



EDBS/KH/77/2013  
29<sup>th</sup> April 2013

**Chief Executive Office/General Manager**  
All Conventional Bank Licensees  
Manama  
Kingdom of Bahrain

Dear Sir,

**CBB Rulebook: Volume 1 – April 2013 Quarterly Update**

The latest quarterly update to Volume 1 has now been incorporated in the website version of the Rulebook.<sup>1</sup>

**Recipients should update their hard copy folders through accessing the CBB website and print off the relevant pages from the PDF files for insertion into their folder.** This cover letter highlights the main changes introduced this quarter. The table attached to this letter lists which pages to print off.

**Module Contents Pages**

The Table of Contents pages for each Module contained in Part A of Volume 1 has been updated. Each Table of Contents page now shows the current issue date at the bottom right hand corner of the page: i.e. April 2013. The revised Modules are effective from the date of this letter, except as otherwise specified in the Module itself.

Contents pages also show the current issue date for every section of a Module. Where a section has been modified as part of this update, then its issue date will also have been changed to April 2013. These contents pages therefore act as a summary checklist for Rulebook users.

<sup>1</sup> Volume 1 can be accessed from [www.cbb.gov.bh](http://www.cbb.gov.bh) : from the Home page, select 'CBB Rulebooks' and then 'Volume 1'

### **Changes for April 2013**

The changes for April 2013 are listed in the attached table.

### **Payment of Annual License Fees**

All banks are reminded that they must comply with the requirements of Section LR-4.2. The due date for the 2013 annual license fees is 30<sup>th</sup> April 2013. When submitting their payment, licensees should complete the Form ALF, included under Volume 1 (Conventional Banks)/Part B/Reporting Forms available on the CBB Website which provides detailed instructions on how the payment of fees must be made.

### **Further information**

Should you have any queries regarding these updates, you may contact the CBB Rulebook team at [rulebook@cbb.gov.bh](mailto:rulebook@cbb.gov.bh), or else please speak to your normal supervisory contact.

Yours faithfully,



**Khalid Hamad**

Enc.

**CBB Rulebook: Volume 1 – April 2013 Quarterly Update**

**Part A**

<b>Module Code</b>	<b>Summary of Changes and Printing Instructions</b>
UG	UG-A.1.2, UG-2.1.2 and UG-2.1.3: Minor corrections. <b>Print off ToC, Sections UG-A.1, UG-A.2 and UG-2.1.</b>
LR	<b>Print off ToC.</b>
PB	<b>Print off ToC.</b>
HC	<b>Print off ToC.</b>
AU	<b>Print off ToC.</b>
GR	GR-5.4.1 and GR-5.4.3: Changed Rules to Guidance. <b>Print off ToC, Sections GR-A.2 and GR-5.4.</b>
CA	CA-2.1.5, CA-2.1.5A and CA-2.1.5B: Clarified Rules dealing with subordinated debt issued. <b>Print off ToC, Sections CA-A.5 and CA-2.1.</b>
BC	BC-1.2.2: Corrected cross reference. BC-4.3.2: Clarified Rule on instances when customers must be kept informed of charges. BC-8.9.14 and BC-8.9.16(e)(v): Clarified Rules on allocations. <b>Print off ToC, Sections BC-A.3, BC-1.2, BC-4.3 and BC-8.9.</b>
CM	<b>Print off ToC.</b>
OM	<b>Print off ToC.</b>
FC	<b>Print off ToC.</b>
PCD	<b>Print off ToC.</b>
BR	BR-1.1.3(i) and BR-1.1.3A: Clarified due date for report on board meetings to be in line with Paragraph HC-1.3.8. BR-5.1.3: Amended to clarify that CBB prior approval is required and also added requests for capital increases. BR-5.1.18: Added requirement for CBB prior approval before exercising a call on a subordinated debt, in line with Paragraph CA-2.1.5A. <b>Print off ToC, Sections BR-A.3, BR-1.1 and BR-5.1.</b>
PD	<b>Print off ToC.</b>
EN	<b>Print off ToC.</b>
CP	<b>Print off ToC.</b>

## Part B

Module Code	Summary of Changes	
<b>CBB Reporting Forms</b>		
Appendix BR 5	Returns - PIR	Reference added to Section C C1 Classification of loans and advances
Appendix BR 10	Report – Board and Committee Meetings	Changed name of report, added cross reference and required to be completed for all committee meetings.
<b>CBB Authorisation Forms</b>		
Form 2	Application Authorisation Controller for of	Updated declaration to be aligned with other Volumes of the CBB rulebook, corrected reference and applicant details, updated corporate governance questions and expanded the scope of information requested on corporate controller.

