

Form 2: Minimum Liquid Assets ("MLA") and Liquidity Coverage Ratio ("LCR")

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

Cover Page

Institution Code

Institution Name

Reporting Cycle

Business Unit

Currency

Consolidated submission?

LCR/MLA submission

Country level/Group details (if applicable):

Country level/Group name

Country level/Group ID

Institution codes
of entities in group:

1.
2.
3.
4.
5.
6.

Approved by:

(a) Name

(b) Designation

(c) Date (dd/mm/yyyy)

(d) Person to contact for queries

(e) Telephone number

(f) Email address

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Computation of Liquidity Coverage Ratio
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1A

A) LCR by reporting day

| Reporting Day | LCR (1) | Adjusted stock of High Quality Liquid Assets (S\$'000) (2) | Net Cash Outflows (S\$'000) (3) |
|---------------|----------------|--|---------------------------------------|
| 1 | 0.0% | | |
| 2 | 0.0% | | |
| 3 | 0.0% | | |
| 4 | 0.0% | | |
| 5 | 0.0% | | |
| 6 | 0.0% | | |
| 7 | 0.0% | | |
| 8 | 0.0% | | |
| 9 | 0.0% | | |
| 10 | 0.0% | | |
| 11 | 0.0% | | |
| 12 | 0.0% | | |
| 13 | 0.0% | | |
| 14 | 0.0% | | |
| 15 | 0.0% | | |
| 16 | 0.0% | | |
| 17 | 0.0% | | |
| 18 | 0.0% | | |
| 19 | 0.0% | | |
| 20 | 0.0% | | |
| 21 | 0.0% | | |
| 22 | 0.0% | | |
| 23 | 0.0% | | |
| 24 | 0.0% | | |
| 25 | 0.0% | | |
| 26 | 0.0% | | |
| 27 | 0.0% | | |
| 28 | 0.0% | | |
| 29 | 0.0% | | |
| 30 | 0.0% | | |
| 31 | 0.0% | | |

Notes for completion

1. A Reporting Bank shall fill in columns (2) and (3) for its consolidated currency and SGD submission.
2. A Reporting Bank shall report columns (2) and (3) as at the close of business on the reporting day.
3. Column (2) is the stock of adjusted High-Quality Liquid Assets, as computed under the LCR framework, converted to Singapore Dollars at the end of day FX rate, and rounded to the closest thousand Singapore Dollars. The Reporting Bank may use its internal FX rates.
4. Column (3) is the net cash outflow, as computed under the LCR framework, converted to Singapore Dollars at the end of day FX rate as computed by the Reporting Bank, and rounded to the closest thousand Singapore Dollars.
5. Fill in "0" for this section if the Reporting Bank is on the MLA framework.

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Computation of Liquidity Coverage Ratio
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Section 1A

B) High Quality Liquid Assets

S\$ '000

| 1. Level 1 Assets | | | | | |
|--------------------------|---|-------------------------------|-----------------|--------|--------------------|
| | | Paragraph number in notice | Market value | Weight | Weighted amount |
| a. | Coins and banknotes | 17, 21 | | 100% | |
| b. | Total central bank reserves; of which: | 17, 21 | | | |
| | i. part of central bank reserves that can be drawn in times of stress | 17, 21 | | 100% | |
| | Securities with a 0% risk weight: | | | | |
| | i. issued by sovereigns | 17, 21 | | 100% | |
| | ii. guaranteed by sovereigns | 17, 21 | | 100% | |
| | iii. issued or guaranteed by central banks | 17, 21 | | 100% | |
| | iv. issued or guaranteed by PSEs | 17, 21 | | 100% | |
| | v. issued or guaranteed by BIS, IMF, ECB and European Community, or MDBs | 17, 21 | | 100% | |
| d. | For non-0% risk-weighted sovereigns: | | | | |
| | i. sovereign or central bank debt securities issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the Reporting Bank's home country | 17, 21 | | 100% | |
| | ii. domestic sovereign or central bank debt securities issued in foreign currencies, up to the amount of the bank's stressed net cash outflows in that specific foreign currency stemming from the operations of the Reporting Bank or its subsidiary in the jurisdiction where the Reporting Bank has a branch or subsidiary | 17, 21 | | 100% | |
| e. | Total stock of Level 1 assets | 17, 21 | | | |
| f. | Adjustment to stock of Level 1 assets | Appendix 6 | | | |
| g. | Adjusted amount of Level 1 assets | Appendix 6 | | | |

| 2. Level 2A Assets | | | | | |
|---------------------------|--|-------------------------------|-----------------|--------|--------------------|
| | | Paragraph number in notice | Market value | Weight | Weighted amount |
| | Securities with a 20% risk weight: | | | | |
| | i. issued by sovereigns | 17, 21 | | 85% | |
| | ii. guaranteed by sovereigns | 17, 21 | | 85% | |
| | iii. issued or guaranteed by central banks | 17, 21 | | 85% | |
| | iv. issued or guaranteed by PSEs | 17, 21 | | 85% | |

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Section 1A

| | | | | | |
|----|---|---------------|--|-----|--|
| v. | issued or guaranteed by MDBs | 17, 21 | | 85% | |
| b. | Non-financial corporate bonds, rated AA- or better | 17, 21 | | 85% | |
| c. | Covered bonds, not self-issued, rated AA- or better | 17, 21 | | 85% | |
| d. | Total stock of Level 2A assets | 17, 21 | | | |
| e. | Adjustment to stock of Level 2A assets | Appendix 6 | | | |
| f. | Adjusted amount of Level 2A assets | Appendix 6 | | 85% | |

| 3. Level 2B(I) Assets | | | | | |
|------------------------------|---|-----------------------------------|---------------------|---------------|------------------------|
| | | Paragraph number in notice | Market value | Weight | Weighted amount |
| a. | Non-financial corporate bonds rated at least A- | 17, 21 | | 50% | |
| b. | Total stock of Level 2B(I) assets | 17, 21 | | | |
| c. | Adjustment to stock of Level 2B(I) assets | Appendix 6 | | | |
| d. | Adjusted amount of Level 2B(I) assets | Appendix 6 | | 50% | |

| 4. Level 2B(II) Assets | | | | | |
|-------------------------------|--|-----------------------------------|---------------------|---------------|------------------------|
| | | Paragraph number in notice | Market value | Weight | Weighted amount |
| a. | Qualifying sovereign, central bank and PSE debt securities rated at least BBB- | 17, 21 | | 50% | |
| b. | Non-financial corporate bonds rated at least BBB- | 17, 21 | | 50% | |
| c. | Residential mortgage-backed securities (RMBS), rated AA or better | 17, 21 | | 75% | |
| d. | Non-financial common equity shares that are index stocks, with maximum price decline over a 30 days period below 40% | 17, 21 | | 50% | |
| e. | Total stock of Level 2B(II) non-RMBS assets | 17, 21 | | | |
| f. | Adjustment to stock of Level 2B(II) non-RMBS assets | Appendix 6 | | | |
| g. | Adjusted amount of Level 2B(II) non-RMBS assets | Appendix 6 | | 50% | |
| h. | Total stock of Level 2B(II) RMBS assets | 17, 21 | | | |
| i. | Adjustment to stock of Level 2B(II) RMBS assets | Appendix 6 | | | |
| j. | Adjusted amount of Level 2B(II) RMBS assets | Appendix 6 | | 75% | |
| k. | Adjusted amount of Level 2B(II) RMBS and non-RMBS assets | Appendix 6 | | | |

| |
|-------------------------------------|
| 5. Alternative Liquid Assets |
|-------------------------------------|

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Section 1A

| | Paragraph number in notice | Market value | Weight | Weighted amount |
|---|----------------------------|--------------|--------|-----------------|
| a. Option 1 – Contractual committed liquidity facilities from the relevant central bank | Footnote 11 | | | |
| b. Option 2 – Foreign currency HQLA; of which: | | | | |
| i. Level 1 assets | Footnote 11 | | | |
| ii. Level 2 assets | Footnote 11 | | | |
| c. Option 3 – Additional use of Level 2 assets with a higher haircut | Footnote 11 | | | |
| d. Total usage of alternative treatment (post-haircut) before applying the cap | | | | |
| e. Adjustment to ALA due to cap on Option 1 and 2 | | | | |
| f. Total usage of alternative treatment (post-haircut) after applying the cap on Option 1 and 2 | | | | |
| 6. Stock of High Quality Liquid Assets | | | | |
| a. Adjustment to stock of HQLA due to cap on Level 2B(II) assets | Appendix 6 | | | |
| b. Adjustment to stock of HQLA due to cap on Level 2B(I) assets | Appendix 6 | | | |
| c. Adjustment to stock of HQLA due to cap on Level 2 assets | Appendix 6 | | | |
| d. Total stock of HQLA | | | | |

C) Cash outflows

S\$'000

| 1. Cash outflows | | | | |
|--|----------------------------|--------|--------|-----------------|
| | Paragraph number in notice | Amount | Weight | Weighted amount |
| a. Total retail deposits; of which: | | | | |
| i. Insured deposits; of which: | | | | |
| - in transactional accounts; of which: | 35-39 | | | |
| - eligible for a 3% run-off rate; of which: | 37 | | | |
| are in Singapore | 37 | | 3% | |
| are not in Singapore | 38 | | 3% | |
| - eligible for a 5% run-off rate; of which: | 37 | | | |
| are in Singapore | 37 | | 5% | |
| are not in Singapore | 38 | | 5% | |
| - in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which: | 35-39 | | | |
| - eligible for a 3% run-off rate; of which: | 37 | | | |
| are in Singapore | 37 | | 3% | |
| are not in Singapore | 38 | | 3% | |

THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

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(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 1A

| | | | | | | |
|----|--------------------------------------|--|-----------|--|-----|--|
| | - | eligible for a 5% run-off rate; of which: | 37 | | | |
| | | are in Singapore | 37 | | 5% | |
| | | are not in Singapore | 38 | | 5% | |
| | - | in non-transactional and non-relationship accounts | 39 | | 10% | |
| | ii. | Uninsured deposits | 39 | | 10% | |
| | iii. | Term deposits (treated as having >30 day remaining maturity) | 40 | | 0% | |
| | iv. | Term deposits (with >30 day maturity but treated as having < 30 day maturity) | 40 | | | |
| b. | | Retail/Small business customer deposits subject to different run-off rates due to host jurisdiction rules | 38, 45 | | | |
| c. | Total retail deposits run-off | | | | | |
| | Total unsecured wholesale funding | | 42-59 | | | |
| | i. | Total funding provided by small business customers; of which: | 45 | | | |
| | - | Insured deposits; of which: | | | | |
| | - | in transactional accounts; of which: | 35-39, 45 | | | |
| | - | eligible for a 3% run-off rate; of which: | 37, 45 | | | |
| | | are in Singapore | 37, 45 | | 3% | |
| | | are not in Singapore | 38, 45 | | 3% | |
| | - | eligible for a 5% run-off rate; of which: | 37, 45 | | | |
| | | are in Singapore | 37, 45 | | 5% | |
| | | are not in Singapore | 38, 45 | | 5% | |
| | - | in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which: | 35-39, 45 | | | |
| | - | eligible for a 3% run-off rate; of which: | 37, 45 | | | |
| | | are in Singapore | 37, 45 | | 3% | |
| | | are not in Singapore | 38, 45 | | 3% | |
| | - | eligible for a 5% run-off rate; of which: | 37, 45 | | | |
| | | are in Singapore | 37, 45 | | 5% | |
| | | are not in Singapore | 38, 45 | | 5% | |
| | - | in non-transactional and non-relationship accounts | 39, 45 | | 10% | |
| | - | Uninsured deposits | 39, 45 | | 10% | |
| | - | Term deposits (treated as having >30 day maturity) | 40, 45 | | 0% | |
| | - | Term deposits (with >30 day maturity but treated as having < 30 day maturity) | 40, 45 | | | |
| | ii. | Total operational deposits; of which: | 46-52 | | | |
| | - | provided by non-financial corporates | 46 | | | |
| | - | insured, with a 3% run-off rate | 46 | | 3% | |
| d. | - | insured, with a 5% run-off rate | 46 | | 5% | |

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Section 1A

| | | | | | |
|------|---|-------|--|------|--|
| - | uninsured | 46 | | 25% | |
| - | provided by sovereigns, central banks, PSEs and MDBs | 46 | | | |
| - | insured, with a 3% run-off rate | 46 | | 3% | |
| - | insured, with a 5% run-off rate | 46 | | 5% | |
| - | uninsured | 46 | | 25% | |
| - | provided by banks | 46 | | | |
| - | insured, with a 3% run-off rate | 46 | | 3% | |
| - | insured, with a 5% run-off rate | 46 | | 5% | |
| - | uninsured | 46 | | 25% | |
| - | provided by other financial institutions and other legal entities | 46 | | | |
| - | insured, with a 3% run-off rate | 46 | | 3% | |
| - | insured, with a 5% run-off rate | 46 | | 5% | |
| - | uninsured | 46 | | 25% | |
| iii. | Total non-operational deposits; of which: | 53-59 | | | |
| - | provided by non-financial corporates; of which: | 56 | | | |
| - | Where the entire amount is fully covered by an effective deposit insurance scheme | 56 | | 20% | |
| - | Where the entire amount is not fully covered by an effective deposit insurance scheme | 56 | | 40% | |
| - | provided by sovereigns, central banks, PSEs and MDBs; of which: | 56 | | | |
| - | Where the entire amount is fully covered by an effective deposit insurance scheme | 56 | | 20% | |
| - | Where the entire amount is not fully covered by an effective deposit insurance scheme | 56 | | 40% | |
| - | provided by members of the institutional networks of cooperative (or otherwise named) banks | 53-54 | | 25% | |
| - | provided by other banks | 57 | | 100% | |
| - | provided by other financial institutions and other legal entities | 57 | | 100% | |
| iv. | Unsecured debt issuance | 58 | | 100% | |
| v. | Additional balances required to be installed in central bank reserves | 57 | | 100% | |
| e. | Total unsecured wholesale funding run-off | | | | |

| | | Paragraph number in notice | Amount received | Market value of extended collateral | Weight | Weighted amount |
|-----|---|----------------------------|-----------------|-------------------------------------|--------|-----------------|
| | Transactions conducted with the Reporting Bank's domestic central bank; of which: | 60-63, Appendix 7 | | | | |
| i. | Backed by Level 1 assets; of which: | 60-63, Appendix 7 | | | 0% | |
| - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| ii. | Backed by Level 2A assets; of which: | 60-63, Appendix 7 | | | 0% | |
| - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |

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Section 1A

| | | | | | | | |
|-----|---|---|-------------------|--|------|------|--|
| f. | iii. | Backed by Level 2B(I) assets; of which: | 60-63, Appendix 7 | | | 0% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | v. | Backed by Level 2B(II) non-RMBS assets; of which: | 60-63, Appendix 7 | | | 0% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | vi. | Backed by Level 2B(II) RMBS assets; of which: | 60-63, Appendix 7 | | | 0% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | vii. | Backed by other assets | 60-63, Appendix 7 | | | 0% | |
| g. | Transactions not conducted with the Reporting Bank's domestic central bank; of which: | | 60-63, Appendix 7 | | | | |
| | i. | Backed by Level 1 assets; of which: | 60-63, Appendix 7 | | | 0% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | ii. | Backed by Level 2A assets; of which: | 60-63, Appendix 7 | | | 15% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | iii. | Backed by Level 2B(I) assets; of which: | 60-63, Appendix 7 | | | | |
| | - | Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which: | 60-63, Appendix 7 | | | 25% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | - | Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which: | 60-63, Appendix 7 | | | 50% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | iv. | Backed by Level 2B(II) non-RMBS assets; of which: | 60-63, Appendix 7 | | | | |
| | - | Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which: | 60-63, Appendix 7 | | | 25% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | - | Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which: | 60-63, Appendix 7 | | | 50% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| | v. | Backed by Level 2B(II) RMBS assets; of which: | 60-63, Appendix 7 | | | 25% | |
| | - | Transactions involving eligible liquid assets – see instructions for more detail | 60-63, Appendix 7 | | | | |
| vi. | Backed by other assets; of which: | 60-63, Appendix 7 | | | | | |
| - | Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight | 60-63, Appendix 7 | | | 25% | | |
| - | Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight | 60-63, Appendix 7 | | | 100% | | |
| h. | Total secured wholesale funding run-off | | | | | | |
| i. | Derivatives cash outflow | | 64 | | | 100% | |
| j. | Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions | | 65 | | | 100% | |
| k. | Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions: | | 66 | | | | |
| | i. | Cash and Level 1 assets | 66 | | | 0% | |
| | ii. | For other collateral (ie all non-Level 1 collateral) | 66 | | | 20% | |
| l. | Increased liquidity needs related to excess non-segregated collateral held by the Reporting Bank that could contractually be called at any time by the counterparty | | 67 | | | 100% | |

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| | | | | | | |
|-----|---|--------|--|--|------|--|
| m. | Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted | 68 | | | 100% | |
| n. | Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets | 69 | | | 100% | |
| o. | Increased liquidity needs related to market valuation changes on derivative or other transactions | 70 | | | 100% | |
| p. | Loss of funding on ABS and other structured financing instruments issued by the Reporting Bank, excluding covered bonds | 71 | | | 100% | |
| q. | Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which: | 72 | | | | |
| | i. debt maturing ≤ 30 days | 72 | | | 100% | |
| | ii. with embedded options in financing arrangements | 72 | | | 100% | |
| | iii. other potential loss of such funding | 72 | | | 100% | |
| r. | Loss of funding on covered bonds issued by the Reporting Bank | 72 | | | 100% | |
| s. | Undrawn committed credit and liquidity facilities to retail and small business customers | 79 (a) | | | 5% | |
| t. | Undrawn committed credit facilities to | | | | | |
| | i. non-financial corporates | 79 (b) | | | 10% | |
| | ii. sovereigns, central banks, PSEs and MDBs | 79 (b) | | | 10% | |
| u. | Undrawn committed liquidity facilities to | | | | | |
| | i. non-financial corporates | 79 (c) | | | 30% | |
| | ii. sovereigns, central banks, PSEs and MDBs | 79 (c) | | | 30% | |
| v. | Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision | 79 (d) | | | 40% | |
| w. | Undrawn committed credit facilities provided to other FIs | 79 (e) | | | 40% | |
| x. | Undrawn committed liquidity facilities provided to other FIs | 79 (f) | | | 100% | |
| y. | Undrawn committed credit and liquidity facilities to other legal entities | 79 (g) | | | 100% | |
| z. | Other contractual obligations to extend funds to | | | | | |
| | i. financial institutions | 80-81 | | | 100% | |
| | ii. retail clients | 80-81 | | | | |
| | iii. small business customers | 80-81 | | | | |
| | iv. non-financial corporates | 80-81 | | | | |
| | v. other clients | 80-81 | | | | |
| | vi. retail, small business customers, non-financials and other clients | | | | 100% | |
| aa. | Total contractual obligations to extend funds in excess of 50% roll-over assumption | | | | | |
| ab. | Total additional requirements run-off | | | | | |
| ac. | Non-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities | 84 | | | 100% | |
| ad. | Unconditionally revocable "uncommitted" credit and liquidity facilities | 82 | | | 100% | |
| ae. | Trade finance-related obligations (including guarantees and letters of credit) | 85, 86 | | | 3% | |

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| | | | | | | |
|-----|--|-------|--|--|------|--|
| af. | Guarantees and letters of credit unrelated to trade finance obligations | 82-83 | | | 100% | |
| ag. | Non-contractual obligations: | | | | | |
| | i. Debt-buy back requests (including related conduits) | 82-83 | | | 100% | |
| | ii. Structured products | 82-83 | | | 100% | |
| | iii. Managed funds | 82-83 | | | 100% | |
| | iv. Other non-contractual obligations | 82-83 | | | 100% | |
| ah. | Outstanding debt securities with remaining maturity > 30 days | | | | 0% | |
| ai. | Non contractual obligations where customer short positions are covered by other customers' collateral | 88 | | | 50% | |
| aj. | Bank outright short positions covered by a collateralised securities financing transaction | | | | 0% | |
| ak. | Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions) | 89 | | | 100% | |
| al. | Total run-off on other contingent funding obligations | | | | | |
| am. | Total cash outflows | | | | | |

D) Cash inflows

S\$'000

| 1. Cash inflows | | Paragraph number in notice | Amount extended | Market value of received collateral | Weight | Weighted amount |
|--|---|----------------------------|-----------------|-------------------------------------|--------|-----------------|
| a. | Reverse repo and other secured lending or securities borrowing transactions maturing ≤ 30 days | 92-98 | | | | |
| | i. Of which collateral is not re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions | 92-98 | | | | |
| | - Transactions backed by Level 1 assets; of which: | 92-98 | | | 0% | |
| | - Transactions involving eligible liquid assets – see instructions for more detail | 92-98 | | | | |
| | - Transactions backed by Level 2A assets; of which: | 92-98 | | | 15% | |
| | - Transactions involving eligible liquid assets – see instructions for more detail | 92-98 | | | | |
| | - Transactions backed by Level 2B(I) assets; of which: | 92-98 | | | 50% | |
| | - Transactions involving eligible liquid assets – see instructions for more detail | 92-98 | | | | |
| | - Transactions backed by Level 2B(II) non-RMBS assets; of which: | 92-98 | | | 50% | |
| | - Transactions involving eligible liquid assets – see instructions for more detail | 92-98 | | | | |
| | - Transactions backed by Level 2B(II) RMBS assets; of which: | 92-98 | | | 25% | |
| | - Transactions involving eligible liquid assets – see instructions for more detail | 92-98 | | | | |
| | - Margin lending backed by non-Level 1 or non-Level 2 collateral | 92-98 | | | 50% | |
| | - Transactions backed by other collateral | 92-98 | | | 100% | |
| ii. Of which collateral is re-used (ie is rehypothecated) in transactions to cover the reporting institution's outright short positions | 92-98 | | | | | |

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|-----------|--|--|---------------|--|--|------|--|
| | - | Transactions backed by Level 1 assets | 92-98 | | | 0% | |
| | - | Transactions backed by Level 2A assets | 92-98 | | | 0% | |
| | - | Transactions backed by Level 2B(I) assets | 92-98 | | | 0% | |
| | - | Transactions backed by Level 2B(II) non-RMBS assets | 92-98 | | | 0% | |
| | - | Transactions backed by Level 2B(II) RMBS assets | 92-98 | | | 0% | |
| | - | Margin lending backed by non-Level 1 or non-Level 2 collateral | 92-98 | | | 0% | |
| | - | Transactions backed by other collateral | 92-98 | | | 0% | |
| b. | Total inflows on reverse repo and securities borrowing transactions | | | | | | |
| | Contractual inflows due in ≤ 30 days from fully performing loans, from: | | | | | | |
| | i. | Retail customers | 102 | | | 50% | |
| | ii. | Small business customers | 102 | | | 50% | |
| | iii. | Non-financial corporates | 103 | | | 50% | |
| c. | iv. | Central banks | 103 | | | 100% | |
| | v. | Financial institutions, of which: | 103, 105, 106 | | | | |
| | - | operational deposits | 103, 105, 106 | | | 0% | |
| | - | deposits at the centralised institution of an institutional network that receive 25% run-off | 103, 105, 106 | | | 0% | |
| | - | all payments on other loans and deposits due in ≤ 30 days | 103, 105, 106 | | | 100% | |
| | vi. | Other entities | 103 | | | 50% | |
| d. | Total of other inflows by counterparty | | | | | | |
| | Other cash inflows | | | | | | |
| e. | i. | Derivatives cash inflow | 107 | | | 100% | |
| | ii. | Contractual inflows from securities maturing ≤ 30 days, not included anywhere above | 104 | | | 100% | |
| | iii. | Other contractual cash inflows | 108, 109 | | | 0% | |
| f. | Total of other cash inflows | | | | | | |
| g. | Total cash inflows before applying the cap | | 31, 91 | | | | |
| h. | Cap on cash inflows | | 31, 91 | | | 75% | |
| i. | Total cash inflows after applying the cap | | 31, 91 | | | | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Computation of Liquidity Coverage Ratio
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1A

E) Collateral Swaps

Reference paragraphs in notice: 60-63, 92-98, Appendix 6

Collateral swaps maturing in ≤ 30 days:

S\$'000

- i) Of which the borrowed assets **are not re-used** (i.e. are not rehypothecated) to cover short positions which results in a net **outflow** when the transaction is unwound

| Market value of collateral borrowed | | Securities borrowed | | | | | |
|-------------------------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Market value of collateral borrowed involving eligible liquid assets | | Securities borrowed | | | | | |
|--|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Weight of outflows | | Securities borrowed | | | | | |
|--------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | 0% | | | | | |
| | Level 2A | 15% | 0% | | | | |
| | Level 2B(I) | 50% | 35% | 0% | 0% | 25% | |
| | Level 2B(II) non-RMBS | 50% | 35% | 0% | 0% | 25% | |
| | Level 2B(II) RMBS | 25% | 10% | | | 0% | |
| | Other assets | 100% | 85% | 50% | 50% | 75% | 0% |

| Weighted outflows | | Securities borrowed | | | | | |
|-------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

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THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Computation of Liquidity Coverage Ratio

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1A

S\$'000

ii) Of which the borrowed assets **are not re-used** (i.e. are not rehypothecated) to cover short positions which results in a net **inflow** when the transaction is unwound

| Market value of collateral lent | | Securities borrowed | | | | | |
|---------------------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Market value of collateral involving eligible liquid assets | | Securities borrowed | | | | | |
|---|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Weight of inflows | | Securities borrowed | | | | | |
|-------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | 0% | 15% | 50% | 50% | 25% | 100% |
| | Level 2A | | 0% | 35% | 35% | 10% | 85% |
| | Level 2B(I) | | | 0% | 0% | | 50% |
| | Level 2B(II) non-RMBS | | | 0% | 0% | | 50% |
| | Level 2B(II) RMBS | | | 25% | 25% | 0% | 75% |
| | Other assets | | | | | | 0% |

| Weighted inflows | | Securities borrowed | | | | | |
|------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| Securities lent | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Computation of Liquidity Coverage Ratio

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1A

S\$'000

iii) Of which the borrowed assets **are re-used** (i.e. are rehypothecated) to cover short positions which results in a net **outflow** when the transaction is unwound

| Market value of collateral borrowed | | Securities borrowed | | | | | |
|-------------------------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Weight of outflows | | Securities borrowed | | | | | |
|--------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | 0% | | | | | |
| | Level 2A | 15% | 0% | | | | |
| | Level 2B(I) | 50% | 35% | 0% | 0% | 25% | |
| | Level 2B(II) non-RMBS | 50% | 35% | 0% | 0% | 25% | |
| | Level 2B(II) RMBS | 25% | 10% | | | 0% | |
| | Other assets | 100% | 85% | 50% | 50% | 75% | 0% |

| Weighted outflows | | Securities borrowed | | | | | |
|-------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

Computation of Liquidity Coverage Ratio

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1A

S\$'000

iv) Of which the borrowed assets **are re-used** (i.e. are rehypothecated) to cover short positions which results in a net **inflow** when the transaction is unwound

| Market value of collateral lent | | Securities borrowed | | | | | |
|---------------------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| Weight of inflows | | Securities borrowed | | | | | |
|-------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | 0% | 0% | 0% | 0% | 0% | 0% |
| | Level 2A | | 0% | 0% | 0% | 0% | 0% |
| | Level 2B(I) | | | 0% | 0% | | 0% |
| | Level 2B(II) non-RMBS | | | 0% | 0% | | 0% |
| | Level 2B(II) RMBS | | | 0% | 0% | 0% | 0% |
| | Other assets | | | | | | 0% |

| Weighted inflows | | Securities borrowed | | | | | |
|------------------|-----------------------|---------------------|----------|-------------|-----------------------|-------------------|--------------|
| | | Level 1 | Level 2A | Level 2B(I) | Level 2B(II) non-RMBS | Level 2B(II) RMBS | Other assets |
| Securities lent | Level 1 | | | | | | |
| | Level 2A | | | | | | |
| | Level 2B(I) | | | | | | |
| | Level 2B(II) non-RMBS | | | | | | |
| | Level 2B(II) RMBS | | | | | | |
| | Other assets | | | | | | |

| | |
|--------------------------------------|--|
| Total outflows from collateral swaps | |
| Total inflows from collateral swaps | |

| | Addition | Reduction |
|---|----------|-----------|
| Adjustments to Level 1 HQLA due to collateral swaps | | |
| Adjustments to Level 2A HQLA due to collateral swaps | | |
| Adjustments to Level 2B(I) HQLA due to collateral swaps | | |
| Adjustments to Level 2B(II) non-RMBS HQLA due to collateral swaps | | |
| Adjustments to Level 2B(II) RMBS HQLA due to collateral swaps | | |

F) LCR

| | |
|-------------------|--|
| Net cash outflows | |
| LCR | |

Notes for completion

1. The paragraph numbers reference the relevant Notice and provide additional guidance for each item.
2. Where amounts are in foreign currency, the Reporting Bank is to report the Singapore Dollar equivalent in thousands of Singapore dollars (S\$ '000). Internal FX rates may be used.
3. Fill in "0" for this section if the Reporting Bank is on the MLA framework.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Minimum Liquid Assets Requirements
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 1

| Maintenance Day | Applicable Qualifying Liabilities (S\$'000) (1) | Liquid Assets (S\$'000) (2) | Liquid Asset Ratio (3) |
|-----------------|--|--------------------------------|---------------------------|
| 1 | | | 0.0% |
| 2 | | | 0.0% |
| 3 | | | 0.0% |
| 4 | | | 0.0% |
| 5 | | | 0.0% |
| 6 | | | 0.0% |
| 7 | | | 0.0% |
| 8 | | | 0.0% |
| 9 | | | 0.0% |
| 10 | | | 0.0% |
| 11 | | | 0.0% |
| 12 | | | 0.0% |
| 13 | | | 0.0% |
| 14 | | | 0.0% |
| 15 | | | 0.0% |
| 16 | | | 0.0% |
| 17 | | | 0.0% |
| 18 | | | 0.0% |
| 19 | | | 0.0% |
| 20 | | | 0.0% |
| 21 | | | 0.0% |
| 22 | | | 0.0% |
| 23 | | | 0.0% |
| 24 | | | 0.0% |
| 25 | | | 0.0% |
| 26 | | | 0.0% |
| 27 | | | 0.0% |
| 28 | | | 0.0% |
| 29 | | | 0.0% |
| 30 | | | 0.0% |
| 31 | | | 0.0% |

Notes for completion

1. A Reporting Bank shall report column (1) as at the close of business of the corresponding computation day or computation period, as the case may be.
2. Column (2) is the amount of liquid assets (after haircuts) held by the Reporting Bank as computed in Section 1B Parts 2 and 3 as at maintenance day.
3. Column (3) is computed automatically.
4. Where amounts are in foreign currency, the Reporting Bank is to report the Singapore Dollar equivalent in thousands of Singapore Dollars (S\$ '000). Internal FX rates may be used.
5. Fill in "0" for this section if the Reporting Bank is on the LCR framework.

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

Computation of Qualifying Liabilities
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 2

| | <u>S\$'000</u> | <u>S\$'000</u> |
|--|----------------|----------------|
| 1 All liabilities of the Reporting Bank denominated in the reporting currency due to non-bank customers | | |
| 2 All liabilities of the Reporting Bank denominated in the reporting currency due to the Authority <u>within one month from the computation day</u> | | |
| <u>LESS</u> all claims denominated in the reporting currency by the Reporting Bank on the Authority maturing within one month from the computation day | | (see note 1) |
| 3 All liabilities of the Reporting Bank denominated in the reporting currency due to other banks within one month from the computation day | | |
| <u>LESS</u> all claims denominated in the reporting currency by the Reporting Bank on other banks maturing within one month from the computation day | | (see note 2) |
| 4 15% of all undrawn commitments denominated in the reporting currency | | |
| 5 All liabilities arising from the issue of bills of exchange, other than a bill of exchange which satisfies the requirements set out in Appendix 2 | | |
| 6 All liabilities of the Reporting Bank arising from – (i) the provision of any e-money issuance service as defined in section 2(1) of the Payment Services Act 2019 (Act 2 of 2019); and (ii) the issuance of any limited purpose e-money | | |
| QUALIFYING LIABILITIES | | |
| | | |

Notes

1. If this is a net asset, the net asset amount may be deducted from Qualifying Liabilities.
2. If this is a net asset, the net asset amount shall not be deducted from Qualifying Liabilities and shall be treated as zero.
3. Where amounts are in foreign currency, the Reporting Bank is to report the Singapore Dollar equivalent in thousands of Singapore dollars (S\$'000). Internal FX rates may be used.
4. The Reporting Bank shall report the figures as of the last computation day of the month.
5. Fill in "0" for this section if the Reporting Bank is on the LCR framework.

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

All currency Liquid Assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (All currency)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|---|--|----------------------------|--|
| <u>Tier 1</u> | | | |
| 1 Balance with MAS | | | <input type="text"/> |
| 2 Notes and coins | | | <input type="text"/> |
| 3 Debt Securities in any currency and rated at least Aa3 / AA- (issued by sovereigns) | | | <input type="text"/> |
| 3a Sukuk in any currency and rated at least Aa3 / AA- (issued by sovereigns or Singapore Sukuk Pte Ltd) | | | <input type="text"/> |
| 3b Debt Securities in any currency and rated at least Aa3 / AA- (issued by central banks) | | | <input type="text"/> |
| 4 Debt Securities in any currency and rated at least Aa3 / AA- (issued by sovereigns) held under reverse repo | | | <input type="text"/> |
| 4a Sukuk in any currency and rated at least Aa3 / AA- (issued by sovereigns or Singapore Sukuk Pte Ltd) held under reverse repo | | | <input type="text"/> |
| 4b Debt Securities in any currency and rated at least Aa3 / AA- (issued by central banks) held under reverse repo | | | <input type="text"/> |
| Tier 1 Subtotal | | | <input type="text"/> |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

All currency Liquid Assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (All currency)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|---|--|----------------------------|--|
| <u>Tier 2</u> | | | |
| 5 Bills of Exchange | | | |
| 6a Debt Securities / Sukuk in any currency (issued by statutory boards in Singapore) | | 90% | |
| 6b Debt Securities / Sukuk in any currency (issued by statutory boards in Singapore), where holding exceeds 20% of issue size | | 50% | |
| 6c Debt Securities / Sukuk in any currency and rated Aaa / AAA (issued by supranationals or sovereign-guaranteed corporates, excluding those covered above) | | 100% | |
| 6d Debt Securities / Sukuk in any currency and rated Aaa / AAA (issued by supranationals or sovereign-guaranteed corporates, excluding those covered above), where holding exceeds 20% issue size | | 50% | |
| 6e Debt Securities / Sukuk in any currency and rated Aaa / AAA (issued by PSEs) | | 100% | |
| 6f Debt Securities / Sukuk in any currency and rated Aaa / AAA (issued by PSEs), where holding exceeds 20% of issue size | | 50% | |
| 7a Debt Securities / Sukuk in any currency (issued by sovereigns, statutory boards, supranationals or sovereign-guaranteed corporates, excluding those counted above) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

All currency Liquid Assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (All currency)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|--|--|----------------------------|--|
| 7b Debt Securities / Sukuk in any currency (issued by sovereigns, statutory boards, supranationals or sovereign-guaranteed corporates, excluding those counted above), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| 8a Debt Securities / Sukuk in any currency (issued by banks) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

All currency Liquid Assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (All currency)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|---|--|----------------------------|--|
| 8b Debt Securities / Sukuk in any currency (issued by banks), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| 9a Debt Securities / Sukuk in any currency (issued by other corporates) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

All currency Liquid Assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (All currency)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|--|--|----------------------------|--|
| 9b Debt Securities / Sukuk in any currency (issued by other corporates), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| Tier 2 Subtotal | | | |
| Total Liquid Assets | | | |

Notes for completion

1. Column (1) is the actual level of liquid assets (i.e. net of asset maintenance and minimum cash balance requirements) as at month end.
2. Column (2) is obtained by multiplying Column (1) by the relevant percentages.
3. Where liquid assets have been included under one of the categories, please do not include the same liquid assets under a subsequent category.
4. The Reporting Bank shall report the figures as of the last computation day of the month.
5. Fill in "0" for this section if the Reporting Bank is on the LCR framework.

**THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)**

SGD Liquid Assets

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|--|--|----------------------------|--|
| <u>Tier 1</u> | | | |
| 1 Balance with MAS | | | |
| 2 Notes and coins | | | |
| 3 Singapore Government Securities | | | |
| 3a Sukuk (Singapore Sukuk Pte Ltd) | | | |
| 3b MAS Bills | | | |
| 4 Singapore Government Securities held under reverse repo | | | |
| 4a Sukuk (Singapore Sukuk Pte Ltd) held under reverse repo | | | |
| 4b MAS Bills held under reverse repo | | | |
| Tier 1 Subtotal | | | |

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SGD Liquid Assets

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|--|--|----------------------------|--|
| <u>Tier 2</u> | | | |
| 5 Bills of Exchange | | | |
| 6a Debt Securities / Sukuk in SGD (issued by statutory boards in Singapore) | | 90% | |
| 6b Debt Securities / Sukuk in SGD (issued by statutory boards in Singapore), where holding exceeds 20% of issue size | | 50% | |
| 6c Debt Securities / Sukuk in SGD and rated Aaa / AAA (issued by sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government) | | 100% | |
| 6d Debt Securities / Sukuk in SGD and rated Aaa / AAA (sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government), where holding exceeds 20% issue size | | 50% | |
| 6e Debt Securities / Sukuk in S\$ and rated Aaa / AAA (issued by PSEs) | | 100% | |
| 6f Debt Securities / Sukuk in S\$ and rated Aaa / AAA (issued by PSEs), where holding exceeds 20% of issue size | | 50% | |
| 7a Debt Securities / Sukuk in SGD (issued by other sovereigns, other statutory boards, or supranationals, excluding those counted above) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

SGD Liquid Assets

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|---|--|----------------------------|--|
| 7b Debt Securities / Sukuk in SGD (issued by other sovereigns, statutory boards, or supranationals, excluding those counted above), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| 8a Debt Securities / Sukuk in SGD (issued by banks) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

SGD Liquid Assets

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|--|--|----------------------------|--|
| 8b Debt Securities / Sukuk in SGD (issued by banks), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| 9a Debt Securities / Sukuk in SGD (issued by other corporates) | | | |
| - Aa3 to Aaa / AA- to AAA | | 90% | |
| - A3 to A1 / A- to A+ | | 80% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 70% | |
| - P-1 / A-1 / F1 | | 90% | |
| - P-2 / A-2 / F2 | | 80% | |
| - P-3 / A-3 / F3 | | 70% | |

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

SGD Liquid Assets

(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

| | <u>S\$'000</u> <u>(Gross)</u> <u>(1)</u> | <u>%</u> <u>Applied</u> | <u>S\$'000</u> <u>(Net)</u> <u>(2)</u> |
|---|--|----------------------------|--|
| 9b Debt Securities / Sukuk in SGD (issued by other corporates), where holding exceeds 20% of issue size | | | |
| - Aa3 to Aaa / AA- to AAA | | 50% | |
| - A3 to A1 / A- to A+ | | 50% | |
| - Baa2 to Baa1 / BBB to BBB+ | | 50% | |
| - P-1 / A-1 / F1 | | 50% | |
| - P-2 / A-2 / F2 | | 50% | |
| - P-3 / A-3 / F3 | | 50% | |
| Tier 2 Subtotal | | | |
| Total Liquid Assets | | | |

Notes for completion

1. Column (1) is the actual level of liquid assets (i.e. net of asset maintenance and minimum cash balance requirements) as at month end.
2. Column (2) is obtained by multiplying Column (1) by the relevant percentages.
3. Where liquid assets have been included under one of the categories, please do not include the same liquid assets under a subsequent category.
4. The Reporting Bank shall report the figures as of the last computation day of the month.
5. Fill in "0" for this section if the Reporting Bank is on the LCR framework.

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Cashflow Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 2 Part I

\$'000

| Consolidated cashflows of on-balance sheet and off-balance sheet items | Up to 1 week | Over 1 wk to 2 wks | Over 2 wks to 3 wks | Over 3 wks to 1 mth | Over 1 mth to 3 mths | Over 3 mths to 6 mths | Over 6 mths to 1 yr | Over 1 yr to 2 yrs | Over 2 yrs to 3 yrs |
|---|-----------------|-----------------------|------------------------|------------------------|-------------------------|-----------------------------|------------------------|-----------------------|------------------------|
| Total net inflows/(outflows) (G), (G) = (C) + (F) | | | | | | | | | |
| Total net cumulative inflows/(outflows) | | | | | | | | | |

Notes for completion

1. A Reporting Bank shall report in this Section, its future contractual cash flows by the tenor of the cash flows. A Reporting Bank shall use its internal methodology for determining the cash flows for each item.
2. The maturity analysis incorporates items from both the banking and trading books. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Items shall be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
4. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
5. For products with multiple maturity dates, inflows shall be assumed to occur at their latest residual contractual maturity, while outflows shall be assumed to occur at their earliest contractual maturity.
6. All inflows and outflows shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
7. Cashflows from derivatives are to be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
8. Inflows shall be shown as "positive" and outflows "negative".
9. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
10. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
11. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Cashflow Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 2 Part II

\$'000

| Consolidated cashflows of on-balance sheet and off-balance sheet items | Over 3 yrs to 4 yrs | Over 4 yrs to 5 yrs | Over 5 yrs to 7 yrs | Over 7 yrs to 10 yrs | Over 10 yrs to 15 yrs | Over 15 yrs to 20 yrs | Over 20 yrs | Unallocated | Total |
|--|---------------------|---------------------|---------------------|----------------------|-----------------------|-----------------------|-------------|-------------|-------|
| Total net inflows/(outflows) (G), (G) = (C) + (F) | | | | | | | | | |
| Total net cumulative inflows/(outflows) | | | | | | | | | |

Notes for completion

1. A Reporting Bank shall report in this Section, its future contractual cash flows by the tenor of the cash flows. A Reporting Bank shall use its internal methodology for determining the cash flows for each item.
2. The maturity analysis incorporates items from both the banking and trading books. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Items shall be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
4. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
5. For products with multiple maturity dates, inflows shall be assumed to occur at their latest residual contractual maturity, while outflows shall be assumed to occur at their earliest contractual maturity.
6. All inflows and outflows shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups or counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
7. Cashflows from derivatives are to be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
8. Inflows shall be shown as "positive" and outflows "negative".
9. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
10. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
11. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Residual Maturity Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 3 Part I

\$'000

| Off-balance sheet items | Up to 1 week | Over 1 wk to 2 wks | Over 2 wks to 3 wks | Over 3 wks to 1 mth | Over 1 mth to 3 mths | Over 3 mths to 6 mths | Over 6 mths to 1 yr | Over 1 yr to 2 yrs | Over 2 yrs to 3 yrs |
|--|--------------|--------------------|---------------------|---------------------|----------------------|-----------------------|---------------------|--------------------|---------------------|
| Gross liability positions | | | | | | | | | |
| Interest rate derivatives | | | | | | | | | |
| Foreign exchange derivatives | | | | | | | | | |
| Equity derivatives | | | | | | | | | |
| Credit derivatives | | | | | | | | | |
| Other derivative transactions | | | | | | | | | |
| Guarantees, warranties and indemnities | | | | | | | | | |
| Endorsements and other obligations | | | | | | | | | |
| Bills for collection | | | | | | | | | |
| Unutilised commitments and undisbursed credit facilities | | | | | | | | | |
| Forward asset purchase | | | | | | | | | |
| Underwriting commitments | | | | | | | | | |
| Other off-balance sheet items | | | | | | | | | |
| Total gross liability position (E) | | | | | | | | | |

Notes for completion

1. A Reporting Bank shall report in this Section, the residual contractual maturity of its assets, liabilities, and off-balance sheet positions based on the book value/fair value of the asset, liability or off-balance sheet items as per MAS610 valuation methods. The value shall include any interest that has been accrued up to the reporting date. Examples of reporting formats are:

- a) A S\$1 million, 5-year individual non-amortizing loan initiated 2 years ago (i.e. 3-year residual maturity) should be reported in the form under the "Over 2 yrs to 3 yrs" column, with value S\$1 million, on the line "Loans and advances to non-bank customers - Individual Customers".
- b) A S\$1 million, 5-year original and residual maturity callable corporate bond held as an asset in the Reporting Bank's trading book which is callable by the issuer after 2 years should be reported in the form under the "Over 4 yrs to 5 yrs" column, with value S\$1 million on the line "Other Corporates (trading portfolio)".
- c) A S\$10 million, 3-month credit line to a corporate with S\$2 million undisbursed should be reported in the form under the "Over 1 mth to 3 mths" column, with value S\$2 million on the line "Unutilised commitments and undisbursed credit facilities".

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THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Residual Maturity Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 3 Part I

\$'000

- d) A S\$100 million, 3-month remaining maturity interest rate swap where the Reporting Bank has a marked-to-market (MTM) asset position of S\$1 million shall report the S\$1 million MTM asset under the 'Over 1 mth to 3 mths' column in the rows 'Other assets' in the 'Assets' section and 'Interest rate derivatives' in the 'Gross asset positions' section.
2. The maturity analysis incorporates items from both the banking and trading books. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
4. For products with multiple maturity dates, the longest maturity of the product should be used.
5. All claims and liabilities shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
6. All values shall be shown as "positive".
7. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
8. The section 'Off-balance sheet items' constitutes a supplement to the 'Assets' and 'Liabilities and shareholders' equity' section. Some items such as derivatives may be reported in both the 'Off-balance sheet items' section and 'Assets'/Liabilities and shareholders' equity' section.
9. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
10. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Residual Maturity Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 3 Part II

\$'000

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|
| Bills for collection | | | | | | | | | | |
| Unutilised commitments and undisbursed credit facilities | | | | | | | | | | |
| Forward asset purchase | | | | | | | | | | |
| Underwriting commitments | | | | | | | | | | |
| Other off-balance sheet items | | | | | | | | | | |
| Total gross liability position (E) | | | | | | | | | | |

Notes for completion

1. A Reporting Bank shall report in this Section, the residual contractual maturity of its assets, liabilities, and off-balance sheet positions based on the book value/fair value of the asset, liability or off-balance sheet items as per MAS610 valuation methods. The value shall include any interest that has been accrued up to the reporting date. Examples of reporting formats are:
 - a) A S\$1 million, 5-year individual non-amortizing loan initiated 2 years ago (i.e. 3-year residual maturity) should be reported in the form under the "Over 2 yrs to 3 yrs" column, with value S\$1 million, on the line "Loans and advances to non-bank customers - Individual Customers".
 - b) A S\$1 million, 5-year original and residual maturity callable corporate bond held as an asset in the Reporting Bank's trading book which is callable by the issuer after 2 years should be reported in the form under the "Over 4 yrs to 5 yrs" column, with value S\$1 million on the line "Other Corporates (trading portfolio)".
 - c) A S\$10 million, 3-month credit line to a corporate with S\$2 million undisbursed should be reported in the form under the "Over 1 mth to 3 mths" column, with value S\$2 million on the line "Unutilised commitments and undisbursed credit facilities".
 - d) A S\$100 million, 3-month remaining maturity interest rate swap where the Reporting Bank has a marked-to-market (MTM) asset position of S\$1 million shall report the S\$1 million MTM asset under the 'Over 1 mth to 3 mths' column in the rows 'Other assets' in the 'Assets' section and 'Interest rate derivatives' in the 'Gross asset positions' section.
2. The maturity analysis incorporates items from both the banking and trading books. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
4. For products with multiple maturity dates, the longest maturity of the product should be used.
5. All claims and liabilities shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
6. All values shall be shown as "positive".
7. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
8. The section 'Off-balance sheet items' constitutes a supplement to the 'Assets' and 'Liabilities and shareholders' equity' section. Some items such as derivatives may be reported in

**THE MONETARY AUTHORITY OF SINGAPORE
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Residual Maturity Analysis of on and off-balance sheet items (Contractual Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 3 Part II

\$'000

both the 'Off-balance sheet items' section and 'Assets'/Liabilities and shareholders' equity' section.

9. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
10. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Cashflow Analysis of on and off-balance sheet items (Behavioural Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 4 Part I

\$'000

| Consolidated cashflows of on-balance sheet and off-balance sheet items | Up to 1 week | Over 1 wk to 2 wks | Over 2 wks to 3 wks | Over 3 wks to 1 mth | Over 1 mth to 3 mths | Over 3 mths to 6 mths | Over 6 mths to 1 yr | Over 1 yr to 2 yrs | Over 2 yrs to 3 yrs |
|--|--------------|--------------------|---------------------|---------------------|----------------------|-----------------------|---------------------|--------------------|---------------------|
| Total net inflows/(outflows) (G), (G) = (C) + (F) | | | | | | | | | |
| Total net cumulative inflows/(outflows) | | | | | | | | | |

Notes for completion

1. A D-SIB Reporting Bank shall report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A Reporting Bank shall utilise its internal behavioural methodologies in bucketing the behavioural cash flows.
2. A Reporting Bank that has been designated as a D-SIB shall submit to the Authority all its behavioural assumptions used in this form.
3. A Reporting Bank shall provide empirical evidence to support the adjustments that it proposes. The empirical data shall be run over an appropriate period of time.
4. A Reporting Bank shall review the behavioural assumptions periodically to ensure that these are still valid.
5. A Reporting Bank that makes changes to its behavioural assumptions in this form shall inform the Authority promptly.
6. The maturity analysis incorporates items from both the banking and trading books.
7. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
8. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
9. Items shall be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
10. All inflows and outflows shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
11. Inflows shall be shown as "positive" and outflows "negative".
12. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. Cashflows from derivatives are to be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
14. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
15. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

THE MONETARY AUTHORITY OF SINGAPORE
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Cashflow Analysis of on and off-balance sheet items (Behavioural Basis)

(Name of Reporting Bank)

As at close of business on (day/month/year)

Section 4 Part II

\$'000

| Consolidated cashflows of on-balance sheet and off-balance sheet items | Over 3 yrs to 4 yrs | Over 4 yrs to 5 yrs | Over 5 yrs to 7 yrs | Over 7 yrs to 10 yrs | Over 10 yrs to 15 yrs | Over 15 yrs to 20 yrs | Over 20 yrs | Unallocated | Total |
|--|------------------------|------------------------|------------------------|-------------------------|--------------------------|--------------------------|-------------|-------------|-------|
| Total net inflows/(outflows) (G), (G) = (C) + (F) | | | | | | | | | |
| Total net cumulative inflows/(outflows) | | | | | | | | | |

Notes for completion

1. A D-SIB Reporting Bank shall report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A Reporting Bank shall utilise its internal behavioural methodologies in bucketing the behavioural cash flows.
2. A Reporting Bank that has been designated as a D-SIB shall submit to the Authority all its behavioural assumptions used in this form.
3. A Reporting Bank shall provide empirical evidence to support the adjustments that it proposes. The empirical data shall be run over an appropriate period of time.
4. A Reporting Bank shall review the behavioural assumptions periodically to ensure that these are still valid.
5. A Reporting Bank that makes changes to its behavioural assumptions in this form shall inform the Authority promptly.
6. The maturity analysis incorporates items from both the banking and trading books.
7. A Reporting Bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
8. Where the amounts are immaterial, the Reporting Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Reporting Bank shall agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements shall be included in the Reporting Bank's liquidity policy.
9. Items shall be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
10. All inflows and outflows shall be reported gross. A Reporting Bank shall not net (or offset) claims on counterparties or groups or counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
11. Inflows shall be shown as "positive" and outflows "negative".
12. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. Cashflows from derivatives are to be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
14. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the Reporting Bank's internal exchange rates.
15. A Reporting Bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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Available unencumbered liquid assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 5

| S/N | Asset type | Platform where asset can be monetised | Geographical location of the unencumbered assets | Amount available for secured borrowing (S\$'000) | Average expected haircut for secured borrowing (%) | Expected monetised value for assets (S\$'000) |
|------------|-------------------|--|---|---|---|--|
| 1 | | | | | | |
| 2 | | | | | | |
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THE BANKING ACT, CAP. 19 (SECTIONS 38 AND 65)

Available unencumbered liquid assets
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 5

| | | | | | | |
|----|--|--|--|--|--|--|
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Notes for completion

1. A Reporting Bank shall submit to the Authority the details of all unencumbered assets that the Reporting Bank may use as collateral for central bank or secondary market borrowing. This should include liquid assets reported under LCR/MLA as well as assets deemed as liquid assets by the Reporting Bank's internal policies. The Reporting Bank shall submit details on the amount, type and location of these available unencumbered assets, as well as the expected haircuts on these assets. The Reporting Bank shall also submit details on the expected monetised value of these assets.
2. The Reporting Bank is to group similar assets together for the purposes of reporting.
3. The rows shall be filled in ascending order of haircuts.
4. All amounts shall be shown on a gross basis.
5. Amount in the original currency shall be converted into Singapore dollar equivalent using the Reporting Bank's internal exchange rates.

THE MONETARY AUTHORITY OF SINGAPORE
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List of validation rules

| Form/Section | Validation rule | Description |
|----------------------------|--|--|
| All sections with lists | The lists must be filled from top to bottom, with no gaps in between | |
| Form 1 Sections 2 to 4 | The lists must be filled in descending order of size | |
| Form 2 Section 1 (A and B) | All fields must be positive | Negative values are not expected for cashflows |
| Form 2 Section 1A | Section "Level 1 Assets", item 1(b), the amount of central bank reserves that can be used in stress must be less than or equal to the total amount of central bank reserves | Plausibility check |
| Form 2 Section 1A | All subsections referring to eligible liquid assets in the context of the different classes of assets should be less than or equal to the total amount of that asset | As an example, in item 6(f)(i) of the section "Cash outflows", the amount received as part of a secured borrowing transaction that is backed by Level 1 assets should be more than or equal to the amount received as part of a secured borrowing transaction that is backed by eligible Level 1 liquid assets |
| Form 2 Sections 2 and 4 | Cashflows from assets are expected to be positive (i.e. inflows), while cashflows from liabilities are expected to be negative (i.e. outflows). While negative values in inflows are allowed and vice versa, if the number of cells with negative values in inflows or assets (and vice versa) exceed more than 50% of the cells, an error message will be triggered | |