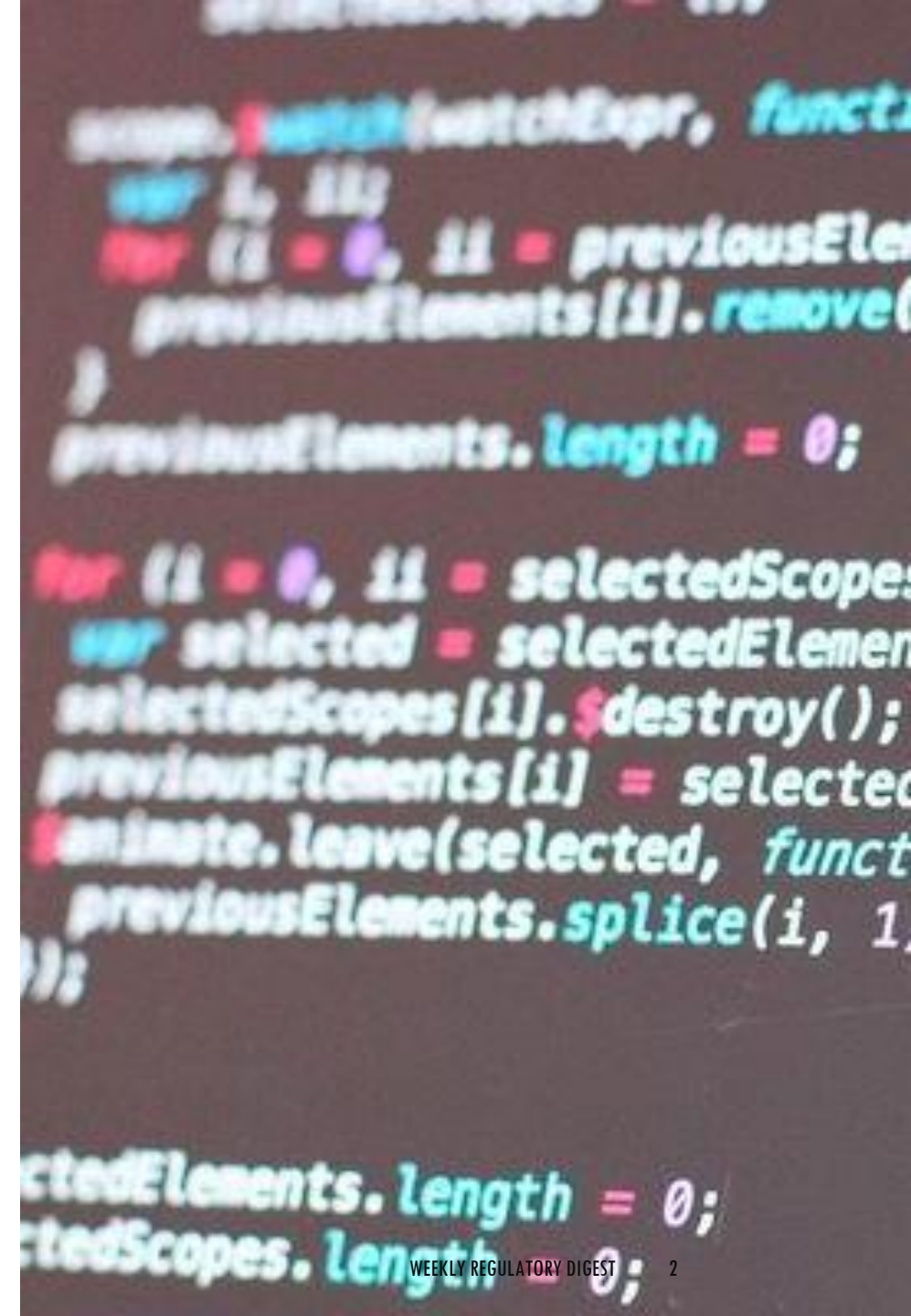


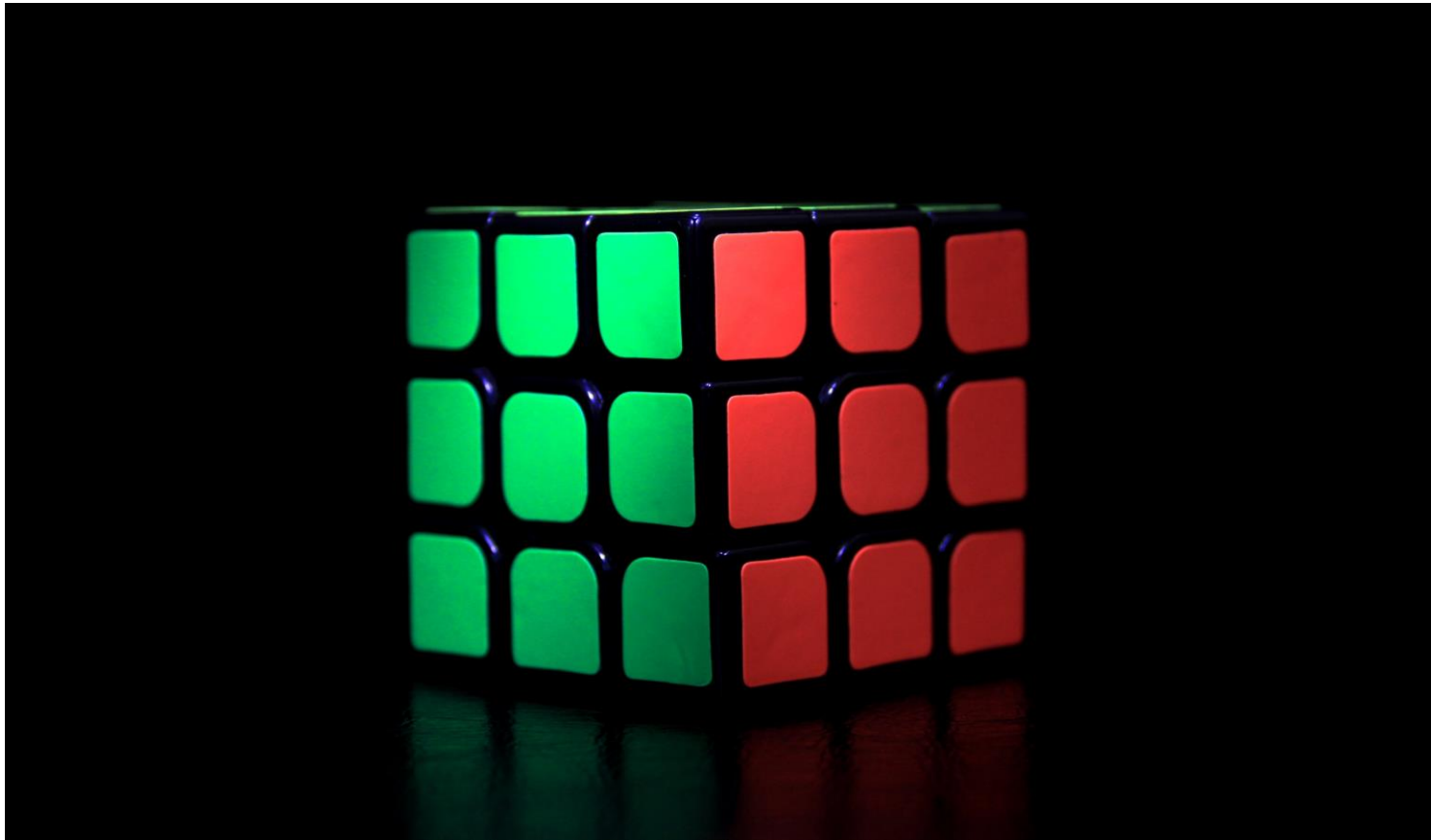
WEEKLY REGULATORY DIGEST: WHAT DO **YOU** GET?

Learn more about [regPULSE](#)

LET'S FACE IT....

- You are vested in a great and absorbing job which allows you to add value to your firm, give you much satisfaction, recognition, and reward.
- Time is scarce, you could do more to optimize your process and achieve better results.
- If only time could be spared when getting appraised of regulatory changes, new best practices, and generally where the supervisory framework is heading towards.



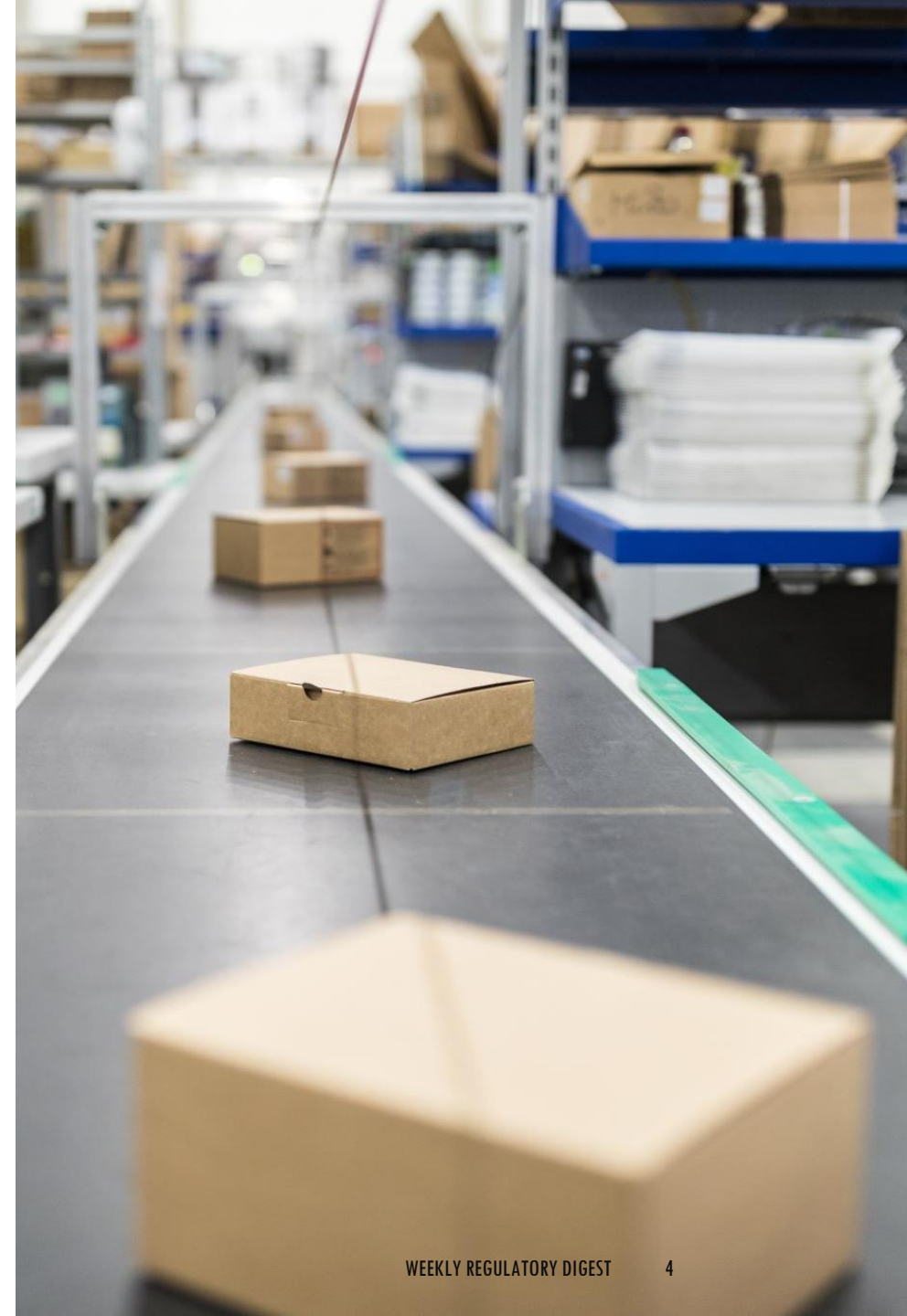


LET'S ASSUME....

- You have requested a free trial subscription for one month delivery of the “Weekly Regulatory Digest”.
- What do you get?

THE «REGULATORY DIGEST» DELIVERY PACKAGE

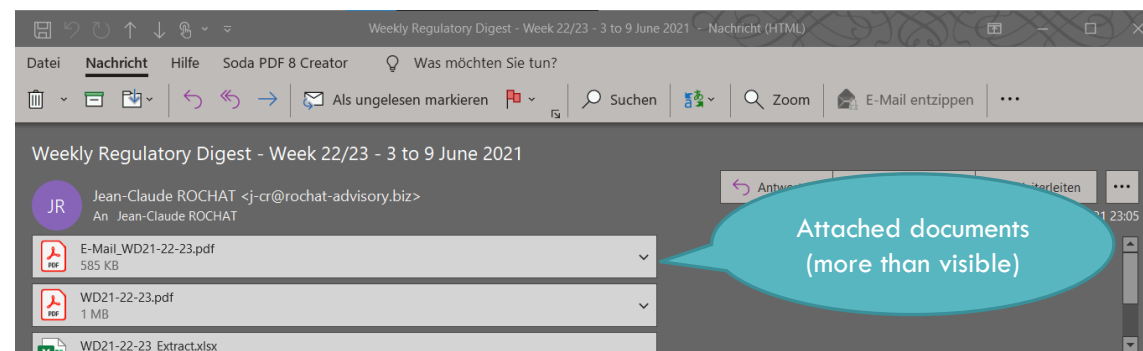
- Delivered to your e-mail inbox, generally on a weekly basis
- Customized message addressing your needs
- “Pulses” → selected entries included in the Regulatory Digest
- E-mail summarizing “pulses”, broken down by regions, taxonomy-tagged, referenced to main document (e-mail also attached as pdf-document)
- Main document, full text, by severity, tagged for key, internal audit, type, status, reference to original document (named, pagination, linked)
- Excel spreadsheet with all of above information and more flags
- Charts
- Relevant documents important to you, attached for your information (up-to-reasonable size)



E-MAIL MESSAGE

- E-mail is delivered with attachments: standards and circumstantial.
- Standard attachments include:
 - Document-version of e-mail (pdf)
 - Main “Weekly Regulatory Digest” document (pdf)
 - Excel extract of information published through the current distribution, including an extended set of tags
- Circumstantial attachments include any document that the recipient is deemed to be interested to up-front (max. 2 to 3).

With customized message



Weekly *Regulatory* Digest

Week 22/23 – 3 to 9 June 2021

New interesting regulatory developments noted this week for you. I also enclose the latest preliminary draft from NIST on Cybersecurity Framework Profile for Ransomware Risk Management which might be of interest to you.

All the best, Jean-Claude

Overview

Region	#Sort	Title	Type	Key	UK	L2-S	#T
Americas							
	11	FINRA Consults on Short Interest Position Reporting Enhancements and Other Changes Related to Short Sale Reporting	Regulation	Other	No	13.1	1
	17	OSFI proposed revisions to public disclosure requirement related to the identification of G-SIBs	Regulation	Other	No	04.1	1
	28	NIST Published Preliminary Draft on Cybersecurity Framework Profile for Ransomware Risk Management	Standard	Other	No	07.3	1
APAC							
	8	RBI issued Master Direction – Reserve Bank of India (Certificate of Deposit) Directions, 2021	Regulation	Other	No	08.4	1
	12	SEBI published Circular requiring Potential Risk Class Matrix for debt schemes based on Interest Rate Risk and Credit Risk	Regulation	Other	No	08.5	1
	18	APRA releases response to submissions on Reporting Standard ARS 220.0 Credit Exposures and Provisions	Regulation	Other	No	13.2	1
	20	FSC Announced KoRiU and Probing Institutions to Strengthen Monitoring and Inspection on AML Duties of VASPs	Regulation	Other	No	05.1	1
	22	HKMA published Circular on implementation guidance on counterparty credit risk capital standard	Standard	Other	No	13.2	1
	23	Regulators expect Australian institutions to cease the use of LIBOR in new contracts before the end of 2021	Standard	Other	No	03.5	1
	24	APRA released information					
	29	ASIC highlights focus areas					
	31	FSC Announces Analysis on					

More on this to follow...

Dear all,

I am pleased to enclose the latest issue of the “Weekly Regulatory Digest” for your information, reference and perusal. In addition, I also enclose the following additional documents which may be of interest to you:

- The content of the “WRD” as an [Excel extract](#)
- NIST – [IR 8374 Cybersecurity Framework Profile for Ransomware Risk Management](#) (Preliminary draft)
- EU Commission – [Proposal for a Digital Identity for EU Citizens, Residents, and Businesses in the EU](#) (Press release)

All documents have already been uploaded onto [SECURITY](#)

With all my best wishes for a healthy and prosperous time, also for your families, friends and colleagues: remain in good health 😊

Best regards,

Jean-Claude

Weekly *Regulatory* Digest

Week 22/23 – 3 to 9 June 2021

New interesting regulatory developments noted this week for you.

E-MAIL MESSAGE (DETAIL 1/2)

■ Overview table grouped by region, i.e.:

- Americas,
- Asia-Pacific,
- Europe, Middle-East and Africa
- Switzerland & Liechtenstein
- International

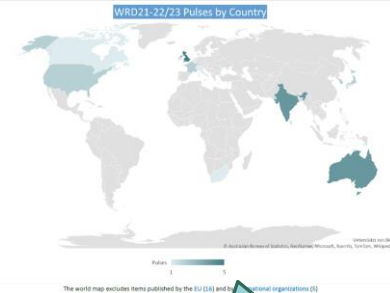
■ includes:

- Reference # to main document
- Title (always starting with authority's abbreviation)
- Type: Regulation, Standard, Information, Enforcement, Event
- Key flag (Key, Other)
- Internal Audit flag (Key IA, Yes, No)
- Taxonomy Level 2 Short Code

Overview table to easily appreciate Pulses by Region and Type)

Overview
WRD # WRD21-22-23

Res	ES	Title	Type	Key	IA	L2-S	IT
Americas							
11		FINRA Consults on Short Interest Position Reporting Enhancements and Other Changes Related to Short Sale	Regulation	Other	No	13.1	1
17		OSFI proposed revisions to public disclosure requirement related to the identification of G-SIBs	Regulation	Other	No	04.1	1
28		NIST Published Preliminary Draft on Cybersecurity Framework Profile for Ransomware Risk Management	Standard	Other	No	07.3	1
APAC							
8		RBI issued Master Direction – Reserve Bank of India (Certificate of Deposit) Directions, 2021	Regulation	Other	No	08.4	1
12		SEBI published Circular requiring Potential Risk Class Matrix for debt schemes based on Interest Rate Risk and	Regulation	Other	No	08.5	1
18		APRA releases response to submissions on Reporting Standard ARS 220.0 Credit Exposures and Provisions	Regulation	Other	No	13.2	1
20		FSC Announced KoFIU and Probing Institutions to Strengthen Monitoring and Inspection on AML Duties of V	Regulation	Other	No	05.1	1
22		HKMA published Circular on Implementation guidance on counterparty credit risk capital standard	Standard	Other	No	13.2	1
23		Regulators expect Australian institutions to cease the use of LIBOR in new contracts before the end of 2021	Standard	Other	No	03.5	1
24		APRA released information on getting set for APRA Connect	Standard	Other	No	12.3	1
29		ASIC highlights focus areas for 30 June 2021 financial reports under COVID-19 conditions	Standard	Other	No	12.2	1
31		FSC Announces Analysis on Stock Markets with Partial Resumption of Short Selling	Information	Other	No	03.2	1
35		RBI published a Statement on Developmental and Regulatory Policies	Information	Other	No	04.1	1
44		SEBI and CSIF signed a MoU for mutual cooperation and technical assistance	Event	Other	No	N/A	1
45		JFSA announced 14th NAIC-JFSA Insurance Dialogue	Event	Other	No	N/A	1
46		BoI and JFSA held their first meeting of the Financial Monitoring Council FMC	Event	Other	No	N/A	1
47		FSC's Banking Bureau published its Important Events in May 2021: Approval for conducting financial product	Event	Other	No	08.4	1
EMEA							
1		IVASS published a letter to the market on EIOPA Guidelines on ICT Security and Governance	Regulation	Other	No	07.2	1
2		AMF applies ESMA guidance in respect of the compliance function	Regulation	Other	No	04.1	1



Distribution by country (excluding EU and International)

Daily distribution by Type and by Region

(... continued)

WRD # WRD21-22-23

Reg	ES	Title	Type	Key	IA	L2-S	IT
CH & LI							
36		FC adopted report on systemically important banks	Information	Other	No	04.1	1
Int'l							
30		BCBS consults on prudential treatment of cryptoasset exposures	Standard	Other	No	04.1	1
34		IOSCO's Monitoring Group Reports on Progress to Implement Recommendations to Strengthen the Internat	Information	Other	No	N/A	1
37		IAIS published Aggregate Report on the Results of the Holistic Framework Baseline Assessment	Information	Other	No	N/A	1
49		BCBS discussed the effects of Covid-19 on banks, assesses post-crisis reforms and agrees public consultation	Event	Other	No	N/A	1
50		BIS published WP on "Central bank digital currency: the quest for minimally invasive technology"	Event	Other	No	N/A	1
Sub-Total							
Grand Total							
50							

Note: The Flag "IA" = "Yes" indicates that the regulation / standard specifically addresses the internal audit function

WRD # WRD21-22-23

WRD21-23

Anzahl von TI		Region					Total				
Date	TI	Regulation	Standard	Information	Event	Americas	APAC	EMEA	CH & LI	Int'l	Total
03.06.2021	7	1	3	2	13			3	9	1	13
04.06.2021	4	4			12	1		4	5	1	12
07.06.2021	6		2	2	10	1		2	6		10
08.06.2021	2	1	2	2	7			2	4	1	7
09.06.2021	2	1	2	1	6	1		2	3		6
10.06.2021	2				2			1			2
Total	21	9	13	7	50	3	14	27	1	5	50

E-MAIL MESSAGE (DETAIL 2/2)

- All Pulses are summarized, broken down in different sections:
 - Standards and Regulations
 - Relevant Enforcement Actions
 - Events, Speeches and other Matters
- Within sections, further broken down by the same regions as on previous slide
- Content includes:
 - Reference # to main document
 - Date of publication
 - Summary statement
 - Type, including consultation end-date, where appropriate
 - Taxonomy Level 2 description

Note: issuing authority always first

Standards and Regulations

Americas				
15	10.06.2021	DFS new report analyzing New York domestic insurers' exposure to the financial risks arising from society's transition towards a low-carbon economy. The report is the result of a collaboration between DFS and the 2 nd Investing Initiative (2DII), an independent, non-profit think tank working to align the financial sector with international climate goals and furthers DFS's efforts to support New York insurers in managing the financial risks from climate change.	Stds, Final	8.5 Client Asset Risk Management and Control
18	15.06.2021	SEC, the North American Securities Administrators Association NASAA, and the Financial Industry Regulatory Authority FINRA announced a new resource intended to assist securities firms in implementing the training requirements of the Senior Safe Act.	Stds, Final	6.1 Client Suitability
11	15.06.2021	FDIC approved a final Statement of Policy to enhance the agency's efforts to preserve and promote Minority Depository Institutions MDIs. The FDIC's revised policy statement reflects public comment received in response to a proposal issued in August 2020 and updates, strengthens, and clarifies the agency's policies and procedures related to its existing MDI framework.	Policy, Final	4.1 Corporate and Legal Entity Governance
22	16.06.2021	FASB issued a proposed Accounting Standards Update ASU that would improve discount rate guidance for lessees that are not public business entities, including private companies, not-for-profit organizations, and employee benefit plans.	Stds, Conslt: 16.07.2021	12.2 Financial Reporting
Asia-Pacific				
1	10.06.2021	HKMA addressed a Circular letter to the Chief Executive of all authorized institutions Als informing the industry about HKMA's intention to revise the target effective dates of the standards in Hong Kong.	Policy, Final	4.1 Corporate and Legal Entity Governance
16	11.06.2021	JFSA published the final version of the Revised Guidelines for Investor and Company Engagement together with the finalized version of the Japan's Corporate Governance Code which has been updated by the Tokyo Stock Exchange and released at the same time.	Stds, Final	4.1 Corporate and Legal Entity Governance
4	11.06.2021	BNM, published an exposure draft on Electronic Money (E-Money) setting out proposed requirements and guidance for issuers of e-money approved pursuant to section 11 of the Financial Services Act 2013 (FSA) or the Islamic Financial Services Act 2013 (IFSA).	Policy, Conslt: 31.07.2021	8.4 Product and Service Shelf
5	11.06.2021	ASIC announced that it is extending for 12 months – to 31 March 2023 –transitional relief for foreign financial services providers FFSPs from the requirement to hold an Australian financial services AFS license, pending the outcome of the Australian Government's consultation about the regulation of FFSPs.	Policy, Final	4.1 Corporate and Legal Entity Governance
6	14.06.2021	MAS released an updated Notice 656 Exposures to Single Counterparty Groups for Banks Incorporated in Singapore. The Notice presents rules to measure and limit a locally incorporated bank's exposures to a single counterparty group.	Policy, Final	13.2 Credit Risk Control Framework
7	14.06.2021	MAS released Amendments to Notice 637 Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore. The Notice establishes the minimum capital adequacy ratios for a	Policy, Final	4.1 Corporate and Legal Entity Governance

MAIN DOCUMENT

- Main document is a comprehensive report of the “Pulses” identified through the reporting period, customarily on a weekly basis.
- The report includes four parts:
 - Overview table of all “Pulses”, sorted by Regulations, Standards, IIA Standards, Information, Enforcement
 - Statistical table of “Pulses” by date, type, and regions as well as world map illustrating distribution of “Pulses” by country (excluding EU and International)
 - Table of content allowing direct access to chosen “Pulse”
 - “Pulse” description with multiple flags and link to original documents

More on this to follow...

Weekly Regulatory Digest

Week 23/24 – 10 to 16 June 2021

0. Overview

WRD # WRD21-23-24

Typ	#5	Title	Key	IA	L2-S	#T
Regulation						
1		HKMA addressed Circular on revised Basel III implementation timeline	Other	No	04.1	1
2		ESAs publish amended technical standards on the mapping of ECAIs	Other	No	13.2	1
3		EBA publishes final revised Guidelines on major incident reporting under PSD2	Other	No	08.4	1
4		BNM published E-Money Exposure Draft	Other	No	08.4	1
5		ASIC extended transitional relief for foreign financial services providers following Federal Budget	Other	No	04.1	1
6		MAS released updated Notice 656 Exposures to Single Counterparty Groups for Banks Incorporated in Singapore	Other	No	13.2	1
7		MAS released amendments to Notice 637 Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore	Other	Yes	04.1	1
8		RBI published a Notification on Investment in Entities from FATF Non-compliant Jurisdictions	Other	No	04.1	1
9		BaFin published new paper outlining principles for big data and artificial intelligence	Other	Yes	10.2	1
10		ECB launches consultation on its revised Guide to fit and proper assessments	Key	Yes	04.1	1
11		FDIC Approved New Policy Statement on Minority Depository Institutions	Other	No	04.1	1
12		ASIC makes new market integrity rules for capital	Other	No	04.1	1

WRD # WRD21-23-24

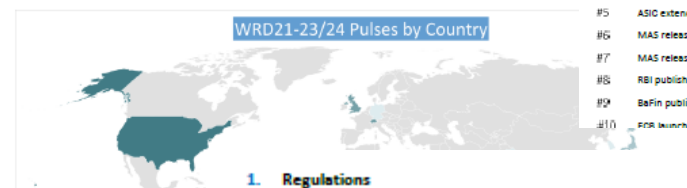
WRD21-23-24

Anzahl von TI Type	Regulation	Standard	Information	Enforcement	Event	Total	Region Americas	APAC	EMEA	CH & J	Other
10.06.2021	3	1	1			3	8	1	2	4	
11.06.2021	2	2				2	7		3	2	
14.06.2021	2		1			1	4		2	1	
15.06.2021	4	2	1	1		1	9	2	3	4	
16.06.2021	2	5				1	8	1	2	4	
17.06.2021	1	1	1			3	3		1		
Total	14	11	6	1	7	39	4	13	15		

Content

#1	HKMA addressed Circular on revised Basel III implementation timeline	4
#2	ESAs publish amended technical standards on the mapping of ECAIs	4
#3	EBA publishes final revised Guidelines on major incident reporting under PSD2	5
#4	BNM published E-Money Exposure Draft	5
#5	ASIC extended transitional relief for foreign financial services providers following Federal Budget	5
#6	MAS released updated Notice 656 Exposures to Single Counterparty Groups for Banks Incorporated in Singapore	6
#7	MAS released amendments to Notice 637 Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore	7
#8	RBI published a Notification on Investment in Entities from FATF Non-compliant Jurisdictions	7
#9	BaFin published new paper outlining principles for big data and artificial intelligence	7
#10	ECB launches consultation on its revised Guide to fit and proper assessments	8

WRD21-23/24 Pulses by Country



1. Regulations

10.06.2021 4.1 Corporate and Legal Entity Governance

☐ Key ☐ Key – IA Main ☐ IA

#1 HKMA addressed Circular on revised Basel III implementation timeline

The Hong Kong Monetary Authority HKMA addressed a *Circular letter* to the Chief Executive of all authorized institutions AIs informing the industry about HKMA's intention to revise the target effective dates of the standards in Hong Kong.

- The Circular is issued to provide the industry with *additional time to prepare for the implementation* of the revised capital standards in the *Basel III final reform package*.
- HKMA intends to revise the target effective dates of the standards in Hong Kong as follows:

10.06.2021 13.2 Credit Risk Control Framework

☐ Key ☐ Key – IA Main ☐ IA

#2 ESAs publish amended technical standards on the mapping of ECAIs

The Joint Committee of the three European Supervisory Authorities ESAs (EBA, EIOPA and ESMA) published *two amended Implementing Technical Standards ITS* on the mapping of credit assessments of *External Credit Assessment Institutions* ECAIs. The amendments reflect: (i) the recognition of two new credit rating agencies (CRAs); (ii) the outcome of a monitoring exercise on the adequacy of existing mappings; and (iii) the deregistration of a number of CRAs.

- The ITS are part of the *EU Single Rulebook for banking and*

MAIN DOCUMENT (DETAIL)

- “Pulses” included in the report are composed of different parts:
 - Header: Country flag, entry date, taxonomy level 2 description, flag for key document, flag for key internal audit (IA) document, flag and description for IA relevance
- Pulse title: Sequence number, title starting with acronym of issuing authority
- Lead section: Always starts with issuing authority, text formatted to facilitate navigation by user
- Body section
- Status and reference

Header



10.06.2021

4.1 Corporate and Legal Entity Governance

Level 2 Taxonomy Description

☐ Key ☐ Key – IA Main ☐ IA

Pulse title

#1 HKMA addressed Circular on revised Basel III implementation timeline

Lead section

The Hong Kong Monetary Authority HKMA addressed a *Circular letter* to the *Chief Executive* of all *authorized institutions* Als informing the industry about HKMA's *intention to revise the target effective dates of the standards in Hong Kong*.

Status and reference Policy / Final

Circular Letter • Revised Basel III implementation timeline

<https://www.hkma.gov.hk/media/eng/doc/key-on/guidelines-and-circular/2021/20210610e1.pdf>

Body section

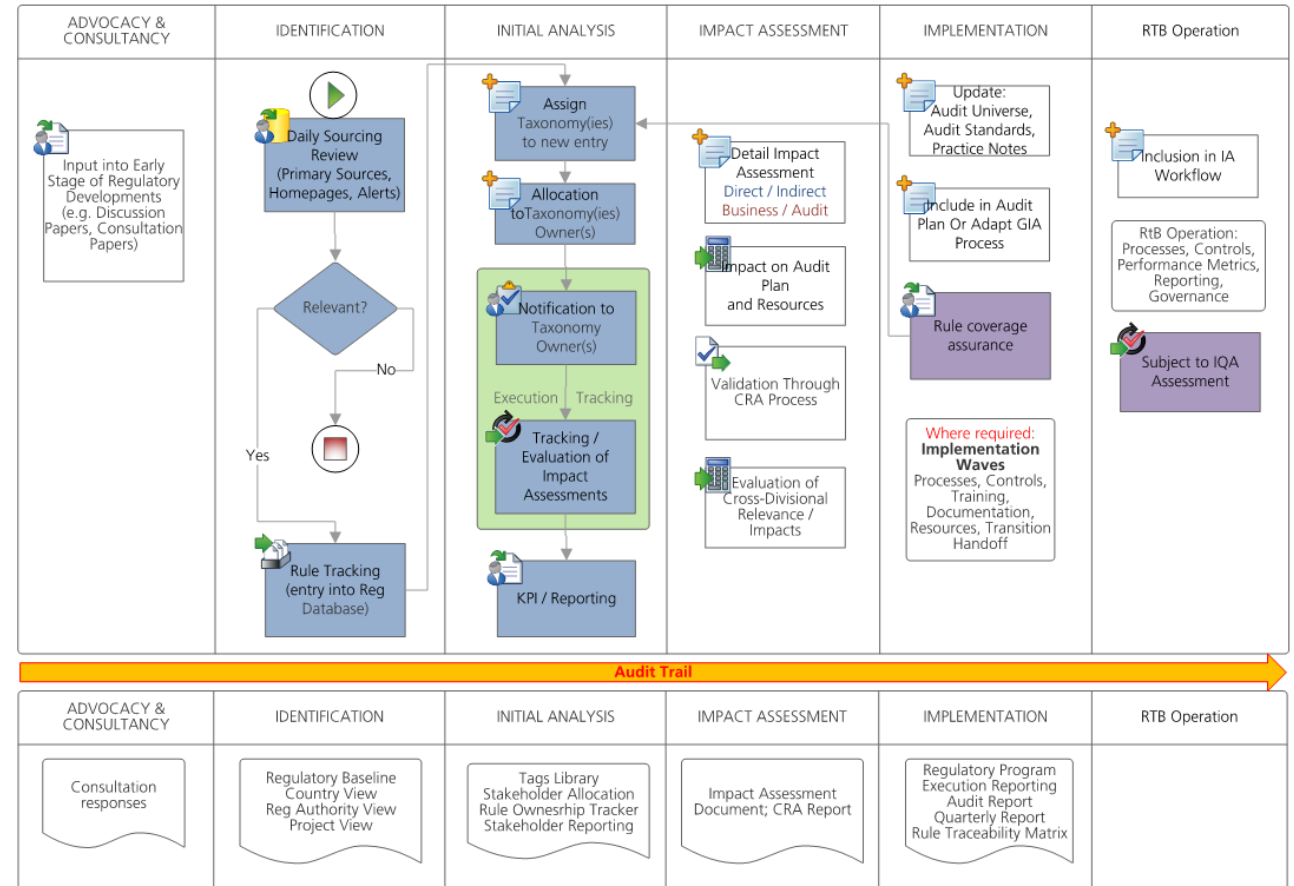
- The *Circular* is issued to provide the industry with *additional time to prepare for the implementation* of the revised capital standards in the *Basel III final reform package*.
- HKMA intends to revise the target effective dates of the standards in Hong Kong as follows:
 - *Revised frameworks on credit risk, operational risk, output floor and leverage ratio* – these frameworks will take effect as minimum requirements from *1 July 2023* (instead of *1 January 2023*).
 - *Revised market and CVA risk frameworks* – the industry will be provided with an *additional six-month time window*. This means *locally incorporated Als* will be required to implement the new market and CVA risk frameworks for reporting purposes by *1 July 2023*. The new frameworks will *take full effect* from a date *no earlier than 1 January 2024*. Its timing will be fixed at a later stage considering the implementation progress

Text sections are formatted in a consistent way to facilitate navigation by users

EXCEL EXTRACT

- The Excel Extract represents a powerful tool to manage the publications (“Pulses”) over time, as it can be easily imported into the user’s compliance risk management processes.
- The Excel Extract includes all the information published in the main document as well as additional flags.
- The Excel Extract can be customized to respond to user’s expectations, if required.

Excel Extract can easily be integrated in the users’ own process



EXCEL EXTRACT (DETAIL)



Includes all WRD
information, and
more...



Weekly Regulatory Digest – WRD22-10/11

Region	Country	Source	Type	L2 Taxonomy	Keyword(s)
Americas	Australia	ACPR	Enforcement	07.3 Intentional Disruption of Service	Capital Adequacy
APAC	Canada	APRA	Event	08.4 Product and Service Shelf	Cash Products
CH & Li	China	ASIC	Information	08.5 Client Asset Risk Management and Control	CG: Culture
EMEA	EU	BaFin	Regulation	09.2 Transaction Processing	CG: Environment, Sustainability, Governance
Int'l	France	BNM	Standard	12.3 Regulatory Reporting	CG: Shareholders Relations
(Leer)	Germany	BoJ	(Leer)	13.1 Market Risk Control Framework	Client acceptance (KYC; DD; AML)
	Hong Kong	CBN		13.2 Credit Risk Control Framework	Corporate Governance
	Internati...	CFTC		13.3 Treasury Risk Control Framework	Environment, Sustainability, Governance

Region	Country	#So	Title	Summary	Type	Status	L2 Taxonomy	Keyword(s)
Americas	Canada	14	OSFI Consults on Draft IFRS 17 Memoranda to the Appointed Actuary for Federal	OSFI launched a consultation on draft IFRS 17 Memoranda to the Appointed Actuary for Federal	Regulation	Consultation	08.5 Client Asset Risk Management and Control	Insurance P
		19	OSFI Seeks Comments on Culture Risk Management	OSFI addressed a Letter to all FRFIs and FRPPs on Culture Risk Management. OSFI seeks comment	Regulation	Consultation	04.1 Corporate and Legal Entity Governance	CG: Culture
	USA	3	FinCEN informed on FATF Identification of Jurisdictions with AML / CFT and Count	FinCEN informed US financial institutions that FATF issued public statements updating its lists of ju	Regulation	Final	05.1 AML / KYC	Client accep
		4	CFTC Seeks Public Comment on FTX Request for Amended DCO Registration Order	CFTC received inquiries from derivatives clearing organizations DCO or potential DCO applicants s	Regulation	Consultation	13.1 Market Risk Control Framework	Primary Risk
		24	OCC Issues Final Rule Addressing Authority for Exemptions to Suspicious Activity	OCC issued a final rule amending the OCC's suspicious activity report SAR regulations. The rule cla	Regulation	Final	05.1 AML / KYC	Client accep
APAC	Australia	25	FINRA Requests Comment on a Proposed Rule to Accelerate Arbitration Proceedi	FINRA seeks comment on a proposal to accelerate arbitration case processing when requested by	Regulation	Consultation	04.4 Processes for the Management of Complaints / Corporate G	
		32	NIST Published SP on Assessing Enhanced Security Requirements for Controlled I	NIST released Final Special Publication SP 800-172A Assessing Enhanced Security Requirements fo	Standard	Final	07.3 Intentional Disruption of Service	Information
		50	DFS Imposed a Penalty of USD 8.25m on Moneygram for Compliance Failures	DFS announced that MoneyGram International Inc. agreed to pay USD 8.25m in penalties pursua	Enforcement	Final	05.1 AML / KYC	Client accep
		26	ASIC consults on financial services licensing requirements for corporate collective	ASIC released a CP seeking industry feedback on its proposed licensing requirements for corporate	Regulation	Consultation	08.4 Product and Service Shelf	Insurance Pi
		53	APRA published additional frequently asked-questions FAQs on the Superannual	APRA published additional frequently asked-questions FAQs on the Superannuation Data Transf	Event	Final	12.3 Regulatory Reporting	Regulatory I
	China	45	CSRC to Implement the Requirements of the FSDC and Safeguard Capital Markets	CSRC informed that shortly after the meeting of the Financial Stability and Development Committ	Information	Final	04.1 Corporate and Legal Entity Governance	Risk Manag
		5	HKMA Released Circular on FATF Statements for Ais	HKMA addressed a Circular to the Chief Executive of all authorized institutions Ais Licensees to up	Regulation	Final	05.1 AML / KYC	Client accep
	Hong Kong	6	HKMA Released Circular on FATF Statements for SVF Licensees	HKMA addressed a Circular to the Chief Executive of all Stored Value Facility SVF Licensees to upd	Regulation	Final	05.1 AML / KYC	Client accep
		37	BoJ Released the "Final Report on the Results of the Public Consultation on the N	BoJ released "Final Report on the Results of the Public Consultation on the Market Functioning Su	Information	Final	04.1 Corporate and Legal Entity Governance	CG: Environ
	Japan	51	JFSA announced that the EU Commission EC and JFSA held the third Meeting of tl	JFSA announced that on 10 and 11 March 2022, the EU Commission EC and JFSA held the third Me	Event	Final	N/A	Supervisory
	Malaysia	7	BNM Released Discussion Paper on Broader Application of Ta'awun in Takaful	BNM, released a Discussion Paper DP outlining policy perspectives in respect of the broader appli	Regulation	Consultation	08.4 Product and Service Shelf	Islamic Finai
		52	BNM and the World Bank published a report "An Exploration of Nature-related F	BNM and the World Bank published a report "An Exploration of Nature-related Financial Risks in	Event	Final	N/A	Environmen
	Singapore	30	MAS Released Compliance Toolkit for Approvals, Notifications and Other Regulat	MAS released a Compliance Toolkit for Approvals, Notifications and Other Regulatory Submission	Standard	Final	12.3 Regulatory Reporting	Regulatory I



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