

REPORTING GUIDE ON STATISTICAL DATA SUBMISSION FOR LABUAN BANKS

Applicable to:

1. Commercial (Conventional & Islamic) Banks
2. Investment (Conventional & Islamic) Banks

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PART A: OVERVIEW

1. INTRODUCTION

- 1.1. The Guide is issued to all reporting entities (REs) for the purpose of collating statistical information via Statistical Management System (SMS) for purpose related to the regulatory objectives of the Labuan Financial Services Securities Act 2010 (LFSSA) and Labuan Islamic Financial Services and Securities Act 2010 (LIFSSA), and the Labuan Financial Services Authority Act 1996 (LFSAA).
- 1.2. The purpose of the Guide is to clarify the reporting and submission procedure of the statistical returns on Labuan banking operations following the introduction of SMS and manual submission by excel file.

2. COVERAGE OF THE GUIDE

- 2.1. This Guide shall be applicable only to data that are submitted by all Labuan Banks including Labuan Islamic and Investment banks, under the Labuan FSA's (SMS). In addition to this Guide, a Labuan Bank shall also refer to the RE User Guide version 1.5 that provides guidance on the system functionality.
- 2.2. This Guide shall be read together with any other policy documents as may be specified by Labuan FSA from time to time.
- 2.3. The following are abbreviations which are commonly used in this Guide:

No.	Term	Definition
1	Labuan FSA	Labuan Financial Services Authority
2	LFSSA	Labuan Financial Services Securities Act 2010
3	LIFSSA	Labuan Islamic Financial Services and Securities Act
4	LFSAA	Labuan Financial Services Authority Act 1996
5	SMS	Statistical Management System
6	EAL	External Assets & Liabilities
7	PO	Principal Officer
8	RE	Reporting Entity

3. THE FORMS

- 3.1. List of the SMS forms as follows:
 - a) Report on Assets and Liabilities;
 - b) Report on Assets and Capital;
 - c) Report on Assets Quality;
 - d) Report on Unaudited Income and Expenditure (Calendar Period);

- e) Report on Unaudited Income and Expenditure (Financial Year);
- f) Report on Audited Income and Expenditure;
- g) Report on Deposits and Loans of Non-bank Customers;
- h) Report on Ringgit Account;
- i) Report on Investments;
- j) Report on Loans and Deposits Related Items;
- k) Report on Loans by Borrower and Sector;
- l) Report on Staff Strength and Turnover;
- m) Report on Assets and Liabilities Maturity Analysis;
- n) Report on Loans and Advances Exposure by Countries; and
- o) Report on Summary of Investment/Dealing Securities Exposure by Country

3.2. Each report shall be submitted through SMS on or before the submission deadline as specified by Labuan FSA. The table below indicates all forms covered in the SMS. Details on the submission schedule can be referred to Appendix I:-

No.	Form Names	Implemented since	Form Code
1.	Report on Assets and Liabilities	Jan-2011	Primary 1
2.	Report on Assets and Capital	Jan-2011	Primary 4
3.	Report on Assets Quality	Jan-2011	Primary 5
4.	Report on Unaudited Income and Expenditure (Calendar Period)	Jan-2011	Primary 2
5.	Report on Unaudited Income and Expenditure (Financial Year)	Implemented in July 2011 reporting only applicable to RE with Financial Year End other than December)	Primary 2 FY
6.	Report on Deposits and Loans of Non-Bank Customers	Jan-2011	LD

7.	Report on Ringgit Account	Jan-2011	RA
8.	Report on Investments	Jan-2011	LD(Investments)
9.	Report on Loans by Borrower and Sector	Jan-2011	LBS
10.	Report on Loans and Advances Exposure by Countries	Jan-2011	Appx (3-4)
11.	Report on Summary of Investment / Dealing Securities Exposure by Country	Jan-2011	Appx (3-4)
12.	Report on Loans and Deposits Related Items	Jan-2011	Secondary
13.	Report on Assets and Liabilities Maturity Analysis	Jan-2011	LM(MS)
14.	Report on Staff Strength and Turnover	Jan-2011	SS

3.3. The following forms which are not included in the SMS shall continue to be submitted using the provided template:

- a) Appendix I Credit Transactions and Exposures with Connected Parties (CTE)
- b) Islamic window submission (IW); and
- c) Keystat template

4. LEGAL PROVISION

4.1. Any data, information obtained is subject to the requirement under –

- a) Section 99, Labuan Financial Services Securities Act 2010
- b) Section 74, Labuan Islamic Financial Services Securities Act 2010 and;
- c) Section 28B, Labuan Financial Services Authority Act 1996

5. EFFECTIVE DATE

5.1. This Guide comes into effect on 09 August 2018 and shall supersede the Bank Reporting Guide issued in Mar 2017.

PART B: RESPONSIBILITIES OF A REPORTING ENTITY

6. GENERAL

6.1. Each RE shall be responsible for the proper installation of the SMS and preparation of the relevant reports for submission via SMS to Labuan FSA. For such purposes, each RE is required to comply with the requirements as specified in this Guide.

7. DESIGNATED STATISTICAL REPORTING OFFICER

7.1. Each RE is advisable to appoint a Statistical Reporting Officer and email the contact details included name, email address, telephone no and designation to Labuan FSA.

7.2. The Statistical Reporting Officer shall be the contact person for LFSA's statistical submission and shall:

- a) act as liaison officer between the Labuan FSA and the RE on operational matters and data enquiry relating to SMS reporting; and
- b) ensure that the reporting system of the RE is properly in place; and

8. USER ID

8.1. Each RE shall be given one (1) user ID for SMS. The user ID shall be provided to the bank's PO within 10 days after the licence's notification date via email by the Labuan FSA's officer.

8.2. PO is responsible to ensure safe keeping of the password and he/she shall change the password at least every three (3) months.

9. INSTALLATION / RE-INSTALLATION

9.1. The SMS installation file can be downloaded at RE shall refer to the RE Installation Guide version 1.2 and RE User Guide version 1.6. REs shall be responsible for the installation and maintenance of the installed system.

9.2. Labuan FSA would provide assistance via phone and email pertaining to any installation or technical issues on the SMS system. REs shall responsible to carry out the installation process discretionary. REs may engage external IT vendor to assist on the matter if necessary.

- 9.3. REs are allowed to install the SMS system onto multiple computers. However, only one legitimate registered connection for submission to be given.

10. BUSINESS CONTINUITY PLAN

- 10.1. As part of the REs' business continuity planning, each RE shall perform a regular database back-up for SMS, in accordance with its internal practices. This is to facilitate data recovery process whenever needed. REs shall be responsible for data protection and disaster recovery measure.

PART C: SUBMISSION AND COMPLETION OF REPORTS

11. PREPARATION OF REPORTS

- 11.1. Banking's Explanatory Notes are available at Labuan IBFC's website to guide REs to complete and submit the periodical reports.
- 11.2. REs are required to prepare and submit the statistical reports in accordance with the instructions contained in this document and the RE User Guide.
- 11.3. All reports shall be prepared in a consistent manner and scope so as to ensure that they are in accordance with the instructions and reflect a fair presentation of the financial condition and results of operations of the banks.

12. REPORTING VALUES AND VERIFICATION OF DATA

- 12.1. Data are to be reported to the nearest unit of currency (US Dollar, and any other foreign currency, RM as specified) for example, USD12, 005.60 should be reported as USD12, 006.
- 12.2. Rounding may result in details not adding to their stated totals. The only permissible differences between totals and sums of their components are those attributed to the mechanics of rounding. To ensure that "Total Assets" equal "Total Liabilities and Capital", the amounts for "Total Assets" and "Total Liabilities and Capital" should be derived from the unrounded amounts for their respective component items, and not from the addition of rounded components. Where the amount of a reportable item is zero, the entry made should be remains the number "0", and not other symbols or words like " – " or "nil".
- 12.3. Negative value is to be reported with a minus sign (-) on the left hand side of the figures, where applicable.
- 12.4. All additions, subtractions, multiplications and divisions, will be automatically computed under the SMS except for Primary 4. REs are required to pre-calculate the risk weighted assets by the ratio provided and enter the net amount to the form.

- 12.5. Labuan banks are required to cross check on the corresponding items in the related forms as per Appendix II.
- 12.6. The REs are required to resolve any data inaccuracies indicated by the system before submission to Labuan FSA. PO is required to verify the report for completeness and accuracy once the report submitted to Labuan FSA.
- 12.7. The submission would only be considered as successful if the status has been changed from “Submitted” to “Accepted” upon system refreshed normally within 24 hours.

13. VARIANCE CHECK RULES OF THE SMS FORMS

- 13.1. SMS provides variance checks to detect significant changes in the values of items reported in the current submission as compared with the values of the same items reported in the preceding submission. RE is required to cross check manually upon manual validation rules and submit the explanation by inserting into form notes submit via SMS. Please refer to Appendix III for details of variance threshold.
- 13.2. REs are required to review and confirm the variances indicated by the system to ensure consistency and credibility of the data submitted to Labuan FSA. (Refer Appendix II). The submitted forms would be automatically rejected if the variance exceeded the set threshold. If variance failed occurs, REs are required to response to the case and insert explanation to the form notes, and resubmit the forms **within three (3) working days**. Please refer to Appendix IV for submission checklist.

14. PREPARATION OF MANUAL SUBMISSIONS

- 14.1. The sample of forms together with the submission frequency and deadline for Credit transaction and exposure with connected parties, Islamic window and Keystat submission are available in Labuan FSA's website.
- 14.2. RE is required to cross check and ensure the corresponding data items as highlighted in Appendix IV

15. SUBMISSION DUE DATE

- 15.1. REs shall submit the return on or before the stipulated due date.

16. ACCURACY, COMPLETION AND AMENDMENT OF DATA

- 16.1. Any data or information submitted which is found by RE to be inaccurate or incomplete must immediately be corrected or completed through amendment. Any amendment of data or information can be done via SMS upon application.

16.2. REs shall inform and provide detailed justification in writing for any amendment made by the RE to any data or information submitted to Labuan FSA.

17. RESUBMISSION/EXTENSION PROCEDURE

17.1. For any application/request for re-submission of the amended reports, a processing fee of RM300 which will be charged as is specified in Item 14 of the First Schedule and Item 28 of the Second Schedule to the Labuan Financial Services Authority (Processing and Approval Fees) (Labuan Financial Institutions) Order 2012.

17.2. Please download and fill up the application form and submit via email to Labuan FSA. (Appendix V) Upon approval, Labuan FSA will mark Resubmit on the requested forms. RE need to perform hot update to re-download the forms. REs shall submit the amended forms within **three (3) working days** from the marked resubmit date. REs are expected to ensure completeness and accuracy in their reporting to Labuan FSA as pursuant to section 28B of the LFSAA 1996 and failure to comply with the said requirement tantamount to punishable offence.

18. LATE SUBMISSION

18.1. Submission by a RE after the stipulated due date shall be considered as late submission.

19. NON-COMPLIANCE

19.1. REs that are non-compliance with this Guide shall be subject to any legal action under the LFSSA, LIFSSA or LFSAA as the case may be. Any person who fails to comply with the requirement is guilty of an offence and may be subject to an administrative penalty pursuant to section 36G of the LFSSA 1996.

19.2. Any person who submit false, inaccurate or misleading information is guilty of an offence punishable under Section 192 of the Labuan Financial Services and Securities Act 2010 which upon on conviction may be liable to a fine not exceeding one million ringgit or to imprisonment for a term not exceeding three years or to both. In any event, such offence may be subject to an administrative penalty pursuant to section 36G of the LFSSA 1996.

20. ENQUIRIES AND CORRESPONDENCES

20.1. All enquiries, clarifications and correspondence relating to this Guide from Statistics Reporting Officer of the RE shall be directed to the unit.

20.2. Enquiries and correspondences relating to this Guide shall be addressed to: -

Industry Reporting Unit
Labuan Financial Services Authority,
Level 17, Main Office Tower,
Financial Park Complex,
Jalan Merdeka,
87000 Labuan F.T.
Email: iru@labuanfsa.gov.my

LIST OF APPENDICES
APPENDIX I LABUAN BANKS' FORMS SUBMISSION SCHEDULE

Form Template	Form Description	Frequency	Financial/ Calendar Year	Due Date
Primary 1	Assets and Liabilities	Monthly	Calendar Year	15-day
Primary 2	Unaudited Income & Expenditure		Calendar Year	15-day
Primary 2 FY	Unaudited Income & Expenditure		RE Financial Year	15-day
Primary 5	Assets Quality		Calendar Year	15-day
LD	Deposits and Loans of Non-Bank Customers and Amount due to and from Financial Institutions		Calendar Year	15-day
RA	Ringgit Account		Calendar Year	15-day
LD (Investments)	Investments		Calendar Year	15-day
Secondary	Loans & Deposit Related Items	Quarterly	Calendar Year	15-day
LM(MS)	Assets & Liabilities Maturity Analysis		Calendar Year	15-day
Appx (3- 4)	Appendix 3 & 4		Calendar Year	15-day
LBS	Loans by Borrower and Sector	Half-yearly	Calendar Year	15-day
SS	Staff Strength and Turnover		Calendar Year	15-day
Primary 3	Audited Income & Expenditure	Yearly	RE Financial Year	Within 6 months from the Financial Year End

APPENDIX II FORMS' BUILT-IN SYSTEM CROSS CHECK

	Forms	Description
1.	Primary 1	Total Assets = Total Liabilities + Capital <i>ALERT: Total Assets [XXX] should be equal to Total Liabilities & Capital [YYY]</i>
2.	Secondary and Primary 1	Loans by country (Secondary Form) /Total Non-Bank and Bank for Loans Outstanding = Form Total Loans and Advances & Financing (Primary 1) Deposits by country (Secondary Form) <i>ALERT: Total Loans Bank and Non-Bank [XXX] (Secondary Form) must be equivalent to Total Loans & Advances and Financing [YYY] (Primary 1 form)</i>
3.	Secondary and LD	Loans/Financing by sectors (Secondary Form) =Total Non-Bank Customer for Loans / Deposits = Total Loans Outstanding/ Deposits (LD form) <i>ALERT: Total Outstanding Loans (LD Form) must be equivalent to Loans by Countries of Non-Bank Customer (Secondary Form) and Total Deposits Non-Bank (LD Form) [XXX] must be equivalent to Total Deposits [YYY] by Countries (Secondary Form)</i>
5.	Primary 2/FY	To ensure report accumulated figure for the year. <i>ACTION NEEDED: To provide explanation in the form notes before submission if it is otherwise.</i>

Note: REs are advised to refer to the manual cross-check as note in the form.

APPENDIX III VARIANCE THRESHOLD

	Item	Variance Check Rules Against Previous Submission	Forms	Frequency
1.	Total Loans & Advances and Financing	1. More than USD 50.0 million; and 2. Increase/decrease of 50%	Primary 1/Tab 3- Total Loans & Advances	System-Monthly
2.	Deposits Accepted from Customers	1. More than USD 50.0 million; and 2. Increase/decrease of 50%	Primary 1/Tab 4 - Total Liabilities & Capital	System-Monthly
3.	Profit Before Tax	1. More than USD300,000; and 2. <i>Increase/decrease of 50%</i>	Primary 2/2FY	System-Monthly
4.	Impaired Loans/Financing (NPLs)	More than 30% of the Total Loans Outstanding <i>ACTION NEEDED: Non-Performing Loan (NPL) [XXX] cannot be greater than 30% of Total Outstanding Loans [YYY]. Please provide justification in the Form Notes (Primary 5)</i>	Primary 5	System-Monthly
5.	Others Assets, Other Investments, Other Liabilities and Miscellaneous Liabilities.	If the figure reported equivalent or more than 10% from the sub total.	Primary 1	Manually-Monthly

6.	Miscellaneous Other countries- Others (Bank /Non- Bank)	1. To provide details of the sector in the form notes if figure reported equivalent or more than 10%. 2. To provide breakdown figure of Oil & gas customer. To provide the countries' names and total. Customer details are not required.	Secondary – Tab 1 Secondary – Tab 4	Manually-Quarterly
7.	Exposure to other Countries	To provide the countries' names and total. Customer details are not required.	App (3-4)	Manually-Quarterly
8.	Financing	To provide info on the followings: -a) to d) if single customer's financing figure reported is more than 50% of the total financing. a) Purpose/Sector of Financing b) Origin of the funding c) Usage of financing for Resident or Non-resident d) Business activities of the customer.	IW	Manually-Yearly

Note: Action required is to provide explanation to the threshold met. Explanation can be inserted as form notes in the system.

APPENDIX IV VALIDATION RULES FOR EAL REPORTING

No.	Worksheet	Data Item	VALIDATION RULES
1.	Financial Assets/Financial liabilities sheets- item Loans/Interbank Borrowings	Transaction (Debit/ Credit)	<p>To ensure all transaction movement are reported in gross basis.</p> <p>Adjustment of erroneous data or reclassification shall not report in the item.</p> <p>Transactions which resulted in variance of USD50.0 million or more in the Net CR-DR in comparison with the previous quarter shall fill the EAL Threshold Explanation template and submit during the reporting quarter. Justification should be including the followings: -</p> <ul style="list-style-type: none"> a) Purpose of loans extension/borrowings b) Origin of the funding c) Usage of loans: Resident/Non-Resident d) Business activities of the customers.
2	Financial Assets/Financial liabilities sheets- item Nostro/Vostro balances.		<p>If reported transactions resulted in variance of USD50.0 million or more in the Net CR-DR in comparison with the previous quarter, RE shall email and notify the purpose of the placement during submission.</p>
3	Applicable to Foreign owned Bank. Liabilities-Dia,	Retained Earnings	<p>To ensure the item reported in line with the definition as provided in data explanatory notes.</p> <p>Debit- Dividend declared to Non-Resident shareholder Credit-Operating Profit After Tax or loss with a negative sign.</p>

APPENDIX V SAMPLE RESUBMISSION/EXTENSION FORM



APPLICATION FORM FOR RESUBMISSION/EXTENSION OF TIME

1. APPLICANT DETAILS		APPLICATION GUIDE	
1.1 Application Date	<input type="text"/>		STEP 1
1.2 Applicant Name	<input type="text"/>	Fill in the form and save in excel format.	
1.3 Management Co.	<input type="text"/>		STEP 2
1.3 Designation	<input type="text"/>	Email the completed excel file and payment advice (pdf) to Labuan FSA's person in-charge and carbon copy the principal or trust officer.	
1.4 Telephone No	<input type="text"/>		
1.5 E-mail	<input type="text"/>		
2. APPLICATION DETAILS		INFORMATION	
2.1 Reporting Entity(RE)	<input type="text"/>	Note: Please refer to Labuan FSA's fee structure as defined in circular 138/2012/ALL dated 21 Dec 2012	
2.2 Licence Type	<input type="text"/>	Payment of processing fee can be made via cheque (bank in to Labuan FSA)/ fund transfer	
2.4 Application For	<input type="text"/>	Acct No : 8001785831- CIMB Bank Payee: Labuan Financial Services Authority TT swift code : CIBBMYKL	
2.5 Report Type	<input type="text"/>	Terms & Conditions:	
2.6 Reason	<input type="text"/>	1. Official receipt will be issued by Labuan FSA's upon fund received.	
2.7 Form Code	<input type="text"/>	2. Approval of the application is subject to discretion of Labuan FSA.	
2.8 Data Item	<input type="text"/>	3. Processing fee shall not refundable upon application submitted.	
2.9 Submission Period	<input type="text"/>	4. Only completed form will be processed.	
2.10 Requested Ext. date	<input type="text"/>	5. RE only allowed to amend approved data item stated in the application form.	
		6. Processing Fee : RM300 per report type. i.e SMS & EAL will impose	
3. PAYMENT DETAILS		CONTACT PERSONS	
3.1 Payment Type	<input type="text"/>	<i>Phone No and Email:</i>	
3.2 Cheque No	<input type="text"/>	+6087 591307(Irence Lim) irence@labuanf sa.gov .my	
3.3 Payment Date	<input type="text"/>	+6087 591368(Jef ri Jamri) jef ri@labuanf sa.gov .my	
3.4 Amount (MYR)	<input type="text"/>	+6087 591248(Yap Ye Li) yapyl@labuanf sa.gov .my	
		Fax: +6087 453442 (General)	
4. FOR OFFICE USE		DATA PROTECTION	
<i>CONFIRMATION OF APPLICATION STATUS VIA EMAIL ONLY</i>			
4.1 Processed By	<input type="text"/>	I hereby give my consent to Labuan Financial Services Authority to process and but not limited to collect, use, hold, store or disclose my personal data herein contained in this form for the purpose and to the extent as permitted by the relevant laws.	
4.2 Date of Process	<input type="text"/>		
4.3 Status	<input type="text"/>		
4.4 New Extension Date	<input type="text"/>		
4.5 Remarks	<input type="text"/>		

APPENDIX VI STATISTICAL SUBMISSION READINESS CHECKLIST

No.	Statistical Management System (SMS)	Check
1.	Download the followings at https://www.labuanibfc.com/areas-of-business/98-2343/operational-requirements/statistical-management-system.html a. SMS Program; b. SMS Installation Guide ver 1.2; c. SMS RE's User Guide ver 1.6; d. Reporting Guide - Banking; e. Bank Regulatory Reporting Schedule; and f. Banking Guidance Notes	<input type="checkbox"/>
2.	Principal Officer will receive SMS' user ID and password from IRU officer once in operation. RE is required to register the ID accordingly and proceed with hot update to download the required forms.	<input type="checkbox"/>
3.	Password to be changed at RE's end upon successful registration. RE is encouraged to change password every three months.	<input type="checkbox"/>
4.	Principal Officer to ensure forms are verified before submission.	<input type="checkbox"/>
External Assets & Liabilities (EAL)		
5	Principal Officer will receive an email notification on EAL reporting user ID and password IRU officer once in operation. RE to log in to the External Sector Submission Portal (ESSP) to submit online or submit via excel upload into the portal. The excel file can be downloaded from ESSP.	<input type="checkbox"/>
6.	All submission would be done via the ESSP before or on the deadline.	<input type="checkbox"/>
Credit Transactions and Exposures with Connected Parties for Labuan Banks (form submit manually via email)		
7.	Download the followings at: https://www.labuanibfc.com/areas-of-business/98-2341/operational-requirements/manual-submission.html Guidelines on Credit Transactions and Exposures with Connected Parties for Labuan Banks Reporting Template. RE is reminded to save the files according to the naming convention, i.e CTE__short name_Qxyy	<input type="checkbox"/>

8.	Signed pdf copy and template to be emailed to iru@labuanfsa.gov.my (Industry Reporting Unit).	<input type="checkbox"/>
	Islamic Window Submission* (form submit manually via email)	
9.	Principal Officer will receive the reporting template (Excel) upon approval. RE is reminded to save the files according to the naming convention.	<input type="checkbox"/>
10.	Signed pdf copy and template to be emailed to iru@labuanfsa.gov.my (Industry Reporting Unit).	<input type="checkbox"/>
	Keystat submission (form submit manually via email)	
11.	Principal Officer will receive the reporting template (Excel) upon operating. RE is reminded to save the files according to the naming convention, i.e Keystat_shortname_Qxyy	
12.	Signed pdf copy and template to be emailed to iru@labuanfsa.gov.my (Industry Reporting Unit).	

Note: *Applicable for Islamic Window only.
 Labuan FSA requires Principal Officer to verify all forms before submission.