



## Statutory/Regulatory Filing Requirements

**Note: All Returns are to be submitted via the On-line Reporting and Information Management System (ORIMS) portal by the noted due dates, unless otherwise advised.**

#	Name of Document/Return	# of Days to File/Due Date	Applicability
<b>DAILY RETURNS</b>			
1	Daily B\$ Position	Two business days after referenced period	Commercial Banks <i>(Authorized Dealers)</i>
2	Foreign Currency Daily Sales Submission Report	By 3:00 p.m. the following business day	Commercial Banks <i>(Authorized Dealers)</i> , and Money Transmission Businesses
<b>WEEKLY RETURNS</b>			
3	Weekly Interim Report	By 4:00 p.m. on Tuesdays	Domestic Banks <i>(Authorized Agents and Dealers)</i>
<b>MONTHLY RETURNS</b>			
4	Credit Quality Report	Within 8 business days of the month end	Domestic Banks and Credit Unions <i>(Authorized Agents and Dealers), as applicable</i>
5	Monthly Unaudited Financial Statements	Within 15 business days after the month end	Domestic Banks <i>(Authorized Agents and Dealers)</i>
6	Retail Payments Report	Within 15 business days after the month end	Electronic Money Services Providers & Money Transmission Businesses
7	Monthly Unaudited Financial Statements	Within 20 days after the month end	Credit Unions
<b>QUARTERLY RETURNS</b>			
8	Quarterly Unaudited Financial Statements	Within 15 business days after the month end	Public Licensees
9	Quarterly Unaudited Financial Statements	Within 21 business days after the month end	Money Transmission Businesses, Electronic Money Service Providers and Non-Licensee Registered Representatives
10	Verification of Existing Clients Report	Within 21 days after the quarter end	Commercial Banks <i>(Authorized Dealers)</i>
11	International Business Statistics (IBS)	Within 30 days of the reporting period: March (due April 30), June (due July 31), September (due October 31), December (due January 31)	All Public Banks, Banks & Trust Companies
<b>ANNUAL RETURNS</b>			
12	Copy of Group Organization Chart	January 1 <sup>st</sup>	All licensees (except for Nominee Trust Companies)
13	Summary of Outsourcing Report	January 30 <sup>th</sup>	All Public & Restricted Banks, Banks & Trust Companies and Credit Unions
14	Directors' Certificate	January 31 <sup>st</sup>	Non-Licensee Registered Representatives
15	Registered Representatives Certification	January 31 <sup>st</sup>	All Registered Representatives
16	AML Data Return	February 28 <sup>th</sup>	All licensees and Credit Unions
17	Dormant Account Report	February 28 <sup>th</sup> for accounts where 7 years has elapsed since the last customer initiated activity took place	All licensees



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18	Payment of Annual Licence Fee to the Central Bank	March 1 <sup>st</sup>	All licensees and Registrants <sup>1</sup>
19	Copy of the Registrar General's Fee Receipt		All licensees, Money Transmission Businesses and Non- Licensee Registered Representatives
20	Annual Declaration on Sanction Orders	Within <b>90 days</b> of the <b>calendar</b> year end	All licensees and Registrants <sup>1</sup>
21	Returns in respect of Beneficial Ownership of Shares	March 31 <sup>st</sup>	All locally incorporated Companies that have Bahamian ownership of sixty percent or more
22	Register of Officers, Directors and Shareholders	March 31 <sup>st</sup>	All locally incorporated Companies (under the International Business Companies Act)
23	Audited Financial Statements	Within 120 days after the <b>financial</b> year end	All licensees (except Nominee Trust Licensees) <sup>2</sup> , and Registrants
24	Copy of the Published Audited Financial Statements		All licensees (except Nominee Trust Companies, Restricted Banks and Restricted Trust Companies and Money Transmission Businesses)
25	Corporate Governance Certification	Within 120 days after the <b>calendar</b> year end	All licensees (except Nominee Trust Companies)
26	Auditors' Certification	Within 120 days after the <b>financial</b> year end	Restricted Licensees (Not consolidated)
27	Directors' Certification		Restricted Licensees
28	Enterprise & AML Risk Assessments	Within 120 days after the <b>calendar</b> year end	All licensees and Registrants <sup>1</sup>
29	Management Letter from the External Auditors	Within 45 days after the expiration of the deadline for submission of the audited financial statements	All licensees (except for Foreign Branches)
30	Internal Capital Adequacy Assessment Process (ICAAP)	Within 180 days after the <b>calendar</b> year end	All Banks and Banks & Trust Companies Licensees (unless specifically advised otherwise by the Central Bank)
31	Annual Return/Statement as filed with the Registrar General	Within 10 days following the statutory deadline for filing with the Registrar General's Office <sup>3</sup>	All locally incorporated Companies (under the Companies Act)
32	Professional Indemnity Insurance Cover	December 31 <sup>st</sup>	Public Trust Companies

<sup>1</sup> Registrants includes: Credit Unions and Non-Licensee Registered Representatives

<sup>2</sup> Provided the nominee trust licensee consolidates its financial statements into the annual audited financial statements of its parent, and the nominee trust licensee does not account for its own income and expenses.

<sup>3</sup> 14 days after the annual general meeting complete the document and 7 days to file with the Registrar General's Office