

Financial Services Authority

Handbook Notice 105

Board Meeting: 16 December 2010
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Annex A List of instruments made or approved by the Board on 16 December 2010

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- Handbook modules
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Annex E What's New?

Handbook Notice 105

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 16 December 2010. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

General comments and queries on the Handbook can be addressed to:

Nick Walker
Handbook Editor
Tel: 020 7066 3176
Email: nick.walker@fsa.gov.uk

However, queries on specific requirements in the Handbook should be addressed first to your normal supervisory contact in the FSA. For most firms this will be the FSA's Firm Contact Centre:

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk

Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

1 Overview

Legislative changes this month

The Handbook

- 1.1 On 16 December 2010, the FSA Board made changes to the Handbook in twelve instruments which:
- make minor amendments to various modules of the Handbook, none of which represents any change in policy (FSA 2010/61);
 - change the source of the data used to measure the size of business undertaken by firms in fee-block A.1, for the purpose of our fee-raising rules (FSA 2010/62);
 - provide for changes to transaction reporting fees, clarify policy in relation to exclusion of firms' own funds from calculation of funds under management, and make minor amendments to the Fees manual (FSA 2010/63);
 - clarify the scope of the requirement for investment firms to undertake reverse stress-testing of their business model (FSA 2010/64);
 - strengthen our training and competence requirements by introducing new rules requiring individuals carrying out certain retail activities to attain an appropriate qualification, and providing lists of the relevant qualifications (FSA 2010/65);
 - give effect to CRD2 CEBS guidelines and CRD3 amendments in relation to capital floors and covered bonds (FSA 2010/66);
 - amend the requirements relating to integrated regulatory reporting, including reporting in relation to capital planning buffers (FSA 2010/68);
 - make minor amendments to the Retail Mediation Activities Return (FSA 2010/69 and FSA 2010/70);
 - provide for an increase to the deposit compensation limit from £50,000 to £85,000, thus implementing a requirement in the Deposit Guarantee Schemes Directive for all member states to have a limit of €100,000 by 31 December 2010 (FSA 2010/71);

- make changes to the Remuneration Code, relating to requirements on remuneration in the Third Capital Requirements Directive and implementing the FSA's duties under the Financial Services Act 2010 (FSA 2010/72); and
- implement rules on disclosure of remuneration made necessary by the Capital Requirements Directive (FSA 2010/73).

1.2 These instruments are all listed in Annex A.

Changes outside the Handbook

1.3 No changes have been made this month to material outside the Handbook.

Description of changes

1.4 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 (where appropriate) of this Notice.

Feedback on responses to consultations

1.5 Chapters 2 and 3 (where appropriate) contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:

- Chapter 2 of CP09/26 *Regulatory fees and levies: policy proposals 2010/11* (November 2009);
- Chapter 3 of CP10/1 *Quarterly consultation (No 23)* (January 2010);
- Chapter 9 of CP10/10 *Quarterly consultation (No 24)* (April 2010);
- CP10/12 *Competence and ethics* (June 2010);
- Chapters 9, 10 and 11 of CP10/15 *Quarterly consultation (No 25)* (July 2010);
- CP10/17 *Strengthening Capital Standards 3: feedback to CP09/29, final rules for CRD2, and further consultation* (July 2010);
- CP10/19 *Revising the Remuneration Code* (July 2010);
- Chapters 2, 3, 7 and 10 of CP10/22 *Quarterly consultation (No 26)* (October 2010);
- Chapters 3, 5 and 6 of CP10/24 *Regulatory fees and levies: policy proposals 2011/12* (October 2010); and
- CP10/27 *Implementing the CRD3 requirements on the disclosure of remuneration* (November 2010).

1.6 Feedback on responses to the consultations in CP10/1, CP10/10, CP10/15, CP10/22 (apart from Chapters 3 and 7) and CP10/24 is set out in Chapter 4 of this Notice. Feedback to the consultation in CP09/26 has already been provided in *Handbook Notice 95* (December 2009). Feedback in relation to the other consultations listed above is set out in separate Policy Statements.

Annexes to this Notice

- 1.7 The Annexes to this Handbook Notice contain:
- a list (Annex A) of the formal instruments made by the Board this month which make changes to the Handbook and to related materials;
 - tables (Annex B) identifying the instruments by which each module of the Handbook has been amended;
 - a table showing Guidance Notes issued by the FSA (Annex C);
 - a table (Annex D) which lists, as a reminder to firms, those Handbook provisions yet to come into force; and
 - a ‘What’s New?’ list (Annex E) which provides a brief description by module of the instruments made this month.

Making corrections

- 1.8 The FSA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

Publication of Handbook material

- 1.9 This Notice is published on the FSA website and is available in hardcopy.
- 1.10 The formal legal instruments (which contain details of the changes) can be found on the FSA’s website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp>. The definitive version of the Handbook at any time is the version contained in the legal instruments.
- 1.11 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.
- 1.12 The consolidated text of the Handbook can be found on the FSA’s website at <http://fsahandbook.info/FSA/html/handbook/>.
- 1.13 Copies of the FSA’s consultation papers referred to in this Notice are available on the FSA’s website or on request in hardcopy form.

Obligation to publish feedback

- 1.14 This Notice, and the feedback to which paragraph 1.6 refers, fulfil for the relevant text made by the Board the obligations in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000 (“the Act”). These obligations are: to publish an account of representations received in response to consultation and the FSA’s response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost benefit analysis.

Comments

- 1.15 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Nick Walker (Handbook Editor) (see contact details at the front of this Notice).

2 Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 16 December 2010 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.2 The Board has made minor administrative changes to various modules of the Handbook, as listed below. These correct or clarify existing provisions. They were not consulted on because they are regarded either as falling within the scope of previous consultations or as being so minor that they do not warrant consultation. None of these changes represents any alteration in FSA policy.

Changes to Glossary:

Addition of new definition of “Consolidated Motor Insurance Directive”
Changes to definitions of “IMA SORP”, “information centre”, “Motor Insurers’ Information Centre”, “State of the risk” and “UK Corporate Governance Code”
Deletion of definitions of “Fourth Motor Insurance Directive” and “Fifth Motor Insurance Directive”

Changes:

Changes to PRIN Sch 6
Changes to SYSC 4.4.6G
Changes to SYSC TP 4
Changes to SYSC Sch 6
Changes to FINMAR Sch 6
Changes to FEES Sch 6

Changes to GEN Sch 6

Changes to COBS Sch 6

Changes to MCOB Sch 6

Changes to ICOBS 1 Annex 1

Changes to ICOBS 2.2.4G

Changes to ICOBS TP 1

Changes to CASS Sch 6

Changes to MAR Sch 6

Changes to TC Sch 6

Changes to SUP Sch 6

Changes to DISP Sch 6

Changes to COMP 5.5.2R

Changes to COMP 7.2.6G

Changes to COMP 16.3.1R and 16.3.3R

Changes to COMP TP 1.1 (addition of rows 25 and 26)

Changes to COMP Sch 6

Changes to PROF Sch 6

Changes to LR 1.2.5G

Changes to LR 15.6.6R

Changes to LR TR 8

Changes to LR 6

Changes to PR Sch 6

Changes to DTR Sch 6

- 2.3 COMP 16.3 prescribes that a deposit taker is required to highlight the protection provided to depositors by the Financial Services Compensation Scheme (FSCS). The purpose of these provisions is to draw customers' attention to the firm's basic contact information and how to find out more information about their FSCS rights. Rules provide wording referring customers to their local branch. For businesses that do not operate any branches this could be deemed to be giving customers misleading information. To align the rule with the business practices of deposit takers who do not have branches, we are amending COMP 16.3 in order to allow firms to direct the customer to a telephone number, where the customer can obtain information on FSCS rights from the firm.
- 2.4 In summary the other amendments made this month are as follows:
- changes within the Glossary and ICOBS to reflect the replacement of the Fourth Motor Insurance Directive, and the repeal of the Fifth Motor Insurance Directive, by the consolidated Motor Insurance Directive;

- change to the definition of “IMA SORP” to reflect the date of publication of the most recent version of this Statement of Recommended Practice;
- changes, within the Glossary, SYSC and LR, to reflect the replacement of the Combined Code by the UK Corporate Governance Code;
- replacement within ICOBS 2.2.4G of a reference to subordinate legislation which is no longer in force;
- a change to COMP 5.2.2R to clarify the fact that the FSCS does not cover portfolio management carried on through a non-EEA branch of a UK firm;
- corrections within COMP 7.2.6G of the maximum compensation amount payable;
- a new transitional provision in COMP; changes made to COMP by the *Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 (FSA 2009/47)* included, with effect from 31 December 2009, moving from calculating compensation for deposits on a net basis to calculating them on a gross basis, and calculating compensation for term deposits at the date the firm defaulted; the new transitional provision clarifies that these changes do not apply with respect to claims against firms in default before 31 December 2010;
- deletion in LR 1.2.5G of an incorrect telephone number; and
- change to Schedule 6 (Rules that may be waived) of all relevant Handbook modules to make clear that the FSA may waive all of its rules except those that are based on requirements laid down in directives.

2.5 With the exception of the changes to COMP (which come into force on **31 December 2010**), and changes to the Glossary (part) and ICOBS (which come into force on **1 January 2011**) these changes come into force on **6 January 2011**.

Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (FSA 2010/63)

2.6 For the changes made to the Glossary by this instrument, see paragraphs 2.36 to 2.38 of this Notice.

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 (FSA 2010/72)

2.7 For the changes made to the Glossary by this instrument, see paragraphs 2.17 to 2.20 of this Notice.

HIGH LEVEL STANDARDS

Principles for Businesses (PRIN)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.8 For the changes made to PRIN by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.9 For the changes made to SYSC by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010 (FSA 2010/64)

- 2.10 Following consultation in Chapter 2 of CP10/22¹, the Board has made the following changes to the Handbook:

Changes:

Changes to SYSC 20.1.1R

- 2.11 With effect from 15 December 2010, a new chapter will be introduced in the Handbook (SYSC 20) that will require firms to test their business model to failure (reverse stress-testing).²
- 2.12 The scope of the requirement to undertake reverse stress-testing is intended to capture the population of larger, more complex authorised firms, including all banks, building societies and insurers, and certain investment firms, having regard to the potential threat to our statutory objectives resulting from their failure. Among BIPRU investment firms, only those of a certain size were intended to be caught and this requirement was drafted on the basis of their size by reference to measures of assets under management or administration, income and balance sheet.
- 2.13 The wording of the scope of the reverse stress-testing requirement in SYSC 20 did not adequately achieve the desired policy outcome of capturing the larger, more complex investment firms. Therefore, this instrument amends the scope of SYSC 20 to correct this error. Under the amended wording, SYSC 20 will apply to investment firms which meet any one of these criteria:
- assets under management or administration of at least £10 billion;
 - total annual fee and commission income arising from their regulated activities of at least £250 million; or

¹ CP10/22 *Quarterly consultation (No 26)* (October 2010)

² see the *Prudential Requirements (Stress Testing) Instrument 2009* (FSA 2009/72)

- assets or liabilities of at least £2 billion.

2.14 This instrument comes into force on 28 March 2011. Feedback on this consultation is set out in Chapter 4 of this Notice.

Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 (FSA 2010/65)

2.15 For the changes made to SYSC by this instrument, see paragraphs 2.25 to 2.29 of this Notice.

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 (FSA 2010/72)

2.16 Following consultation in CP10/19³, the Board has made the following changes to the Handbook:

Changes to Glossary:

Addition of new definitions of “discretionary pension benefit”, “FSB Compensation Standards”, “Remuneration Code staff” and “remuneration principles proportionality rule”
Changes to definitions of “parent undertaking” “remuneration”, “Remuneration Code” and “Remuneration Code general requirement”
Deletion of definitions of “remuneration committee”, “remuneration policy” and “third country BIPRU 730k firm”

Changes:

Changes to SYSC 1 Annex 1
Changes to SYSC 1.1A.1G
Changes to SYSC 1.4.1G and 1.4.2R
Changes to SYSC 4.1.1R and 4.1.2R
Deletion of SYSC 4.1.12G
Changes to SYSC 6.1.4-AG
Changes to SYSC 7.1.7BG
Change to SYSC 12.1.13R
Deletion of SYSC 19
Addition of SYSC 19A (SYSC 19A.1, 19A.2 and 19A.3):

<i>SYSC 19A.1</i>	<i>(SYSC 19A.1.1R, 19A.1.2G, 19A.1.3R, 19A.1.4G, 19A.1.5R, 19A.1.6G, 19A.1.7G and 19A.1.8G)</i>
<i>SYSC 19A.2</i>	<i>(SYSC 19A.2.1R, 19A.2.2G, 19A.2.3G, 19A.2.4G, 19A.2.5R and 19A.2.6G)</i>
<i>SYSC 19A.3</i>	<i>(SYSC 19A.3.1R, 19A.3.2G,</i>

3 CP10/19 Revising the Remuneration Code (July 2010)

**19A.3.3R, 19A.3.4R,
19A.3.5R, 19A.3.6G,
19A.3.7R, 19A.3.8R,
19A.3.9R, 19A.3.10R,
19A.3.11R, 19A.3.12R,
19A.3.13G, 19A.3.14R,
19A.3.15E, 19A.3.16R.
19A.3.17G, 19A.3.18R,
19A.3.19G, 19A.3.20R,
19A.3.21G, 19A.3.22R,
19A.3.23G, 19A.3.24G,
19A.3.25R, 19A.3.26G,
19A.3.27R, 19A.3.28G,
19A.3.29R, 19A.3.30R,
19A.3.31G, 19A.3.32R,
19A.3.33G, 19A.3.34G,
19A.3.35R, 19A.3.36R,
19A.3.37G, 19A.3.38R,
19A.3.39G, 19A.3.40R,
19A.3.41E, 19A.3.42G,
19A.3.43G, 19A.3.44R,
19A.3.45R, 19A.3.46G,
19A.3.47R, 19A.3.48G,
19A.3.49R, 19A.3.50G,
19A.3.51R, 19A.3.52E,
19A.3.53G, 19A.3.54R and
19A.3.55G)**

SYSC 19A Annex 1

Changes to SYSC TP 3

Change to SYSC Sch 4 and Sch 5

Changes to GENPRU 1.2.31R

Change to SUP 13A Annex 1

- 2.17 The main purpose of the amendments made by this instrument is to take account of the latest EU rules on remuneration, as set out in CRD3. The rule changes will introduce appropriate standards on remuneration, consistent with and promoting sound risk management, while being consistent with CRD3. The deadline for implementation of the Directive is 1 January 2011.
- 2.18 The main change is a far wider scope, comprising some 2,750 firms. Our Handbook text includes as one central element a framework for applying a proportionate approach to the implementation of the Code for this wider scope of firms. We will also be publishing general guidance on proportionality, in addition to what is in the Handbook text, as an appendix to the Policy Statement.

- 2.19 This instrument comes into force on **1 January 2011**. Feedback on this consultation is being published in a separate Policy Statement.
- 2.20 This instrument also renumbers those Handbook provisions that refer to SYSC 19 (now deleted). A list of those changes is set out in the Appendix to this Notice.

Statements of Principle and Code of Practice for Approved Persons (APER)

Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 (FSA 2010/65)

- 2.21 For the changes made to APER by this instrument, see paragraphs 2.25 to 2.29 of this Notice.

Financial Stability and Market Confidence sourcebook (FINMAR)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.22 For the changes made to FINMAR by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Training and Competence sourcebook (TC)

- 2.23 This sourcebook has been moved to the High Level Standards block of the Handbook from the Business Standards block in recognition of the central nature of its content: see the *Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 (FSA 2010/65)*.

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.24 For the changes made to TC by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 (FSA 2010/65)

- 2.25 Following consultation in CP10/12⁴ and Chapter 7 of CP10/22⁵, the Board has made the following changes to the Handbook:

Changes:

Change to SYSC 3.1.9G

Change to SYSC 5.1.4AG

Changes to APER 4.1.2E

Addition of APER 4.1.14E and 4.1.15E

Changes to APER 4.2.2E

Addition of APER 4.2.14E

Addition of APER 4.5.13AG

4 CP10/12 *Competence and ethics* (June 2010)

5 CP10/22 *Quarterly consultation (No 26)* (October 2010)

Changes to TC 2.1.1R, 2.1.4G, 2.1.5R, 2.1.6R and 2.1.7R

Deletion of TC 2.1.8G

Changes to TC 2.1.9R and 2.1.10E

Addition of TC 2.1.10AG

Changes to TC 2.1.13G

Addition of TC 2.1.14G

Addition of TC 2.2A (TC 2.2A.1R, 2.2A.2R, 2.2A.3R, 2.2A.4G, 2.2A.5G and 2.2A.6R

Changes to TC Appendix 1

Addition of TC Appendix 4E and Appendix 5G

Changes to TC TP 1, TP 2, TP 3 and TP 4

Addition of TC TP 8

Changes to SUP 10.10.7CG

- 2.26 A review of our training and competence (TC and SYSC) requirements on firms was conducted in early 2010. This took place against a backdrop of increased internal scrutiny of the competence of individuals in the industry, including the SIF review and RDR professionalism. This review resulted in publication of CP10/12 in June 2010.
- 2.27 We consulted on adding further qualifications that meet our regulatory requirements in Chapter 7 of CP10/22. These included qualifications from the European Union, other international qualifications and legacy⁶ qualifications contained on the current appropriate examination list held by the Financial Services Skills Council.
- 2.28 The instrument now made by the Board:
- makes a rule requiring individuals, carrying out certain retail activities under our training and competence (TC) sourcebook, to attain an appropriate qualification within 30 months;
 - adds guidance to the Statement of Principles and Code of Practice (APER) to ensure individuals carrying out significant influence controlled functions within firms, are responsible for ensuring that the business has in place appropriate policies and procedures for reviewing the competence of staff;
 - adds three new evidential provisions describing behaviour which, in our opinion, does not comply with APER; and
 - sets out the appropriate qualifications (included in CP10/12 and CP10/22) for the purposes of TC by including lists of qualifications in an annex to the TC sourcebook.
- 2.29 This instrument comes into force on 1 January 2011. Feedback on the two consultations is being published in a separate Policy Statement.

⁶ Qualifications no longer available but still meeting our regulatory requirements.

Fees manual (FEES)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.30 For the changes made to FEES by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Fees Provisions (Amendment No 3) Instrument 2010 (FSA 2010/62)

- 2.31 The Board has made the following changes to FEES:

Changes:

Changes to FEES 4 Annex 1R

- 2.32 We are replacing the formula used to calculate the Modified Eligible Liabilities (MELs) which forms the tariff-base for measuring the business undertaken by banks and building societies in fee block A.1 (deposit-takers). We originally consulted on the proposal in CP09/26⁷ and provided feedback in *Handbook Notice 95* (December 2009). We said we would defer making the rule until December 2010 because the old formula would still apply to the 2010/11 fees.
- 2.33 We take the formula from a monthly return firms submit to the Bank of England (BoE), extracting the figures at the end of December directly from the BoE's database. In the past, the formula was included in the BoE's 'BT' return but, since 1 January 2010, firms have been providing it through a new Eligible Liabilities (ELS) return. This will provide the basis for their fees from 2011/12.
- 2.34 The ELS return incorporates some necessary adjustments to the formula pointed out by firms in the course of consultation, which we have included in the instrument.
- 2.35 The instrument comes into force on **17 December 2010**.

Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (FOS 2010/2; FSA 2010/63)

- 2.36 Following consultation in CP10/24⁸ the Board has made the following changes to the Handbook:

Changes to Glossary:

Addition of new definition of "International Securities Identification Number (ISIN)"

Changes:

Change to FEES 3.1.3G

Changes to FEES 3.2.3R and 3.2.7R

Changes to FEES 4.2.4R and 4.2.11R

Changes to FEES 4 Annex 1R, 4 Annex 3R and 4 Annex 9R

Changes to FEES 5.2.7G

Changes to FEES 5.3.1G, 5.3.4G, 5.3.8R and 5.3.10R

⁷ CP09/26 *Regulatory fees and levies: policy proposals for 2010/11* (November 2009)

⁸ CP10/24 *Regulatory fees and levies: policy proposals for 2011/12* (October 2010)

Changes to FEES 5.4.1R
Changes to FEES 5.5.1R, 5.5.4R, 5.5.6R, 5.5.7R,
5.5.7AR, 5.5.8R, 5.5.10R and 5.5.12R
Change to FEES 5.9.2G
Changes to FEES 5 Annex 1R
Addition of FEES 5 Annex 2R and 5 Annex 3R

Changes to DISP 4.2.6R
Changes to DISP Sch 4

2.37 This instrument:

- limits the application of the fees provisions in FEES 4 Annex 3R, in relation to the use of our Transaction Reporting System (TRS), to those firms which have not yet entered into a contract with us for their use of the TRS service;
- confirms and clarifies that fund managers in fee-block A.7 should exclude their own funds when calculating the total value of assets under their management as the tariff base for fees; and
- makes minor clarificatory changes to parts of FEES, in particular in relation to the differing responsibilities of the FSA and the Financial Ombudsman Service in setting fees.

2.38 This instrument comes into force on **17 December 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice.

General Provisions (GEN)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

2.39 For the changes made to GEN by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010 (FSA 2010/66)

2.40 Following consultation in CP10/17⁹ and Chapter 3 of CP10/22¹⁰, the Board has made the following changes to the Handbook:

9 CP10/17 *Strengthening Capital Standards 3 – feedback to CP09/29, final rules for CRD2, and further consultation* (July 2010)

10 CP10/22 *Quarterly consultation (No 26)* (October 2010)

Changes:

Changes to GENPRU 2.2.6G, 2.2.64R, 2.2.79AR, 2.2.79BG, 2.2.79CR and 2.2.79DR
Addition of GENPRU 2.2.79IR, 2.2.79JR, 2.2.79KR and 2.2.79LG
Changes to GENPRU 2.2.82G and 2.2.83R
Addition of GENPRU 2.2.83AR, 2.2.83BR, 2.2.83CR, 2.2.83DG, 2.2.83ER, 2.2.83FR, 2.2.83GG and 2.2.83HG
Changes to GENPRU 2.2.84G
Addition of GENPRU 2.2.84AG
Changes to GENPRU 2.2.95R
Addition of GENPRU TP 8B
Changes to GENPRU Sch 2

Changes to BIPRU 3.4.107R
Changes to BIPRU 4.4.34R
Deletion of BIPRU 4.4.35R
Addition of BIPRU 6.5.30AG
Addition of BIPRU 10.2.2AG
Addition of BIPRU 10.3.8AG and 10.3.16G
Changes to BIPRU TP 2 and TP 11

- 2.41 The purpose of this instrument is to set out the final rules in relation to the CRD2 and CRD3 amendments which we consulted on in CP10/17 and CP10/22. These amendments to the Capital Requirements Directive (CRD) form part of the programme to strengthen the European prudential regime for credit institutions and investment firms.
- 2.42 The aims of the CRD are to ensure the financial soundness of credit institutions and investment firms by stipulating how much of their own financial resources such firms must have in order to cover their risks and protect their depositors/customers. This legal framework needs to be regularly updated and refined to respond to the needs of the financial system as a whole. The instrument therefore addresses some of the lessons learned from the credit market turmoil, follows up on aspects of the FSA's Turner Review publications, focuses on meeting our market confidence and financial stability objectives by reducing the risks that financial market firms face, and aims to improve stability in the financial sector as a whole.
- 2.43 In CP10/17 we consulted on proposals to give effect to CRD2-related CEBS guidance in relation to core tier one capital, large exposures and operational risk. And in CP10/22 we consulted on CRD3 amendments related to capital floors and covered bonds that require implementation by 1 January 2011 (implementation of most of the CRD3 package, apart from rules on remuneration, has to be effected by no later than 31 December 2011).
- 2.44 The instrument gives effect to the CEBS guidelines in relation to core tier one capital and related policy decisions where we have chosen to be more restrictive than the

CEBS guidelines. The purpose of this is to provide clarity on the instruments that can be included in ‘core tier one capital’, specifically by:

- restricting joint-stock companies core tier one instruments to ordinary shares;
- not allowing core tier one instruments to have a preferential right to a dividend;
- providing an exception for building societies to allow core tier one capital instruments that are subject to a cap on distribution consistent with an exception for mutuals provided under the guidelines; and
- making appropriate transitional arrangements, including in respect of RBS “B” shares issued as part of the Government recapitalisation.

2.45 The CEBS guidelines for operational risk and large exposures have been adopted by referring to the guidelines on the CEBS website. It was not felt that the small number of firms affected warranted detailed guidance, and with large exposures we intend to provide further Handbook guidance when we can see how the guidelines are working in practice and are better placed to perform a cost-benefit analysis.

2.46 The operational risk guidelines concern the conditions for the use of insurance and Other Risk Transfer Mechanisms (ORTM) in Advanced Measurement Approaches (AMA); and the large exposures guidelines cover the treatment of exposures to groups of connected clients and underlying assets in collective investment undertakings and structure finance/structure finance vehicles, and exemptions for short-term exposures.

2.47 The CP10/22 changes are related to CRD3. Our implementation approach will:

- make it easier for firms to switch to the IRB approach for credit risk or AMA for operational risk by allowing them, via a waiver, to use a CRD non-modelling method to calculate their capital floor rather than reverting to a Basel I method;
- extend the expiry of the residential mortgage LGD floor until 31 December 2012; and
- copy-out various changes to the eligibility criteria for the assets that may be used to collateralise covered bonds, which are not expected to have a material impact on UK firms.

2.48 The CEBS guidance on CRD2-related material is required to be given effect by the commencement date of the Directive, on a ‘comply or explain’ basis. CRD2 takes effect on **31 December 2010**, and the relevant rules in this instrument therefore take effect on that date.

2.49 The CRD3-related changes in the instrument (those consulted on in CP10/22) are all required to be implemented under EU law by **1 January 2011**.

2.50 Feedback on these consultations is being published in a separate Policy Statement.

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 (FSA 2010/72)

- 2.51 For the changes made to GENPRU by this instrument, see paragraphs 2.17 to 2.20 of this Notice.

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010 (FSA 2010/66)

- 2.52 For the changes made to BIPRU by this instrument, see paragraphs 2.40 to 2.50 of this Notice.

Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010 (FSA 2010/73)

- 2.53 Following consultation in CP10/27¹¹, the Board has made the following changes to BIPRU:

Changes: ***Addition of BIPRU 11.5.18R, 11.5.19G, 11.5.20R and 11.5.21G***

- 2.54 The purpose of the instrument is to implement CRD3 requirements on disclosure of qualitative and quantitative information relating to remuneration. This will require firms to disclose details of their remuneration structures, policies and practices. This is being implemented as a straight “copy-out” of the CRD3 rules.
- 2.55 Firms will be required to publish disclosures at least annually, the first disclosure (in respect of 2010 remuneration) to be made no later than 31 December 2011 in line with guidance from CEBS. Disclosure may be made via the firm’s annual report or other accessible media.
- 2.56 We are taking a proportionate approach to implementing the rules. Firms will be categorised into four groups depending on capital resources and type of licence or permission. The most significant firms will be subject to the full range of CRD3 disclosure requirements, while firms with limited licences or permissions will only need to disclose basic items of information. We will provide general guidance on this, in the form of an appendix to the Policy Statement.
- 2.57 As mandated by CRD3, disclosures should follow the Basel Pillar 3 framework. In the UK this is implemented via BIPRU 11, which does not capture overseas firms operating as branches in the UK. We do not propose to capture UK branches of EEA firms as these are subject to an equivalent regime in their home state.

11 CP10/27 *Implementing the CRD3 requirements on disclosure of remuneration* (November 2010)

- 2.58 This instrument comes into force on **1 January 2011**. Feedback on this consultation is set out in a separate Policy Statement.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.59 For the changes made to COBS by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Mortgages and Home Finance: Conduct of Business sourcebook (MCOB)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.60 For the changes made to MCOB by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Insurance: Conduct of Business sourcebook (ICOBS)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.61 For the changes made to ICOBS by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Client Assets sourcebook (CASS)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.62 For the changes made to CASS by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Market Conduct sourcebook (MAR)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.63 For the changes made to MAR by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Training and Competence sourcebook (TC)

- 2.64 This sourcebook has been moved to the High Level Standards block of the Handbook. Changes made this month to this sourcebook will be found under that heading.

REGULATORY PROCESSES

Supervision manual (SUP)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.65 For the changes made to SUP by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 (FSA 2010/65)

- 2.66 For the changes made to SUP by this instrument, see paragraphs 2.25 to 2.29 of this Notice.

Integrated Regulatory Reporting (Amendment No 9) Instrument 2010 (FSA 2010/68)

- 2.67 Following consultation in Chapter 3 of CP10/1¹² and Chapters 10 and 11 of CP10/15¹³, the Board has made the following changes to the Handbook:

Changes: ***Changes to SUP 16 Annex 24R (FSA003)***
Changes to SUP 16 Annex 25G

UK Consolidated Group reporting

- 2.68 This instrument makes changes to guidance on FSA data items FSA003 (capital adequacy), FSA004 (credit risk), FSA005 (market risk) and FSA007 (operational risk) to clarify that UK consolidated groups should report their consolidated position including the position of firms in the group only where those firms are subject to equivalent provisions of the Capital Requirements Directive.
- 2.69 The guidance also provides greater clarity to non-EEA firms that are not subject to the CRD on how to complete the reporting requirements. The instrument also aims to create consistency between the headings on the data items and the respective fields in the guidance.
- 2.70 These changes will help improve the quality and consistency of the data we collect, for more effective risk monitoring and supervision.

Reporting of capital planning buffers

- 2.71 In CP10/15 we proposed amending the reporting form “FSA003 – Capital Adequacy” to include 4 new data fields regarding the amount and use of the capital planning buffer (CPB) as distinct from individual capital guidance. These changes followed the clarification of our policy on capital planning buffers published as

12 CP10/1 *Quarterly consultation (No 24)* (January 2010)

13 CP10/15 *Quarterly consultation (No 25)* (July 2010)

PS10/14¹⁴ in September 2010. This policy initiative was undertaken in response to comments received following CP08/24 *Stress and scenario testing* that firms did not understand the capital planning element of the stress-testing requirements.

- 2.72 In PS10/14 we made clear that the CPB is not a part of firms' individual capital guidance and explicitly separated the capital planning buffers from our assessment of the threshold condition that firms have adequate financial resources. Accordingly, firms can draw down the CPB in adverse circumstances which are outside their normal or direct control.
- 2.73 The effect of the instrument will be to add four new data fields to the capital adequacy reporting form firms use, and to provide short guidance on how to complete these four fields. The changes:
- add two new data fields titled 'capital planning buffer' and 'draw down of capital planning buffer'; and
 - add two new data fields to explicitly incorporate the calculation of the CPB as a deduction in the surplus/(deficit) amount of total and general purpose capital held by a firm. These two new fields will be named 'surplus/(deficit) total capital over ICG and capital planning buffer' and 'surplus/(deficit) general purpose capital over ICG and capital planning buffer'.
- 2.74 These changes to the reporting form and its corresponding guidance are in line with the policy clarifications in PS10/14:
- to explicitly separate the CPB amount from the amount of individual capital guidance reported; and
 - to allow us to collect data to monitor a firm's surplus capital over individual capital guidance and over the sum of individual capital guidance and CPB, and to monitor any usage of the CPB.

Arrears, write-offs and impairments reporting

- 2.75 FSA015 captures information relating to arrears, write-offs and impairments across firms' assets including retail, corporate, financials, non-financials and debt instruments in the banking book. It aims to provide us with information on the credit quality of a firm's portfolio, thereby enabling us to assess potential threats to the firm's viability, and to allow us to monitor changes at a macro level. It is completed by approximately 200 UK incorporated banks and building societies and UK consolidation groups.
- 2.76 This instrument makes a series of changes to the guidance notes relating to data item FSA015. The changes are intended to provide additional clarity to firms and to facilitate the reporting process. They also aim to improve the quality of data that the FSA receives.
- 2.77 This instrument comes into force on **31 December 2010**. Feedback on these consultations is set out in Chapter 4 of this Notice.

14 PS10/14 *Capital Planning Buffers* (September 2010)

*Supervision Manual (Retail Mediation Activities Return) (Amendment No 2)
Instrument 2010 (FSA 2010/69)*

2.78 Following consultation in Chapter 9 of CP10/10¹⁵, the Board has made the following changes to the Handbook:

Changes:

***Changes to SUP 16 Annex 18AR (Section A)
Changes to SUP 16 Annex 18BG***

- 2.79 This instrument makes changes to Section A (the balance sheet) of the Retail Mediation Activities Return (RMA-A) in order to make it easier for us to identify certain risks associated with insurance intermediaries subject to MIPRU and to target our supervisory resource more effectively.
- 2.80 In particular it provides that insurance intermediaries subject to MIPRU should include details of amounts owed by group undertakings and amounts owed by undertakings in which the company has a participating interest in their RMA-A submissions. This means that affected firms have to complete a maximum of two additional data fields as follows:
- first, an additional data element to RMA-A (balance sheet) to inform us which insurance intermediaries subject to MIPRU include in their current assets amounts owed by directors, group undertakings, or undertakings in which the company has a participating interest. Under this provision, insurance intermediaries subject to MIPRU must enter the total of such amounts falling due within one year as a memorandum item. In accordance with generally accepted accounting practice, and other entries in RMA-A, the baseline date for the proposed new memorandum field will be the firm's reporting period end;
 - second, an additional data element has been added to RMA-A (balance sheet) to inform us which insurance intermediaries subject to MIPRU include shares in group undertakings as part of their investments, where such investments are held as current assets. Under this provision, insurance intermediaries subject to MIPRU must enter details of such amounts as a memorandum item.
- 2.81 We have also updated the notes for completion of the RMAR to reflect the changes to the reporting form itself and to make our expectations clearer to firms.
- 2.82 These changes come into force on **31 December 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

*Supervision Manual (Retail Mediation Activities Return) (Amendment No 3)
Instrument 2010 (FSA 2010/70)*

2.83 Following consultation in Chapter 9 of CP10/15¹⁶, the Board has made the following changes to the Handbook:

15 CP10/10 *Quarterly consultation (No 24)* (April 2010)

Changes:

***Changes to SUP 16.12.11R, 16.12.12R, 16.12.13R, 16.12.15R, 16.12.16R, 16.12.17R, 16.12.19AR, 16.12.20R, 16.12.21R, 16.12.22AR, 16.12.23R, 16.12.24R, 16.12.25AR, 16.12.26R and 16.12.27R
Changes to SUP 16 Annex 18AR (Sections D and E)
Changes to SUP 16 Annex 18BG***

- 2.84 As stated in PS09/19¹⁷, the capital resources and connected requirements for Personal Investment Firms (PIFs) in Chapter 13 of IPRU(INV) will change with effect from 31 December 2011. Some changes to the professional indemnity insurance requirements came into effect from 31 December 2009.
- 2.85 As a result of these changes, this instrument makes a number of consequential amendments to sections D1 and E of the Retail Mediation Activities Return (RMAR) and replaces Section D2 of the RMAR with a new form, D6, so that it matches the new prudential rules. It also updates the related guidance (RMAR Notes for Completion) and changes the relevant references to these forms in the Supervision manual.
- 2.86 Minor amendments to the rules and to the guidance, to improve clarity, were suggested by respondents to the consultation and these adjustments have been made.
- 2.87 Also, as a result of our further review subsequent to the issue of the CP10/15, we have deleted Question 1 on Section D1 of the RMAR as it is no longer considered appropriate or necessary.
- 2.88 These changes will come into office on **31 December 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 (FSA 2010/72)

- 2.89 For the changes made to SUP by this instrument, see paragraphs 2.17 to 2.20 of this Notice.

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.90 For the changes made to DISP by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

16 CP10/15 *Quarterly consultation (No 25)* (July 2010)

17 PS09/19 *Review of the prudential rules for Personal Investment Firms: Feedback to CP08/20 and CP09/20* (November 2009)

Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (FSA 2010/63)

- 2.91 For the changes made to DISP by this instrument, see paragraphs 2.36 to 2.38 of this Notice.

Compensation sourcebook (COMP)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.92 For the changes made to COMP by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010 (FSA 2010/71)

- 2.93 Following consultation in Chapter 10 of CP10/22¹⁸, the Board has made the following changes to the Handbook:

Changes:

Changes to COMP 7.2.3CG

Changes to COMP 10.2.3R

Changes to COMP 16.3.3R and 16.3.4R

Changes to COMP TP 1 (addition of row 24)

- 2.94 This instrument implements a requirement in the Deposit Guarantee Schemes Directive (DGSD) for all member states to have a limit of €100,000 by 31 December 2010. The directive allows non-Euro Member States to convert the amount in national currencies as long as the limit delivers an equivalent level of protection.
- 2.95 The consultation set out our approach to calculating the sterling limit and proposed a limit of £85,000. We explained that we would reconsider the limit if the exchange rate fluctuated to the detriment of consumers before the rules were made in December.
- 2.96 The Board has now made the rules, setting othe FSCS's deposit compensation limit at £85,000 per person, per authorised entity, as set out in the consultation.
- 2.97 This instrument comes into force on **31 December 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice.

18 CP10/22 *Quarterly consultation (No 26)* (October 2010)

SPECIALIST SOURCEBOOKS

Professional Firms sourcebook (PROF)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.98 For the changes made to PROF by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules sourcebook (LR)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.99 For the changes made to LR by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Prospectus Rules sourcebook (PR)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.100 For the changes made to PR by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

Disclosure Rules and Transparency Rules sourcebook (DTR)

Handbook Administration (No 20) Instrument 2010 (FSA 2010/61)

- 2.101 For the changes made to DTR by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

3 Changes outside the Handbook

- 3.1 No changes have been made by the Board this month to material outside the Handbook.

4 Feedback on responses to consultation

- 4.1 This chapter provides feedback on the following consultations:
- Chapter 3 of CP10/1 *Quarterly consultation (No 23)* (January 2010);
 - Chapter 9 of CP10/10 *Quarterly consultation (No 24)* (April 2010);
 - Chapters 9, 10 and 11 of CP10/15 *Quarterly consultation (No 25)* (July 2010);
 - Chapters 2 and 10 of CP10/22 *Quarterly consultation (No 26)* (October 2010); and
 - CP10/24 *Regulatory fees and levies: policy proposals for 2011/12* (October 2010).
- 4.2 Our feedback on Chapter 1 of CP10/1 and Chapters 10 and 11 of CP10/15 has been brought together under the heading for Chapter 1 of CP10/1.

Chapter 1 of CP10/1: Quarterly consultation (No 23)

Chapters 10 and 11 of CP 10/15: Quarterly consultation (No 25)

Integrated Regulatory Reporting (Amendment No 9) Instrument 2010 (FSA 2010/68)

Supervision manual (SUP)

- 4.3 This feedback statement covers responses to Chapter 1 of CP10/1 and Chapters 10 and 11 of CP10/15. The changes proposed in these consultations have been brought together into a single instrument as they cover the same area.
- 4.4 In these consultations we proposed some revisions to the rules and guidance on regulatory reporting in Chapter 16 of the Supervision manual. These amendments cover SUP 16 Annex 24R (reporting forms) and SUP 16 Annex 25G (guidance on completing the forms).

- 4.5 The consultations covered some corrections to reporting rules, and changes to guidance, validations and data items. These changes are relevant to:
- firms subject to the Capital Requirements Directive (CRD);
 - UK consolidation groups;
 - firms unable to hold client money in relation to MiFID business and whose permission excludes safeguarding and administering investments (exempt CAD firms);
 - other investment firms;
 - Lloyds' members' advisers; and
 - firms carrying out contracts of insurance both investment and non-investment.
- 4.6 We received four responses to the proposals above, welcoming the intention to clarify certain aspects of the reporting rules and urging us to continue our close working and exchanges with the industry in future developments on guidance. We list any detailed feedback comments under each proposal below, together with our response.

Capital Planning Buffers (CPB)

- 4.7 In Chapter 11 of CP10/15 we proposed amending the reporting form FSA003 (Capital Adequacy) to include four new data fields to separate the CPB amount from the amount of individual capital guidance reported, and allow us to monitor a firm's surplus capital over individual capital guidance and over the sum of individual capital guidance and CPB, and monitor any usage of the CPB.
- 4.8 These changes follow the clarification of our policy on capital planning buffers published as PS10/14 *Capital Planning Buffers* in September 2010. This policy initiative was undertaken in response to comments received following CP08/24 *Stress and scenario testing* that firms did not understand the capital planning element of the stress-testing requirements.
- 4.9 The proposed changes to the reporting form and its corresponding guidance are in line with the policy clarifications in PS10/14. These are:
- two new data elements 142A *Capital Planning Buffer* and 143A *Draw Down of Capital Planning Buffer*; and
 - two new data elements, 144A *Surplus/(Deficit) Total Capital Over ICG And Capital Planning Buffer* and 145A *Surplus/(Deficit) General Purpose Capital Over ICG And Capital Planning Buffer* to explicitly incorporate the calculation of the CPB as a deduction in the surplus/(deficit) amount of total and general purpose capital held by a firm.
- 4.10 We received two responses to the consultation on the proposed reporting changes, one of which agreed with the proposals. The other response noted concern that the effect of the changes would be to require some firms to hold individual capital guidance or CPB where they would otherwise not be required to do so, and that

this, and the subsequent necessary monitoring and reporting would cause firms to incur costs.

Our response:

Individual capital guidance and CPB are set by the FSA under rules in the General Prudential sourcebook and the prudential rules for banks, building societies and investment firms. The proposed reporting changes will have no impact on these rules and the scope of the application of these rules remains the same. This concern has no basis in our rules or guidance and as such we do not think it is material. We have therefore made the amendment as proposed.

UK Consolidated Group Reporting

- 4.11 We consulted, in Chapter 3 of CP10/1, on various changes to SUP 16 Annex 25G (guidance to clarify UK consolidation groups' reporting requirements).

FSA003 (Capital Adequacy) – data elements 77A to 84A, 85A to 89A and 94A to 102A

- 4.12 We proposed amendments to the form and guidance explaining how to report equivalent capital requirements under the CRD for non-UK European Economic Area (EEA) firms in the UK consolidation group; and capital requirements not covered by BIPRU 3, 4, 5 or 7 or their CRD equivalent for firms incorporated outside the EEA (or within the EEA but not subject to BIPRU or the CRD).
- 4.13 One respondent sought confirmation of the scope of the EEA and non-EEA categories in UK consolidated group reporting, and suggested the SUP 16 guidance should explain this.

Our response:

We believe this comment relates to the interpretation of BIPRU provisions rather than the proposed reporting guidance per se. To clarify:

- UK firms calculating capital adequacy and market and operational risk under BIPRU: this should be included in the lines asking for figures calculated under EEA rules.
- EEA firms calculating according to the rules of their home state regulator should report.
- In FSA003 these are data elements 78A, 86A and 94A. We believe the proposed guidance is clear on this point.

Having reviewed the proposed guidance, we believe it is sufficiently clear on this point and have made the changes without amendment from consultation.

FSA004 (further breakdown of certain credit risk data)

- 4.14 We proposed amending the guidance so that UK consolidation groups must report credit risk data calculated under the Standardised Approach or Internal Ratings Based approach, excluding any consolidated credit risk requirement calculated under non-EEA rules. We received no comment on this proposal which has therefore been made as consulted on.

FSA005 (market risk) and FSA007 (operational risk)

- 4.15 We proposed revised guidance for UK consolidation groups to exclude capital requirements which have not been calculated under BIPRU 6 (for operational risk) or BIPRU 7 (for market risk) or provisions equivalent to the CRD (for firms incorporated outside the UK). We received no comment on this proposal which has therefore been made as consulted on.

Arrears, write-offs and impairments reporting

- 4.16 We consulted, in Chapter 10 of CP10/15, on various changes to SUP 16 Annex 25G regarding guidance for FSA015 (Sectoral information, including arrears and impairment) to improve data quality thereby improving our ability to supervise firms, and conduct thematic reviews and macro-level evaluation. The improved guidance should remove some of the common misunderstandings and inconsistencies identified following CP10/1, as this did not rectify all problems firms currently experience. Our aim is to ease the reporting process for firms by making our expectations clearer.
- 4.17 We proposed:
- to clarify the general guidance on what FSA015 is intended to cover and the type of exposures that should be included. In particular we proposed to make it clear that derivatives should be excluded, and that trading book exposures other than counterparty risk exposures should also be excluded;
 - to add further explanation of the differences between the balances reported in columns A ('all balances, customer') and H ('all balances, accounting'). Specifically, we intended to be more explicit about what should be included in column H and to make it clearer that, for any firm using IFRS (International Financial Reporting Standards), we would expect the amounts in the two columns to be different as the valuation basis will differ;
 - to expand the definition of 'past due' to clarify that it is consistent with the Basel definition (e.g. column B, rows 12–26);
 - to provide additional guidance for calculating the amount to include under impaired loans with unsecured balances in column E, rows 12–26, to show this should be the balance owed, less the realisable value of the security held, for each loan included in column C or D. We would like to make it clear that, if the exposure is fully secured, we would usually expect a nil value in column E, unless it is known that the current realisable value of the security shows a shortfall;
 - to make it clear that, where firms have reported arrears in columns B–G for rows 1–11 and/or past due or impaired balances in columns B–D for rows 12–26, we would usually expect to see impairment balances in the same row in columns N and/or P;
 - to add, while we accept that this is not a formal validation, the expectation that, in most cases, for each row, the sum of columns N+P for the previous period minus J,

plus the sum of columns K+L+M (where J, K, L and M are from the current period), would be approximately equal to the sum of N+P for the current period;

- to expand the definition for balances of loans with individual impairments (column Q). We proposed to clarify that, generally, we would expect to see a balance reported here where an impairment balance has been included in column N for each category. In general we would also expect the value reported in column Q to be at least equal to the value in column N;
- to add detail to explain how arrears on overdrafts and credit cards should be calculated (retail sector columns B–G);
- to include additional guidance on which exposures should be included under ‘Financial Sector’ (rows 21–23); this should include any unquoted securities issued by financial sector institutions, but any quoted securities should be reported as debt instruments in rows 27–31;
- to give additional guidance on the definition of a debt instrument (‘Debt instruments (banking book)’ rows 27–31). We make it clear that debt instruments quoted on a recognised exchange and held in the banking book, regardless of the issuer type, should be reported in lines 27–31 and not elsewhere; and
- to add guidance on the reporting of gilts and Treasury bills.

4.18 Only one response to the consultation was received. While it was generally supportive of improving guidance for completing returns, the respondent requested further clarification on a number of points. The response also included a request for us to perform a CBA on FSA015.

Our response:

With regards to the request for additional clarification, we have addressed this in the final guidance. As for the request for a CBA, we do not accept that the nature of the guidance we are proposing now imposes sufficient costs on firms for it to be a proportionate use of resources for us to do this as there are no material changes to the data elements, both in terms of content or quantity, being collected. The changes are to guidance only and not to the reporting form itself. The nature of the changes will not require firms to collect new data or build new systems or methodologies; rather the changes will require firms to make minor amendments to the calculations they are already providing.

Cost benefit analysis and compatibility statement

4.19 The cost benefit analysis and compatibility statements remain as published in the consultations. The changes made by this instrument are listed and described at paragraphs 2.72 to 2.82 of this Notice.

Chapter 9 of CP10/10: Quarterly consultation (No 24)

*Supervision Manual (Retail Mediation Activities Return) (Amendment No 2)
Instrument 2010 (FSA 2010/69)*

Supervision manual (SUP)

- 4.20 In Chapter 9 of CP10/10 we proposed to make changes to Section A (the balance sheet) of the Retail Mediation Activities Return (RMA-A) in order to make it easier for us to identify risks associated with insurance intermediaries subject to MIPRU and to target our supervisory resource more effectively.
- 4.21 Specifically we proposed that insurance intermediaries subject to MIPRU should include details of amounts owed by group undertakings and amounts owed by undertakings in which the company has a participating interest in their RMA-A submissions. This would mean affected firms would complete a maximum of two additional data fields as follows:
- First, we proposed an additional data element to RMA-A (balance sheet) to inform us which insurance intermediaries subject to MIPRU include in their current assets amounts owed by directors, group undertakings, or undertakings in which the company has a participating interest. Under this proposal, insurance intermediaries subject to MIPRU must enter the total of such amounts falling due within one year as a memorandum item. In accordance with generally accepted accounting practice, and other entries in RMA-A, the baseline date for the proposed new memorandum field will be the firm's reporting period end.
 - Second, we proposed an additional data element to RMA-A (balance sheet) to inform us which insurance intermediaries subject to MIPRU include shares in group undertakings as part of their investments, where such investments are held as current assets. Under this proposal, insurance intermediaries subject to MIPRU must enter details of such amounts as a memorandum item.
- 4.22 We also proposed to update the notes for completion of the RMAR to reflect the changes to the reporting form itself and to make our expectations clear to firms.
- 4.23 A small number of responses to the consultation were received and these were generally supportive of the proposals.
- 4.24 One respondent suggested that the additional data alone would be unlikely to provide reassurance with respect to capital adequacy and noted a concern about the cost to small firms of any follow-up enquiry into financial resources. They also pointed out that any assessment of 'adequate resources' based on Threshold Condition 4 is likely to be subjective and questioned the relevance of the additional information, particularly in relation to small firms that comfortably meet their capital resource requirements, when the regulated activities of insurance intermediaries are generally regarded as 'low risk' and client money is protected by segregation and/or risk transfer. The respondent felt that further guidance should be

provided so that firms can better understand what is expected of them in relation to debts owed by related undertakings.

Our response:

All insurance intermediaries are required to meet all MIPRU requirements and all regulated firms, including all insurance intermediaries, are required to meet Threshold Condition 4 (TC4). Failure to do so is a breach of our requirements.

During 2010 we have issued a number of communications with regard to our expectations with regard to TC4. These include firm specific TC4 reviews, briefings to market bodies and insurance industry briefings as well as a Dear CEO letter which was issued in February 2010.

Our findings are that financial controls supporting the integrity of client money balances is still not good and risk transfer arrangements are not always proven to be fully effective. Both these issues present a risk to our objectives. This risk has led to a greater focus by FSA on adequacy of financial resources (TC4). We therefore expect a firm to be able to demonstrate to us that it has assets of a quality, availability and liquidity sufficient to mitigate the risks inherent in its business model having regard to the type of regulated activity it undertakes.

The proposed changes should assist us to target our supervisory resource more effectively, i.e. to assist in our assessment of whether firms which hold client money or are subject to risk transfer arrangements are meeting our requirements including MIPRU and TC4.

This information is required to be held by firms in accordance with the Companies Act 2006; therefore the cost to small firms of any follow-up enquiry into financial resources should not be onerous. Further, we consider a firm's own assessment of debts owed by related undertakings or shares held in group undertakings as part of its investments to be an objective measure.

- 4.25 One respondent suggested that the adjustment of the capital requirements in MIPRU would be a more appropriate way to ensure that firms are meeting TC4 because, although the proposed approach was seen to be useful from the perspective of facilitating risk identification, it is reactive and may only identify a problem when its effects are already evident. Introducing more stringent capital resource requirements linked to the debtors and investments in related entities and persons would, according to the respondent, be more likely to prevent potential problems or firm failures. Neither approach addresses non-financial ties, however.

Our response:

The IMD sets minimum common standards across EEA countries for the regulation of the sale and administration of insurance. It also sets constraints which influenced the capital requirements that can be applied to insurance intermediaries. The capital requirements for insurance intermediaries are set out in MIPRU. In the interests of balance and good regulation the changes we are proposing will assist with identifying those insurance intermediaries which are relying upon intercompany debtors and investments in related entities to meet our certain elements of our requirements including the general solvency

test under MIPRU 4.2.1R. A firm must at all times ensure that it is able to meet its liabilities as they fall due. These changes will be included in the retail mediation activities return (RMAR). The RMAR does not assess non-financial issues.

- 4.26 In view of the responses received to the consultation, and our position on these, we intend to make the changes to RMA-A as they were outlined in chapter 9 of CP10/10. These will affect all insurance intermediaries that are subject to MIPRU and will come into force on 31 December 2011. The changes made by the instrument are listed and described at paragraphs 2.83 to 2.87 of this Notice.

Cost benefit analysis and compatibility statement

- 4.27 The cost benefit analysis and compatibility statement remain as published in the CP.

Chapter 9 of CP10/15: Quarterly consultation (No 25)

Supervision Manual (Retail Intermediaries Activities Return) (Amendment No 3) Instrument 2010 (FSA 2010/70)

Supervision manual (SUP)

- 4.28 In Chapter 9 of CP10/15 we consulted on proposed changes to the Retail Mediation Activities Return, the related guidance (RMAR Notes for Completion) and relevant references to the form in the Supervision manual so that they match the prudential rules that will be effective for personal investment firms (PIFs) from 31 December 2011. We asked whether stakeholders agreed with the proposed changes.
- 4.29 We received three responses to the consultation, one of which agreed with the proposals. The other two respondents suggested minor amendments to the rules and to the Notes for Completion of the RMAR to improve the clarity.

Our response:

We have reviewed the suggestions and, as a result, have made the following adjustments to the text:

- SUP 16.12.11R: we have deleted the reference to Section D1 as it is no longer required from a firm only subject to IPRU(INV) Chapter 13; and
- Notes for Completion of the RMAR:
 - o Section D1 – Total capital resources: we have amended these to include a necessary reference to BIPRU as required by MIPRU 4.4.1R;
 - o Section D6 – Expenditure-based requirement: we have amended this to include a reference to make firms aware of the Transitional provisions in IPRU(INV) Chapter 13; and
 - o Section E: Note on the scope of Section E: we have introduced text to clarify that insurance mediation activity includes any mediation performed in relation to a contract of insurance and this, for example, will include a life policy.

- 4.30 As a result of our further review subsequent to the issue of CP10/15, we have deleted Question 1 on Section D1 of the RMAR (and the related guidance in the Notes for Completion of the RMAR) as it is no longer appropriate or necessary. It asks whether a firm is exempt from the capital resources requirement, and any firm that is exempt will not be asked to complete the form.
- 4.31 In CP10/15, we stated we expected that costs to firms and to the FSA would be of minimal significance. The primary benefit is that our reporting structure will now be aligned to the underlying prudential rules, meaning that firms will report relevant data, and this supports the realisation of benefits from the prudential rule changes i.e. a reduction in the administrative burden to the FSCS, reduced costs to the FSA, and reduced compliance costs to PIFs.
- 4.32 We do not consider that any amendment needs to be made to the cost benefit analysis, as published in CP10/15, as a result of the further small changes that we have made, and also believe that the compatibility statement should remain as published. The changes made by this instrument are listed and described at paragraphs 2.88 to 2.93 of this Notice.

Chapter 2 of CP10/22: Quarterly consultation (No. 26)

Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010 (FSA 2010/64)

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

- 4.33 In Chapter 2 of CP10/22 we proposed amendments to SYSC 20.1.1R. In particular, we consulted on changes to the scope of BIPRU investment firms required to undertake reverse stress-testing. The aim of the proposal was to amend the eligibility criteria for those firms in order to capture the larger, more complex investment firms within the scope of the requirement.
- 4.34 We asked the following questions.
- Q1: Do you agree with the proposed amendments to SYSC 20.1.1R?
 - Q2: Do you agree that the implementation date for BIPRU investment firms falling within the scope of the amended rule should be 28 March 2011?
 - Q3: Do you agree that the cost-benefit analysis performed on BIPRU investment firms for PS09/20 remains valid?

4.35 We received one response.¹⁹ The respondent raised the following points.

- The failure of an asset manager would not have an impact on either the financial stability or consumer protection objectives of the FSA given that it is an agency business and all client assets are segregated and held by an independent custodian.
- Size does not equate to complexity and the extension of the scope moves beyond the original intention on scope as expressed in the original policy statement (PS09/20²⁰).
- The proposed implementation date of end-March 2011 does not allow firms newly falling into the scope of the requirement sufficient time to develop their approach to reverse stress-testing, and contrasts with the lead-in period of one year that has been granted to other firms subject to this requirement.

Our response:

We require asset management firms falling within the scope of the requirement to undertake reverse stress-testing as, after the failure of a significant firm, there are likely to be ripple effects beyond the perimeter of that firm, potentially threatening our statutory objective of market confidence. Additionally, some of the firms that we are seeking to capture are members of larger groups and we need to address the matter of contagion to other types of firms within the same group.

We recognise that size and complexity are not necessarily perfectly correlated and that a firm might exhibit one attribute without the other being present. The amendment to the rule, however, brings the eligibility criteria back in line with the policy intention expressed in PS09/20 of capturing the larger, more complex BIPRU investment firms²¹, and does not broaden the scope of that intention.

The outputs of each firm's reverse stress-testing exercise does not need to be submitted immediately following the commencement date: rather, the firm needs to be able to submit the results and conclusions of their exercise with their next ICAAP submission (for investment firms) after that date. So in general there will be a further lead-in period for affected firms. (Additionally, the larger, more complex investment firms that we sought to capture have been aware that they would be likely to be required to undertake reverse stress-testing since the publication of PS09/20 in December 2009.)

4.36 No changes have been made to the instrument which has therefore been made in the form consulted on. The cost-benefit analysis and the compatibility statement remain as published in CP10/22. The changes made to the Handbook by this instrument are listed and described at paragraphs 2.10 to 2.14 of this Notice.

20 "Stress and Scenario Testing – feedback on CP08/24 and final rules", December 2009 (www.fsa.gov.uk/pubs/policy/ps09_20.pdf)

21 on page 19

Chapter 10 of CP10/22: Quarterly consultation (No 26)

Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument (No 2) 2010 (FSA 2010/71)

Compensation sourcebook (COMP)

- 4.37 Since 7 October 2008, the Financial Services Compensation Scheme (FSCS) deposit compensation limit has been set at £50,000 or (since 30 June 2009) €50,000 if greater. Amendments to the Deposit Guarantee Schemes Directive (DGSD) made in March 2009 require all member states to set their deposit compensation limit at €100,000, with effect from 31 December 2010.
- 4.38 In CP10/22 we set out details of how we propose to implement this requirement. Our aim was to implement the limit in UK sterling so that consumers could easily understand it and to enable the FSCS to easily implement it. The consultation explained our approach to calculating the limit in sterling.
- 4.39 We consulted on a compensation limit of £85,000, based on the exchange rate as at 1 October 2010. We explained that this would be the new FSCS compensation limit with effect from 31 December 2010 unless the exchange rate moved materially to the consumer's disadvantage before the final rules were made by the FSA Board.
- 4.40 The Board has now made the rules, setting the FSCS' deposit compensation at £85,000 per person, per authorised entity, as per our consultation. The limit will take effect from 31 December 2010.

Consultation responses

- 4.41 We received 14 responses to our consultation. Feedback on the questions we asked, and our response, is set out below.

Q26: Do you agree that it is appropriate to calculate the UK sterling equivalent of €100,000 on 1 October 2010?

- 4.42 All of the respondents supported our proposal, agreeing that communicating the limit in euros has the potential to cause significant confusion.

Q27: Do you agree that it is appropriate to round the currency conversion to the nearest whole £5,000?

- 4.43 The majority of respondents welcomed this proposal. One respondent queried why we consider a figure rounded to £5,000 to be more memorable for consumers.

Our response:

While we do not disagree that consumers may recall less rounded figures, we still believe that rounding to the nearest £5,000 is easier to recall. Rounding is explicitly envisaged by the European Commission.

Q28: Do you agree with our proposal to increase the limit in the final rules if exchange rates move materially to the consumer's disadvantage before we make the final rules in December 2010?

4.44 The majority of industry respondents expressed concern with this proposal. Most understood our rationale, but highlighted that leaving the limit subject to change until the FSA's Board meets in December would lead to significant implementation challenges, including:

- firms would face significant difficulties in implementing the required IT changes to ensure that disclosure²² and Single Customer View (SCV) requirements²³ reflect the correct limit, which will be exacerbated due to staff absences over Christmas;
- firms would have insufficient time to update and re-print published material that includes details about compensation arrangements.²⁴ A short lead time ahead of implementation would result in considerable destruction costs; and
- recalling, reprinting and distributing relevant printed material would prove logistically challenging as printers will have very limited availability and capacity throughout the Christmas period.

Our response:

We acknowledge the practical difficulties for firms. We have engaged with industry trade bodies to find pragmatic solutions to some of these difficulties, but we expect firms to make best endeavours to comply with our rules. In line with our risk-based approach to regulation, we will adopt a proportionate approach in assessing the adequacy of firms' solutions to these practical challenges.

Feedback from trade associations indicates that firms' product literature is ordinarily updated on a 3-6 month cycle.²⁵ A requirement to update pre-printed material before 31 December 2010 may not, therefore, align with the date for the next scheduled update. However, a reprint of product literature, outside of the normal cycle, may not be necessary. Firms could instead provide their customers with a supplemental leaflet providing up-to-date details of compensation arrangements. As long as the information is provided at a point when it is useful to the consumer for the purpose of informed decision-making, it is up to firms to decide the medium in which it is communicated.

22 COMP 16.3 requires prescribed disclosures about FSCS compensation limits on a six-monthly or annual basis (if a firm normally communicates with its customers formally less frequently than every six months). BCOBS also requires firms to provide or make available appropriate information about a banking service in good time, in an appropriate medium and in easily understandable language so that a banking customer can make an informed decision, which includes information about compensation arrangements.

23 The system which will enable FSCS to make fast payouts to eligible depositors (within 20 working days under the DGSD, with a target of 7 days for the majority of depositors as set by the UK authorities).

24 Typically because firms have chosen to satisfy BCOBS 4.1.1R disclosure requirements through the use of pre-printed material.

25 though in some cases, documents are reviewed and updated much less frequently.

Firms that are subject to the electronic SCV requirements are reminded that a sample SCV file²⁶ must be sent to the FSCS no later than 31 January 2011. This sample data must reflect a check against the new compensation limit.

Q29: Do you agree with our proposal to reconsider whether the proposed limit delivers equivalence with the DGSD at any point within the following five years should currency fluctuations lead to a significant and real terms reduction in cover in the UK?

4.45 Many respondents suggested that if changes were made too frequently, consumer understanding and confidence would be eroded. Some respondents asked that we set predetermined review dates. Others suggested that we limit the number of changes per year or that we publish a framework setting out the conditions under which we will review the limit.

Our response:

Draft amendments to the DGSD published in July 2010 propose that member states must reassess and realign any euro conversion calculations every five years. It also provides member states with the discretion to make earlier adjustments to the compensation limit in the event of currency fluctuations. To limit the number of changes that can be made, or to pre-determine the frequency at which the limit will be reviewed, may be at odds with the DGSD requirements.

Q30: Do you agree that the new limit is likely to satisfy our regulatory objectives of consumer protection, public awareness and financial stability?

4.46 Subject to the responses to question 29, the majority of respondents agreed that increasing the FSCS compensation limit to £85,000 satisfied our regulatory objectives. One respondent reflected that previous increases to the compensation limit had improved both consumer protection and public awareness of compensation arrangements while many others felt that the limit increase would successfully combine with the FSCS's forthcoming consumer awareness campaign to further enhance our delivery of these objectives.

Cost benefit analysis and compatibility statement

4.47 In CP10/22, we posed the following question:

Q31: Do you agree with our assessment that the costs of this proposal will not impose an immediate burden on firms?

26 A firm subject to the electronic SCV rules must provide the FSCS with a representative sample of 10% of its single customer views or 10,000 of its single customer views (whichever is the smaller number) – refer to COMP 17.3.10R.

- 4.48 Many firms indicated that our cost benefit analysis was correct, but only in respect of those expenses we had taken into account.²⁷ In the light of the responses to questions 28 and 29, many respondents felt our cost benefit analysis was incomplete.

Our response:

The cost benefit analysis and compatibility statement for the proposal remain unchanged from those published in CP10/22.

Though not taken into account in our original cost benefit analysis, we do not consider literature destruction costs²⁸ to be material. In addition, we believe that firms have had sufficient warning that printed material referencing the £50,000 limit would be out of date from 31 December 2010. The fact that the limit will increase has been in the public arena since March 2009; many of our publications have drawn attention to this change.²⁹

- 4.49 In the light of the responses we have received, we are implementing the proposal as consulted on. The rules implementing the proposal will take effect from 31 December 2010.
- 4.50 The compatibility statement remains unchanged from that published in CP10/22. The changes made by this instrument are listed and described at paragraphs 2.98 to 2.102 of this Notice.

CP10/24: Regulatory fees and levies: policy proposals for 2011/12

Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (FOS 2010/2; FSA 2010/63)

Glossary of definitions

Fees manual (FEES)

Dispute Resolution: Complaints sourcebook (DISP)

Chapter 3: Transaction reporting fees: new payment condition

(FEES 4, Annex 3)

- 4.51 In CP10/24, we proposed amending the conditions for firms using the Transaction Reporting System (TRS), so they can pay for the service through individual contractual arrangements instead of fees. This only affects firms that are, or intend to become, clients of the TRS. The TRS is one of a number of Approved Reporting Mechanisms (ARMs) through which investment firms submit to us the transaction

²⁷ We note the comments from the Building Societies Association that the annual ongoing costs of our existing COMP 16 disclosure requirements are disproportionate and uneconomic. This Handbook Notice, however, focuses only on the direct effect of the proposals in CP10/22.

²⁸ The BBA collected indicative data which suggested costs of up to £400,000 – £750,000 per firm.

²⁹ Including CP09/3: 'Financial Services Compensation Scheme reform – Fast payout for depositors and raising consumer awareness', CP09/11: 'FSCS: temporary high deposit balances and implementing changes to the Deposit Guarantee Schemes Directive', PS09/7: 'Financial Services Compensation Scheme: Review of limits' and PS09/11: 'Banking and compensation reform – including feedback on CP08/23, CP09/3, CP09/11 and CP09/16'.

reports required under SUP17. While firms are required to submit the data to us, they are not obliged to use the TRS to do so. They may use other reporting systems. Those firms that use the TRS pay fees for the service, but, unlike other regulatory fees, the fees are only mandatory if firms choose to use our TRS.

- 4.52 The income we receive from the TRS covers the costs of providing the service. Any surplus is put towards the recovery of our costs in monitoring market activities, particularly contributing towards the costs of developing and operating our transaction monitoring system. This helps to mitigate the overall level of fees levied on reporting firms.
- 4.53 A highly competitive market has evolved for ARM services following implementation of the Markets in Financial Instrument Directive (MiFID) in 2007, but our TRS fees have not kept pace. Several large users have moved part or all of their transaction reporting to other ARMs, which offer a range of charging structures, often tailored to individual requirements and at an overall lower cost. The loss of valuable clients could reduce the surplus generated through TRS, resulting in higher fees for all firms subject to transaction monitoring.
- 4.54 We consider that the rigidity of the TRS fees structure places it at a significant competitive disadvantage, risking a further reduction in our customer base. We also believe TRS provides a high quality service which can compete on equal terms with other ARMs. This will help to ensure a competitive market for the provision of ARM services by widening the range of choice and stimulating competition on rates, quality and ancillary services. We consider that, under current market conditions, there is a strong case for establishing individual contracts for TRS clients that set out the terms and conditions under which the TRS is provided and the level of service firms should expect to receive.
- 4.55 We will introduce the new arrangements from January 2011, but until they have contracts, firms will continue to fall under the TRS fees structure, as set out in our Handbook. We are therefore introducing a condition that would limit the application of FEES 4 Annex 3 to those firms that have not yet entered into a contract with us for use of the TRS service.
- 4.56 The question on which we consulted was:

Q12: Do you agree with our proposal to amend FEES 4 Annex 3 as proposed in paragraph 3.10 [of the CP]?

- 4.57 We received ten comments, all from TRS users or their representatives. All supported our proposal in principle, including one who considered it ‘eminently sensible,’ but several asked for clarification of how the new arrangements would work in practice, pointing out the importance of equitable treatment across the range of users. Two firms suggested further consultation.

Our response:

We do not believe further consultation would be helpful because that would delay the benefits we are offering. We are confident the further information we are providing in the following paragraphs will give them the information and reassurances they need.

- 4.58 The contract we will be promulgating is a standard commercial arrangement covering a number of areas such as: licensing, service usage and support; fees and payments; warranties and liabilities; confidentiality; term and termination, etc. It will have two fee schedules: the first targeted at the largest contributors of the system with fees assigned on a fixed rate basis; and the second for all other firms, which is similar to the current fee structure albeit on a discounted rate. Smaller firms on the new contracts or which remain with TRS will continue to benefit from 1,000 free transactions in each financial year and lower rates for smaller numbers of transactions. Many smaller firms will therefore continue to pay zero or marginal transaction reporting fees. The invoicing arrangements will remain as they are now. The minimum sign-up period will be one year.
- 4.59 We intend to write to all users of the TRS in the New Year, informing them of the new fee structure and proposed savings with the new contract. We accept there may be a lag between the issuance and completion of the contract and the application and billing of the new tariff, but any delays should be minimal since we will have suitable processes, procedures and resources in place at the FSA to manage the orderly switch over.

Chapter 5: FSA fees policy clarification: exclusion of firms' own funds from calculation of funds under management

(FEES 4, Annex 1, Part 2)

- 4.60 We confirmed in CP10/24 that fund managers in fee-block A.7 should exclude their own funds when calculating the total value of assets under their management as the tariff base for fees. This was the assumption on which the original rules had been drafted, but one firm had told us that it had misinterpreted our intention. We therefore clarified the position and set out the thinking behind it. To ensure that the rules are interpreted consistently across the industry, we proposed to insert a note into the definition of the A.7 tariff base explaining more explicitly that assets managed by a firm on a discretionary basis should exclude its own assets.
- 4.61 The question on which we consulted was:
- Q14: Do you agree that our proposed addition to FEES 4, Annex 1, Part 2 makes it clear that firms should exclude their own funds when calculating the tariff base under fee-block A.7?
- 4.62 We received three comments, all supportive, so we are proceeding with our proposals unchanged.

Chapter 6: minor changes to the rules

- 4.63 CP10/24 included six minor changes to the Fees manual to correct or clarify existing fee provisions. Only two of them required consultation. The others were regarded either as falling within the scope of past consultations or were technical updates that did not require consultation and did not affect the basis on which we levy fees.

Changes that required consultation

Definition of International Securities Identification Number (ISIN)

(FEES 4, Annex 9)

- 4.64 We proposed in CP10/24 to add the definition of ISIN to the Handbook Glossary to clarify its meaning in FEES 4 Annex 9, which sets out the tariff-base for fee-block A.20.
- 4.65 Fee-block A.20 applies to firms and market operators who contribute towards the recovery of additional IS development costs of enhancing SABRE II to enable transactions to be processed using the Alternative Instrument Identifier. Firms which pay this levy fall within fee-blocks A.10, A.12, A.13 and UK exchanges in fee-block B.
- 4.66 The question on which we consulted was:

Q15: Do you agree with the proposed definition of International Securities Identification Number?

- 4.67 We received two comments, both supportive, so we are proceeding as proposed.

Separating Financial Ombudsman Service and FSA fees in FEES 5 of the Fees manual

- 4.68 We jointly consulted with the Financial Ombudsman Service on proposals to clarify the responsibilities of the ombudsman service and the FSA in setting fees in FEES 5 Annex 1, and make consequential changes to other parts of the Fees manual. Our proposals did not affect the level of fees for 2010/11.
- 4.69 The question on which we consulted was:

Q16: Do you agree with the proposed changes to Annex 1 of FEES 5 and consequential changes to other parts of the Fees manual as set out at Appendix 2?

- 4.70 We received three comments, all supportive, so we are proceeding with our proposals unchanged.

Changes that did not require consultation

- 4.71 The following provisions were presented in CP10/24 for information only since they did not require consultation and so they are proceeding as proposed:

- *FEES 3.2.7R(q)(i)*: to reflect the change in terminology in the Listing Rules from ‘Primary Listing’ to ‘Premium Listing’ following previous consultation on the UK listing regime (CP09/24 and CP09/28).
- *FEES 4 Annex 1, A.16 fee-block*: this fee-block is no longer applicable because it contained firms who were liable to pay the pensions review levy to the Personal Investment Authority (PIA) in 2001/02. The review was completed in 2005 and the regulatory costs fully recovered in 2004/0. Accordingly, no firms remain in this fee-block and none can go into it in the future because the tariff base is linked to the PIA, an authority that no longer exists.
- *FEES 4.2.11R, table of periodic fees*: to bring the table into line with the amounts set out under FEES 4 Annex 6 following consultation in February on our fees and levies for 2010/11 (CP10/5). The modified periodic fee payable by a body that becomes recognised during the financial period should be £40,000 for an overseas investment exchange, and £70,000 for an overseas clearing house.
- *FEES 3.2.3R and FEES 4.2.4R*: The rules set out a number of ways a firm can submit payment of its fees. Following Mastercard’s purchase of the Switch brand it has been re-branded as Maestro, so we are replacing the reference to Switch with Maestro.

4.72 The changes made by this instrument are listed and described at paragraphs 2.36 to 2.38 of this Notice. The compatibility statement remains unchanged from that published in CP0/24.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 16 December 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
[not used]	-	-	FSA 2010/60	-
Handbook Administration (No 20) Instrument 2010	n/a	Glossary , PRIN, SYSC, FINMAR, FEES, GEN, COBS, MCOB, ICOBS, CASS, MAR, TC, SUP, DISP, COMP, PROF, LR, PR, DTR	FSA 2010/61	31.12.10; 1.1.11; 6.1.11
Fees Provisions (Amendment No 3) Instrument 2010	09/26	FEES	FSA 2010/62	17.12.10
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010	10/24	Glossary, FEES , DISP	FOS 2010/2; FSA 2010/63	17.12.10
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	10/22 (Ch 2)	SYSC	FSA 2010/64	28.3.11
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	10/12; 10/22 (Ch 7)	SYSC, APER, TC , SUP	FSA 2010/65	1.1.11
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	10/17; 10/22 (Ch 3)	GENPRU , BIPRU	FSA 2010/66	31.12.10; 1.1.11
[not used]			FSA 2010/67	
Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	10/1 (Ch 3); 10/15 (Chs 10 and 11)	SUP	FSA 2010/68	31.12.10
Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	10/10 (Ch 9)	SUP	FSA 2010/69	31.12.11
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	10/15 (Ch 9)	SUP	FSA 2010/70	31.12.11
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	10/22 (Ch 10)	COMP	FSA 2010/71	31.12.10
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010	10/19	Glossary, SYSC , GENPRU, SUP	FSA 2010/72	1.1.11
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	10/27	BIPRU	FSA 2010/73	1.1.11

Column 2 ("CP") shows the number of the corresponding consultation paper, where relevant.

Where the acronym of a module in Column 3 appears in **bold**, that module is the main one affected by the instrument shown, and changes made by that instrument are described in Chapter 2 or 3 under that module heading.

Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk * in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2008 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2007. Requests, which should specify the relevant module(s), should be sent by email to nick.walker@fsa.gov.uk copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

*GLOSSARY			
<i>First brought into force</i>	-	21.6.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
Regulated Covered Bonds Sourcebook Instrument 2008	2008/7	6.3.08	74
Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08	74
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08	75
Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to	2009/30	28.5.09	88

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Recognition Requirements) Instrument 2009		
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009	2009/56	30.9.09 93
	Payment Services (Gibraltar-based Firms) Instrument 2009 (<i>instrument made jointly with FOS as FOS 2009/5</i>)	2009/57	5.11.09 94
	Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09 94
	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09 94
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10 96
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Building Societies Sourcebook Instrument 2010	2010/11	25.3.10 98
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10 101
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
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	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)	2010/63	16.12.10 105

HIGH LEVEL STANDARDS

*PRIN	The Principles for Businesses		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

*SYSC	Senior Management Arrangements, Systems and Controls		
	<i>First brought into force</i>	-	1.12.01 -
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08 73
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment)	2010/64	16.12.10 105

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument		HN	

Instrument 2010			
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105

COND	Threshold Conditions			
	<i>First brought into force</i>	-	3.9.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Threshold Conditions (Banking Act 2009) Instrument 2009	2009/39	23.7.09	90
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Close Links Reporting Instrument 2009	2009/63	5.11.09	94
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103

*APER	Statements of Principle and Code of Practice for Approved Persons			
	<i>First brought into force</i>	-	1.12.01	-
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105

FIT	The Fit and Proper test for Approved Persons			
	<i>First brought into force</i>	-	3.9.01	-
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103

*FINMAR	Financial Stability and Market Confidence sourcebook			
	<i>First brought into force</i>	-	6.8.10	-
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

*TC	Training and Competence			
	<i>First brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument		HN	

*GEN	General Provisions			
	<i>First brought into force</i>	-	21.6.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Companies Act 2006 (Transitional Provisions) Instrument 2008	2008/9	27.3.08	75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	FSA Logo Licence (Amendment) Instrument 2008	2008/39	20.8.08	80
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

*FEES	Fees			
	<i>First brought into force</i>	-	1.1.06	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Fees Provisions (2008/2009) Instrument 2008	2008/10	27.3.08	75
	Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008	2008/11	27.3.08	75
	Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008	FOS 2008/2	5.3.08	75
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08	75
	Periodic Fees (2008/2009) and Other Fees Instrument 2008	2008/23	22.5.08	77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Periodic Fees (Solvency 2) Instrument 2008	2008/43	25.9.08	81
	Fees (Transaction Reporting) (Amendment) Instrument 2008	2008/49	25.9.08	81
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008	2008/52	29.9.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08	82
	Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09	86
	Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09	86
	Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09	86
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
	Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
	Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09	89

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009		2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009		2009/71	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10	101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10	103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10	105

PRUDENTIAL STANDARDS

*GENPRU	General Prudential sourcebook			
<i>First brought into force (in part)</i>			31.12.06	
General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008		2008/3	24.1.08	72
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008		2008/31	26.6.08	78
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08	83
General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009		2009/8	26.2.09	85
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010		2010/66	16.12.10	105

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			1.1.07
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08	73
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08	82
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09	94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009	2009/73	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10	105

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			31.12.06
Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08	74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008	2008/13	27.3.08	75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Prudential Requirements for Insurers (Amendment No 5) Instrument 2010	2010/44	23.9.10	103

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>			1.1.07
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Connected Travel Insurance Instrument 2008		2008/24	22.5.08 77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>			1.1.07
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08 75
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102

IPRU (BANK)	Interim Prudential sourcebook: Banks		
<i>First brought into force</i>		-	1.12.01 -
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies		
<i>First brought into force</i>		-	1.12.01 -
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10 98

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95

IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09 89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>	-	1.12.01	-
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101

BUSINESS STANDARDS

*COBS	Conduct of Business		
<i>First brought into force</i>	-	1.11.07	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08	73
Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10	101

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10 102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10 104
	Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

*ICOB	Insurance: Conduct of Business		
	<i>Comes into force</i>	-	6.1.08 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09 87
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

*MCOB	Mortgages and Home Finance: Conduct of Business		
	<i>First brought into force</i>	-	31.10.04 -
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08 79
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09 86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09 87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Mortgage Arrears Instrument 2010	2010/22	24.6.10 101
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

BCOBS	Banking: Conduct of Business		
	<i>First brought into force</i>	-	1.11.09
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95

*CASS	Client Assets		
	<i>First brought into force</i>	-	1.1.04 -
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08 81
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Client Assets Sourcebook (Amendment No 3) Instrument 2010	2010/32	22.7.10 102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010	2010/59	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

*MAR	Market Conduct		
	<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01 -
	<i>Chapter 4 first brought into force</i>	-	20.9.01 -
	Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08 77
	Short Selling Instrument 2008	2008/30	12.6.08 78
	Short Selling (No 2) Instrument 2008	2008/51	18.9.08 81
	Short Selling (No 4) Instrument 2008	2008/60	29.10.08 82
	Short Selling (No 5) Instrument 2009	2009/1	14.1.09 84
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Short Selling (No 6) Instrument 2009	2009/35	25.4.09 89
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

REGULATORY PROCESSES

*SUP	Supervision		
	<i>Chapter 9 first brought into force</i>	-	21.6.01 -
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01 -
	<i>Rest of SUP first brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08 72
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08 75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08 76
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08 81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08 81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09 85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Close Links Reporting Instrument 2009	2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10	103
Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10	105

DEPP	Decision Procedure and Penalties		
<i>First brought into force</i>	-	28.8.07	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

REDRESS

*DISP	Dispute Resolution: Complaints			
	<i>First brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (made jointly with FOS as FOS 2008/4)	2008/47	25.9.08	81
	Handbook Administration (No 11) Instrument 2008 (made jointly with FOS as FOS 2008/5)	2008/55	29.10.08	82
	Payment Services Instrument 2009 (made jointly with FOS as FOS 2009/1)	2009/14	26.3.09	86
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (made jointly with FOS as FOS 2009/3)	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (instrument made by FOS)	FOS 2009/4	16.9.09	92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Payment Services (Transitioning Firms) Instrument 2009	2009/53	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (instrument made by FOS)	FOS 2009/6	17.12.09	96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10	96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	2010/18	27.5.10	100
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010	2010/36	22.7.10	103
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (made jointly with FOS as FOS 2010/3)	2010/63	16.12.10	105

*COMP	Compensation			
	<i>Chapter 4 first brought into force</i>	-	15.11.01	-
	<i>Rest of COMP brought into force</i>	-	1.12.01	-
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008	2008/38	24.7.08	79
	Compensation Sourcebook (Amendment No 8) Instrument 2008	2008/53	2.10.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008	2008/62	29.10.08	82
	Compensation Sourcebook (Building Society Mergers) Instrument 2008	2008/64	26.11.08	83
	Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10 105

COAF	Complaints against the FSA		
	<i>First brought into force</i>	-	3.9.01 -
	Complaints against the FSA Scheme (Amendment No 5) Instrument 2008	2008/26	22.5.08 77
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92

SPECIALIST SOURCEBOOKS

BSOCS	Building Societies		
	<i>First brought into force</i>	-	1.4.10 -
	Building Societies Sourcebook Instrument 2010	2010/11	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101

COLL	Collective Investment Schemes		
	<i>First brought into force</i>	-	1.4.04 -
	Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08 73
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08 77
	Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08 81
	Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08 82
	Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08 83
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09 84
	Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09 95
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103

CRED	Credit Unions		
	<i>First brought into force</i>	-	1.7.02 -
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08 72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08 75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08 81
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104

ELM	Electronic Money		
	<i>First brought into force</i>	-	18.4.02 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102

*PROF	Professional Firms		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08 75
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105

RCB	Regulated Covered Bonds		
	<i>First brought into force</i>	-	6.3.08 -
	Regulated Covered Bonds Sourcebook Instrument 2008	2008/07	6.3.08 74
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08 83
	Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008	2008/72	2.12.08 83
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			HN

Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
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REC	Recognised Investment Exchanges and Recognised Clearing Houses		
<i>First brought into force for some applications and part of Chapter 7</i>	-	3.9.01	-
<i>Rest of REC brought into force</i>	-	1.12.01	-
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009	2009/30	28.5.09	88
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102

LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules		
<i>First brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008	2008/21	24.4.08	76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

*PR	Prospectus Rules		
<i>First brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

*DTR	Disclosure Rules and Transparency Rules		
<i>First brought into force</i>	-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008		2008/71	4.12.08 83
Trading Plan Instrument 2009		2009/12	26.2.09 85
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009		2009/13	26.2.09 85
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010		2010/14	22.4.10 99
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010		2010/38	22.7.10 102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10 102
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105

Instruments outside the Handbook made after 1 January 2008

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

Interim Permitted Persons

Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
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Unauthorised Mutual Societies

<i>Unauthorised mutuals registration fees rules brought into force</i>	-	17.1.02	-
Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008	2008/29	22.5.08	77
Periodic Fees (Unauthorised Mutual Societies Registration)(2009/2010) Instrument 2009	2009/31	28.5.09	88
Periodic Fees (Unauthorised Mutual Societies Registration)(2010/2011) Instrument 2010	2010/17	27.5.10	100

PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	16.7.07	-
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RPPD is made and amended by instrument

EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102

EG is made and amended by instrument

UNFCOG	Unfair Contract Terms Regulatory Guide			
<i>Regulatory Guide brought into force</i>		-	28.8.07	-
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
<i>UNFCOG is made and amended by instrument</i>				

Crag	Credit Rating Agencies Guide			
<i>Regulatory Guide brought into force</i>		-	7.6.10	100

Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 ¹	HN 13, HN 22	Expired
No 5	Grandfathered concessions and waivers applications	22.7.02	1.8.02-30.11.02	HN 14	Expired
No 6	Waivers applications: Introduction of a standard form	22.7.02	1.8.02-31.1.03	HN 14	Expired
No 7	Precipice bonds	11.2.03	19.3.03-18.3.04 (including guidance on periodic statements, in force 19.5.03-18.3.04)	HN 19	Expired
No 8	The Credit Union Common Bond	19.6.03	1.7.03-31.12.04	HN 23	Expired ²
No 9	Guidance for Social Housing Providers	19.4.10	23.4.10	HN 99	Current
No 10	Consumer Redress Schemes	22.7.10	23.7.10	HN 102	Current

¹ The expiry date of GN 4 is deferred until the implementation of the Integrated Prudential sourcebook (see Chapter 5 of HN 22).

² The text of GN 8 has been incorporated into the Handbook.

Handbook provisions not yet in force

This Table lists previous instruments containing Handbook provisions which have yet to come into force, as a reminder to firms. This table should be read in conjunction with Annex E (“What’s New”).

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 July 2009 (paras 2.2 – 2.8)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 (part)	HN92 Sep 2009 (paras 2.2 – 2.4)
	New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 (part)	HN94 Nov 2009 (paras 2.52 – 2.59)
	Rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [2010/29]	31.12.10	HN102 July 2010 (paras 2.24 - 2.29)
	Large Exposures regime rules as a result of CRD 2	Capital Requirements Directive (Large Exposures) Instrument 2010 [FSA 2010/41]	31.12.10	HN103 Sep 2010 (paras 2.34 – 2.37)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.1.11; 1.3.11 and 1.10.11	HN104 Nov 2010 (paras 2.29 – 2.32)
	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)

Module	Change	Instrument	When effective	Described in
SYSC	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 Dec 2010 (paras 2.13 – 2.14)
	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)
APER	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)
FIT	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)
FEES	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 July 2009 (paras 2.57 – 2.63)
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 (<i>part</i>)	HN98 Mar 2010 (paras 2.2 – 2.13)
	Clarification of FSCS levy tariff base for deposit-takers following implementation of Single Customer View	Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010 [FSA 2010/54]	31.12.10	HN104 Nov 2010 (paras 2.9 – 2.15)
GENPRU	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 Dec 2009 (paras 2.13 – 2.14)
	Rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [FSA 2010/29]	31.12.10	HN102 July 2010 (paras 2.24 - 2.29)
	Large Exposures regime rules as a result of CRD 2	Capital Requirements Directive (Large Exposures) Instrument 2010 [FSA 2010/41]	31.12.10	HN103 Sep 2010 (paras 2.34 – 2.37)
BIPRU	Rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [FSA 2010/29]	31.12.10	HN102 July 2010 (paras 2.24 - 2.29)
	Large Exposures regime rules as a result of CRD 2	Capital Requirements Directive (Large Exposures) Instrument 2010 [FSA 2010/41]	31.12.10	HN103 Sep 2010 (paras 2.34 – 2.37)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 Nov 2009 (paras 2.21 – 2.23)

Module	Change	Instrument	When effective	Described in
IPRU(FSOC)	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 Nov 2009 (paras 2.21 – 2.23)
IPRU(INV)	Change of the capital resources, requirements and professional indemnity rules for personal investment firms	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62]	31.12.11 (<i>part</i>)	HN94 Nov 2009 (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (<i>part</i>)	HN95 Dec 2009 (paras 2.7 – 2.9)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (<i>part</i>)	HN101 June 2010 (paras 2.2 – 2.5)
COBS	Extension of current taping rules to cover voice and electronic communications on mobile phones	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010 [FSA 2010/56]	14.11.11	HN104 Nov 2010 (paras 2.17 – 2.20)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
ICOBS	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
CASS	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.1.11; 1.3.11; 1.6.11 and 1.10.11	HN104 Nov 2010 (paras 2.29 – 2.32)
SUP	Rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [FSA 2010/29]	31.12.10	HN102 July 2010 (paras 2.24 – 2.29)
	Large Exposures regime rules as a result of CRD 2	Capital Requirements Directive (Large Exposures) Instrument 2010 [FSA 2010/41]	31.12.10	HN103 Sep 2010 (paras 2.34 – 2.37)
	Minor amendments and clarification to the liquidity regime	Liquidity Standards (Miscellaneous Amendments) Instrument 2010 [FSA 2010/43]	6.1.11 (<i>part</i>)	HN103 Sep 2010 (paras 2.43 – 2.47)

Module	Change	Instrument	When effective	Described in
	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.6.11 and 1.10.11	HN104 Nov 2010 (paras 2.29 – 2.32)
DISP	New provisions relating to the handling of Payment Protection Insurance complaints	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010 [FSA 2010/36]	1.12.10	HN103 Sep 2010 (paras 2.83 – 2.85)
COMP	Changes to reflect changes made to the DGSD	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29]	31.12.10 (<i>part</i>)	HN88 May 2009 (paras 2.17 – 2.19)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10 (<i>part</i>)	HN90 July 2009 (paras 2.57 – 2.63)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 (<i>part</i>)	HN92 Sep 2009 (paras 2.2 – 2.4)
	Deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 (<i>part</i>)	HN94 Nov 2009 (paras 2.52 – 2.59)
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 (<i>part</i>)	HN98 Mar 2010 (paras 2.2 – 2.13)
CRED	Changes to the significant influence functions regime	Controlled Functions (Amendment) Instrument 2010 [FSA 2010/48]	1.5.11	HN103 Sep 2010 (paras 2.69 – 2.74)

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Changes to transaction reporting fees, clarifications and minor changes	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 [FOS 2010/3; FSA 2010/63]	17.12.10	2.36 – 2.38
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	1.1.11	2.2 – 2.5
	Changes to the Remuneration Code following CRD3 and Financial Services Act 2010	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 [FSA 2010/72]	1.1.11	2.16 – 2.20
PRIN	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
SYSC	Rules requiring individuals carrying out certain retail activities to attain appropriate qualification	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 [FSA 2010/65]	1.1.11	2.25 – 2.29
	Changes to the Remuneration Code following CRD3 and Financial Services Act 2010	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 [FSA 2010/72]	1.1.11	2.16 – 2.20
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
	Clarify scope of requirement for investment firms to undertake reverse stress-testing	Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010 [FSA 2010/64]	28.3.11	2.10 – 2.14
APER	Rules requiring individuals carrying out certain retail activities to attain appropriate qualification	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 [FSA 2010/65]	1.1.11	2.25 – 2.29
FINMAR	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
TC	Rules requiring individuals carrying out certain retail activities to attain appropriate qualification	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 [FSA 2010/65]	1.1.11	2.25 – 2.29

Module	Change	Instrument	When effective	Described in paragraphs
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
GEN	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
FEES	Change in source of data for fee-block A.1	Fees Provisions (Amendment No 3) Instrument 2010 [FSA 2010/62]	17.12.10	2.31 – 2.35
	Changes to transaction reporting fees, clarifications and minor changes	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 [FOS 2010/3; FSA 2010/63]	17.12.10	2.36 – 2.38
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
GENPRU	Changes to give effect to CRD2 CEBS guidelines and CRD3 amendments	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010 [FSA 2010/66]	31.12.10	2.40 – 2.50
	Changes to the Remuneration Code following CRD3 and Financial Services Act 2010	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 [FSA 2010/72]	1.1.11	2.16 – 2.20
BIPRU	Changes to give effect to CRD2 CEBS guidelines and CRD3 amendments	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010 [FSA 2010/66]	31.12.10 and 1.1.11	2.40 – 2.50
	Rules on disclosure of remuneration made necessary by the CRD	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010 [FSA 2010/73]	1.1.11	2.53 – 2.58
COBS	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
ICOBS	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	1.1.11	2.2 – 2.5
MCOB	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
CASS	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
MAR	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
SUP	Amended requirements, including relating to capital planning buffers	Integrated Regulatory Reporting (Amendment No 9) Instrument 2010 [FSA 2010/68]	31.12.10	2.72 – 2.82

Module	Change	Instrument	When effective	Described in paragraphs
	Rules requiring individuals carrying out certain retail activities to attain appropriate qualification	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010 [FSA 2010/65]	1.1.11	2.25 – 2.29
	Changes to the Remuneration Code following CRD3 and Financial Services Act 2010	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 2) Instrument 2010 [FSA 2010/72]	1.1.11	2.16 – 2.20
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
	Minor amendments to RMAR (Section A)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 [FSA 2010/69]	31.12.11	2.83 – 2.87
	Minor amendments to RMAR (Sections D and E)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010 [FSA 2010/70]	31.12.11	2.88 – 2.93
DISP	Changes to transaction reporting fees, clarifications and minor changes	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 [FOS 2010/3; FSA 2010/63]	17.12.10	2.36 – 2.38
	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
COMP	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	31.12.10	2.2 – 2.5
	Increased deposit compensation limit from £50,000 to £85,000	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010 [FSA 2010/71]	31.12.10	2.98 – 2.102
PROF	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
LR	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
PR	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5
DTR	Minor administrative corrections	Handbook Administration (No 20) Instrument 2010 [FSA 2010/61]	6.1.11	2.2 – 2.5

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