version 2 1/19

1. Introduction

Important notes

- Only PIN and PIB category firms should complete this form. Representative Offices, DNFBP's, AMIs and Registered Auditors should submit any required notices or returns using the dedicated forms in the AFN module or the separate forms available online in the DFSA ePortal.
- The sections and questions in this form will adapt according to the licence granted to your firm by the DFSA and applicable DFSA rules. Please check the firm's permissions on the [DFSA Public Register](#) and familiarise yourself with the [DFSA Rulebook](#) before completing this form.
- Further to point 2, please carefully review this form **before 31st January 2019**. Should you question an inclusion or exclusion of a required submission, after having reviewed your licence and applicable DFSA rules, please submit a query via the [Supervised Firm Contact Form](#).
- The form includes, where appropriate, relevant DFSA Rule references and defined terms. These references and terms should assist in framing the context of your answer and determining if the question is applicable. Defined terms are identified by the capitalisation of the initial letter of a word or phrase and are defined in the [Glossary module \(GLO\)](#) of the DFSA Rulebook.
- Upon completing this form, the firm must complete and sign the declarations in section 14. This includes declarations that the firm has made due enquiry, the information included in the form is complete and correct, and the firm understands that it is an offence to provide the DFSA with any information which is false, misleading or deceptive or to conceal information where the concealment of such information is likely to mislead or deceive the DFSA.
- Please upload the required documents where requested

Firm number:

Firm name:

Examples of questions we ask

In many instances the questions mirror the AUD Rulebook Module:

- *Did the auditor state that it had received all the necessary information and explanations for the purposes of preparing the report to the DFSA?*
- *Did the Auditor state whether the Authorised Firm's controls are such as to ensure that Client Monies are identifiable and secure at all times?*
- *Did the Auditor comment upon whether there have been any material discrepancies in the reconciliation of Insurance Monies?*
- *Did the Auditor confirm whether the Safe Custody Investments are registered, recorded or held in accordance with the Safe Custody Provisions?*
- *Please select the opinion provided by the Auditor?*

A dynamic solution - submissions

Upon submission of the template, our Business Intelligence systems will analyse answers provided to the questions we asked. This will enable us to:

- Track the submissions of templates – remember FER 7.
- Highlight anomalies, based upon our criteria.
- Make an initial cut (80/20) to prioritise reviews where risks exist.
- Produce management information.

Potential issues

- A 'new' requirement to produce a report. You may not have previously realised a certain report was required until now.
- A deeper review upon how the Auditor has addressed the AUD requirements.
- Identifying the relevant sections of the various reports to provide answers to the questions posed.
- Pressure to complete reports; a template submission can only be made once all reports have been uploaded.

- The 2019 Annual report submission template is phase 1 of our digitalisation project.
- Longer term, our goal is to create a workflow process for completing and submitting reports. This concept involves the ability to 'push' the creation, completion and submission of a report between the Auditor, Firm and DFSA.



Thank You