

Guidance Note

Validation and verification of the '3.2 SAC OBS' Sheet

Relevant to the JFSC's prudential reporting requirements of JIBs

Issued: December 2018

1 Overview

General points

- 1.1 The validation and verification checks performed on submission are set out herein.
- 1.2 Excel data validation in the template is limited as follows:
 - 1.2.1 For monetary amounts, cells have been restricted so that only integers in the range -1,000,000,000 to +1,000,000,000 can be entered, unless otherwise noted. As the unit is £1,000, this means that values of +/- £1 trillion are permitted.
 - 1.2.2 Excel only checks validation on direct input and/or if manually requested so it should not be considered to be a failsafe – *JIBs* should check their data and the *JFSC* will check the data on submission.
 - 1.2.3 Submission of the template to the *JFSC* will prompt the checks to run. If all checks re passed, the submission will be accepted, this fact communicated to the *JIB* together with a list of any warnings.
- 1.3 In the tables below, both the item (in bold) and the Excel Location (Sheet and Cell reference) are provided.
- 1.4 When a test is failed, the message received will be as described herein.
- 1.5 The '**Check**' is a unique identifier for each test, provided within the message to enable the recipient to match the error message to this guidance.

2 Data input validation

Validation of cells where data entry expected or that should be left blank

2.1 The table in this Section outlines the tests performed on cells where data entry is expected or that should be left blank (and are locked in the Excel workbook). Calculated fields are addressed in Section 3.

Check	Sheet	Item	Column	Cell Ref	Validation Message
1	3.2 SAC OBS	M.1	Amount	C3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
2	3.2 SAC OBS	M.1	After CRM risk weight: 0%	E3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
3	3.2 SAC OBS	M.1	After CRM risk weight: 20%	F3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
4	3.2 SAC OBS	M.1	After CRM risk weight: 35%	G3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
5	3.2 SAC OBS	M.1	After CRM risk weight: 50%	H3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
6	3.2 SAC OBS	M.1	After CRM risk weight: 75%	I3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
7	3.2 SAC OBS	M.1	After CRM risk weight: 100%	J3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
8	3.2 SAC OBS	M.1	After CRM risk weight: 150%	K3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
9	3.2 SAC OBS	M.1	After CRM: Other total amount	L3	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
10	3.2 SAC OBS	M.1	After CRM: Other avg risk weight	M3	Must be a whole number between 1 and 1,250
11	3.2 SAC OBS	M.2	Amount	C4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
12	3.2 SAC OBS	M.2	After CRM risk weight: 0%	E4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
13	3.2 SAC OBS	M.2	After CRM risk weight: 20%	F4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000

Check	Sheet	Item	Column	Cell Ref	Validation Message
14	3.2 SAC OBS	M.2	After CRM risk weight: 35%	G4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
15	3.2 SAC OBS	M.2	After CRM risk weight: 50%	H4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
16	3.2 SAC OBS	M.2	After CRM risk weight: 75%	I4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
17	3.2 SAC OBS	M.2	After CRM risk weight: 100%	J4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
18	3.2 SAC OBS	M.2	After CRM risk weight: 150%	K4	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
19	3.2 SAC OBS	M.2	After CRM: Other total amount	L4	Must be blank
20	3.2 SAC OBS	M.2	After CRM: Other avg risk weight	M4	Must be blank
21	3.2 SAC OBS	M.3	Amount	C5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
22	3.2 SAC OBS	M.3	After CRM risk weight: 0%	E5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
23	3.2 SAC OBS	M.3	After CRM risk weight: 20%	F5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
24	3.2 SAC OBS	M.3	After CRM risk weight: 35%	G5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
25	3.2 SAC OBS	M.3	After CRM risk weight: 50%	H5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
26	3.2 SAC OBS	M.3	After CRM risk weight: 75%	I5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
27	3.2 SAC OBS	M.3	After CRM risk weight: 100%	J5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
28	3.2 SAC OBS	M.3	After CRM risk weight: 150%	K5	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
29	3.2 SAC OBS	M.3	After CRM: Other total amount	L5	Must be blank
30	3.2 SAC OBS	M.3	After CRM: Other avg risk weight	M5	Must be blank

Check	Sheet	Item	Column	Cell Ref	Validation Message
31	3.2 SAC OBS	M.4	Amount	C6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
32	3.2 SAC OBS	M.4	After CRM risk weight: 0%	E6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
33	3.2 SAC OBS	M.4	After CRM risk weight: 20%	F6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
34	3.2 SAC OBS	M.4	After CRM risk weight: 35%	G6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
35	3.2 SAC OBS	M.4	After CRM risk weight: 50%	H6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
36	3.2 SAC OBS	M.4	After CRM risk weight: 75%	I6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
37	3.2 SAC OBS	M.4	After CRM risk weight: 100%	J6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
38	3.2 SAC OBS	M.4	After CRM risk weight: 150%	K6	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
39	3.2 SAC OBS	M.4	After CRM: Other total amount	L6	Must be blank
40	3.2 SAC OBS	M.4	After CRM: Other avg risk weight	M6	Must be blank
41	3.2 SAC OBS	M.5	Amount	C7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
42	3.2 SAC OBS	M.5	After CRM risk weight: 0%	E7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
43	3.2 SAC OBS	M.5	After CRM risk weight: 20%	F7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
44	3.2 SAC OBS	M.5	After CRM risk weight: 35%	G7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
45	3.2 SAC OBS	M.5	After CRM risk weight: 50%	H7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
46	3.2 SAC OBS	M.5	After CRM risk weight: 75%	I7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
47	3.2 SAC OBS	M.5	After CRM risk weight: 100%	J7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000

Check	Sheet	Item	Column	Cell Ref	Validation Message
48	3.2 SAC OBS	M.5	After CRM risk weight: 150%	K7	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
49	3.2 SAC OBS	M.5	After CRM: Other total amount	L7	Must be blank
50	3.2 SAC OBS	M.5	After CRM: Other avg risk weight	M7	Must be blank
51	3.2 SAC OBS	M.6	Amount	C8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
52	3.2 SAC OBS	M.6	After CRM risk weight: 0%	E8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
53	3.2 SAC OBS	M.6	After CRM risk weight: 20%	F8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
54	3.2 SAC OBS	M.6	After CRM risk weight: 35%	G8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
55	3.2 SAC OBS	M.6	After CRM risk weight: 50%	H8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
56	3.2 SAC OBS	M.6	After CRM risk weight: 75%	I8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
57	3.2 SAC OBS	M.6	After CRM risk weight: 100%	J8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
58	3.2 SAC OBS	M.6	After CRM risk weight: 150%	K8	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
59	3.2 SAC OBS	M.6	After CRM: Other total amount	L8	Must be blank
60	3.2 SAC OBS	M.6	After CRM: Other avg risk weight	M8	Must be blank
61	3.2 SAC OBS	M.7	Amount	C9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
62	3.2 SAC OBS	M.7	After CRM risk weight: 0%	E9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
63	3.2 SAC OBS	M.7	After CRM risk weight: 20%	F9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
64	3.2 SAC OBS	M.7	After CRM risk weight: 35%	G9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000

Check	Sheet	Item	Column	Cell Ref	Validation Message
65	3.2 SAC OBS	M.7	After CRM risk weight: 50%	H9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
66	3.2 SAC OBS	M.7	After CRM risk weight: 75%	I9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
67	3.2 SAC OBS	M.7	After CRM risk weight: 100%	J9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
68	3.2 SAC OBS	M.7	After CRM risk weight: 150%	K9	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
69	3.2 SAC OBS	M.7	After CRM: Other total amount	L9	Must be blank
70	3.2 SAC OBS	M.7	After CRM: Other avg risk weight	M9	Must be blank
71	3.2 SAC OBS	M.8	Amount	C10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
72	3.2 SAC OBS	M.8	After CRM risk weight: 0%	E10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
73	3.2 SAC OBS	M.8	After CRM risk weight: 20%	F10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
74	3.2 SAC OBS	M.8	After CRM risk weight: 35%	G10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
75	3.2 SAC OBS	M.8	After CRM risk weight: 50%	H10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
76	3.2 SAC OBS	M.8	After CRM risk weight: 75%	I10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
77	3.2 SAC OBS	M.8	After CRM risk weight: 100%	J10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
78	3.2 SAC OBS	M.8	After CRM risk weight: 150%	K10	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
79	3.2 SAC OBS	M.8	After CRM: Other total amount	L10	Must be blank
80	3.2 SAC OBS	M.8	After CRM: Other avg risk weight	M10	Must be blank
81	3.2 SAC OBS	M.9a	Amount	C11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000

Check	Sheet	Item	Column	Cell Ref	Validation Message
82	3.2 SAC OBS	M.9a	After CRM risk weight: 0%	E11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
83	3.2 SAC OBS	M.9a	After CRM risk weight: 20%	F11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
84	3.2 SAC OBS	M.9a	After CRM risk weight: 35%	G11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
85	3.2 SAC OBS	M.9a	After CRM risk weight: 50%	H11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
86	3.2 SAC OBS	M.9a	After CRM risk weight: 75%	I11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
87	3.2 SAC OBS	M.9a	After CRM risk weight: 100%	J11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
88	3.2 SAC OBS	M.9a	After CRM risk weight: 150%	K11	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
89	3.2 SAC OBS	M.9a	After CRM: Other total amount	L11	Must be blank
90	3.2 SAC OBS	M.9a	After CRM: Other avg risk weight	M11	Must be blank
91	3.2 SAC OBS	M.9b	Amount	C12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
92	3.2 SAC OBS	M.9b	After CRM risk weight: 0%	E12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
93	3.2 SAC OBS	M.9b	After CRM risk weight: 20%	F12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
94	3.2 SAC OBS	M.9b	After CRM risk weight: 35%	G12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
95	3.2 SAC OBS	M.9b	After CRM risk weight: 50%	H12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
96	3.2 SAC OBS	M.9b	After CRM risk weight: 75%	I12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
97	3.2 SAC OBS	M.9b	After CRM risk weight: 100%	J12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
98	3.2 SAC OBS	M.9b	After CRM risk weight: 150%	K12	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000

Check	Sheet	Item	Column	Cell Ref	Validation Message
99	3.2 SAC OBS	M.9b	After CRM: Other total amount	L12	Must be blank
100	3.2 SAC OBS	M.9b	After CRM: Other avg risk weight	M12	Must be blank
101	3.2 SAC OBS	M.9c	Amount	C13	Input must be a whole number in the range -1,000,000,000 to +1,000,000,000
102	3.2 SAC OBS	M.9c	Credit Equivalent Amount	D13	Must be blank
103	3.2 SAC OBS	M.9c	After CRM risk weight: 0%	E13	Must be blank
104	3.2 SAC OBS	M.9c	After CRM risk weight: 20%	F13	Must be blank
105	3.2 SAC OBS	M.9c	After CRM risk weight: 35%	G13	Must be blank
106	3.2 SAC OBS	M.9c	After CRM risk weight: 50%	H13	Must be blank
107	3.2 SAC OBS	M.9c	After CRM risk weight: 75%	I13	Must be blank
108	3.2 SAC OBS	M.9c	After CRM risk weight: 100%	J13	Must be blank
109	3.2 SAC OBS	M.9c	After CRM risk weight: 150%	K13	Must be blank
110	3.2 SAC OBS	M.9c	After CRM: Other total amount	L13	Must be blank
111	3.2 SAC OBS	M.9c	After CRM: Other avg risk weight	M13	Must be blank
112	3.2 SAC OBS	M.9c	Risk Weighted Amount	N13	Must be blank

3 Calculation checks

Validation of cells where there is a calculation

3.1 The tables in this Section outline the tests performed on cells where the Excel workbook contains calculations.

Check	Sheet	Item	Column	Cell Ref	Excel
113	3.2 SAC OBS	M.1	Credit Equivalent Amount	D3	=ROUND(C3*100%,0)
114	3.2 SAC OBS	M.1	Risk Weighted Amount	N3	=ROUND(F3*20%+G3*35%+H3*50%+I3*75%+J3*100%+K3*150%+L3*M3/100,0)
115	3.2 SAC OBS	M.2	Credit Equivalent Amount	D4	=ROUND(C4*50%,0)
116	3.2 SAC OBS	M.2	Risk Weighted Amount	N4	=ROUND(F4*20%+G4*35%+H4*50%+I4*75%+J4*100%+K4*150%,0)
117	3.2 SAC OBS	M.3	Credit Equivalent Amount	D5	=ROUND(C5*20%,0)
118	3.2 SAC OBS	M.3	Risk Weighted Amount	N5	=ROUND(F5*20%+G5*35%+H5*50%+I5*75%+J5*100%+K5*150%,0)
119	3.2 SAC OBS	M.4	Credit Equivalent Amount	D6	=ROUND(C6*100%,0)
120	3.2 SAC OBS	M.4	Risk Weighted Amount	N6	=ROUND(F6*20%+G6*35%+H6*50%+I6*75%+J6*100%+K6*150%,0)
121	3.2 SAC OBS	M.5	Credit Equivalent Amount	D7	=ROUND(C7*100%,0)
122	3.2 SAC OBS	M.5	Risk Weighted Amount	N7	=ROUND(F7*20%+G7*35%+H7*50%+I7*75%+J7*100%+K7*150%,0)
123	3.2 SAC OBS	M.6	Credit Equivalent Amount	D8	=ROUND(C8*100%,0)
124	3.2 SAC OBS	M.6	Risk Weighted Amount	N8	=ROUND(F8*20%+G8*35%+H8*50%+I8*75%+J8*100%+K8*150%,0)
125	3.2 SAC OBS	M.7	Credit Equivalent Amount	D9	=ROUND(C9*100%,0)

Check	Sheet	Item	Column	Cell Ref	Excel
126	3.2 SAC OBS	M.7	Risk Weighted Amount	N9	=ROUND(F9*20%+G9*35%+H9*50%+I9*75%+J9*100%+K9*150%,0)
127	3.2 SAC OBS	M.8	Credit Equivalent Amount	D10	=ROUND(C10*50%,0)
128	3.2 SAC OBS	M.8	Risk Weighted Amount	N10	=ROUND(F10*20%+G10*35%+H10*50%+I10*75%+J10*100%+K10*150%,0)
129	3.2 SAC OBS	M.9a	Credit Equivalent Amount	D11	=ROUND(C11*20%,0)
130	3.2 SAC OBS	M.9a	Risk Weighted Amount	N11	=ROUND(F11*20%+G11*35%+H11*50%+I11*75%+J11*100%+K11*150%,0)
131	3.2 SAC OBS	M.9b	Credit Equivalent Amount	D12	=ROUND(C12*50%,0)
132	3.2 SAC OBS	M.9b	Risk Weighted Amount	N12	=ROUND(F12*20%+G12*35%+H12*50%+I12*75%+J12*100%+K12*150%,0)