

DFSA Regulatory Reporting Regime

DFSA Outreach Session

5 April 2015

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Opening Remarks

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DFSA Regulatory Reporting Regime

Regime
created

2004

Enhanced
PIB
Module

2012

PIB
Module
Amended

2014

2007
EPRS
Launched

2013
EPRS
Amended

2015
EPRS
Revised

Revised PRU Module

Version VER4/03-15

- New regulatory reporting forms – PIB and PIN Returns
- New instructional guidelines



The DFSA Sourcebook

Prudential Returns Module

(PRU)

Why?

- Enhancing regulatory reporting requirements – a key supervisory tool
- Improving the quality, the amount and the nature of collected data
- Reducing the amount of manual submissions
- Covering all new PIB requirements
- Aligning with IFRS
- Benchmarking to regulatory reporting requirements in major global financial centres
- Considering feedbacks from Authorised Firms and Auditors

When?

- Launch Date: 01 January 2015
- Quarterly Returns:
 - ✓ Starting DFSA's Quarter 1, 2015
 - ✓ Submission as of 31 March 2015
- Annual Returns:
 - ✓ Starting DFSA's Year End 2015
 - ✓ Submission as of 31 December 2015
- Financial Year End 2014 Annual Returns: **Use the Old EPRS PIB Forms**

When?

- Financial Year Ending 31 December

Old Forms

- ✓ Quarterly Returns:
 - up to Quarter 4, 2014
 - as of 31 December 2014
 - last submission: 31 January 2015
- ✓ Yearly Returns
 - up to Year End 2014
 - as of 31 December 2014
 - due on 30 April 2015

New Forms

- ✓ Quarterly Returns:
 - starting Quarter 1, 2015
 - as of 31 March 2015
 - due on 30 April 2015
- ✓ Yearly Returns
 - starting Year End 2015
 - as of 31 December 2015
 - due on 30 April 2016

When?

- Financial Year Ending 31 March

Old Forms

- ✓ Quarterly Returns:
 - up to Quarter 3, 2014
 - as of 31 December 2014
 - last submission: 31 January 2015
- ✓ Yearly Returns
 - up to Year End 2014
 - as of 31 March 2015
 - due on 31 July 2015

New Forms

- ✓ Quarterly Returns:
 - starting Quarter 4, 2014
 - as of 31 March 2015
 - due on 30 April 2015
- ✓ Yearly Returns
 - starting Year End 2015
 - as of 31 March 2016
 - due on 31 July 2016

When?

- Financial Year Ending 30 October

Old Forms

- ✓ Quarterly Returns:
 - up to Quarter 1, 2015
 - as of 31 January 2015
 - last submission: 28 February 2015
- ✓ Yearly Returns
 - up to Year End 2014
 - as of 30 October 2014
 - due on 28 February 2015

New Forms

- ✓ Quarterly Returns:
 - starting Quarter 2, 2015
 - as of 30 April 2015
 - due on 31 May 2015
- ✓ Yearly Returns
 - starting Year End 2015
 - as of 30 October 2015
 - due on 25 February 2016



DFSA Regulatory Reporting Regime

What?

Old PIB Forms

Form B10	Balance Sheet	Form B130	Provisions for Impairment
Form B10 A1	Details of Non-Trading Book Assets	Form B140	Exposures in Arrears
Form B10 A2	Details of Counterparty Risk Exposures	Form B150	Investment Activity Schedule
Form B10 A3	Market Risk in the Trading Book	Form B160	Credit Activity Schedule
Form B10 A4	Calculation of the DCR	Form B170	Acceptance of Deposits Schedule
Form B20	Balance Sheet – Islamic Financial Institutions	Form B180	Wealth Management Activity
Form B20 A1	Non-Trading Book Assets - Self-Financed	Form B190	Asset Management, Custody & Trust
Form B20 A2	Non-Trading Book Assets - PSIA Unrestricted	Form B200	Brokerage Activity
Form B20 A3	Non-Trading Book Assets - PSIA Restricted	Form B210	Outward Remittances
Form B20 A4	Counterparty Risk Exposures – Self-Financed	Form B220	Inward Remittances
Form B20 A5	Counterparty Risk Exposures – PSIA Unrestricted	Form B230	Domestic Fund Activity
Form B20 A6	Counterparty Risk Exposures – PSIA Restricted	Form B240	Balances due from and due to Head Office, Own Branches & Other Banks
Form B20 A7	Market Risk in the Trading Book	Form B260	Acting as a Trustee of a Fund and Fund Administration Activity
Form B20 A8	Displaced Commercial Risk	Form B270	Related Party Transactions
Form B20 A9	Analysis of Reserves Movement		
Form B30	Income Statement		
Form B40	Income Statement - Islamic Financial Institutions		
Form B50	Expenditure Based Capital Minimum		
Form B60	Capital Adequacy Schedule		
Form B70	Large Exposures Schedule		
Form B80	Liquidity Schedule – Maturity Mismatch		
Form B90	Branch Return		
Form B90 A1	Large Exposures - Branch		
Form B120	Geographical Distribution of Assets and Liabilities		

New PIB Forms

Form B10A	Assets	Form B60B7	Market Risk Capital Requirement – VAR
Form B10B	Off Balance Sheet Exposures	Form B60C	Operational Risk
Form B10C	Liabilities (Domestic)	Form B70	Large Exposure
Form B10D	Equity	Form B80	Liquidity
Form B10E	Liabilities (Branch)	Form B90	LCR
Form B20A	Assets – Islamic Financial Institutions	Form B120	IRR in the Non-Trading Book
Form B20B	Off Balance Sheet Exposures – IFI	Form B130	Credit Activity
Form B20C	Liabilities (Domestic) – Islamic Financial Institutions	Form B140	Exposures in Arrears and Provisions
Form B20D	Equity – Islamic Financial Institutions	Form B150	Loans Restructured
Form B20E	Liabilities (Branch) – Islamic Financial Institutions	Form B160	Investment Activity
Form B20F	Analysis of Reserves Movement – IFI	Form B170	Investment Fair Value
Form B30	Profit and Loss	Form B180	FX Exposure
Form B40	Profit and Loss – Islamic Financial Institutions	Form B190	Funding Schedule
Form B50	Expenditure Based Capital Minimum	Form B200	Funding Concentration
Form B60	Capital Resources Calculation	Form B210	Wealth Management
Form B60A	Credit Risk Capital Requirement – Overview	Form B220	Fund and Account Management Services
Form B60A1	Credit Risk Capital – Balance Sheet Exposures	Form B230	Dealing Overview and Personnel
Form B60A2	Credit Risk Capital – Counterparty Exposures	Form B240	Dealing and Arranging
Form B60A3	Credit Risk Capital Requirement – Securitisation	Form B250	Outward Remittance
Form B60B	Market Risk Capital Requirement – Overview	Form B260	Inward Remittance
Forms B60B1-2-3	Market Risk Capital – Interest Rate Risk	Form B270	Insurance Brokerage
Form B60B4	Market Risk Capital Requirement – Equity	Form B280	Staffing and Conduct
Form B60B5	Market Risk Capital Requirement – Currency	Form B290	Related Party Schedule
Form B60B6	Market Risk Capital – Options and Commodities	Form B300	Leverage Ratio



Electronic Prudential Reporting System



Welcome to the

DFSA Electronic Prudential Reporting System

Username

Password

I agree to the Terms of Use and Sign In

Please read the [Terms of Use](#) here before signing in. You shall be deemed to have read and accept the [Terms of Use](#) when you sign in.

Technical Notes and EPRS User Guide

DFSA has produced a set of Technical Notes that detail the minimum technical specification users will need in order to access and use EPRS.

[Click here to view the Technical Notes Guide](#)

In addition, a full User Guide for EPRS has been produced. The guide uses screen shots to provide step by step guidance on the end to end process of submitting Prudential returns via EPRS.

[Please click here to view the User Guide](#)

➤ EPRS Technical Notes



EPRS Technical Notes

SECTION 1

The following is a guide for a minimum recommended setup when accessing the DFSA Electronic Prudential Reporting System (EPRS).

If you experience problems accessing or attempting to log on to the EPRS application you should confirm with your IT Department that your computer settings adhere to the following minimum setup before contacting the DFSA:

Computer processor

- Minimum requirement - Intel Pentium 2 running at 400 MHz+ or equivalent

Operating system

- Windows XP or Windows 7

Browser

- Internet Explorer v6.x, v7.x, v8.x, v9.x, 10.x or 11.x
- Pop-up blocker must be turned OFF while using EPRS
- 'Enable Protected Mode' must be unchecked in the Tools->Security tab for 'Trusted Sites'

Monitor

- 1024 x 768 screen resolution

Memory

- 128MB RAM recommended for Windows XP / 7

Printer

- Any compatible printer – Required to print hard copies of your returns

Internet Connection

- Minimum recommended 256KB line
 - Note: as this application will be accessed via the internet, the stability and speed of your internet connection, firewalls and proxy settings may cause a variance in performance.

Client Tools

- Adobe Acrobat Reader – this will enable you to view and print the reports. More information on Adobe can be found at www.adobe.com

Electronic Prudential Reporting System

- **EPRS Technical Notes**
- **EPRS User Guide**
- **EPRS Frequently Asked Questions**
- **PRU Module**
- **EPRS Help Desk**
[**eprshelpdesk@dfsa.ae**](mailto:eprshelpdesk@dfsa.ae)

Form B100: Declaration



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

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

Questions & Answers



Thank You