



**Jersey Financial
Services Commission**

Guidance Note

Prudential Reporting of Financial Data

Covering the reporting of a Branch's balance sheet & off-balance sheet exposures and profit & loss account.

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Glossary

The following abbreviations are used within the document:

Branch	Jersey operations of an OIB
CD	Certificate of Deposit
CP	Commercial Paper
FRN	Floating Rate Note
JFSC	Jersey Financial Services Commission
OIB	Overseas Incorporated Bank
PSE	Public Sector Entity

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1 Overview

Introduction

- 1.1 The 'Financial' data sheets are designed to provide the JFSC with an assessment of a Branch's balance sheet and off-balance sheet activities, its profit and loss and summary of liquidity.
- 1.2 This Guide addresses the completion of the following sheets:
 - 1.2.1 '2.1 BS Assets' and '2.3 BS Liabilities': data is entered that describes the make-up of the Branch's balance sheet.
 - 1.2.2 '2.4 Off-Balance Sheet': data is entered to describe the extent and nature of off-balance sheet activities.
 - 1.2.3 '2.5 Profit and Loss': data is entered to describe the profit and loss to date for the current year.
 - 1.2.4 '2.6 Liquidity Summary': it is populated by the data entered in sheets '2.1 BS Assets' and '2.3 BS Liabilities'.
- 1.3 Throughout, areas where data should be inputted are indicated visually in the sheets by the use of white boxes – no data should be entered elsewhere and every box should be completed, entering zero where appropriate.

2 '2.1 BS Assets'

Categorisation

- 2.1 The Branch should categorise balance sheet assets by row according to the guidance in the table below.
- 2.2 For each row, the total amount should be input in the "Total" column.
- 2.3 To the right of the input area, applicable Liquidity references are quoted for each row. These are used to summarise the Liquidity - see Section 6.
- 2.4 The designation of an asset as marketable has the following meaning:
 - 2.4.1 Prices are regularly quoted for the asset;
 - 2.4.2 The asset is regularly traded;
 - 2.4.3 The asset is readily sold, including by repo, either on an exchange, or in a deep and liquid market, for payment in cash; and
 - 2.4.4 Settlement is made according to a prescribed timetable, rather than a negotiated timetable.
- 2.5 "Past due" assets are reported in F.5, rather than according to the normal classification. Assets must be classified as "Past due" after 90 days have passed since a payment is missed.

Detailed guidance

Item	Guidance	Liquidity
A.1	Cash: Notes and coins. Notes and coins held by the Branch.	A.9
A.2	Cash: Cash items in the course of collection. The amount of cheques, drafts and other items drawn on other banks that will be paid for the account of the reporting institution immediately upon presentation and that are in the process of collection.	A.9
A.3	Cash: Gold. Gold held by the Branch.	A.9
A.0	Cash Total. Calculated as the sum of A.1 to A.3.	
B.1	Loans to Banks: Loans to Parent. Loans to parent banks of the OIB.	A.1
B.2	Loans to Banks: Loans to fellow banking subsidiaries. Loans to banks in the same group as the OIB. A company is considered to be in the same group as the reporting bank if it is a subsidiary of the ultimate parent of the OIB.	A.1
B.3	Loans to Banks: Loans to other banks - 1 year or less to maturity. Loans to all other banks that are one year or less to maturity at the reporting date.	A.6
B.4	Loans to Banks: Loans to other banks - greater than 1 year to maturity. Loans to all other banks that are greater than one year to maturity at the reporting date.	A.6
B.0	Loans to Banks Total. Calculated as the sum of B.1 to B.4.	

Item	Guidance	Liquidity
C.1	Marketable Assets: Zone A Government debt. Holdings of Zone A Government debt issues that are marketable.	A.2
C.2	Marketable Assets: Zone A PSE debt. Holdings of Zone A PSE debt issues that are marketable.	A.3
C.3.1	Marketable Assets: CDs, CP and FRNs of less than 1 year to maturity: Parent issued. Marketable holdings of CDs, CP and FRNs of less than 1 year to maturity that are issued by parent banks of the Branch.	A.4
C.3.2	Marketable Assets: CDs, CP and FRNs of less than 1 year to maturity: Other group - bank issued. Marketable holdings of CDs, CP and FRNs of less than 1 year to maturity that are issued by banks in the same group as the OIB.	A.4
C.3.3	Marketable Assets: CDs, CP and FRNs of less than 1 year to maturity: Other banks. Marketable holdings of CDs, CP and FRNs of less than 1 year to maturity that are issued by other banks.	A.4
C.3.4	Marketable Assets: CDs, CP and FRNs of less than 1 year to maturity: All marketable CP. All holdings of marketable CP issued by corporates.	A.4
C.3	Marketable Assets: CDs, CP and FRNs of less than 1 year to maturity. Calculated as the sum of C.3.1 to C.3.4.	
C.4.1	Marketable Assets: Other Marketable Bank Debt: Parent issued. Marketable holdings of debt not covered by C.3.1 issued by parent banks of the OIB.	A.5
C.4.2	Marketable Assets: Other Marketable Bank Debt: Other group - bank issued. Marketable holdings of debt not covered by C.3.2 issued by banks in the same group as the OIB.	A.5
C.4.3	Marketable Assets: Other Marketable Bank Debt: Other Banks. Marketable holdings of debt not covered by C.3.3 issued by other banks.	A.5
C.4	Marketable Assets: Other Marketable Bank Debt. Calculated as the sum of C.4.1 to C.4.3.	
C.5.1	Other Marketable debt - Group non-banking entities. Marketable holdings of debt issued by non-banking companies in the same group as the OIB.	A.5
C.5.2	Other Marketable debt – Corporate. Marketable holdings of debt issued by other non-banking companies.	A.5
C.5.3	Other Marketable debt - Securitisation exposures - non equity. Marketable holdings of securitisation tranches, other than equity tranches.	A.5
C.5.4	Other Marketable debt – Sovereign. Other marketable holdings of debt issued by sovereigns.	A.5
C.5.5	Other Marketable PSE Debt. Other marketable holdings of debt issued by PSEs.	A.5
C.5.6	Marketable Bank equity holdings. Marketable holdings of capital instruments, including equity, issued by banks.	A.5

Item	Guidance	Liquidity
C.5.7	Marketable Corporate equity holdings. Marketable holdings of equity issued by non-banking companies.	A.5
C.5.8	Marketable Securitisation exposures - equity tranche holdings. Marketable holdings of the equity tranches of securitisation.	A.5
C.5	Other Marketable Assets. Calculated as the sum of C.5.1 to C.5.8.	
C.0	Marketable Assets Total. Calculated as the sum of C.1, C.2, C.3, C.4 and C.5.	
D.1	Loans and Advances: Group non-banking entities Loans to non-banking companies in the same group as the OIB.	A.1
D.2	Loans and Advances: Loans to Sovereigns. Loans to sovereign governments and central banks.	A.7
D.3	Loans and Advances: PSEs. Loans to public sector entities.	A.7
D.4	Loans and Advances: Corporate lending. All loans to companies other than those qualifying for reporting elsewhere.	A.7
D.5	Loans and Advances: Retail lending. Loans to individuals and small businesses.	A.7
D.6	Loans and Advances: Residential mortgages. Loans secured by charges over residential property.	A.8
D.7	Loans and Advances: Capital connected lending. Loans of a capital nature.	A.7
D.0	Loans and Advance Total. Calculated as the sum of D.1, D.2, D.3, D.4, D.5, D.6 and D.7. Note that the sum calculated here must equal the sum calculated in cell C.9 in the '8.2 Loan Security' sheet and the sum calculated in cell E30 in the '8.4 Lending by Sector' sheet.	
E.1	Investments: Non marketable sovereign debt. Non marketable holdings of debt issued by sovereigns.	A.9
E.2	Investments: Non marketable PSE debt. Non marketable holdings of debt issued by PSEs.	A.9
E.3	Investments: Non marketable debt – parental. Non marketable holdings of debt issued by parent banks of the OIB.	A.9
E.4	Investments: Non marketable debt - other group bank. Non-marketable holdings of debt issued by banks in the same group as the OIB.	A.9
E.5	Investments: Non marketable debt - other bank issued. Non-marketable holdings of debt issued by other banks.	A.9
E.6	Investments: Non marketable debt - group non-banking entities. Non-marketable holdings of debt issued by non-banking companies in the same group as the OIB.	A.9

Item	Guidance	Liquidity
E.7	Investments: Non marketable debt – corporate. Non marketable holdings of debt issued by other non-banking companies.	A.9
E.8	Investments: Non marketable securitisation exposures – non-equity. Non marketable holdings of securitisation tranches, other than equity tranches.	A.9
E.9	<p>Investments: Significant Investments in Non-financial companies. Significant (minority and/or majority) investments in commercial entities; those which exceed materiality levels should be deducted from banks' capital. Materiality levels are:</p> <ul style="list-style-type: none"> › 15% of the bank's capital for individual investments in commercial entities; and › 60% of the bank's capital for the aggregate of such investments. <p>The amount to be deducted will be that portion of the investment that exceeds the materiality level. The amount below this level should be categorised as normal.</p>	A.9
E.10	<p>Investments: Capital investments in subsidiaries and other associated companies. Investments in subsidiary and associated companies. Such companies include:</p> <ul style="list-style-type: none"> › The OIB's ultimate parent; › All subsidiaries of that ultimate parent; › All companies with whom the OIB has entered into a joint venture, together with the joint venture itself and any subsidiaries of it; › All companies where the OIB is a significant shareholder and holds over 20% of that company's share capital; and › All companies where the OIB exercises management control. 	A.9
E.11	Investments: Capital investments in other banks. Holdings of capital instruments issued by banks and other regulated financial services businesses.	A.9
E.12	Investments: Other equity investments – corporate. Marketable holdings of capital instruments, including equity, issued by non-banking companies.	A.9
E.13	Investments: Securitisation exposures - equity tranches. Marketable holdings of the equity tranches of securitisations.	A.9
E.0	Investments Total. Calculated as the sum of E.1 to E.13.	
F.1	Items in suspense. Report all items in suspense.	A.9
F.2	Settlement Balances. Report all settlement balances due to the Branch.	A.9
F.3	Debtors and Prepayments. Report debtors and prepayments.	A.9
F.4	Operating leases. Report capitalised assets relating to operational leases.	A.9
F.5	All past due assets. Report all past due assets here (more than 90 days).	A.9

Item	Guidance	Liquidity
F.6	Mortgage Servicing Rights. Any intangible asset held that arose in connection with providing mortgage servicing, typically in connection with the mortgage assets transferred to a securitisation vehicle.	A.9
F.7	Deferred Tax Assets. All deferred tax assets on the Branch's balance sheet.	A.9
F.8	Defined-benefit pension fund net assets. Applicable only for Branches that have a defined benefit asset on their balance sheets. For each defined benefit pension fund that is an asset on the balance sheet, this is defined as that asset, net of any associated deferred tax liability which would be extinguished if the asset should become impaired or derecognised under the relevant accounting standards.	A.9
F.9	Derivative assets. All amounts reflected in the Branch's balance sheet relating to the replacement cost of derivatives where for any derivative this is an asset.	A.9
F.0	Other Financial Assets Total. Calculated as the sum of F.1 to F.9.	
G.1	Premises owned and occupied by the reporting bank. The Branch's own premises should be included along with any property being developed for occupation. Also report here property owned by the Branch that is occupied by employees.	A.9
G.2	Other land and property owned by the reporting bank. Report here any other land and property owned by the Branch.	A.9
G.3	Plant, equipment, leasehold premises, and motor vehicles. Report here all other tangible fixed assets of the Branch.	A.9
G.4	Goodwill. Report here all Goodwill.	A.9
G.5	Intangible assets, other than Goodwill (and excluding mortgage servicing rights). Report here all intangible fixed assets of the Branch, excepting goodwill. For the avoidance of doubt, do not report any intangible asset relating to mortgage servicing rights: this should be reported in F.6.	A.9
G.0	Other Assets Total. Calculated as the sum of G.1 to G.5.	
H.0	Total Assets. Calculated as the sum of A.0, B.0, C.0, D.0, E.0, F.0 and G.0. Note that the sum calculated here must equal the sum calculated in cell C.32 in the '2.3 BS Liabilities' sheet.	

3 '2.3 BS Liabilities'

Categorisation

- 3.1 The Branch should categorise balance sheet liabilities by row according to the guidance in the table below.
- 3.2 For each row, the total amount should be input in the "Total" column.
- 3.3 To the right of the input area, applicable Liquidity references are quoted for each row. These are used to summarise the Liquidity - see Section 6.
- 3.4 The section regarding "working capital" should be completed if the accounting classification of any particular item falls within it. This may not be applicable though, as the JFSC does not impose any general requirements on Branches to hold such "working capital".

Detailed guidance

Item	Guidance	Liquidity
A.1	<p>Deposits due to: Parent / Holding Company or Group. Deposits from head office, other branches of the OIB and all companies of which the OIB is a subsidiary.</p> <p>The OIB is deemed to be a subsidiary of such a company if either:</p> <ul style="list-style-type: none"> › The company is a shareholder of the OIB and controls the composition of its board of directors; › The company holds more than one half in nominal value of the OIB's equity share capital; or › The OIB is a subsidiary of any other subsidiary of the company. 	B.1
A.2	<p>Deposits due to: Associated Banking Companies. Deposits from regulated banks that are associated companies of the OIB. For the purpose of reporting this item in return, this comprises:</p> <ul style="list-style-type: none"> › All companies with whom the OIB has entered into a joint venture, together with the joint venture itself and any subsidiaries; › All companies where the OIB holds over 20% of that company's share capital; and › All companies where the OIB exercises management control. 	B.1
A.3	<p>Deposits due to: Associated Non-Banking Companies. All other deposits from companies in the same group as the OIB. A company is considered to be in the same group as the OIB if it is a subsidiary of the ultimate parent of the OIB.</p>	B.1
A.4	<p>Deposits due to: Other Deposit Takers. All deposits from banks and other deposit taking institutions, such as building societies.</p>	B.6
A.5	<p>Deposits due to: Retail Accounts. Deposits taken and held in retail accounts.</p>	B.2 / B.3

Item	Guidance	Liquidity
A.6	Deposits due to: Corporate and Fiduciary. Deposits from corporates, trusts and other deposits received on a fiduciary basis.	B.4 / B.5
A.7	All Other Deposits. All deposits not falling within any of the above categories.	B.7
A.0	Total deposits. Calculated as the sum of A.1, A.2, A.3, A.4, A.5, A.6 and A.7. Note that the sum calculated here must equal the sum calculated in cell C.13 in the '8.4 Total Deposits' sheet.	
B.1	Certificates of deposit issued. Report here CDs issued by the OIB.	B.9
B.2	Promissory notes, bills and other short term paper issued. Report here all other short term paper (less than one year) issued by the OIB.	B.9
B.3	Non - Capital term debt issued. Report here all other debt issued by the OIB, excepting only where the debt is eligible for inclusion as regulatory capital.	B.9
B.0	Total CDs and other debt securities. Calculated as the sum of B.1, B.2 and B.3.	
C.1	Interest payable. Report interest accrued but not paid.	B.9
C.2	Creditors and accruals. Report amounts owed to all creditors of the Branch.	B.9
C.3	Current taxation. Report taxation accrued for the current year but not paid.	B.9
C.4	Other taxation. Report all other amounts accrued for taxation but not paid.	B.9
C.5	Settlement balances. Report here settlement amounts due to be paid.	B.9
C.6	Items in suspense. Report all amounts payable in suspense.	B.9
C.7.1	Deferred Tax Liabilities. All deferred tax liabilities on the OIB's balance sheet, excepting only any that are netted in arriving at Item F.7 in the sheet '2.1 BS Assets'.	B.9
C.7.2	Defined-benefit pension fund net liabilities. Applicable only for OIBs that have a defined benefit liability on their balance sheets. For each defined benefit pension fund that is a liability on the balance sheet, this is defined as that liability (no adjustment allowed or required for any associated tax impacts).	B.9
C.7.3.	Derivative liabilities. All amounts reflected in the OIB's balance sheet relating to the replacement cost of derivatives where for any derivative this is a liability.	B.9
C.7.4	Miscellaneous other liabilities. Report any liability item not falling within one of the other above categories.	B.9
C.7	Other liabilities. Calculated as the sum of C.7.1 to C.7.4.	B.9
C.0	Total creditors, accruals and other liabilities. Calculated as the sum of C.1, C.2, C.3, C.4, C.5, C.6 and C.7.	

Item	Guidance	Liquidity
D.5	Retained profits. Profits retained in the Branch.	B.8
D.6	General provisions. General provisions made in respect of lending.	B.8
D.7	Capital issued by the Branch. Instruments issued by the Branch that are components of regulatory capital for the legal entity.	B.8
D.8	Other working capital. Report here any items that are accounted for as capital, but that do not meet the JFSC's definition of regulatory capital.	B.8
D.0	Total capital Items. Calculated as the sum of D.5 to D.8.	
E.0	Total Liabilities. Calculated as the sum of A.0, B.0, C.0 and D.0. Note that the sum calculated here must equal the sum calculated in cell C.71 in the '2.1 BS Assets' sheet.	

4 '2.4 Off-balance sheet exposures'

Categorisation

- 4.1 The Branch should categorise off-balance sheet exposures by row according to the guidance in the table below.
- 4.2 For each row, the total amount should be input in the "Total" column.
- 4.3 The sheet calculates the total exposure of the bank to each type of exposure and other subtotals as shown in the table.

Item	Guidance
A.1	Direct Credit Substitutes. Direct credit substitutes almost always relate to the financial wellbeing of a third party. In this case, the risk of loss to the Branch from the transaction is equivalent to a direct claim on that party, i.e. the risk of loss depends on the creditworthiness of the third party.
A.2	Transaction Related Contingencies. Transaction related contingents relate to the ongoing trading activities of a counterparty where the risk of loss to the Branch depends on the likelihood of a future event that is independent of the creditworthiness of the counterparty. They are essentially guarantees that support particular financial obligations, rather than supporting customers' general financial obligations.
A.3	Trade Related Contingencies. These comprise short-term, self-liquidating trade related items, such as documentary letters of credit issued by the Branch, which are, or are to be, collateralised by the underlying shipment, i.e. where the credit provides for the Branch to retain title to the underlying shipment. Such items should be weighted according to the counterparty on whose behalf the credit is issued whether or not the terms and conditions of the credit have yet to be complied with.
A.4	Asset sales with recourse. Asset sales with recourse (where the credit risk remains with the bank) fall into the weighting category determined by the asset and not the counterparty with whom the transaction has been entered into. Put options written where the holder of the asset is entitled to put the asset back to the Branch, e.g. if the credit quality deteriorates, should be reported here, as should put options written by the Branch attached to marketable instruments or other physical assets.
A.5	Forward asset purchases. Include commitments for loans and other balance sheet items with committed drawdown. Exclude foreign currency spot deposits with value dates one or two working days after trade date.
A.6	Partly paid up shares and securities. The unpaid part should only be included if there is a specific date for the call on that part of the shares and securities held.
A.7	Forward deposits placed. These comprise commitments to place deposits in the future. Where the Branch has instead contracted to receive the deposit, failure to deliver by the counterparty will result in an unanticipated change in its interest rate exposure and may involve a replacement cost. Such exposures should therefore be treated as interest rate contracts (see Item B.1).
A.8	Note Issuance and Revolving Underwriting Facilities. Note issuance facilities and revolving underwriting facilities should include the total amounts of the Branch's underwriting obligations of any maturity. Where the facility has been drawn down by the borrower and the notes are held by

Item	Guidance
	anyone other than the reporting institution, the underwriting obligation should continue to be reported at the full nominal amount.
A.9 and A.10	Other commitments split into those with original maturity of less than 1 year (A.9) and 1 year or over (A.10). The OIB is regarded as having a commitment from the date the customer is advised of the facility (e.g. the date of the letter advising the customer), regardless of whether the commitment is revocable or irrevocable, conditional or unconditional and in particular whether or not the facility contains a “material adverse change” clause. Facilities subject to annual review should only be classified within A.9, rather than A.10, if the bank is confident there is no client expectation of automatic renewal.
A.11	Commitments that are unconditionally cancellable without prior notice. Commitments (including the undrawn portion of any binding arrangements which obligate the reporting institution to provide funds at some future date) that are unconditionally cancellable without prior notice other than for “force majeure” reason, or that effectively provide for automatic cancellation due to deterioration in a borrower’s creditworthiness. This also includes any revolving or undated/open-ended commitments, e.g. overdrafts or unused credit card lines, provided that they can be unconditionally cancelled at any time and are subject to credit review at least annually. Facilities should only be classified here, rather than in A.9/10, if the Branch is confident that the client is aware of both the review process and has confirmed that the facility may be withdrawn at any time.
A.0	Total Off Balance Sheet Commitments. Calculated as the sum of A.1 to A.11.
B.1 B.2 B.3 B.4 B.5	OTC Contracts: Interest rate contracts OTC Contracts: Foreign exchange and gold contracts OTC Contracts: Equity contracts OTC Contracts: Other precious metal contracts OTC Contracts: Other commodity contracts. Report the total nominal of all OTC contracts, sub-categorised by type, excluding only netted amounts that qualify for inclusion in D.0.
B.0	Total OTC Contracts. Calculated as the sum of B.1 to B.5.
C.1 C.2	Total return swaps and Credit default swaps. Report here the amounts of any such deals booked in the trading book. No amounts should be entered in other columns.
C.0	Total Credit Derivatives in the Trading Book. Calculated as the sum of C.1 and C.2.
D.0	Total Netted Exposures. Report the netted amount where OTC derivative transactions are covered by a valid bilateral netting agreement.
E.0	Total Off-Balance Sheet Exposures. Calculated as the sum of A.0, B.0, C.0 and D.0.

5 '2.5 Profit and loss'

- 5.1 Sheet '2.5 Profit and Loss' should be completed to detail the Branch's Profit and Loss Account for the current financial year up to the reporting date.
- 5.2 When reporting income, a positive figure should be input for an amount that gives rise to a profit and a negative item for a loss. The sole exception to this is A.1.1.2 where the absolute amount of the interest expense should be entered.
- 5.3 For Operating Expenses, Bad debts, Extraordinary Items and Taxation, the assumption is that all these items are expenses and hence a positive figure should be entered for an amount that gives rise to a loss and a negative figure for a profit.

Item	Guidance
A.1.1.1	Interest Income (A.1.1.1) and Interest Expense (A.1.1.2) (enter absolute value). Include under these headings both interest actually received and paid and interest receivable and payable that has accrued but has not yet been received or paid. Amounts accrued should be based on the latest date to which these calculations were made; thus for an institution which accrues profits on a daily basis, accruals should include amounts up to and including the reporting date. Also include under this heading income accrued in respect of the amortisation of discounts (and premiums) on the purchase of fixed maturity investments which are not held for dealing (eg Treasury Bills).
A.1.1.2	
A.1.1	Net Interest Income. Interest income minus interest expense. Calculated as A.1.1.1 minus A.1.1.2
A.1.2	Profit/loss on foreign exchange dealing and currency positions. Report the net income derived from revaluations of foreign exchange positions and, if identifiable, fees and commissions relating to foreign exchange business.
A.1.3	Profit/loss on investments held for dealing. Report the net income derived from investments (excluding revaluation profits or losses) other than those arising from the sale of investments in subsidiary or associated companies, trade investments or the amortisation of premiums or discounts on the purchase of fixed maturity investments that are not held for dealing.
A.1.4	Net Income from banking fees, charges and commissions. Income from banking fees and commissions. Include charges made for services provided by the Branch, e.g. for the provision of current account facilities, corporate advice, investment management services, guarantees and indemnities, commission on the sale of insurance or travellers cheques etc., but not those disclosed separately in A.1.2 or A.2.1 to A.2.6.
A.1.5	Increase / decrease in book value of investments. Report the net gains derived from the revaluation of investments other than those arising from the revaluation of investments in subsidiary or associated companies, trade investments or the amortisation of premiums or discounts on the purchase of fixed maturity investments that are not held for dealing.
A.1	Total Banking Income. Calculated as the sum of A.1.1 to A.1.5.
A.2.1	Investment management fees. Enter here all fees/commissions received by the Branch for portfolio management services (both for discretionary and non-discretionary portfolios). Include only fees/commissions agreed with the customer for the management of portfolios.

A.2.2	Trust and company administration fees. Enter here all fees received by the Branch for administering companies on behalf of clients/trusts, including those charged for the provision of registered office, directors, company secretary, etc.
A.2.3	Trustee/Custodian fees. Enter here all fees received by the Branch for acting as a Trustee or Custodian.
A.2.4	Fund management fees. Enter here all fees received by the Branch for acting in any role in relation to the management of a fund.
A.2.5	Investment dealing profits and commissions. Enter here all commissions and profits received/earned in investment transactions with, or on behalf of, clients. Include commission/profits from investment dealing transactions undertaken by the Branch where it acts as principal but buys/sells on a matched, (or virtually matched), basis to clients. (For example, where the Branch purchases a block of shares/investments from a broker and then sells these on to its own investment clients).
A.2.6	Non- Banking Income: Other. Report here any other income from customers.
A.2	Total Non- Banking Income. Calculated as the sum of A.2.1 to A.2.6.
A.3.1	Dividends/share of profits (or losses) from subsidiaries and associated companies (report a loss as a negative). Include only dividends received from other group companies.
A.3.2	Other Income. Report here all other income.
A.3	Dividends and other income. Calculated as the sum of A.3.1 and A.3.2.
A.0	Total Income. Calculated as the sum of A.1, A.2 and A.3.
B.1	All Operating Expenses except: All ordinary business expenses not falling under any category below.
B.2	Directors Remuneration. Include all costs relating to both Executive and Non-Executive Directors of the OIB.
B.3	Management Charge. Include in this heading general management charges paid to the Head Office, Parent or Group that are not specifically allocated under any other heading.
B.4	Staff costs. Include salary costs, employer's social security contributions, the employer's contribution to any pension scheme and the costs of staff benefits paid on a per capita basis such as private medical insurance, staff travel concessions etc. General staff benefits, such as subsidised restaurants, would fall outside this category and be included in "Operating Expenses".
B.5	Depreciation. Include here the amount charged to revenue by way of provision for depreciation or diminution in the value of fixed assets.
B.6	Premises & Equipment. Include rates, rent, buildings' insurance, lighting, heating and maintenance costs.
B.7	Audit & Legal fees. Audit and Legal fee expenses should be reported on this line.
B.0	Total Operating Expenses. Calculated as the sum of B.1 to B.7.

C.1	Bad Debts (Provisions). Enter here the net charge for specific and general bad debt provisions
C.0	Profit before extraordinary items. Calculated as the sum of A.0 minus B.0 and minus C.1
D.1	Extraordinary Items. Extraordinary items should be reported net of attributable taxation. Enter net extraordinary income as a negative figure, and net extraordinary costs as a positive figure.
D.2	Taxation. For reports covering less than a year, the taxation charge should be estimated by applying a reasonable estimate of the Branch's effective tax rate applicable for the year in question.
D.0	Profit after tax. Calculated as the sum of C.0 minus D.1 and minus D.2

6 '2.6 Liquidity Summary'

- 6.1 In this sheet, data from '2.1 BS Assets' and '2.3 BS Liabilities' is segmented according to the reference used for reporting a liquidity risk.
- 6.2 The summary provides category totals that will allow for cross-checking against similar category totals reported in the sheet '11.1 Liquidity - Cashflows'.
- 6.3 No data need to be input; all data is derived from the completion of the sheets from '2.1 BS Assets' and '2.3 BS Liabilities' – see Sections 2 and 3.