FSA

Electronic Reporting

GABRIEL Data Reference Guide – Change Log

Version: 27

Issued: 1 March 2013

Document History

Version	Date	Description
1	31/08/2007	Initial version to document changes to the data items first published in March 2007 (FSA001-FSA004, FSA008, FSA010-FSA013, FSA0016, FSA018, FSA019 and FSA028).
2	12/10/2007	Updated to include new data items for the 12/10/2007 release (no previously published data items were updated in this release)
3	16/11/2007	Updated following publication of the IRR (Amendment No 2) Instrument 2007 (25 October 2007). Minor updates to CommonTypes, FSA001 to FSA008, FSA013 to FSA019, FSA023, FSA025, FSA028, FSA031, FSA032, FSA044 to FSA046, RMA-E, SDS001 and SDS003. New data item Complaints-FOL.
4	19/12/2007	Updated following publication of Legal Instrument 2007/70. This includes changes to FSA015, FSA044, FSA045, FSA046, RMA-E, RMA-G, RMA-H, RMA-I. The change to RMA-E has resulted in a change to the shared definition schema SDS001 and new versions of FSA031 and FSA032 have been created to include the new version of SDS001. Also made a few minor corrections to FSA003, FSA005 and FSA010.
5	25/01/2008	Updates to data items using xml names containing full stops – the full stops have been replaced with hyphens. A new version of CommonTypes (v4) has been released to tighten the definitions of simple types that represent decimal numbers (floats and percentages) – resulting in new versions of all components which use decimal numbers. FSA006 has been removed. The XML samples for FSA020 and one of the business rules for FSA034 have been corrected.
6	05/06/2008	Business validation rules dropped on FSA002, FSA004, FSA034 and FSA036. Mandatory to optional changes on elements within FSA040, RMA-C, RMA-E and RMA-H. Correction to two rules in FSA010. Combination of RMA-D1 and RMA-D2 into a new data item RMA-D1-D2. Re-issue of Introduction and Cross-Validation documents.
7	31/03/2009	Re-design of RMA-J updates XLS, XML and XSD. Immaterial corrections made to various XLS and XML files, having no impact on schemas.
8	05/06/2009	Re-design of Complaints updates XLS, XML and XSD.. First publication of new Payment Services data items, FSA056 and FSA057 – all documents. Removal of merged item RMA-D1-D2, replaced by individual RMA-D2, which includes a minor schema change. RMA-D1 XLS reverts to v1.1. FSA044 is amended to allow negatives on Row 30. FSA046 is amended to allow both the Standard and IRB sections to be submitted.
9	07/10/2009	First publication of new Liquidity data items: FSA047, FSA048 and FSA050 to FSA055 plus a cut down version of FSA011. Minor amendments to Complaints, FSA008, FSA017, FSA044, RMA-D1 and RMA-G and the future Payment Services Directive data items FSA056 and FSA057. First publication of the Profile Switch Rules for RMA data items.

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Version	Date	Description
10	13/11/2009	Correction to the namespace versions of the FSA017 sample and the FSA044 schema and sample which were published on 07/10/2009.
11	01/12/2009	Minor schema amendments to FSA001, FSA005, FSA019, FSA031, FSA032, FSA036, FSA045, FSA056 and RMA-E. Typing errors are corrected in the FSA050 spreadsheet (no schema change) and in cross validation rule 2 between FSA047 and FSA048. SDS001 is updated. All changed component versions are dated 01/12/2009, but the changes were not actually published on the web until January 2010. An old version of FSA017 has also been restored.
12	16/04/2010	Addition of 6 new columns, D93 to D98 on FSA047. Re-issue of cross validation rules to refer to the new columns.
13	01/06/2010	Schema amendments to FSA029, FSA031, FSA032 and SDS001 – to come into effect for return periods ending on or after 1 November 2010. Validation rule changes to FSA003, FSA028, FSA029, FSA035, RMA-C, RMA-F and MLA-A1-A2 – to come into effect 20 September 2010. Profile Switch Rules amendments to RMA-B and RMA-F to come into effect 20 September 2010.
14	16/08/2010	Changes for CRD2 (and other minor changes) to FSA003, FSA005, FSA008 and FSA046 plus new data item FSA058, all to come into effect for periods ending 31 December 2010. SDS001 change to one Insurer name. Corresponding schema version change on RMA-E, FSA031 and FSA032 RMA-I new schema to change Private Health Insurance to Permanent Health Insurance Correction to XML Sample for FSA001 v4 (missing version off namespace). Correction to FSA047 v2 sample (previous file was corrupted when generated). Correction to effective dates of schema versions that were published in version 11 of this document. These schemas were originally intended to become effective for 21 June 2010 but will now be effective from 1 August 2010.
15	20/12/2010	From QCP 10/1 and QCP 10/10 - New elements added to FSA019 along with several other label changes, resulting in new schema - Label changes on FSA015, 001, 002 and 028. Minor version number increment on XLS files. - Validation rule changes on FSA047. Minor version number increment on XLS files. From CASS Handbook - Introduction of the CMAR Client Money and Assets Return. For Common dataTypes - Update of common elements

16	01/03/2011	From CASS Handbook - Validation rule changes, Currency fixed to GBP, correction of error codes and minor changes to wording. FSA015 – Validation rule changes, wording change. FSA047 – Minor changes (Replaces the version in change log v15 which was never used as it was an internal release)
17	04/03/2011	Significant new versions of FSA004 (credit risk) and FSA045 (IRB Portfolio risk) as set out in legal instrument 2011/3 and coming into effect after 1 June 2011. FSA047 (liquidity daily flows) – Minor change to validation rules to allow zero (but not non-zero figures) to be submitted against weekend flows and flows that occur after the 3 month period.
18	27/05/2011	Changes for CRD3 to FSA005, FSA046 and FSA058 CMAR – minor change to the handbook layout FSA028 – minor change to the handbook layout MLA-E – corrected XML sample data file
19	30/06/2011	Minor amendments to: Complaints – Change to error code against element 3A FSA003 - label changes on elements 78A, 86A & 94A FSA004 - label change on column F
20	21/10/2011	A new version of RMA-J. Minor amendments to CMAR, FSA018, FSA028, FSA056 and RMA-E
21	04/11/2011	Final CRD3 versions of FSA005, FSA046 and FSA058 following publication of policy statement PS11/14. FSA005 is materially unchanged whilst FSA046 & FSA058 contain very minor amendments. RMA-J – a new version to remove mandatory elements (and leave all elements as conditional) correction to 3C, and minor handbook layout changes.
22	01/12/2011	Minor amendments to the Shared Definition Schema SDS001 and RMA-E.
23	01/03/2012	Validation rule change to RMA-D1 Minor change to RMA-J
24	01/06/2012	New data items and changes for RDR to RMA-K, RMA-L, RMA-G, RMA-B and RIA-Complaints New data items published for PSD001, PSD002, PSD003, PSD004 and PSD005.
25	17/08/2012	Minor corrections made to version 1 of RMA-K and RMA-L. Minor correction made to version 6 of the Common Types schema New versions of RMA-B, FSA050 and CMAR Minor version (label changes) to FSA052 and FSA057
26	26/11/2012	Minor version (schema only) to FSA057

		Business validation change the date of birth information for PSD002 Retail Investments CMAR version date change
27	01/03/2013	Changes to Data Items for Legal Cut Over Changes to Data Items for Handbook Instruments 2010/69 and 2010/70 Changes to Data Item labels for CP13/01 Schema change for RMA-K and minor version change for CMAR

Contents

1 What is the purpose of this document?

The Mandatory Electronic Reporting (MER) Data Reference Guide (DRG) specifies the required format for XML regulatory data which can be submitted to the FSA. It is intended to be used by firms and software vendors who develop or use software to generate XML regulatory data.

Over time these XML specifications change. The purpose of this document is to catalogue all changes.

2 Releases and Versions of the DRG

Each data item has its own XML specification and these are versioned independently from other data items. The DRG as a whole is not versioned. However, the FSA generally publishes groups of data items at the same time. The XML specification for a single data item consists of a number of files: an XLS Excel spreadsheet, an XSD schema, one or two XML samples, and schema documentation (JPG and PDF). Prior to the 5 June 2008 update, if any one of these files changed, every file would have been given the same new version number. Thus if, for example, the only change to a data item had been a validation rule which was documented in the spreadsheet, the XSD schema would have still been given a new version number and date, even though the schema itself hadn't changed. However, because issuing new schema versions carries a significant overhead for software developers, from the 5 June 2008 update, any changes to the spreadsheets which did not affect the schema resulted in a minor version update to the spreadsheet, but no update to the schema.

2.1 Publication on 1 March 2013

This update publishes changes to the following data items. Please see Section 3 for details:

A new schema version for: FSA008, MLA-J, RMA-F, RMA-J, RMA-A, RMA-D1, RMA-E, RMA-K

A new data items RMA-D6

Label and validation changes for: CMAR, FSA001, FSA003, FSA008, FSA018, FSA028, FSA031, FSA032, FSA056, MLA-G, MLA-J, RMA-B, RMA-C, RMA-D1, RMA-E, RMA-F, RMA-H, RMA-J, PSD001, PSD002, PSD003, PSD004, PSD005.

2.2 Publication on 26 November 2012

This update publishes:

A new version of:

- FSA057 – schema only
- PSD002 – Retail Investments

CMAR version 4 will now take effect from 28/2/2013

2.3 Publication on 17 August 2012

This update publishes:

A correction to the published schemas and data definitions for:

- RMA-K – schema only
- RMA-L
- Common Types – schema only

A new version of:

- RMA-B
- FSA050
- CMAR

A new minor version of:

- FSA052
- FSA057

2.4 Publication on 1 June 2012

This update publishes the Retail Distribution Review (RDR)

New Data Items:

- RMA-K (Adviser charges)
- RMA-L (Consultancy charges)
- RIA-Complaints (Complaints by Retail Investment Advisers).

A new version of:

- RMA-G(Training and Competence)
- Common Types schema

A new minor version of:

- RMA B (Profit and Loss account).

This update publishes the Product Sales Data schemas for the new PSD data items that replace the NGP007 data item. This update publishes new versions of the schemas for PSD004 and PSD005 and incorporates into the GABRIEL Data Reference Guide, the schemas for PSD001, PSD002 and PSD003 which are published on the Product Sales Data web-pages. Product Sales Data is currently reported via TRS and will be reported via GABRIEL from September 2012.

- PSD001 Product Sales Data – Mortgage
- PSD002 Product Sales Data – Retail Investments
- PSD003 Product Sales Data – Protection
- PSD004 Product Sales Data – Home Reversion
- PSD005 Product Sales Data – Home Purchase Plans
- PSD Common Types schema

2.5 Publication on 1 March 2012

This update publishes a version for:

- RMA-D1 Regulatory Capital
- RMA-J Data required for calculation of fees

2.6 Publication on 1 December 2011

This update publishes a version for:

- SDS001 Data Definition xls spreadsheet
- SDS001 XSD Schema
- RMA-E (Professional indemnity insurance (PII) self-certification).

2.7 Publication on 4 November 2011

This update publishes the final CRD3 (3rd package of Capital Requirements Directive) versions of:

- FSA005 (market risk);

- FSA046 (securitisations – non-trading book); and
- FSA058 (securitisations – trading book).

A new version of:

- RMA-J (data required for calculation of fees).

2.8 Publication on 21 October 2011

This update publishes a new version for:

- RMA-J (data required for calculation of fees)
- FSA018 (UK integrated groups – large exposures)
- FSA028 (Non-EEA-sub-group)

and minor version changes to:

- CMAR (client money and assets)
- FSA056 (API Capital Adequacy Return)
- RMA-E (PII Self-Certification)

2.9 Publication on 30 June 2011

This update publishes minor updates relevant to:

- Complaints – a change to the error code against element 3A
- FSA003 - label changes on elements 78A, 86A & 94A
  - FSA004 – a label change on column F

2.10 Publication on 27 May 2011

This update is primarily to publish new versions of data items for CRD3 (3rd package of Capital Requirements Directive changes):

- FSA005 (market risk);
- FSA046 (securitisations – non-trading book) ; and
- FSA058 (securitisations – trading book).

There are also minor updates relevant to:

- CMAR – a minor change to the handbook layout;
- FSA028 – a minor change to the handbook layout; and
- MLA-E – only the XML sample file is changed to correct a typo in the data.

2.11 Publication on 4 March 2011

This update publishes significant new versions of

- FSA004 (credit risk); and
- FSA045 (IRB Portfolio risk)

to bring them into line with the changes set out in legal instrument 2011/3. These versions of the data items will apply to reporting periods ending on or after 1 June 2011.

The update also includes a minor change to

- FSA047 (liquidity daily flows)

The previously introduced rules to reject data items containing flows on weekend dates or dates after the end of the 3 month period covered by FSA047 have been updated so that they will now allow zero to be submitted on such dates (but they will still not allow non-zero figures to be submitted). These rules will apply from the date of the next software release, currently planned to be in July 2011.

2.12 Publication on 1 March 2011

This update makes a change to:

- CMAR

Other minor data changes made in this update affect;

- FSA015
- FSA047 (version published on 20 December 2010 never used)

2.13 Publication on 20 December 2010

This update makes changes to a number of data items including the introduction of the new CMAR reporting item and the addition of new elements to FSA019.

The CommonTypes schema is also updated.

Other minor data changes made in this update affect;

- FSA002
- FSA015
- FSA028
- FSA047

2.14 Publication on 16 August 2010

This update makes changes to a number of data items principally for the Capital Requirements Directives (CRD2), the final reporting policy for which was published in July in Legal Instrument 2010/29.

CRD2 Data Items affected:

- FSA003
- FSA005
- FSA008
- FSA046 - this is now explicitly for non-Trading Book securitisations.
- FSA058 - a new data item with a similar structure to FSA046, but explicitly for Trading Book securitisations.

At the same time there are also changes made to FSA003 for CP09/30 (Capital Planning Buffer) and CP10/01 (the labels for certain UK consolidation group reporting fields), and changes to FSA005 for CP10/10 (convertibles adjustment).

Other minor changes made in this update affect:

- SDS001, RMA-E, FSA031 & FSA032 – the change of name of one of the insurers
- RMA-I – correction of one label from Private Health Insurance to Permanent Health Insurance.
- FSA001 – no new version of the data item schema or spreadsheet, but a correction to the XML sample.
- FSA047 – no new version of the data item schema or spreadsheet, but a correction to the XML sample.

- The effective date of the schemas introduced in version 11 of this document is delayed from 21 June 2010 to 1 August 2010 - this just affects the web pages where these dates are published, rather than the data item specifications.

2.15 Publication on 1 June 2010

Other minor Data Item changes

- FSA028
- FSA029
- FSA031
- FSA032
- FSA035
- RMAR section C
- RMAR section F
- MLAR section A1-A2

There are profile switching rule changes on RMAR sections B and F

2.16 Publication on 16 April 2010

This update makes a change to just one data item, FSA047, by extending the number of columns from 92 to 98. The cross validation rules which sum across all FSA047 columns are also re-issued to refer to the new column range.

2.17 Publication on 1 December 2009

This update makes minor schema changes to nine data items. The changes come into effect for reporting dates of 21 June 2010 onwards. Changed data items (schema changes):

- FSA001
- FSA005
- FSA019
- FSA031
- FSA032
- FSA036
- FSA045
- FSA056
- RMA-E

SDS001 (referenced by RMA-E, FSA031 and FSA032) is updated.

There are corrections to typing errors in the FSA050 spreadsheet and in the cross validation rules between FSA047 and FSA048 (rule 2).

An old version of FSA017 has been restored.

All changed component versions are dated 01/12/2009, but the changes were not actually published on the web until January 2010.

2.18 Publication on 13 November 2009

This update is made to correct the namespace version numbers of the FSA017 sample and the FSA044 schema and sample which were published on 07/10/2009. On 07/10/2009, new schemas for both FSA017 and FSA044 were published, but the XML sample files were not updated to refer to the new schema versions. In addition the actual FSA044 schema still contained the old namespace version. The 13/11/2009 publication corrects these errors.

2.19 Publication on 7 October 2009

This update is made to publish the new liquidity data items FSA047-FSA048; FSA050-FSA055 and a cut down version of FSA011. These new data items will be phased in during 2010 and will replace FSA010, FSA012, FSA013 and the old FSA011.

There have also been minor changes to the Payment Services Directive data items, FSA056 and FSA057 which come into effect after 30 June 2010 and 31 December 2009 respectively.

There have also been minor changes to the following existing data items:

- Rule Changes not involving a new Schema Version: Complaints, FSA008, RMA-D1, RMA-G;
- Changes involving a new Schema Version: FSA017, FSA044.

The CommonTypes schema, Shared Definition Schema SDS003 and Cross Validation Rules document are also updated.

The Profile Switch Rules document is published as part of the DRG for the first time.

2.20 Publication on 5 June 2009

This update is made to publish revisions to the Complaints data item that comes into effect on 1st August 2009.

The merged items RMA-D1-D2 are redundant and have been removed. An individual set of documents for RMA-D2 is inserted. An adjustment has been made to the RMA-D2 schema. Element NetCurrentAssetsRequirement has become optional. The XLS for RMA-D1 reverts to v1.1, as v2 was prepared for the combined RMA-D1-D2 item but was never used.

New Payment Services Directive data items FSA056 and FSA057 are published for the first time.

FSA044 has a schema change that allows row 30 to accept negative figures. This will be implemented in the July 2009 software release.

FSA046 has a schema change that allows both the IRB table and the Standard table to be submitted at once. This will be implemented in the July 2009 software release.

2.21 Publication on 31 March 2009

This update was made primarily to publish a new version of RMA-J. The Retail Investment row (3) is split into three rows, with no element in column A. Validation rules have also changed accordingly.

Immaterial corrections have been made to correct errors in the XLS and XML documents. These changes have no impact on schemas. Items amended are: Common Types, CY, FSA001, FSA003, FSA007, FSA008, FSA010, FSA015, FSA017, FSA029, FSA032 and FSA035.

2.22 Publication on 5 June 2008

This minor update was made to remove some rules which might legitimately not apply to every firm's data:

- Business validation rules dropped on FSA002, FSA004, FSA034 and FSA036.
- Mandatory to optional changes on elements within FSA040, RMA-C, RMA-E and RMA-H.

In addition: a correction was made to two rules in FSA010; and the previous RMA-D1 and RMA-D2 were replaced by a new version of RMA-D1 and a new data item RMA-D1-D2 which combined the old RMA-D1 and RMA-D2.

2.23 Publication on 25 January 2008

This update was made to correct two problems identified during development of the FSA systems:

- Version 7 of Adobe Reader, which some firms may be using with our off-line forms, will not handle xml element names with full stops in. Therefore all data items and shared definition schemas which use XML element names with full stops in have been updated.
- Decimal numbers were not defined tightly enough in the CommonTypes schema. A new pattern restriction has been introduced into these definitions to ensure that the correct number of digits before and after the decimal point is submitted. A new CommonTypes schema (v4) is thus published, and all data item schemas that use decimal numbers have been updated to include the new CommonTypes schema.

In addition, this update has made the following changes:

- FSA006 has been removed from the Data Reference Guide.
- The sample for FSA008 has been corrected to contain "true" for the Boolean element ConfirmFSANotified (instead of "1").
- The samples for FSA020 have been corrected so that the figures pass the published validation rules.
- The data definition spreadsheet for FSA034 has been corrected for the rule on 10B (to include 2B in the total tier 1 calculation).
- Version 1 of CommonTypes has been removed as there are now no longer any data items still referring to this old version.

2.24 Publication on 19 December 2007

This update was made to incorporate changes to various data items in Legal Instrument 2007/70 (6 December 2007). That legal instrument was a follow-up to the consultation CP 07/17.

The main changes in this DRG update are:

- cosmetic changes to FSA015 and RMA-I;
- some new lines in FSA044;
- the PD bands in FSA045 have changed from being fixed to being dynamic;
- added and rearranged some of the data in FSA046;
- moved the details of types of advice and clawed back commission from RMA-H to RMA-G;
- added a new column to the PII table in RMA-E and included a new version of SDS001 (a shared definition schema accessed by FSA031 and FSA032); and
- corrected some definition and rule errors in FSA003, an omission of an XML name from the data definition spreadsheet in FSA005 and some typing errors in FSA010.

2.25 Publication on 16 November 2007

This update to the DRG:

- Made minor updates to specific data items: FSA001 (now v3), FSA002 (now v3), FSA003 (now v3), FSA005 (now v2), FSA006 (now v2), FSA007 (now v2), FSA008 (now v3), FSA013 (now v2), FSA014 (now v2), FSA016 (now v2), FSA017 (now v2), FSA018 (now v2), FSA023 (now v2), FSA025 (now v2), FSA028 (now v2), FSA031 (now v2), FSA032 (now v2), FSA044 (now v2), FSA046 (now v2) and RMA-E (now v2); plus the shared definition schema SDS001 used by FSA031, FSA032 and RMA-E. Many of these updates are to take into account the amendments listed in the IRR (Amendment No 2) Instrument 2007 (25 October 2007).
- Introduced a new GroupInfo element and structure to capture details of a group when a data item is being reported on a consolidated basis on behalf of a group. This applies to all data

items which can be submitted on a group basis. The details are defined in the shared definition schema SDS003. A new version of the CommonTypes schema has also been released which gives a new list of allowed values for the reportingBasis attribute (used by the same data items that can be reported on a group basis, plus a few others that can be reported on specific other reporting bases).

- Introduced a new data item "Complaints-FOL". This follows the familiar format of the Complaints return as set out in Legal Instrument 2005/11 and as currently presented by the Firms OnLine (FOL) system. For the initial submission of XML complaints data from 1 October 2008 onwards, it is likely that firms will need to use this Complaints-FOL data item. The Complaints data item that was consulted on in CP07/17 (which we previously published in the DRG on 12 October 2007 under the name "Complaints") is likely to be implemented at a later date (currently anticipated to be August 2009). This is still subject to confirmation, which will be provided in the December 2007 policy statement which will give feedback on CP07/17.

2.26 Publication on 12 October 2007

This update to the DRG:

- Added XML specifications version 1 for: Complaints, CQ, CQ, FSA029 to FSA036; FSA038 to FSA042; MLA-A1-A2 to MLA-J; and RMA-A to RMA-J;
- Added XML specifications for shared definition schemas SDS001 and SDS002 and
- Updated (now version 3) the Cross Validation Rules document to include rules for the new MLA and RMA data items.

There were no changes to existing data item components in this publication.

2.27 Publication on 31 August 2007

This update to the DRG:

- Added XML specifications version 1 for FSA005, FSA006, FSA007, FSA014, FSA015, FSA017, FSA020, FSA021, FSA022, FSA023, FSA024, FSA025, FSA026, FSA027, FSA044, FSA045 and FSA046;
- Updated the XML specifications (now version 2) for FSA001, FSA002, FSA003, FSA004, FSA008, FSA010, FSA011 and FSA019;
- Updated the XML specification (now version 2) for the CommonTypes schema, and added an XML specification for a shared definition schema SDS003;
- Updated (now version 2) the Introductory and Cross Validation Rules document.
- Left the XML specifications for FSA012, FSA013, FSA016, FSA018, FSA028 and MetaData schema unchanged (still at version 1.0);

These changes were not actually released to the FSA web site until 7 September 2007, so although new and amended components will show 31 August 2007, the actual date/time stamp on the file may be up to one week later.

2.28 Publication on 23 March 2007

The first DRG publication was on 23 March 2007 and contained:

- XML specifications version 1.0 for FSA001, FSA002, FSA003, FSA004, FSA008, FSA010, FSA011, FSA012, FSA013, FSA016, FSA018, FSA019 and FSA028;
- XML specifications version 1.0 for a CommonTypes schema and a MetaData schema; and
- Version 1.0 of an introductory document and a Cross Validation Rules document.

3 Details of 1 March 2013 Changes

3.1 Introduction

This update publishes schema, label and validation changes to remove the wording "FSA" and replace with appropriate wording ready for Legal Cut-Over.

Changes have been made to RMA data items in preparation for the changes under Handbook Instruments 2010/69 and 2010/70. Additionally we publish label changes to MLA-J and RMA-J as part of the FSCS Funding Model review, schema changes to RMA-K and minor changes to CMAR.

3.2 Schema Specific Changes ready for Legal Cut Over

3.2.1 New schema version changes for:

- FSA008 v6 - submissions for end of reporting period 31 October 2013
- MLA-J v2, RMA-F v2, RMA-J v5 – submission for end of reporting period 31 May 2013

3.2.2 New label and validation changes for:

- CMAR v4.1, FSA001 4.2, FSA003 v6.2, FSA008 v5.1, FSA018 v4.1, FSA028 v4.1, FSA031 v6.1, FSA032 v6.1, FSA056 v2.2, MLA-G v1.1, MLA-J v1.1, RMA-B v1.2, RMA-C v2.3, RMA-D1 v2.3, RMA-E v7.1, RMA-F v1.2, RMA-H v3.1, RMA-J v4.3, PSD001 v1.3, PSD002 v1.5, PSD003 v1.3, PSD004 v2.1, PSD005 v2.1.

3.3 Changes as outlined in Handbook Instruments 2010/69 and 2010/70

3.3.3 New Data Item:

- RMA-D6 v1 - submissions for end of reporting period 31 December 2013

3.3.4 New schema version changes for:

- RMA-A v2, RMA-D1 v3 and RMA-E v8 - submissions for end of reporting period 31 December 2013

3.3.5 Removal of Data Item:

- RMA-D2 will no longer be submitted for period from end of reporting period 31 December 2013 onwards.

3.3.6 Cross Validation:

- New cross validation introduced for RMA-D6 and changes to existing validation for RMA-A, RMA-D1, RMA-E.

3.4 Additional Changes

- RMA-K v2 - submissions for end of reporting period 30 June 2013 to allow negative amounts in row 1 to 3 and amend the wording on rows 4, 5 and 6.
- CMAR v4.2 – minor corrections to labels.
- MLA-J and RMA-J minor label changes included with Legal Cut-Over changes above.

4 Details of 26 November 2012 Changes

4.1 General Changes

This update publishes minor changes to three data items.

4.2 Data Item and Schema Specific Changes

4.2.7 FSA057 Payment Services Directive Transactions - new schema version 1.1

- The currency unit has been changed from thousands to single.

4.2.8 PSD002 Retail Investments Date of Birth – business validation change

- Date of birth validation amended so there is no lower limit for 'Customer Date of birth'.

4.2.9 CMAR Client Money and Asset Return – date change

- Submissions for end of reporting period 28 February 2013 onwards use version 4.

5 Details of 17 August 2012 Changes

5.1 Introduction

This update has been publised primarily to include minor amendments to the new RDR data items RMA-K, RMA-L, the new CommonTypes schema and to introduce a new version of RMA-B to replace the minor version change (Version 1.2) published in June.

Additionally, we are publishing a new version of FSA050 and making label changes to FSA052 and FSA057.

5.2 Data Item and Schema Specific Changes

5.2.10 RMA-K (Adviser charges) version 1

- A minor correction to the published schema to include missing minimum occurrences of 0 on some elements.

5.2.11 RMA-L (Consultancy charges) version 1

- A minor correction to the published schema to include missing minimum occurrences of 0 on some elements.
- Remove conditional rules from Rows 10 and 11 to allow Yes in more than one element.

5.2.12 CommonTypes schema version 6

- A minor correction to the published schema to amend NonNegativeFloat2Type constraint from maxInclusive to minInclusive

5.2.13 RMA-B (Profit and Loss account) - new version 2

- Xml name change to 1C, 2C, 3C 4C to replace Fees with FeesAdviserChargesConsultancyCharges

5.2.14 FSA050 Liquidity Buffer Qualifying Securities - new version 2

- A change to the label and xml name for element 23A

5.2.15 CMAR Client Money and Asset Return - new version 4

- Label changes to 3A, 4A, 5A, 6A, 9A, 8C, 10A, 11A, 12A, 16A, 25A, 25B, 31A, 32A, 33A, 34A
- Add new column G to row 25
- Change in validation to 8B
- Change to 25A List and xml names 20A, 31A, 32A, 33A and 34A.

5.2.16 FSA052 (Pricing data) - new version 1.1

- A change to the section title of the data item

5.2.17 FSA057 (Payment Services Directive Transactions) – new version 1.2

- A change to the label for element 2A

6 Details of 1 June 2012 Changes

6.1 Introduction

This DRG update is made primarily to introduce the new data items in preparation for RDR (Retail Distribution Review) release and to introduce into the Data Reference Guide the data items and schemas for Product Sales Data (PSD).

The data items and schema changes for the RDR project are versions published in accordance with PS11/13 and minor Handbook adjustments in 2012. Additionally, we have removed the data element switching in RMA-G while retaining the mandatory elements.

6.2 The RDR Release Data Item and Schema Specific Changes

6.2.18 RMA-K (Adviser charges)

- Version 1 has been created.
- First published version of Adviser charges.
- The currency is fixed at GBP.
- This uses two new common types NonNegativeMonetaryFloat2Type and NonNegativeFloat2Type

6.2.19 RMA-L (Consultancy charges)

- Version 1 has been created.
- The currency is fixed at GBP.

6.2.20 RIA-Complaints (Complaints by Retail Investment Advisers)

- Version 1 has been created.
- This uses a new common type: IRNType

6.2.21 RMA-G (Training and Competence)

- Version 3 has been created.
- Replace the boolean values with YesNo type.
- Remove all minOccurs=1 with minOccurs=0.
- Removal of the Profile Switching rules.

6.2.22 RMA-B (Profit and Loss account)

- New minor version change to Row 3 and column C labels to the section: B1:Regulated Business Revenue.

6.2.23 Common Types (V6)

- Adds three simple types for the RDR release to accommodate monetary values to two decimal points, decimal values and the IRN reference number.

6.3 The PSD Release Data Item and Schema Specific

6.3.24 PSD001 Product Sales Data - Mortgage

- Data Definition version 1.2 created

- This is the schema FSAHSFFeedMG as previously reported via TRS
- It references the PSD-CommonTypes schema: FSAFeedCommon

6.3.25 PSD002 Product Sales Data – Retail Investments

- Data Definition version 1.3 created
- This is the schema FSAHSFFeedRI as previously reported via TRS
- It references the PSD-CommonTypes schema: FSAFeedCommon

6.3.26 PSD003 Product Sales Data – Pure Protection

- Data Definition version 1.3 created
- This is the schema FSAHSFFeedPP as previously reported via TRS
- It references the PSD-CommonTypes schema: FSAFeedCommon

6.3.27 PSD004 Product Sales Data – Home Reversion Plan

- Data Definition version 2 created
- This is the schema FSAHSFFeedHR as previously reported via TRS
- It references the PSD-CommonTypes schema: FSAFeedCommon
- Includes minor change from previous version 1.1
    - Added ‘minOccurs = 0’ to PrincipaOrNetworkFSARef

6.3.28 PSD005 Product Sales Data – Home Purchase Plan

- Data Definition version 2 created
- This is the schema FSAHSFFeedHP as previously reported via TRS
- It references the PSD-CommonTypes schema: FSAFeedCommon
- Includes minor changes from previous version 1.0
    - Changed "Home Movers" from H to M
    - Added ‘minOccurs = 0’ to PrincipaOrNetworkFSARef

6.3.29 PSD005 Common Types

- Data Definition version 1.2 created
- This is the schema FSAFeedCommon as previously reported via TRS

7 Details of 1 March 2012 Changes

7.1 General Changes

This update publishes minor changes to two data items.

7.2 Data Item and Schema Specific Changes

7.2.30 RMA-D1 (Regulatory Capital) - new version 2

- The data type on data element 22A has been changed from a MonPos to Mon.

7.2.31 RMA-J (data required for calculation of fees) - new version 4.1

- New minor version to remove RAG 9.1 & RAG 9.2 from error messages and replace with permitted activities.
- For every element, added conditions on permitted RAGs and activities to Additional Information for clarification.

8 Details of 1 December 2011 Changes

8.1 Data Item and Schema Specific Changes

8.1.32 SDS001 (new v8)

- The XSD schema has changed to:
  - Remove Abacus Syndicate (Lloyds Syndicate) and Magian Underwriting from the list of insurer names.
  - Add Chartis UK and Zurich Insurance plc to the list of insurer names.
- The data definition xls spreadsheet has been updated to:
  - Change the name of Royal & Sun Alliance to Royal and Sun Alliance in order to match the schema.

8.1.33 RMA-E (new v7)

- New version of data definition xls spreadsheet to include v8 of SDS001
- New version of XSD to include v8 of SDS001
- Valid and full XML updated to version 7

9 Details of 4 November 2011 Changes

9.1 General Changes

This update is primarily to publish the final versions of the data items affected by CRD3 (3rd package of Capital Requirements Directive changes) in line with the recent policy statement PS11/14. This affects FSA005, FSA046 and FSA058.

9.2 Data Item and Schema Specific Changes

9.2.34 FSA005 (Market risk) – minor version v7.1

This data item is not materially changed since the v7 that was published with the CRD3 consultation paper. However, a new Excel spreadsheet (v7.1) has been published to link to the final policy.

9.2.35 FSA046 (Securitisation – Non-Trading Book) – new v8

The new version:

- Corrects the XSD to make fields 1A (LocationDisclosures), 2A (RiskTransferAdditionalCapital) and the parent table element 3 (TransactionDetails) optional (minOccurs="0")

9.2.36 FSA058 (Securitisation – Trading Book) – new v3

The new version:

- Corrects the XSD to make field 1A (LocationDisclosures) and the parent table element 3 (TransactionDetails) optional (minOccurs="0").
- Changes the wording of field 21A to reference BIPRU 7.2.48IG instead of BIPRU 7.2.47HG.
- Appends the words "(net positions)" onto each of the headings of the four Exposure tables.

9.2.37 RMA-J (data required for calculation of fees) – new v4

The new version:

- Corrects the XSD to make all field optional (minOccurs="0").
- Corrects condition on 3C to include RAG 9.1

10 Details of 21 October 2011 Changes

10.1 General Changes

This update is primarily to publish the new version of RMA-J which introduces additional elements on Life and Pensions Mediation and Investment Mediation. The Special Instructions have been reworded and references included for the FSA fee block, FOS industry block and FSCS sub-class The data item must be completed in GB Pounds and so the currency attribute has a fixed value of GBP.

New versions of FSA018 and FSA028 have been added, these are subject to consultation.

10.2 Data Item and Schema Specific Changes

10.2.38 CMAR (Client Money and Assets) – new minor version 3.5

- Amends validation rule on element 20A changes to:
    - 20A = 19A - 14A

10.2.39 FSA018 (UK integrated groups – large exposures) – version v4

- Removes 1A

10.2.40 FSA028 (Non-EEA-sub-group) – version v4

- Removes 3A
- Changes the wording of 1A and 2A to remove the reference to FSA009

10.2.41 FSA056 (API Capital Adequacy Return) – new minor version v2.2

- Adds validation to the 60B SubmittedDate:
    - 60B <= Current Date

10.2.42 RMA-J (data required for calculation of fees) – new version v3

- Adds new elements to Life and Pension Mediation 3A and 3B.
- Adds new elements for Investment Mediation 4A and 4B.
- Removed Number of Relevant CF30s 5B.
- Rewording of special instructions, column headings, rows and the inclusion of references to FSA fee block, FOS industry block and FSCS sub-class.

10.2.43 RMA-E (API Capital Adequacy Return) – new minor version v6.1

- Adds additional handbook wording to Section 4 to make it clear that this section should remain blank unless Question 3 is answered “Yes”
- Adds validation to the StartDate 4G and EndDate 4H
    - 4G < 4H
    - 4H > 4G

11 Details of 30 June 2011 Changes

11.1 Data Item and Schema Specific Changes

11.1.44 Complaints – new minor version v2.2

The new minor version:

- Amends element 3A, changing error code ERR0107 to ERR0010.

11.1.45 FSA003 (Capital Adequacy) – new minor version v6.1

The new minor version:

- Amends the labels on elements 78A, 86A, and 94A.

11.1.46 FSA004 (Credit Risk) – new minor version v5.1

The new minor version:

- Amends the label on column F to "Other Value Adjustments".

12 Details of 27 May 2011 Changes

12.1 General Changes

This update is primarily to publish new versions of data items for CRD3 (3rd package of Capital Requirements Directive changes). This affects FSA005, FSA046 and FSA058.

The versions published at this time are in accordance with the data items set out in the recent Consultation Paper. Until the final policy legal instrument is published, they are therefore subject to change and should not be regarded as "final" versions of the changes for CRD3. They are being published based on the Consultation Paper in order to give developers advance notice of the proposed format.

There are also minor corrections made to a few data items' handbook layouts (CMAR & FSA028) and a sample data file (MLA-E).

12.2 Data Item and Schema Specific Changes

12.2.47 CMAR – new minor version v3.4

The new minor version:

- Corrects the wording on Section 9 of the Handbook layout.

12.2.48 FSA005 (Market risk) – new v7

The new version:

- Replaces 11G with four new elements 66G to 69G (splitting out long/short and securitisation/re-securitisation).
- Amends the labels for fields 12G and 13G to indicate that the PRRs are for figures outside the correlation trading portfolio.
- Adds new elements 70G and 71G between lines 17 and 18 for correlation trading portfolio PRR (net long and net short positions). Hence, the XSD no longer uses the MarketRisksSubTableGroup group for 15G to 18G or 52G to 55G.
- Amends the validation rule on 18G to incorporate the new fields 66G to 71G.
- Removes 22G (Qualifying equities) and changes the label and XML element name of 24G (Other equities, equity indices or equity baskets) to "All equities, and other equity indices or equity baskets" (EquitiesOtherIndicesBaskets).
- Amends the validation rule on 25G.
- Removes 60G (Incremental Default Risk surcharge).
- Adds elements 72G to 81G and associated conditional rules within the section of Internal models-based charges (after 59G).
- Adds a validation rule to 61G (internal models-based PRR).

12.2.49 FSA028 – new minor version v3.3

This minor change to the XLS file only is a cosmetic one which

- Moves the Column A label to the top the form.

12.2.50 FSA046 (Securitisation – Non-Trading Book) – new v7

The new version:

- Splits the four rows of the Standardised Exposures table (4 to 7) into separate rows for securitisations and resecuritisations (renumbering the new eight rows as 31 to 38).
- Adds two new columns G “Concentration ratio (Exposure value)” and H “Concentration ratio (Capital requirement)” to the Standardised Exposures table.
- Adds two new rows (D and E) to the current set of three (A, B & C) for each of the four categories within the IRB Exposures table. The new rows are numbered 23/24, 25/26, 27/28 and 29/30.
- Clarifies the organisation of the data item by introducing a “General” sub-heading (GeneralInfo) for rows 1, 2, 21 & 22 and by moving the “Transaction level information” sub-heading down to the table of Programmes.
- Removed conditional validation rules on 1A and 2A.

12.2.51 FSA058 (Securitisation – Trading Book) – new v2

The new version:

- Adds element 1A for the location of the securitisation pillar 3 disclosures as per FSA046.
- Clarifies the organisation of the data item by introducing a “General” heading (GeneralInfo) for rows 1 & 21 and headings of “Non-correlation trading portfolio securitisations” and “Correlation trading portfolio securitisations”. The “Transaction level information” sub-heading is moved down to the table of Programmes.
- Introduces risk position tables for standardised and IRB exposures for both Non-correlation and Correlation trading portfolio securitisations.
- Introduces new figures 39A to 47A to break down the total capital requirement by underlying asset.

12.2.52 MLA-E (Residential lending to individuals – new business profile) – stays at v2

The only change here is to the MLA-E-Sample-Valid-And-Full.xml file which contains a typo in the data which prevents it cross validating with MLA-D. The schema (XSD) and data definition (XLS) files are both unchanged.

13 Details of 4 March 2011 Changes

This update is primarily to introduce new versions of FSA004 and FSA045, but also includes a minor change to FSA047.

13.1 Data Item and Schema Specific Changes

13.1.53 FSA004 (credit risk) – new v5

The new version:

- Adds columns C to F and associated rules
- Adds rows 37 to 40 with associated new/changed rules
- Removes row 10
- Removes Group Reference Number

The new version of the data item will apply to reporting periods ending on or after 1 June 2011.

13.1.54 FSA045 (IRB portfolio risk) – new v6

The new version:

- Changes label headings for first 4 blocks (and XML name of first two) for consistency with FSA004.
- Adds new block for SME Retail.
- Adds 3 new blocks for counterparty credit risk (as per 3 credit risk blocks).
- Nests the 3 groups of blocks (credit risk, retail risk, counterparty credit risk) within high level XML elements and renames the "OtherRetail" retail block.
- Removes GRN.
- Adds rules to each table enforcing row entry if there are exposures to report - these rules are listed against the lower PD bound and for error reporting the error will be reported against the first row.

The new version of the data item will apply to reporting periods ending on or after 1 June 2011.

13.1.55 FSA047 (daily flows) – new minor version v2.3

The previously introduced rules to reject data items containing flows on weekend dates or dates after the end of the 3 month period covered by FSA047 have been updated so that they will now allow zero to be submitted on such dates (but they will still not allow non-zero figures to be submitted). The new rules apply to all fields on the form, but are specified against fields D01 and D89.

These rules will apply from the date of the next software release, currently planned to be in April 2011.

14 Details of 1 March 2011 Changes

14.1 General Changes

This DRG update is made primarily to introduce the changes to CMAR to bring this in-line with the Handbook layout and to restrict the Currency to GBP. There are also minor corrections made to a few schemas and samples.

14.2 Data Item and Schema Specific Changes

14.2.56 CMAR (Two major increments to V3.3)

- Version 2 was an internal increment.
- Version 3 restricts the Currency to GBP, corrects labelling and error codes. Various amendments made to bring in-line with the handbook layout.

14.2.57 FSA015 (two minor increment to v4.4)

- Label on element 1 changes to remove "(per MLAR)".
- Reverse the change to columns B to E for rows 1 to 11 so that they include "<" instead of "<="

14.2.58 FSA047 (Minor increment to v2.2)

- Label changes

15 Details of the 20 December 2010 Changes

15.1 General Changes

This DRG update is made primarily to introduce CMAR under the CASS Handbook. There are also minor amendments which were consulted on in CP10/1 & CP10/10. There are also minor corrections made to a few schemas and samples.

15.2 Data Item / Schema Specific Changes

15.2.59 Common Types (minor increment to V5.1)

- Adds a new CurrencyType “CON” (All Convertible) to be used by firms with whole firm liquidity modifications whose domestic currency is non-convertible to report FSA047/48 in all convertible currencies combined.

15.2.60 CMAR (New V1)

- First published version of the Client Money and Assets Return for the CASS Handbook

15.2.61 FSA001 (minor increment to v4.1)

- Label change to the wording of row 7 - wording is changed to “Securities eligible for use in central bank operations".

15.2.62 FSA002 (minor increment to v3.2)

- Label change to the wording of element 31B - "deposits" is changed to "items".

15.2.63 FSA015 (minor increment to v4.2)

- Minor changes the label headings. On columns B to E for rows 1 to 11 have changed so that they include "<=" instead of "<"

15.2.64 FSA019 (New V6)

The version makes the changes proposed in QCP 10/1

- New elements 40-44
- Label changes on elements 2, 3, 23, 26, 38
- Label change in the text above element 12
- XML name change for element 26

15.2.65 FSA028 (minor increment to v3.2)

This version makes the minor wording changes details in QCP 10/1.:

- "no" in the instruction prior to question 1 becomes " 'no' "
- 27A in the instruction becomes 27
- wording of question 1 is changed
- 'Yes' in the instruction after question 1 is italicised.
- 1A in the instruction becomes 1

15.2.66 FSA047 (Minor increment to v2.1)

This version makes a minor validation change to prevent firms from entering daily flow information against weekend dates.

- 6A must be omitted if the date falls on a weekend
- 6CK must be omitted if 6A falls on a weekend.

16 Details of the 16 August 2010 Changes

16.1 General Changes

This DRG update is made primarily to introduce changes under the 2nd package of the Capital Requirements Directives (CRD2).

There are also minor amendments which were consulted on in CP09/30, CP10/01 and CP10/10.

For all data items which are changing and which can be submitted on a UK consolidation group basis we are also taking the opportunity to remove the GRN field from the group information section as this field is no longer used.

There are also minor corrections made to a few schemas and samples.

16.2 Data Item / Schema Specific Changes

16.2.67 SDS001 (new v7)

- This schema has changed because the name of St Paul International Insurance Co Ltd has changed to Travelers Insurance Company.
- The new version of SDS001 is included by FSA031, FSA032 and RMA-E.

16.2.68 FSA001 (version unchanged at v4)

- A new sample XML file replaces the previous one – it contains a correction to the namespace which was omitting the single character representing version “4” from the end.

16.2.69 FSA003 (new v6)

- New rows (and associated rule) for hybrid tier 1 capital, 135-138 (before row 24)
- New rows (and associated rule) for bucket capital instruments, 139-141 (before row 30)
- New rows for planning buffers, 142-143 (before row 110) and 144-145 (after row 111)
- Removal of the entire column B and consequential removal/update of rules (incl. rules on 110A, 111A, 127A & 128A). To accommodate this change, the XML has been restructured (replacing AllOther & OmittingStageC pairs with the parent tag - ie the NonNegativeCapitalRowStructure, CapitalRowStructure and element 107 SolvencyRatio pair are replaced with the equivalent MonPos, Mon and Pct2 simple types).
- Amends rules on 16A and 27A to take account of new fields
- Removes GRN field
- All Tier1And2Deductions figures are made MonPos
- Amends labels to rows 78, 86 and 94
- Amends the rules on 106A and 107A

16.2.70 FSA005 (new v6)

- Adds element 65G after row 24 and changes the rule on 25G to include the new 65G.
- Changes the VaR model risk and VaR model based PRR labels and XML element names to be "Internal models-based" charges and PRR.
- Adds the table of Add-ons (63) and total add-ons (64G) at the bottom of the Internal models charges section (before the Internal models-based PRR).
- Changes 58G to 60G from Mon to MonPos to enforce non-negativity.

- Adds conditional validation rules on 57 to 59
- The GRN field is removed.

16.2.71 FSA008 (new v5)

- Added Funded Credit Protection and Unfunded Credit Protection into the Part 1 and Part 2 tables.
- Removed Part 3 table (trading book concentration risk excesses).
- Labels on 6A and Part 2 heading changed
- Removed GRN
- Data Type on 4A and 4B changed from MonPos to Mon to allow firms to report negative capital.
- Amended second validation rule on element 5D to "Conditional: If 4A > 0, then 5D >=10.00".
- Removed rule 5N = ((5H + 5K) / 4B) * 100.
- Removed rule 8H = 8F + 8G - (4B / 4)
- Corrected sample figures in 5Q and 7M to make the figures valid.

16.2.72 FSA031 (new v6)

- This version includes the new v7 of SDS001.

16.2.73 FSA032 (new v6)

- This version includes the new v7 of SDS001.

16.2.74 FSA046 (new v6)

- This form is now explicitly for non-trading book securitisations. The form title and root XML element have changed to reflect this.
- The label for row 1 has changed.
- The label and XML element name for row 2 has changed and there are new rows 21 & 22 after row 2.
- Within the Programmes Table, the label and XML element name for column H changes and there are new columns I to P.
- Within the Standardised Table, the label on column D changes and the label and XML element name on column E changes.
- Within the IRB Table, column A is removed and the label and XML element name on columns M & N are changed, and a new column P is added, and the XML element BelowCQS1 is corrected to BelowCQS11.
- Within both the Standardised and IRB Tables there is now consistent labelling for "Originator" and "Sponsor".
- The GRN field is removed.

16.2.75 FSA047 (version unchanged at v2)

- A new ‘valid’ sample XML file replaces the previous ‘valid’ one – the previous one was corrupt and omitted much of the data.

16.2.76 FSA058 (new data item - versions 1)

- This is based on a cut-down version of FSA046 but is explicitly for trading book securitisations, whilst FSA046 is now explicitly for non-trading book securitisations.
- A future version of FSA058 is likely to follow for CRD3 which will adopt more of the information currently on FSA046.

16.2.77 RMA-E (new v6)

- This version includes the new v7 of SDS001.

16.2.78 RMA-I (new v3)

- This version corrects the labelling of P9 from Private Health Insurance to Permanent Health Insurance. The schema has a corresponding change from PrivateHealthInsurance to PermanentHealthInsurance.

17 Details of the 1 June 2010 Changes

17.1 General Changes

This DRG update introduces the changes that are being made in the September 2010 software upgrade.

17.2 Data Item / Schema Specific Changes

17.2.1 FSA003 (minor increment on XLS to v5.2)

- Validation rule on element 106A changes to:
  - IF 69A > 70A THEN 106A = 57A – 69A ELSE 106A = 15A – 70A
- Validation rule on element 107A changes to:
  - IF 69A > 70A THEN 107A = (57A / 69A) * 100 ELSE 107A = (15A / 70A) * 100

17.2.2 FSA028 (minor increment on XLS to v3.1)

- Validation rule on element 12A changes to:
  - Conditional: Mandatory if 27A is "yes" and 1A and 2A are both "no", otherwise must not be completed
- Validation rule on element 24A changes to:
  - Conditional: Mandatory if 27A is "yesy" and 1A and 2A are both "no", otherwise must not be completed

17.2.3 FSA029 (major increment to v2)

- CurrentLiabilities element is changed to minOccurs=”1”
- Sample XML files amended to reference schema v2
- Validation rule on element 28A changed to:
  - 28A = 4A + 13A – 55A – 27A

17.2.4 FSA031 (major increment to v5)

- A new column (L) is added to the PII table, between columns D and E. The field allows for the entry of 1 of seven 3 digit currency codes.
- Schema is updated to include version 6 of SDS001
- Sample XML files amended to reference schema v5

17.2.5 FSA032 (major increment to v5)

- A new column (M) is added to the PII table, between columns D and E. The field allows for the entry of 1 of seven 3 digit currency codes.
- Schema is updated to include version 6 of SDS001
- Sample XML files amended to reference schema v5

17.2.6 FSA035 (minor increment on XLS to v1.4)

- Validation rule on 18A is changed to:
  - Conditional: If 19A is completed, 18A must be omitted, otherwise 18A > 0

- Validation rule on 19A is changed to:
    - Conditional: If 18A is completed, 19A must be omitted, otherwise 19A > 0

17.2.7 RMAR section C (minor increment on XLS to v2.1

- Validation rule on elements 4A, 4B, 5A, 5B, 6A and 6B are amended by adding “…and 2A = false” at the end of the rule

17.2.8 RMAR section F (minor increment on XLS to v1.1)

- Validation rule on element 4A changed to:
    - Conditional: mandatory if 3A = 'yes'

17.2.9 MLAR section A1-A2 (minor increment on XLS to v1.1)

- Validation rule on element A2.8[c1] changed to:
    - A2.8[c1] = Σ(A2.1[c1]:A2.7[c1])

18 Details of the 16 April 2010 Changes

18.1 General Changes

This DRG update introduces 6 new columns on the end of FSA047 so that the data item has the capability to record up to 98 days worth of daily flows. Previously it could only record 92 days. FSA047 needs to record "3 months" worth of daily flows, and the FSA requires firms to calculate the length of this 3 month period using a "modified following weekday" algorithm which can extend the calendar 3 month period by a couple of days if it would otherwise finish at a weekend. It is currently envisaged that the maximum number of days that will be needed on FSA047 is 94 days. However, the change introduces columns up to 98 days so that it is a whole number of weeks (14) and so that if a future change of policy dictates a variation on the "modified following weekday" algorithm (eg to adopt "modified following business day" which could extend the period further to skip bank holidays), then the schema will not need to change again.

Details of how the "modified following weekday" algorithm works and the resulting implicit data validation is provided in a clarification document which can be found at:

http://www.fsa.gov.uk/Pages/About/What/International/liquidity/is/index.shtml

18.2 Data Item / Schema Specific Changes

18.2.1 FSA017 (new v2)

- New columns D93 to D98
- New XLS, XSD, valid XML sample (new figures still cross validate to previously published FSA048 XML sample) and a full XML sample showing all figures up to D98.

18.3 Other Changes

18.3.2 Cross Validation Rules (new v7)

- Because all the rules involving FSA047 and FSA048 refer to summing the entire column range on FSA047 (columns A to CN), the rules have been re-issued to refer to the new column range (columns A to CT). However, the logic of the rules themselves has not changed.

19 Details of the 1 December 2009 Changes

19.1 General Changes

All changed components are dated 01/12/2009, but the changes were not actually published on the web until January 2010.

19.2 Data Item / Schema Specific Changes

19.2.1 FSA001 (new v4)

- Label change on Element 65A – has no impact on schema or validation rules.
- Element 64A is changed to be a mandatory field. XLS shows this in the validation column, with associated error message ERR0080. Within the schema, elements ClientMoney (reportable element), OtherItems (parent element) and MemorandumItems (grandparent element) are changed to minOccurs="1". The on-form label has also changed.
- In the schema, version of CommonTypes schema included is changed to v5 and version of SDS003 included is changed to v4.
- XML sample file updated to reference new schema version

19.2.2 FSA005 (new v5)

- In the XLS, the validation rule on element 25G is amended
- In the schema, version of CommonTypes schema included is changed to v5 and version of SDS003 included is changed to v4
- XML sample file updated to reference new schema version

19.2.3 FSA017 (old version 3)

- When version 4 of this component was released, the old version 3 of the stand-alone spreadsheet was inadvertently updated with some new conditional validation rules which were in fact only implemented in version 4. The correct copy of the version 3 XLS was in the FSA017-v3.zip (ie the original v3 published in January 2008) available from the FSA017 web page, but an incorrect copy was present in the bulk zip files (available from the index web page) and the stand-alone XLS displayed from the FSA017 web page. We are now replacing the incorrect copies (stand-alone and in the bulk zips) with the correct original version 3 copy.

19.2.4 FSA019 (new v5)

- On the XLS, elements 28B and 38B are changed from "YesNo" datatypes to "List" datatypes
- In the schema, elements StressTests and Exceeds20Percent change from type="YesNoType" to restricted xs:string types with "yes", "no" and "not applicable" as enumerations.
- In the schema, version of CommonTypes schema included is changed to v5 and version of SDS003 included is changed to v4.
- XML sample file updated to reference new schema version

19.2.5 FSA031 (new v4)

- On the XLS, elements 4A, 36A and 37A are changed from MonPos to Mon
- In the schema, elements Reserves, RetainedEarnings and InterimNetProfits are changed from type="NonNegativeMonetaryType" to type="Monetarytype"
- In the schema, version of CommonTypes schema included is changed to v5 and version of SDS001 included is changed to v5

- XML sample files updated to reference new schema version

19.2.6 FSA032 (new v4)

- On the XLS, elements 4A, 45A and 46A are changed from MonPos to Mon
- In the schema, elements Reserves, RetainedEarnings and InterimNetProfits are changed from type=”NonNegativeMonetaryType” to type=”Monetarytype”
- In the schema, version of CommonTypes schema included is changed to v5 and version of SDS001 included is changed to v5
- XML sample files updated to reference new schema version

19.2.7 FSA036 (new v2)

- On the XLS, element 3B is changed from MonPos to Mon
- In the schema, element Reserves is changed from type=”NonNegativeMonetaryType” to type=”Monetarytype”.
- In the schema, version of the commonTypes schema included is changed to v5.
- XML sample file updated to reference new schema version

19.2.8 FSA045 (new v5)

- On the XLS, validation rule against element 20A is corrected so that it refers to 19A.
- On the XLS, validation rule is added against element 21A
- In the schema, version of the commonTypes schema included is updated to v5 and version of SDS003 schema included is updated to v4
- XML sample file updated to reference new schema version

19.2.9 FSA050 (schema remains at v1, spreadsheet becomes v1.1)

- On the XLS, a correction to the Handbook Layout – Austalia becomes Australia.

19.2.10 FSA056 (new v2)

- In the XLS, the validation rule on element 31B is amended to refer to the combined 4B-6B field.
- In the Schema and XLS the datatype on the ScalingFactor elements is changed from Float to Float2.
- In the Schema, elements 25B, 31B, 32B and 33B change to minOccurs="0"

19.2.11 RMA-E (new v5)

- The Limit Received section has new column 4O so that GBP/EUR/unlimited can be recorded separately for single and aggregate limits - within SDS001 TypeOfLimit is split into SingleTypeOfLimit and AggregateTypeOfLimit within the LimitIndemnityReceived tag.
- The computational validation rule on element 8H is changed to a conditional rule
- Also corrected insurer names for AIG and Eurika (see SDS001).

19.2.12 SDS001 (new v5)

- PIIInsurerType enumeration “American International Group” has erroneous trailing space removed.
- PIIInsurerType enumeration “Eurika - Simply Biz” is amended to “Eureko Insurance Ireland Ltd”

- The schema is changed for the RMA-E new column – see under RMA-E for details.

19.3 Other Changes

Cross validation rule 2 against FSA047 has been corrected – it referred to an element 790A, this has been corrected to 79A.

20 Details of the 13 November 2009 Changes

This update is made to correct the namespace version numbers of the FSA017 sample and the FSA044 schema and sample which were published on 07/10/2009. On 07/10/2009, new schemas for both FSA017 and FSA044 were published, but the XML sample files were not updated to refer to the new schema versions (this was an oversight due to the fact that the actual data within the samples did not need to change for the new schema). In addition the actual FSA044 schema still contained the old namespace version. The 13/11/2009 publication corrects these errors.

20.1 Data Item / Schema Specific Changes

20.1.1 FSA017

The XML sample file now refers to version 4 of the schema (previously it was referring to version 3).

20.1.2 FSA044

The schema namespace version and the version attribute of the root element are now corrected to 5. Previously they were showing 4.

The XML sample file now refers to version 5 of the schema (previously it was referring to version 4).

21 Details of the 7 October 2009 Changes

21.1 General Changes for Liquidity

21.1.1 Common Types

A new version 5 schema and spreadsheet are being introduced to accompany the new liquidity data items (FSA047 to FSA055).

This new version adds the following data types:

- CurrencyBasisType for consolidated/single currencies
- CurrencyType for all standard ISO currencies
- YesNoNAType
- float1Type

And makes the following changes:

- replaces the reportingBasis value of "stock liquidity group" with 3 defined liquidity group (DLG) reporting bases.
- restricts the allowed values for CountryCodeType to ISO country codes.

The new version is referenced by all the new liquidity data items, but will not be referenced by any existing data items until after it is released into the Gabriel system (anticipated to be April 2010). After that time data items will be changed to reference the new version only if their schemas need updating for other reasons.

21.1.2 SDS003

A new version 4 schema and spreadsheet are being introduced to accompany the new liquidity data items (FSA047 to FSA055). It includes a new GroupFRNStructure which is as per the existing GroupInfoStructure but without the GroupReference element. The GroupReference is no longer used by the FSA.

The new version is referenced by all the new liquidity data items, but will not be referenced by any existing data items until after it is released into the Gabriel system (anticipated to be April 2010). After that time data items will be changed to reference the new version only if their schemas need updating for other reasons.

21.1.3 Cross-Validation Rules

The new version of this document (v5) introduces cross validation rules between the new liquidity data items FSA047 and FSA048.

In addition the following changes have been made:

- Backed out the merger of RMA-D1 and RMA-D2 into RMA-D1-D2 – these revert to being separate data items. Hence reintroduced RMA-D1 rules 4, 5 & 6 between RMA-D1 and RMA-D2.
- Removed RMA-D1 rule 1: RMA-D1.3A = 5% of RMA-B(1E+2E) since RMA-B figures are cumulative.
- Removed RMA-D1 rule 3: RMA-D1.16A >= RMA-E.9H to allow for negative own funds.
- Amended RMA-D2 rules 5 and 7 to be conditional upon RMA-D1.11A not being “B3 low resource”.

21.1.4 Profile Switches

Profile switches are a series of true/false flags based on a firm's characteristics such as its permitted activities and legal status. They are used within some of the RMA data items to "switch off" specific elements which are not relevant to the firm. For example there are sections that need to be completed only for incorporated firms, so all elements within such sections are switched off for unincorporated entities. Firms using the online system see elements that are switched off as greyed out on the online form. Firms using XML to upload their data or send in direct communications will see errors if they attempt to submit data items containing elements that are switched off. The direct communications request "RetrieveScheduleWithProfileRequest" will return a list of switched off elements for each RMA data item on the firm's schedule.

The profile switch rules are reflected in the validation rules present in the individual data definitions for each data item (normally in the form of conditional rules, such as "Conditional: Mandatory if firm is incorporated (and not an LLP) otherwise must not be submitted". However, a spreadsheet containing the rules which determine which RMA elements are switched on/off according to which profile characteristics has been maintained internally and is now being published as part of the Data Reference Guide (under the "General MER Documentation" section). Previously, this document had only been made available on request.

Changes to the RMA-G profile rules which will affect the forthcoming release of Gabriel are as follows:

- The profile switch for column A, rows 8 to 12 has changed so that fields are only presented if the firm has "Mortgage Advising" (previously it was based on Rag 9.2).
- The profile switch for column B, rows 10 to 12 has changed so that fields are only presented if the firm has "GI Advising (RETAIL)" (previously it was based on Rag 9.1).
- The profile switch for column C, rows 8 to 12 has changed so that fields are only presented if the firm has "RI Advising" (previously it was based on Rag 7).
- The profile switch for 13C and 14C has changed so that fields are only presented if the firm has either "RI Advising" or "RI Arranging" (previously it was based purely on RI Advising).

The new profile rules will apply to RMA-G data items with reporting period end dates on or after the

Date that this part of the Gabriel software is updated – anticipated to be 21 November 2009.

21.2 Data Item / Schema Specific Changes

21.2.1 Complaints

Spreadsheet changes to v2.1 (no change to schema):

- Amendment to validation rule on 2A from:
  Conditional: If 2A = "no" at least one of (4A:8E) or (9A:33E) must be greater than zero
  to:
  Conditional: If 2A = "no" at least one of 3A, (4A:8E) or (9A:33E) must be greater than zero
- Replace rule against the complaints closed section (4 to 8): ∑(4D:8D) =< ∑(4A:8C) with 5 rules against the individual cells:
  4D <= 4A+4B+4C
  5D <= 5A+5B+5C
  6D <= 6A+6B+6C
  7D <= 7A+7B+7C
  8D <= 8A+8B+8C

The rule changes will apply as soon as the Gabriel software is updated – anticipated to be 23 November 2009.

21.2.2 FSA008

Spreadsheet changes to v4.2 (no change to schema):

- The rule “5N = ((5H + 5K) / 4B) * 100” has been removed.
- The sample XML figures for columns 5Q and 7M have been corrected.

The rule changes will apply as soon as the Gabriel software is updated – anticipated to be 23 November 2009.

21.2.3 FSA011

New version 4 of the Schema and spreadsheet. This new version is a cut down version of the previous one: Elements 1 to 8, 10 and 11 have been removed (all columns). The new version thus contains just 9A, 12A, 13A, 14A, 15A and 16A.

The new version will apply to all reporting period end dates on or after 1 October 2010.

21.2.4 FSA017

New version 4 of the Schema and spreadsheet:

- Removed validation rules 20A = 8A and 20B = 8B.
- Row 43 becomes mandatory
- Row 43 validation rule added: 43x > 0
- Rows 38 and 39 conditional rules added
- Rows 4, 7, 16, 19 are now defined as accepting negative figures (ie MonPos to Mon).
- Removed the conditional validation rule on 38A: "Conditional: If 47A or 48A are submitted, 38A is mandatory"
- Removed the conditional validation rule on 39A: "Conditional: If 47A or 49A are submitted, 39A is mandatory"

The new version will apply to all reporting period end dates on or after 7 December 2009.

21.2.5 FSA044

New version 5 of the Schema and spreadsheet:

- Elements 31B to 31G are now defined as accepting negative figures (ie MonPos to Mon).
- A newer version of SDS003 is included which includes the same version of CommonTypes as FSA044 itself.

The new version will apply to all reporting period end dates on or after 7 December 2009.

21.2.6 FSA047 to FSA055

There are 8 new data items for liquidity reporting: FSA047, FSA048, FSA050, FSA051, FSA052, FSA053, FSA054 and FSA055. The FSA049 which was consulted on has not been retained in the final policy. The different data items come into effect at different times and at different times for different types of firm. They will gradually replace the previous liquidity data items FSA010, FSA012 and FSA013 as well as the major part of FSA011.

For FSA048 rules to enforce which figures have to be positive and which negative have been implemented as business validation rules rather than embedded in the schema definitions. This is contrary to other data items in Gabriel and has been done partly because FSA048 uniquely contains figures which must be negative and partly to simplify implementing any future rule changes.

21.2.7 FSA056

New version 1.1 of the spreadsheet, schema now version 1:

- 3B error code corrected
- All mandatory validations between 3B to 56B changed to conditional rules
- Elements 4B to 6B are combined into one element that has an enumerated list of entries. This has resulted in changes to the validation rules on the following elements: 7B, 8B, 9B, 10B, 11B, 16B, 17B, 18B, 24B, 25B, 31B, 32B, 33B
- Amended additional information comment against elements 34-52 to refer to Sterling
- 51A validation rule corrected
- Corrected referencing of element 52B
- Removed validation rules against element 61-65

FSA056 first applies to return period end dates of 1 July 2010 onwards. Earlier versions of the specification for this Data Item have been superseded and will never apply to submissions.

21.2.8 FSA057

New version 1.1 of the spreadsheet, schema now version 1:

- Currency and Units attribute group replaced with fixed value attributes.

FSA057 first applies to return period end dates of 31 December 2009 onwards. Earlier versions of the specification for this Data Item have been superseded and will never apply to submissions.

21.2.9 RMA-D1

New version 1.2 of the spreadsheet (no change to the schema):

- Updated conditional validation rules on fields 11 to 23. For fields 11 to 17: "Conditional: Mandatory if firm is a personal investment firm, otherwise must be omitted". For fields 18 to 23: "Conditional: Mandatory if firm is a personal investment firm and 11A is not "B3 low resource", otherwise must be omitted".
- New rule 12A = £10,000.
- New rule 10A = 9A - 8A
- New rule 17A = 16A - 15A
- New rule 20A = 19A - 18A
- New rule 23A = 22A - 21A

The rule changes will apply as soon as the Gabriel software is updated – anticipated to be 23 November 2009.

21.2.10 RMA-G

New version 2.1 of the spreadsheet (no change to the schema):

- Conditional mandatory validation rule on 6D changes to “Conditional: mandatory if 6A or 6C are completed” (previously the wording was based on having Mortgage or RI advising permission).

- Validation rules on column B, rows 10 to 12 changed to "Conditional: Mandatory if firm has permission for ‘GI Advising (Retail)’, otherwise must be omitted" (previously this looked at the permission ‘GI Advising’). Similarly, the additional validation rule on 12B changed to "If firm has permission for GI Advising (Retail), then at least one of 10B, 11B or 12B must be true".
- Validation rules on column C, rows 8 to 12 changed to "Conditional: Mandatory if firm has permission for RI Advising, otherwise must be omitted" (previously this looked at the permissions RI Advising or RI Arranging).

The rule changes will apply as soon as the Gabriel software is updated – anticipated to be 23 November 2009.

22 Details of the 5 June 2009 Changes

22.1 General Changes

RMA-D2 and Complaints have a major version increment, due to changes in the schemas, both moving to version 2. Payment Services data items are published at version 1. The previously published RMA-D1-D2 has been removed as it has become redundant.

22.2 Data Item / Schema Specific Changes

22.2.1 Complaints

Schema and spreadsheet change to v2.

- Two new elements at the start of the item, numbered 1 and 34. Subsequent elements are all renumbered
- Column D in the "Complaints closed" section ("Complaints closed > 12 weeks") is removed. Column C is renamed and subsequent columns E and F become D and E.
- In the "Complaints opened" section, the table is reduced to five columns, A to E. Two of the five have amended headings.
- Element MortgagesHomeFinance is renamed HomeFinance to match the change in on-form label.
- Row 14 is replaced with rows 15 and 16.
- The parent element PureProtection ir removed. The child elements within it become part of GeneralInsurance. This is to match the change on on-form labelling.
- Within Investments, there is a new element ManagementServices.

22.2.2 RMA-D1

Spreadsheet has reverted to v1.1

22.2.3 RMA-D2

Schema and spreadsheet change to v2.

- Element NetCurrentAssetsRequirement amended to "minOccurs=0"

22.2.4 FSA044

Schema and spreadsheet change to v4.

- Elements 30A to 30G changed from MonPos to Mon on the spreadsheet.
- Elements Liabilities\Capital\Total to Liabilities\Capital\undated in schema changed to MonetaryType

22.2.5 FSA046

Schema and spreadsheet change to v5.

- In the schema, the element RiskPositions is amended to contain StandardisedExposures and IRBExposures in a "sequence" instead of in a "choice".

22.2.6 FSA056

A full set of documents are published for this new data item, at v1.

22.2.7 FSA057

A full set of documents are published for this new data item, at v1.

23 Details of the 31 March 2009 Changes

23.1 General Changes

Apart from RMA-J there have been no amendments to schemas. Therefore, all other data definition spreadsheets (.XLS) have a minor version increment.

23.2 Data Item / Schema Specific Changes

23.2.1 RMA-J

Schema and spreadsheet changes to v2.

- Element (row) 3 has been replaced with three new rows, 3, 4 and 5.
- Column A has no elements in rows 3, 4 or 5
- Column B has an element 5B
- Column Column C has elements 3D and 4C
- 3C must not be submitted if firm's permission includes neither Rag 7 activities nor Rag 9.1 activities or if firm is exempt from funding the FSCS
- 4C must not be submitted if firm's permission does not include Rag 7 activities or if firm is exempt from funding the FSCS
- 5B must not be submitted if firm's permission does not include Rag 7 activities or if firm is exempt from funding the FOS

23.2.2 FSA001

Spreadsheet changes to v3.1

- Element 13A in XML file amended from 1001042 to 10010
- Element 41A in XML file amended from 1547360 to 1547366
- Currency attribute datatype on XLS changed from LimCurr to LimCur

23.2.3 FSA003

Spreadsheet changes to v5.1

- Element 58B in XML file amended from 1718682 to 758478
- Validation rule against 112A in XLS corrected to refer to 6A-9A, instead of 8A

23.2.4 FSA007

Spreadsheet changes to v2.1

- Validation rule against 17A in XLS corrected to refer to 17A instead of 16A
- Datatype on element 16A in XLS corrected to "Mon" to match schema

23.2.5 FSA008

Spreadsheet changes to v4.1

- Element 5L changed to 0.85 in XLS and XML
- Elements 5M and 5N (row 1) changed to 3.69 in XLS and XML
- Elements 5M and 5N (row 2) changed to 3.12 in XLS and XML

- Element 5M(total) changed to 6.81 in XLS and XML
- Element 7G (row 1) changed to 0.57 in XLS and XML
- Element 8J (rows 1 and 2) changed to blank on XLS and removed from valid XML only

23.2.6 FSA010

Spreadsheet changes to v4.1

- Element 81G missing datatype added (MonPos)

23.2.7 FSA015

Spreadsheet changes to v4.1

- Label on element 16 changed to Non-UK from UK
- Label on element 21 has the words "(non-bank)" removed

23.2.8 FSA017

- Element 39A changed to -19 in XML

23.2.9 FSA029

- XML amended to have the LLP exceptional items section at the end instead of within the LLP Capital element

23.2.10 FSA032

Spreadsheet changes to v3.1

- Handbook layout and sample data tab in XLS amended blanking element 32A
- XML sample split into separate valid and full XML files accounting for the XLS change

23.2.11 FSA035

Spreadsheet changes to v1.1

- Spelling correction on label for element 18A
- Element 16B changed to 90039 in XML

23.2.12 CY

Spreadsheet changes to v2.1

- Element 11C corrected to 21.88 in XLS and XML

24 Details of the 5 June 2008 Changes

24.1 General Changes

The only general change is to the versioning convention. Changes to components which affect only the data definition spreadsheet (.XLS) will not result in a new version of the schema (.XSD). Instead, a minor version increment to the spreadsheet will be introduced. This is reflected in a new version of the DRG Introduction document.

24.2 Data Item / Schema Specific Changes

24.2.1 FSA002

DRG schema stays at v3, spreadsheet changes to v3.1

- Drop business rule 1A <= 1B
- Drop business rule 25A <= 25B
- Drop business rule 34A <= 34B

24.2.2 FSA004

DRG schema stays at v4, spreadsheet changes to v4.1

- Drop business rule 36B = 36A * 12.5

24.2.3 FSA010

DRG schema stays at v4, spreadsheet changes to v4.1

- Business rule on 116C should refer to 54C instead of 104C
- Business rule on 116D should refer to 54D instead of 104D
- The old XML sample which contained typos and did not conform to the sample data in the XLS spreadsheet has been replaced.

24.2.4 FSA034

DRG schema stays at v2, spreadsheet changes to v2.1

- The conditional rules on the "Annual Expenditure Based Requirement" fields (30B to 34B) are dropped.

24.2.5 FSA036

DRG schema stays at v1, spreadsheet changes to v1.1

- The conditional rules on the "Calculation of financial resources requirement for forthcoming year - UCITS firms" fields (27B to 40B) are dropped.

24.2.6 FSA040

DRG new version of component including schema – now v2

- Schema Error - "DateRectified" should be minOccurs="0" (ie optional, since it must be omitted if the letter of credit shows an excess rather than a deficiency).
- The old XML sample which contained a typo and did not conform to the sample data in the XLS spreadsheet has been replaced.

24.2.7 RMA-C

DRG new version of component including schema – now v2

- Schema Error - "IssuesRaised" should be minOccurs="0" (ie optional, since it must be omitted for firms that do not hold client assets).

24.2.8 RMA-D1 and RMA-D2

DRG new data item RMA-D1-D2 version 1
DRG new shared definition schema SDS004
DRG new version of component RMA-D1 – now v2
DRG removal of component RMA-D2

- Due to a technical limitation in our scheduling software a new data item RMA-D1-D2 has been created which simply combines the previous RMA-D1 and RMA-D2. This is to be used by firms who need to submit both D1 and D2 for the same reporting period. Firms that submit only D1 for a particular reporting period should submit RMA-D1. No firms will be scheduled to submit only D2 and the data item RMA-D2 has been removed. A new shared definition schema, SDS004, is used to define the D1 and D2 contents.
- The Cross-Validation document has been re-issued to remove the rules between D1 and D2 as these are now essentially 'internal' rules within the RMA-D1-D2 data item.

24.2.9 RMA-E

DRG new version of component including schema – now v4
DRG new version of component SDS001 including schema, now v4

- SDS001 Schema Error – to allow the "Single" and "Aggregate" elements to be optional within the RMA-E data item, the PIIIndemnityLimitsGroup within the PIIBasicLimitReceivedIMDGroup group has been replaced with individual elements "Single" and "Aggregate", both with minOccurs="0". The RMA-E schema has been changed to simply include the new SDS001.

24.2.10 RMA-H

DRG new version of component including schema – now v3

- Schema (and Data Definition Spreadsheet) Error – "MonitoringAppointedReps" should be minOccurs="0" (ie optional, since it must be omitted for firms that have the profile switch "Appointed Representatives" set to false.

25 Details of the 25 January 2008 Changes

25.1 General Changes

- In all XML element names which contain the full stop character, the full stop has been replaced with the hyphen character. The following data items and shared definition schemas have thus been updated: FSA003, FSA004, FSA005, FSA008, FSA015, FSA018, FSA019, FSA046, MLA-E and SDS002. MLA-F and MLA-H which include SDS002 have been updated to use the new version of SDS002. All these components have been updated to include the latest version of the CommonTypes schema (changed for the reason given in the following bullet point), as has SDS003 which also includes the CommonTypes schema and is used by a number of the other data items.
- A new pattern restriction has been introduced into the definitions of decimal number types to ensure that the correct number of digits before and after the decimal point is submitted. A new CommonTypes schema (v4) is thus published, and all data item schemas that use decimal numbers have been updated to include the new CommonTypes schema - CQ, CY, FSA010, FSA011, FSA012, FSA013, FSA017, FSA022, FSA024, FSA025, FSA028, FSA045 and MLA-D. Some of the data items updated for the full stop to hyphen change may also contain decimal number types.

25.2 Data Item / Schema Specific Changes

25.2.1 CommonTypes

- New version 4 issued with updated definitions for PercentDP1Type, PercentDP2Type, PercentDP3Type, Float2Type, Float4Type and removed definitions of MonetaryDP2Type and NonNegativeMonetaryDP2Type.
- Removed version 1 of the schema (no longer referenced by any other components)

25.2.2 CQ

- Includes v4 of CommonTypes

25.2.3 CY

- Includes v4 of CommonTypes

25.2.4 FSA003

- BIPRU_TP_12.1R becomes BIPRU_TP_12-1R
- Includes v4 of CommonTypes

25.2.5 FSA004

- BIPRU4.4.59_60Firms becomes BIPRU4-4-59_60Firms
- Includes v4 of CommonTypes

25.2.6 FSA005

- Risk0-00 becomes Risk0-00;
  Risk0-25 becomes Risk0-25;
  Risk1-00 becomes Risk1-00;
  Risk1-60 becomes Risk1-60;
  Risk8-00 becomes Risk8-00;
  Risk12-00 becomes Risk12-00
- Includes v4 of CommonTypes

25.2.7 FSA006

- Component removed (no longer applicable for XML submission through MER)

25.2.8 FSA008

- CapitalResourcesBIPRU10.5.3R becomes CapitalResourcesBIPRU10-5-3R;
  CapitalResourcesBIPRU10.5.4R becomes CapitalResourcesBIPRU10-5-4R;
  Percentage10.5.4 becomes Percentage10-5-4;
  CounterpartiesUnder2.5 becomes CounterpartiesUnder2-5;
  CounterpartyAbove2.5 becomes CounterpartyAbove2.5;
  Percentage10.5.3 becomes Percentage10-5-3
- Includes v4 of CommonTypes
- Samples changed to use the value "true" rather than "1" for the Boolean element ConfirmFSANotified.

25.2.9 FSA010

- Includes v4 of CommonTypes

25.2.10 FSA011

- Includes v4 of CommonTypes

25.2.11 FSA012

- Includes v4 of CommonTypes

25.2.12 FSA013

- Includes v4 of CommonTypes

25.2.13 FSA015

- Percent1.5To2.5 becomes Percent1-5To2-5;
  Percent2.5To5 becomes Percent2-5To5
  Percent5To7.5 becomes Percent5To7-5
  Percent7.5To10 becomes Percent7-5To10
- Includes v4 of CommonTypes

25.2.14 FSA017

- Includes v4 of CommonTypes

25.2.15 FSA018

- Percentage10.8.13 becomes Percentage10-8-13
- Includes v4 of CommonTypes

25.2.16 FSA019

- InternalBIPRU7.10Model becomes InternalBIPRU7-10Model
- Includes v4 of CommonTypes

25.2.17 FSA020

- Sample corrected

- Includes v4 of CommonTypes

25.2.18 FSA022

- Includes v4 of CommonTypes

25.2.19 FSA024

- Includes v4 of CommonTypes

25.2.20 FSA025

- Includes v4 of CommonTypes

25.2.21 FSA028

- Includes v4 of CommonTypes

25.2.22 FSA034

- Rule on 10B corrected to read "10B = 1B + 35B + 2B + 3B + 4B - 9B"
- Includes v4 of CommonTypes

25.2.23 FSA045

- Includes v4 of CommonTypes

25.2.24 FSA046

- BIPRU9.3.1RApplies becomes BIPRU9-3-1RApplies;
  BIPRU9.13Applies becomes BIPRU9-13Applies;
  BIPRU9.12.16 becomes BIPRU9-12-16
- Includes v4 of CommonTypes

25.2.25 MLA-D

- Includes v4 of CommonTypes

25.2.26 MLA-E

- MultipleLess2.50 becomes MultipleLess2-50
  Multiple2.50To3.00 becomes Multiple2-50To3-00
  Multiple3.00To3.50 becomes Multiple3-00To3-50
  Multiple3.50To4.00 becomes Multiple3-50To4-00
  MultipleOver4.00 becomes MultipleOver4-00
  MultipleLess2.00 becomes MultipleLess2-00
  Multiple2.00To2.50 becomes Multiple2-00To2-50
  Multiple2.50To2.75 becomes Multiple2-50To2-75
  Multiple2.75To3.00 becomes Multiple2-75To3-00
  MultipleOver3.00 becomes MultipleOver3-00
- Includes v4 of CommonTypes

25.2.27 MLA-F

- Includes v2 of SDS002
- Includes v4 of CommonTypes

25.2.28 MLA-H

- Includes v2 of SDS002
- Includes v4 of CommonTypes

25.2.29 SDS002

- Percent1.5To2.5 becomes Percent1-5To2-5
  Percent2.5To5 becomes Percent2-5To5
  Percent5To7.5 becomes Percent5To7-5
  Percent7.5To10 becomes Percent7-5To10
- Includes v4 of CommonTypes

25.2.30 SDS003

- Includes v4 of CommonTypes

26 Details of the 19 December 2007 Changes

26.1 Data Item Specific Changes

26.1.1 FSA003

- Removed rules 127A <= 16B and 128A <= 35B.
- Changed certain tier 3 elements (58A, 58B, 61A, 61B, 62A and 62B) to allow negative numbers.
- Corrected validation rules which still referred to the reporting basis "consolidated" to refer to the reporting basis "UK consolidation group". This affected rules on elements 69A, 78A, 86A and 94A.

26.1.2 FSA005

- Corrected omission of "Total" XML name in the data definition spreadsheet for 4G to 9G.

26.1.3 FSA010

- Corrected xml sample data to reflect sample in the data definition spreadsheet (fields 101C and 101D) and corrected typing errors in notes to 116B, C and D.

26.1.4 FSA015

- Re-labelled columns to omit column letters I and O (to avoid confusion with numbers one and zero).
- Columns referring to "charged to P&L" (profit and loss) changed to refer to "charged to IS" (income statement).

26.1.5 FSA031

- A new version has been released to include the new shared definition schema SDS001 (see changes under RMA-E below), though neither the spreadsheet nor the XML schema have changed for FSA031.

26.1.6 FSA032

- A new version has been released to include the new shared definition schema SDS001 (see changes under RMA-E below), though neither the spreadsheet nor the XML schema have changed for FSA032.

26.1.7 FSA044

- Re-labelled line 10 "Other" to "Other financial assets" and changed XML elements accordingly - Assets/Other to Assets/OtherFinancialAssets and Assets/Other/OtherTotal to Assets/OtherFinancialAssets/OtherFinancialTotal.
- Re-labelled line 33 "o/w subject to credit downgrade" to "o/w subject to credit deterioration" and changed XML name accordingly.
- Moved the final line 35 (Undrawn credit lines inward) to be line 38, and inserted new lines 35 to 37 and 39.

26.1.8 FSA045

- Changed the bands for probability of default from being fixed (set by the FSA) to be dynamic (input by firms).

- Added a Total row to each table.
- Added a new field before each table for the number of days in the definition of Default.
- Expanded the second question before each table (type of rating system) to include Hybrid PiT as well as PiT and TTC.

26.1.9 FSA046

- Columns F (location of disclosures) and G (additional capital) have been taken out of the initial table and positioned as simple fields before the table.
- New columns F (assets appear on FSA001?) and G (BIPRU 9.3.1R applied?) have been inserted into the initial table.
- A new row has been inserted into the second table (and the row labels and XML names changed for the other rows).
- A new block of 3 rows has been inserted into the third table (and the row labels and XML names changed for the other rows).
- The wording of the headings (and XML names) has changed for each of the tables.

26.1.10 RMA-E

- A new column has been introduced before the Limit of indemnity received (formerly columns I and J) to indicate whether the indemnity is in Sterling, Euros or Unlimited, and subsequent column letters shuffled. This change is implemented within the shared definition schema SDS001. This has led to new versions of FSA031 and FSA032 which also include SDS001.
- SDS001 has also changed some of its minOccurs=0 to minOccurs=1 to properly reflect that there must be at least one Excess submitted for a policy, and that indemnity limits are mandatory.
- The column headers for the other monetary figures now includes "(Sterling)".
- There are new rules to prevent submission of PII policy details unless question 3 (has PII been renewed) has been answered Yes, and to match the activities covered by the policy (4A, 4B and 4C) to the activities for which PII has been renewed (3H, 3I and 3J).
- There is a new rule that exclusions can't be submitted for a policy which already has an excess for the same line of business.
- The initial questions (1H, 1I, 1J) on whether a firm is exempt should only be answered if the firm has previously notified the FSA that it is exempt (and this has been accepted by the FSA).

26.1.11 RMA-G

- The blocks for types of advice and clawed back commission have been appended to RMA-G (these blocks were formerly lines 3 to 9 on RMA-H) and the currency/units attribute group included. The validation rule that 7D <= 1D has been removed. Rules have been added to ensure that at least one row from rows 8 to 12 is set to true for each applicable column.
- The column headers have been rationalised since "Arranging" is not applicable to Mortgages and Retail Investments.

26.1.12 RMA-H

- The blocks for types of advice and clawed back commission (lines 3 to 9) have been removed (they now reside in RMA-G) along with the currency/units attribute group. Subsequent lines are renumbered.

26.1.13 RMA-I

- The former question 3 (total premium) has been moved to be question 1 and the other question numbers shuffled accordingly.
- The wording of former questions 2, 3 and 4 (now 3, 1 and 4) has changed slightly.

27 Details of the 16 November 2007 Changes

27.1 General Changes

- The new GroupInfo element to capture details of a group when a data item is being submitted on a consolidated basis on behalf of a group applies to data items FSA001 to FSA008, FSA014, FSA015, FSA017, FSA019, FSA044, FSA045 and FSA046. The structure of the new element is defined in the shared definition schema SDS003. The new element replaces the elements previously in FSA001, FSA003 and FSA008 which were used for capturing the FRN numbers of other firms in a group.
- A new version (v3) of the CommonTypes schema has been issued with new values for reporting basis. All data items can refer to this new version. However, only the data items that use the reporting basis attribute or that are being reissued for other changes are being republished to include the new CommonTypes v3. At the same time a typing error has been corrected in the spreadsheet for CommonTypes (the ISO code for Japenese Yen should be JPY as per the schema, not JYE).

27.2 Data Item Specific Changes

27.2.1 FSA001

- Elements 9A and 9B were incorrectly referenced (as 8A and 8B) in the Data definition spreadsheet. This has been corrected.
- Element GroupInfo replaces GroupFirmsGroup

27.2.2 FSA002

- element 1B is now mandatory
- elements 25A, 34A and 44A are now optional
- element GroupInfo added

27.2.3 FSA003

- the label for element 120A no longer has brackets (indicating a negative number)
- replaced the ConsolidationInfo element with the element GroupInfo

27.2.4 FSA004

- element GroupInfo added

27.2.5 FSA005

- columns A to F have been dropped for lines 21, 25 & 29 and thus the validation that column G = sum of columns A to F for these lines has also been dropped
- sample data for rows 22 and 24 changed, so that the rule on row 25 is satisfied
- element GroupInfo added

27.2.6 FSA006

- the XML sample has changed to show column B as 0.9900 (confidence level) and column C (holding period) as 1
- element GroupInfo added

27.2.7 FSA007

- the full label text for elements 12B and 13B was previously not visible. This has been corrected, and the XML name for 12B has been changed from Capital to CapitalRequirement
- elements 2A to 9A now accept negative figures
- element GroupInfo added

27.2.8 FSA008

- element 4B is now mandatory
- element GroupInfo replaces group GroupFirmsGroup

27.2.9 FSA013

- the reportingBasis attribute has been added (which can be "unconsolidated" or "stock liquidity group")
- element GroupInfo added

27.2.10 FSA014

- elements 6A, 12A, 13A & 14A are now mandatory.
- element GroupInfo added

27.2.11 FSA015

- element GroupInfo added

27.2.12 FSA016

- the reportingBasis attribute has been added (value "solo-consolidated")

27.2.13 FSA017

- changed rule on 31N now reads: 31N = 31P + 28N
- new rule: 31P = 28P (this changes the rules on all columns for 31, since the starting point of the cumulation is different – the rules have been re-written to follow the legal instrument wording)
- new rule: 38 = 48 - 47 (cols B to P)
- new rule: 39 = 49 – 47 (cols B to P)
- changed rules: 44 (all cols): 44[c] = 1/(1+43[c]/100)^34[c]
- changed all elements in rows 29, 32, 33, and 42 to allow negative figures
- element GroupInfo added

27.2.14 FSA018

- the labels for elements 3A and 4D have been corrected to refer to 10.8.13R and the XML name changed accordingly
- the Integrated Group Reference and Firm elements have been made optional
- the reportingBasis attribute has been added (value "UK integrated group")

27.2.15 FSA019

- element GroupInfo added

27.2.16 FSA023

- the rule 10B = ∑(2B:8A) has been corrected to say 10B = ∑(2B:8B)
- the rule 12C = 8% of 11A has been corrected to say 12C = 8% of 11C

27.2.17 FSA025

- the rule on element 4A has changed to say 4A must be "less than or equal to" 1A+2A+3A (previously was "equal to" which conflicted with a cross validation rule

27.2.18 FSA028

- The label for element 8A has changed, hence XML element name changes too (TotalTier1And2AfterDeductions)
- New starting element 27A – turns off all other elements – hence affects conditional rule on every other element

27.2.19 FSA031

- Element 33A (GuaranteeOrExempt) changed to ComparableGuaranteeOrExempt and now accepts "no", "Comparable Guarantee" or "Exempt".
- Element name BusinessLineDetail changed to PolicyExcessDetail (in shared definition schema SDS001).
- List of allowable values for BusinessLine (for policy excesses) now specified in SDS001. New validation on allowable values ("All" and "All other").

27.2.20 FSA032

- Element 32A ComparableGuaranteeOrExempt now accepts "no", "Comparable Guarantee" or "Exempt" and is mandatory if 49A (CurrentlyHoldPII) is "no".
- Policy excesses and exclusions separated out, with a separate list of allowable values for exclusions (and a list for business lines as part of the excesses information) in SDS001.

27.2.21 FSA044

- All row 10 (Other Assets – Total) and row 11 (Other Assets – of which pledgable) elements now accept negative figures.
- Element 31A (total liabilities) is now mandatory.
- Typo in title label of data definition spreadsheet (cell B8 – "maturity" not "security") corrected.
- element GroupInfo added

27.2.22 FSA045

- element GroupInfo added

27.2.23 FSA046

- Elements 1E and 1F (web addresses for investor reports and disclosures) have changed from 100 character fields to 400 character fields.
- element GroupInfo added

27.2.24 RMA-E

- Policy excesses and exclusions separated out, with a separate list of allowable values for exclusions (and a list for business lines as part of the excesses information) in SDS001.

28 Details of the 31 August 2007 Changes

28.1 General Changes

The concept of minor version numbers is no longer being used. The unchanged schemas from the 23 March 2007 publication are still remaining at version 1.0, but all new schemas and versions will simply have a major version number, such as version 1 or version 2.

Complex type structures have been removed from the CommonTypes schema and placed in Shared Definition schemas (SDSnnn) which are only included by the data item schemas that need them.

A new high level reportingBasis attribute has been introduced in all the data item schemas that are changing (FSA001, FSA002, FSA003, FSA004, FSA008, FSA010, FSA011 and FSA019). This allows information to be captured indicating if the data item is prepared on, for example, a solo-consolidated, unconsolidated, or consolidation group basis.

Corrections to validation rules which were documented in the AmendmentsToValidations.pdf document on the FSA web site were included in Legal Instrument 2007/45 so new and amended specifications now refer to this. 2007/45 also introduced some minor changes to FSA001, FSA010, FSA011 and FSA019.

28.2 Data Item Specific Changes

28.2.1 FSA001

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.
- GroupFirmsGroup replaces ConsolidationGroup (group) and NonUKConsolidationGroup (element). This is because the introduction of the reportingBasis attribute has meant that questions 1 (is this on behalf of a consolidation group) and 3 (is this solo-consolidated) are not required. Also question 4 (asking if a firm is a member of a non-EEA sub group) has been removed.
- Intragroup replaces IntraGroup (for consistency with other data items).
- The XML sample data was corrected to pass all the validation rules, and only one sample is now needed.

28.2.2 FSA002

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.

28.2.3 FSA003

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.

28.2.4 FSA004

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.

28.2.5 FSA008

- BasisCurrencyAndUnitsAttrGroup and GroupFirmsGroup replace CurrencyAndUnitsAttrGroup and ConsolidationGroup.
- TotalGrossExposure added to ConnectedCounterparties (question 7C)

28.2.6 FSA010

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.
- OtherMarketableAssets added (question 126)

28.2.7 FSA011

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.
- QualifyingFunds added (question 17).
- Validation rule 11 (8E = 8A - 8B) dropped.

28.2.8 FSA019

- BasisCurrencyAndUnitsAttrGroup replaces CurrencyAndUnitsAttrGroup.
- ExternalAudit data type changed to allow "not applicable" (question 6).