(Computation of Liquidity Coverage Ra	tio
(
	As at close of business on ()

Section 1A

A) LCR by maintenance day

Reporting	LCR	Adjusted stock of	Net Cash Outflows
Day		High Quality Liquid Assets	
		(\$'000)	(\$'000)
	(1)	(2)	(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			
30			
31			

- 1. A bank shall fill in columns (1) and (2) for its consolidated currency and SGD submission.
- 2. A bank shall report columns (1) and (2) 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 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 bank, and rounded to the closest thousand Singapore Dollars.
- 5. Fill in "0" for this section if the bank is on the MLA framework.

Computation of Liquidity Coverage Ratio () As at close of business on ()

Section 1A

B) High Quality Liquid Assets

		B) High Quality Liquid Assets				\$ 000
1. L	evel 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%	
	Secu	ities with a 0% risk weight:				
	i.	issued by sovereigns	17, 21		100%	
_	ii.	guaranteed by sovereigns	17, 21		100%	
٥.	iii.	issued or guaranteed by central banks	17, 21		100%	
	iv.	issued or guaranteed by PSEs	17, 21		100%	
	٧.	issued or guaranteed by BIS, IMF, ECB and European Community, or MDBs	17, 21		100%	
d.	For n	on-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 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 bank's operations in the jurisdiction where the bank's liquidity risk is being taken	17, 21		100%	
e.	Total	stock of Level 1 assets	17, 21			
f.	Adjus	tment to stock of Level 1 assets	Appendix 6			
g.	Adjus	ted amount of Level 1 assets	Appendix 6			

2. Le	evel 2A	Assets				
			Paragraph number in notice	Market value	Weight	Weighted amount
	Secu	ities with a 20% risk weight:				•
	i.	issued by sovereigns	17, 21		85%	0
a.	ii.	guaranteed by sovereigns	17, 21		85%	0
a.	iii.	issued or guaranteed by central banks	17, 21		85%	0
	iv.	issued or guaranteed by PSEs	17, 21		85%	0
	٧.	issued or guaranteed by MDBs	17, 21		85%	0
b.	Non-f	nancial corporate bonds, rated AA- or better	17, 21		85%	0
C.	Cove	ed bonds, not self-issued, rated AA- or better	17, 21		85%	0
d.	Total	stock of Level 2A assets	17, 21			0
e.	Adjus	ment to stock of Level 2A assets	Appendix 6			
f.	Adjus	ted amount of Level 2A assets	Appendix 6		85%	0

3. Le	. Level 2B(I) Assets								
		Paragraph number in notice	Market value	Weight	Weighted amount				
a.	Non-financial corporate bonds rated A+ to 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. L	4. Level 2B(II) Assets								
		Paragraph number in notice	Market value	Weight	Weighted amount				
a.	Qualifying sovereign and central bank debt securities rated between BBB+ and BBB-	17, 21		50%					
b.	Non-financial corporate bonds rated BBB+ to 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. <i>F</i>	Mernative Liquid Assets						
			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 ı	sage of alternative treatment (post-haircut) before applying the cap					
e.	Adjust	ment to ALA due to cap on Option 1 and 2					
f.	Total (sage of alternative treatment (post-haircut) after applying the cap on Option 1 and 2					

6. S	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					

Computation of Liquidity Coverage Ratio () As at close of business on ()

Section 1A

Total unsecured wholesale funding run-off

d.	Total stock of HQLA	

\$'000 C) Cash outflows 1. Cash outflows Paragraph number Amount Weight Weighted amount in notice Total retail deposits: of which: Insured deposits; of which in transactional accounts; of which: 35-39 eligible for a 3% run-off rate; of which 37 are in Singapore are not in Singapore 38 eligible for a 5% run-off rate; of which: 37 are in Singapore 38 are not in Singapore in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of 35-39 which: eligible for a 3% run-off rate; of which: 37 are in Singapore 37 are not in Singapore 38 3% eligible for a 5% run-off rate; of which 37 are in Singapore are not in Singapore 38 in non-transactional and non-relationship accounts 39 10% 10% Uninsured deposits 39 Term deposits (treated as having >30 day remaining maturity) 40 Term deposits (with >30 day maturity but treated as having < 30 day maturity) 40 Retail/Small business customer deposits subject to different run-off rates due to host jurisdiction rules 38, 45 Total retail deposits run-off Total unsecured wholesale funding 42-59 Total funding provided by small business customers; of which: Insured deposits; of which: 35-39, 45 in transactional accounts; of which: eligible for a 3% run-off rate; of which 37, 45 are in Singapore 37, 45 3% 38, 45 are not in Singapore eligible for a 5% run-off rate; of which 37, 45 are in Singapore 37, 45 are not in Singapore 38, 45 in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; 35-39, 45 of which: 37. 45 eligible for a 3% run-off rate; of which 37, 45 3% are in Singapore are not in Singapore eligible for a 5% run-off rate; of which 37, 45 37, 45 are in Singapore are not in Singapore 38, 45 10% 39, 45 in non-transactional and non-relationship accounts 10% Uninsured deposits 39, 45 Term deposits (treated as having >30 day maturity) 40, 45 Term deposits (with >30 day maturity but treated as having < 30 day maturity) 40, 45 Total operational deposits; of which: 46-52 provided by non-financial corporates 46 insured, with a 3% run-off rate 46 d. insured, with a 5% run-off rate 46 5% uninsured 46 provided by sovereigns, central banks, PSEs and MDBs insured, with a 3% run-off rate 46 insured, with a 5% run-off rate 46 5% 25% uninsured 46 provided by banks 46 insured, with a 3% run-off rate 46 insured, with a 5% run-off rate 46 25% 46 provided by other financial institutions and other legal entities 46 insured, with a 3% run-off rate 3% insured, with a 5% run-off rate 46 25% 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 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% 40% Where the entire amount is not fully covered by an effective deposit insurance scheme 56 provided by members of the institutional networks of cooperative (or otherwise named) banks 53-54 25% rovided by other banks 100% provided by other financial institutions and other legal entities 57 100% 100% Unsecured debt issuance 58 Additional balances required to be installed in central bank reserves 100%

Computation of Liquidity Coverage Ratio () As at close of business on ()

Section 1A \$'000

Transactions conducted with the Tariff direction central banks, of which: Control								\$'000
Transactions or contact will have been desired control parts of which 666.5, Appendix 7 95 15 16 16 16 16 16 16 1					Amount received	extended	Weight	Weighted amount
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Transactions proving elizary legical accepts on the instructions for more death 0.53, Appendix 7 0.55		i. E	Backed by Level 1 assets; of which:	60-63, Appendix 7			0%	
Content of the cont				60-63, Appendix 7				
Based by Lever 20(1) soletic of which Co. C. Appendix 7 Co. C.		ii. B	acked by Level 2A assets; of which	60-63, Appendix 7			0%	
Transactions moving egisted spate and the commission for more detail				60-63, Appendix 7				
Promotion Control (1981) 1985 1	f	iii. E	Backed by Level 2B(I) assets; of which	60-63, Appendix 7			0%	
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A Stack by Load Still (PMERS seals), or which I Transactions involving slightle flood assert — serv structions for more detail		v. B	lacked by Level 2B(II) non-RMBS assets; of which	60-63, Appendix 7			0%	
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B. Shoot by Level 2A salests (-) of History 15%		i. E	Backed by Level 1 assets; of which:	60-63, Appendix 7			0%	
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Derivatives cash outflow Derivatives desired by needs related to the potential for valuation changes on posted collateral securing derivative and office office outflowed o		_						
Derivatives cash outflow Derivatives cash o		┞		60-63, Appendix 7			100%	
Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions for conseast fiquidity needs related to the potential for valuation changes on posted collateral securing derivative and defer transactions: L. Cash and Level 1 assets 66 0 0% L. Cash and Level 1 assets 66 0 0% 1. For other collateral (ie all non-Level 1 collateral) 66 6 20% Increased liquidity needs related to conseason-segregated collateral held by the bank that could contractually be called at any time by the counterparty Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has 68 100% Increased liquidity needs related to contractually required collateral substitution to non-HOLA assets 69 100% Increased liquidity needs related to contracts that allow collateral substitution to non-HOLA assets 69 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity needs related to market valuation changes on derivative or other transactions 70 100% Increased liquidity facilities to 100% Increased liquidity facilities to 100% Increased liquidity facilities to relate and small business customers 72 100% Increased liquidity facilities to 1	h.	Tot	al secured wholesale funding run-off					
increased liquidity needs related to downgrade triggers in derivatives and other financing transactions cheer transactions: L. Cash and Level 1 assets L. C	i.	Der	ivatives cash outflow	64			100%	
the renased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and their transactions. L. Cash and Level 1 assets L. For other collateral (is all non-Level 1 collateral) L. For other collateral (is al	i.	Incr	reased liquidity needs related to downgrade triggers in derivatives and other financing transactions				100%	
k. L. Cash and Level 1 assets L. For other collateral (ie all non-Level 1 collateral) L. For other collateral (ie all non-Level 1 collateral) L. Chressed liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty L. Chressed liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitution to non-HQLA assets L. Chressed liquidity needs related to contracts that allow collateral substitutions L. Chressed liquidity relateral incorporates L. Chressed funding on ABCP, conduits, SIVs and other such financing arrangements L. Loss of funding on ABCP, conduits, SIVs and other such financing arrangements L. Chressed liquidity facilities to relate and small business customers L. Chressed liquidity facilities to relate and small business customers L. Chressed liquidity facilities to relate and small business customers L. Chressed liquidity facilities to other Fis L. Chressed liquidity facilities to other Fis L. Chressed liquidity facilities provided to other Fis L. Chressed liquidity facilities provided to other Fis L. Chressed liquidity facilities to relate and liqu	J.						10070	
L. For other collateral (e all non-Level 1 collateral) L. For other collateral (e all non-Level 1 collateral c		othe						
Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted Increased liquidity needs related to contractually required collateral substitution to non-HQLA assets Increased liquidity needs related to contractually required collateral substitution to non-HQLA assets Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to mortact valuation changes on derivative or other transactions Increased liquidity needs related to mortact valuation changes on derivative or other transactions Increased liquidity needs related to mortact valuation changes on derivative or other transactions Increased liquidity needs related to mortact valuation changes or derivative or other transactions Increased liquidity needs related to mortact valuation contributed credit relations to market valuation contributed credit relations to other liquidity facilities to related to other liquidity facilities to other liquidity facilities to other liquidity facilities or other liquidity facilities to other liquidity facilities to other liquidity fac	k.	i.	Cash and Level 1 assets	66			0%	
In classed liquidity needs related to contractually required collateral on transactions for which the counterparty has not liquidity needs related to contractually required collateral substitution to non-HQLA assets 68 100% 100% 100% 100% 100% 100% 100% 100		ii.		66			20%	
In Internated the collateral be posted In Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes on derivative or other transactions Increased liquidity needs related to market valuation changes or derivative or other transactions Increased liquidity needs related to market valuation changes or derivative or other transactions Increased liquidity needs related to market valuation changes or derivative or other transactions Increased liquidity needs related to market valuation changes or derivative or other such transactions Increased liquidity needs related to market valuation changes or derivative or other such transactions Increased liquidity needs related to market valuation changes or derivative or other such transactions Increased liquidity relations in flows Increased liquidity facilities for transactions Increased liquidity facilities for transactions Increased liquidity facilities for derivative or other transactions Increased liquidity facilities for other legal entities Increased liquidity facilities for other liquidity facilities for other legal entities Increased liquidity facilities for other legal entities Increased liquidity facilities for other legal entities Increased liquidity facilities	l.			67			100%	
Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets 69 100% 100% 100% 100% 100% 100% 100% 100	m.			68			100%	
Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds 71	n.	1	·	69			100%	
Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds 71	0.	Incr	reased liquidity needs related to market valuation changes on derivative or other transactions	70			100%	
Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which: i. debt maturing ≤ 30 days 72 100% 10		+						
i. debt maturing ≤ 30 days 72 100%	μ.	+					100%	
ii. with embedded options in financing arrangements 72		Los				I	1000/	
iii. other potential loss of such funding 72 100% 100% 100% 100% 100% 100% 100% 100	q.	1.						
T. Loss of funding on covered bonds issued by the bank S. Undrawn committed credit and liquidity facilities to retail and small business customers 79 (a) Undrawn committed credit facilities to Undrawn committed credit facilities to 1		11.						
s. Undrawn committed credit and liquidity facilities to retail and small business customers 79 (a) 5% Undrawn committed credit facilities to to to the first of the forest of the forest committed credit and liquidity facilities to the regal entities to the retail clients 1. Inon-financial corporates 1. Inon-financial corporates 2. Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision 2. Undrawn committed credit facilities provided to their Fis 2. Undrawn committed credit facilities provided to other Fis 30% 40% 40% 40% 40% 40% 40% 40% 40% 40% 4	-	III.						
Undrawn committed credit facilities to I. non-financial corporates II. sovereigns, central banks, PSEs and MDBs Undrawn committed liquidity facilities to II. non-financial corporates III. sovereigns, central banks, PSEs and MDBs Undrawn committed liquidity facilities provided to banks subject to prudential supervision III. sovereigns, central banks, PSEs and MDBs III. sovereigns, centr	r. S.							
t. I. non-financial corporates ii. sovereigns, central banks, PSEs and MDBs Undrawn committed liquidity facilities to Li. non-financial corporates II. sovereigns, central banks, PSEs and MDBs Telephone Tele	<u>-</u>	_		ι σ (α)			3,0	
ii. sovereigns, central banks, PSEs and MDBs Undrawn committed liquidity facilities to I. In on-financial corporates ii. sovereigns, central banks, PSEs and MDBs 79 (c) 30% 30% 30% 40% 40% 40% 40% 40% 40% 40% 40% 40% 4	t.	i.	-	79 (b)	İ		10%	
Undrawn committed liquidity facilities to U. i. non-financial corporates ii. sovereigns, central banks, PSEs and MDBs V. Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision W. Undrawn committed credit facilities provided to other FIs V. Undrawn committed credit and liquidity facilities provided to other FIs V. Undrawn committed credit and liquidity facilities provided to other FIs V. Undrawn committed credit and liquidity facilities provided to other FIs V. Undrawn committed credit and liquidity facilities to other legal entities V. Undrawn committed credit and liquidity facilities to other legal entities V. Undrawn committed credit and liquidity facilities to other legal entities Rollover of inflows Rollover of inflows I. financial institutions II. retail clients III. retail clients III. retail clients III. ron-financial corporates V. other clients RO-81 V. other clients RO-81 V. other clients		ii.			İ	1		
1.		Unc		(0)		I.	. 5 / 5	
ii. sovereigns, central banks, PSEs and MDBs v. Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision v. Undrawn committed credit facilities provided to other FIs v. Undrawn committed credit facilities provided to other FIs v. Undrawn committed credit and liquidity facilities to other FIs v. Undrawn committed credit and liquidity facilities to other FIs v. Undrawn committed credit and liquidity facilities to other FIs v. Undrawn committed credit and liquidity facilities to other FIs v. Other contractual obligations to extend funds to Rollover of inflows ii. Infrancial institutions iii. Install clients iii. Install clients iv. Inon-financial corporates v. other clients v. other clients iii. Swall business customers iii. Swall busine	u.	i.		79 (c)			30%	
v. Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision 79 (d) 40% 40% 40% 40% 40% 40% 40% 40% 40% 40%		ii				1		
w. Undrawn committed credit facilities provided to other FIs x. Undrawn committed liquidity facilities provided to other FIs y. Undrawn committed liquidity facilities provided to other FIs y. Undrawn committed credit and liquidity facilities to other legal entities 79 (g) 100% Cher contractual obligations to extend funds to Rollover of inflows i. Ifinancial institutions ii. Retail clients iii. small business customers iv. non-financial corporates v. other clients 80-81 V. other clients 80-81 V. other clients 80-81		1	<u> </u>			1		
x. Undrawn committed liquidity facilities provided to other FIs y. Undrawn committed credit and liquidity facilities to other legal entities 79 (f) 100% 100% 100% 100% 100% 100% 100% 100	٧.	Unc	frawn committed credit and liquidity facilities provided to banks subject to prudential supervision	79 (d)			40%	
x. Undrawn committed liquidity facilities provided to other FIs y. Undrawn committed credit and liquidity facilities to other legal entities 79 (f) 100% 100% 100% 100% 100% 100% 100% 100	W.	Unc	drawn committed credit facilities provided to other FIs	79 (e)			40%	
Cither contractual obligations to extend funds to Rollover of inflows	X.			79 (f)			100%	
College Contractual obligations to extend funds to Rollover of inflows	у.	Unc	drawn committed credit and liquidity facilities to other legal entities				100%	
i. retail clients		Oth	er contractual obligations to extend funds to			Rollover of inflows		
iii. small business customers 80-81 iv. non-financial corporates 80-81 v. other clients 80-81		i.					100%	
Small Dusiness Customers 80-81	,	ii.						
v. other clients 80-81	۲.	iii.	small business customers	80-81				
		iv.	non-financial corporates	80-81				
vi. retail, small business customers, non-financials and other clients 100%		٧.	other clients	80-81				
	L	νi.	retail, small business customers, non-financials and other clients				100%	

Computation of Liquidity Coverage Ratio () As at close of business on ()

Section 1A \$'000

							\$000
			Paragraph number in notice	Amount received	Market value of extended collateral	Weight	Weighted amount
aa.	Total	contractual obligations to extend funds in excess of 50% roll-over assumption					
ab.	Total	additional requirements run-off					
ac.	Non-c	ontractual obligations related to potential liquidity draws from joint ventures or minority investments in entities	84			100%	
ad.	Uncor	ditionally revocable "uncommitted" credit and liquidity facilities	82			100%	
ae.	Trade	finance-related obligations (including guarantees and letters of credit)	85, 86			3%	
af.	Guara	intees and letters of credit unrelated to trade finance obligations	82-83			100%	
	Non-c	ontractual obligations:					
	i.	Debt-buy back requests (including related conduits)	82-83			100%	
ag.	ii.	Structured products	82-83			100%	
	iii.	Managed funds	82-83			100%	
	iv.	Other non-contractual obligations	82-83			100%	
ah.	Outst	anding debt securities with remaining maturity > 30 days				0%	
ai.	Non c	ontractual 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 ons)	89			100%	
al.	Total	run-off on other contingent funding obligations					
am.	Total	cash outflows					

D) Cash inflows \$'000

		D) Cash inflows	<u> </u>				\$1000
1. Ca	ish inf	lows					
			Paragraph number in notice	Amount extended	Market value of received collateral	Weight	Weighted amount
	Reve	rse 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				
a.	-	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 insitution's outright short positions	92-98		•		
	_	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					
	Contr	actual 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%	
_	iv.	Central banks	103			100%	
C.	٧.	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		1	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		1	0%	
f.	Total	of other cash inflows					
g.	Total	cash inflows before applying the cap	31, 91				
h.	Cap o	on cash inflows	31, 91			75%	
i.	Total	cash inflows after applying the cap	31, 91				

Computation of Liquidity Coverage	Ratio
()
As at close of business on ()

Section 1A

E) Collateral swaps

\$'000

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

Collateral swaps maturing in ≤ 30 days:

	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
	Level 1						
	Level 2A						
Securities lent	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		
		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non- RMBS	Level 2B(II) RMBS	Other assets
	Level 1						
Securities lent	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	
	Level 1	0%						
	Level 2A	15%	0%					
Securities lent	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		
	Level 1								
	Level 2A								
Securities lent	Level 2B(I)								
	Level 2B(II) non-RMBS								
	Level 2B(II) RMBS								
	Other assets								

Computation of Liquidity Coverage	Ratio
()
As at close of business on ()

Section 1A \$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							
		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non- RMBS	Level 2B(II) RMBS	Other assets		
	Level 1								
	Level 2A								
Securities lent	Level 2B(I)								
	Level 2B(II) non-RMBS								
	Level 2B(II) RMBS								
	Other assets								

Ma	Market value of collateral lent involving eligible liquid assets Securities borrowed						
		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non- RMBS	Level 2B(II) RMBS	Other assets
	Level 1						
	Level 2A						
Securities lent	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	
	Level 1	0%	15%	50%	50%	25%	100%	
	Level 2A		0%	35%	35%	10%	85%	
Securities lent	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						
		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non- RMBS	Level 2B(II) RMBS	Other assets		
	Level 1								
	Level 2A								
Securities lent	Level 2B(I)								
	Level 2B(II) non-RMBS								
	Level 2B(II) RMBS								
	Other assets								

Computation of Liquidity Coverage Ra	atio
()
As at close of business on ()

Section 1A

\$'000

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
Level 1						
Level 2A						

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

		Level 1	Level 2A	Level 2B(I)	RMBS	Level 2B(II) RMBS	Other assets
	Level 1						
	Level 2A						
Securities lent	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
	Level 1	0%					
	Level 2A	15%	0%				
Securities lent	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
	Level 1						
	Level 2A						
Securities lent	Level 2B(I)						
	Level 2B(II) non-RMBS						
	Level 2B(II) RMBS						
	Other assets						

Computation of Liquidity Coverage	Ratio
()
As at close of business on ()

Section 1A

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

\$'000

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

- 1. The paragraph numbers reference the relevant Notice and provide additional guidance for each item.
- 2. Where amounts are in foreign currency, the 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 bank is on the MLA framework

	Minimum Liquid Assets Requiremen	ts
()
	As at close of business on ()

Section 1B Part 1

Maintenance Day	Applicable Qualifying Liabilities S\$'000 (1)	Liquid Assets S\$'000 (2)	Liquid Asset Ratio (3)
1	, ,	, ,	0.00%
2			0.00%
3			0.00%
4			0.00%
5			0.00%
6			0.00%
7			0.00%
8			0.00%
9			0.00%
10			0.00%
11			0.00%
12			0.00%
13			0.00%
14			0.00%
15			0.00%
16			0.00%
17			0.00%
18			0.00%
19			0.00%
20			0.00%
21			0.00%
22			0.00%
23			0.00%
24			0.00%
25			0.00%
26			0.00%
27			0.00%
28			0.00%
29			
30			
31			

- 1. A 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 is the amount of liquid assets (after haircuts) held by the 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 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 bank is on the LCR framework.

	Computation of Qualifying Liabilities	
(1
`	As at close of business on ()

Section 1B Part 2

	<u>S\$'000</u>	<u>\$\$'000</u>
1 All liabilities of the bank denominated in the reporting currency due to non-bank customers		
2 All liabilities of the bank denominated in the reporting currency due to the Authority within one month from the computation day		
<u>LESS</u> all claims denominated in the reporting currency by the bank on the Authority maturing within one month from the computation day		(see note 1)
3 All liabilities of the 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 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 bank arising from the operation of any stored value facility as defined in section 2(1) of the Payment Systems (Oversight) Act 2006		
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 bank is to report the Singapore Dollar equivalent in thousands of Singapore dollars (S\$ '000). Internal FX rates may be used.
- 4. The bank shall report the figures as of the last computation day of the month.
- 5. Fill in "0" for this section if the bank is on the LCR framework.

All currency Liquid Assets

()
As at close of business on ()

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

All currency Liquid Assets

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As at close of business on ()

		<u>S\$'000</u> (Gross) (1)	% Applied	S\$'000 (Net) (2)
	<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 holdings 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 holdings exceeds 20% of 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 holdings 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 36 AND 38)

All currency Liquid Assets

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As at close of business on ()

		<u>S\$'000</u> (<u>Gross)</u> (1)	<u>%</u> Applied	<u>S\$'000</u> (Net) (2)
7b	Debt Securities / Sukuk in any currency (issued by sovereigns, statutory boards, supranationals or sovereign-guaranteed corporates, excluding those counted above), where holdings 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%	

All currency Liquid Assets

() As at close of business on ()

		<u>S\$'000</u> (Gross) (1)	% Applied	<u>S\$'000</u> (Net) (2)
8b	Debt Securities / Sukuk in any currency (issued by banks), where holdings 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 36 AND 38)

All currency Liquid Assets

(
As at close of business on ()

Section1B Part 3 (All currency)

	<u>S\$'000</u> (<u>Gross)</u> (1)	<u>%</u> Applied	<u>S\$'000</u> (Net) (2)
Debt Securities / Sukuk in any currency (issued by other corporates), where holdings 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			

- 1. Column (1) is the actual level of liquid assets (i.e. net of asset maintenance and mininum 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 bank shall report the figures as of the last computation day of the month.
- 5. Fill in "0" for this section if the bank is on the LCR framework.

SGD Liquid Assets	
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As at close of business on ()

Tier 1 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			S\$'000 (Gross) (1)	% Applied	<u>S\$'000</u> (Net) (2)
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		<u>Tier 1</u>	(.,		(-)
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	1	Balance with MAS		[
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	2	Notes and coins		[
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	3	Singapore Government Securities		[
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	3A	Sukuk (Singapore Sukuk Pte Ltd)		[
4A Sukuk (Singapore Sukuk Pte Ltd) held under reverse repo 4B MAS Bills held under reverse repo	3B	MAS Bills		[
4B MAS Bills held under reverse repo	4	Singapore Government Securities held under reverse repo		[
	4A	Sukuk (Singapore Sukuk Pte Ltd) held under reverse repo		[
Tion 4 Subtestal	4B	MAS Bills held under reverse repo		[
DRC CSUDIOCAL		Tier 1 Subtotal		Γ	

SGD Liquid Assets

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As at close of business on	()

Section 1B Part 3 (SGD)

	Tier 2	<u>S\$'000</u> (<u>Gross)</u> (1)	% Applied	S\$'000 (Net) (2)
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 holdings exceeds 20% of issue size		50%	
6с	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 (issued by sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government), where holdings exceeds 20% of 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 holdings 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%	

SGD Liquid Assets

()
As at close of business on ()

Section 1B Part 3 (SGD)

	<u>S\$'000</u> (<u>Gross)</u> (1)	<u>%</u> Applied	<u>S\$'000</u> (Net) (2)
7b Debt Securities / Sukuk in SGD (issued by other sovereigns, statutory boards or supranationals, excluding those counted above), where holdings 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%	

SGD Liquid Assets

()
As at close of business on ()

Section 1B Part 3 (SGD)

		<u>S\$'000</u> (Gross) (1)	<u>%</u> Applied	<u>S\$'000</u> (Net) (2)
8b	Debt Securities / Sukuk in SGD (issued by banks), where holdings 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%	

SGD Liquid Assets					
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As at close of business on ()				

Section 1B Part 3 (SGD)

		<u>S\$'000</u> (<u>Gross)</u> (1)	% Applied	<u>S\$'000</u> (Net) (2)
9b	Debt Securities / Sukuk in SGD (issued by other corporates), where holdings 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			

- 1. Column (1) is the actual level of liquid assets (i.e. net of asset maintenance and mininum 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 bank shall report the figures as of the last computation day of the month.
- 5. Fill in "0" for this section if the bank is on the LCR framework.

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

(As at close of business on (

Section 2 Part I

Cashflows of assets	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
Notes and coins									
Balance with MAS									
Amounts due from banks (excluding intra-group)									
- interbank placements									
- nostro (debit balances)									
Intra-group balances									
- placements									
- nostro (debit balances)									
Securities of									
- the Government of Singapore (trading portfolio)									
- the Government of Singapore (non-trading portfolio)									
- Statutory Boards in Singapore (trading portfolio)									
- Statutory Boards in Singapore (non-trading portfolio)									
- Other Sovereigns and Statutory Boards (trading portfolio)									
- Other Sovereigns and Statutory Boards (non-trading portfolio)									
- Other Banks (trading portfolio)									
- Other Banks (non-trading portfolio)									
- Other Corporates (trading portfolio)									
- Other Corporates (non-trading portfolio)									
Reverse repurchase agreement									
Negotiable certificates of deposits held									
Other securities									
Equity investments									
Bills discounted or purchased									
Loans and advances to non-bank customers									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed assets									
Other assets									
Total cashflows of assets (A)									

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Cashflows of liabilities and shareholders' equity	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
Demand deposits/current accounts/savings accounts									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Other Deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Repurchase agreement									
Negotiable certificates of deposits issued									
Debt securities issued (exclude certificates of deposits)									
Amount due to banks (excluding intra-group)									
- interbank takings									
- nostro (credit balances)									
Intra-group balances									
- takings									
- nostro (credit balances)									
Bills payable									
Other liabilities									
Paid-up capital									
Reserves		İ			İ			İ	
Balance of profit and loss account									
Subordinated debt									
Perpetual cumulative preference shares		İ			İ			İ	
Total cashflows of liabilities and shareholders' equity (B)									

	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	Over 1 yr to 2 yrs	Over 2 yrs to 3 yrs
Net cashflows of on-balance sheet items (C), (C) = (A) + (B)									

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

As at close of business on (

Section 2 Part I

Cashflows of 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
Inflows									
Interest rate derivatives									
Foreign exchange derivatives									
Equity derivatives									
Credit derivatives									
Other derivative transactions									
Forward asset sales									
Other off-balance sheet items									
Total inflows (D)									
Outflows									
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 outflows (E)									
Net cashflows of off-balance sheet items (F), (F) = (D) + (E)									

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 bank shall report in this Section, its future contractual cash flows by the tenor of the cash flows. A 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 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 bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The 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 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 residual contractual maturity.

 6. All inflows and outflows shall be reported gross. A bank shall not net (or offset) claims on counterparties or groups of counterparties or groups of counterparties, even where a legal right of set off exists.

- to An innows and durinows shall be reported gloss. A dark shall not fiet (of onset) dailins of counterparties of gloups of counterparties against decreasists.

 7. Cash flows 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 bank's internal exchange rates

 11. A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

() As at close of business on (

Section 2 Part II

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	Over 3 yrs to 4	Over 4 yrs to 5	Over 5 yrs to 7	Over 7 yrs to 10	Over 10 yrs to 15	Over 15 yrs to 20			\$'000
Cashflows of assets	yrs to 4	yrs yrs to 5	yrs to 7	yrs to 10	yrs yrs	yrs to 20	Over 20 yrs	Unallocated	Total
Notes and coins									
Balance with MAS									
Amounts due from banks (excluding intra-group)									
- interbank placements									
- nostro (debit balances)									
Intra-group balances									
- placements									
- nostro (debit balances)									
Securities of									
- the Government of Singapore (trading portfolio)									
- the Government of Singapore (non-trading portfolio)									
- Statutory Boards in Singapore (trading portfolio)									
- Statutory Boards in Singapore (non-trading portfolio)							1		
- Other Sovereigns and Statutory Boards (trading portfolio)							1		
- Other Sovereigns and Statutory Boards (non-trading portfolio)									
- Other-Banks (trading portfolio)							1		
- Other Banks (non-trading portfolio)							1		
- Other Corporates (trading portfolio)							1		
- Other Corporates (non-trading portfolio)									
Reverse repurchase agreement							1		
Negotiable certificates of deposits held							1		
Other securities							1		
Equity investments							1		
Bills discounted or purchased							1		
Loans and advances to non-bank customers									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers							1		
Fixed assets									
Other assets									
Total cashflows of assets (A)									

- Singapore Government and Stautory Boards - Other Corporate Customers - Other Corporate Customers - Other Sovereigns and Stautory Boards - Other Sovereigns and Stautory Boards - Other Sovereigns and Stautory Boards - Other Sovereigns and Stautory Boards - Other Sovereigns and Stautory Boards - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Individual Customers - Other Corporate Customers - Other Corporate Customers - Other Corporate Customers - Individual Customers - Other Corporate Customers - Individual Customers - Other Corporate Customers - Individual Customers - Other Corporate Customers - Individual Customer	Cashflows of liabilities and shareholders' equity	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
- Other Sovereigns and Statutory Boards - Other Corporate Customers - Other Corporate Customers - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Corporate Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Corporate Customers - Other Corporate Customers - Other Corporate Statutory Boards - Other Sovereigns and Statut	Demand deposits/current accounts/savings accounts									
- Non-bank Financial Institutions - Other Coporate Customers - Individual Customers - Singapore Covernment and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Coporate Customers - Individual Customers - Individual Customers - Singapore Government and Statutory Boards - Singapore Government and St	- Singapore Government and Statutory Boards									
- Other Corporate Customers - Cother Corporate Customers - Cother Corporate Customers - Cother Covernment and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Corporate Customers - Cother Corporate Customers - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Sovereigner and Statutory Boards - Cother Corporate Customers - Cother Corporate Customers - Cother Corporate Customers - Cother Corporate Customers - Cother Cother Sovereigner Customers - Cother Corporate Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Sovereigner Customers - Cother Cother Cother Sovereigner Customers - Cother Cother Cother Sovereigner Customers - Cother Co	- Other Sovereigns and Statutory Boards									
- Individual Customers	- Non-bank Financial Institutions									
Singapore Government and Statutory Boards	- Other Corporate Customers									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Corporate Customers - Individual Customers - Other Opporate Statutory Boards - Singapore Government and Statutory Boards - Singapore Government and Statutory Boards - Singapore Government and Statutory Boards - Non-bank Financial Institutions - Other Corporate Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Other Corporate Customers - Individual Customers - Individual Customers - Other Govereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Other Govereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers - Indivi	- Individual Customers									
- Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Cherr Corporate Customers - Individual Customers - Individual Customers - Singapore Government and Statutory Boards - Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Gorporate Customers - Other Gorporate Customers - Individual Customers - Individual Customers - Individual Customers - Repurchase agreement - Repurchase agreement - Repurchase agreement - Repurchase agreement - Repurchase agreement - Individual Customers -	Fixed deposits									
- Non-bank Financial Institutions	- Singapore Government and Statutory Boards									
- Other Corporate Customers - Individual Customers - Singapore Government and Statutory Boards - Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Institution - Individual Customers - Individual Institution - Individual Customers - Individual Customers - Individual Customers - Individual Customers - Individual Institution - Individual Customers - Ind	- Other Sovereigns and Statutory Boards									
- Individual Customers Other Deposits - Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Sovereigns and Statutory Boards - Other Corporate Customers - Individual Customers - Individual Customers - Repurchase agreement Negotiable certificates of deposits issued - Debts securities issued (exclude certificates of deposits) - Amount due to banks (excluding intra-group) - Interbank takings - Individual Customers - I	- Non-bank Financial Institutions									
Other Deposits - Singapore Government and Statutory Boards - Cother Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - Interbank takings - nostro (credit balances) - Individual Customers - Individual Cu	- Other Corporate Customers									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Other Corporate Customers - Individual Customers - Individual Customers - Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - Indebank taskings - nostro (credit balances) - nostro (credit balances) - nostro (credit balances) - nostro (credit balances) - nostro (gredit balances)	- Individual Customers									
- Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) - Interbank takings - Institution (credit balances) - Interbank takings - nostro (credit balances) - Lakings - nostro (credit balances) - Institution (credit balances)	Other Deposits									
- Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - Interbank takings - nostro (credit balances) Intra-group balances - takings - nostro (credit balances) Bills payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	- Singapore Government and Statutory Boards									
- Other Corporate Customers - Individual Customers Repurchase agreement Repurchase agreement Repurchase deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - Interbank takings - Individual Customers - Individu	- Other Sovereigns and Statutory Boards									
- Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) Intra-group balances - takings - tostro (credit balances) Billis payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	- Non-bank Financial Institutions									
Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) Intra-group balances - takings - nostro (credit balances) Bills payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	- Other Corporate Customers									
Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) Intra-group balances - takings - nostro (credit balances) Bills payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	- Individual Customers									
Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - bills payable - other itabilities - paid-up capital - Reserves - Balance of profit and loss account - Subordinated debt - Perpetual cumulative preference shares	Repurchase agreement									
Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) - takings - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (credit balances) - takings - nostro (predit balances) - nostro (pr	Negotiable certificates of deposits issued									
- interbank takings	Debt securities issued (exclude certificates of deposits)									
- nostro (credit balances) - intra-group balances - takings - takings - nostro (credit balances) - libilis payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	Amount due to banks (excluding intra-group)									
Intra-group balances	- interbank takings									
- takings	- nostro (credit balances)									
- nostro (credit balances) Bills payable Other liabilities Paid-up capital Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	Intra-group balances									
Subsection Sub	- takings									
Other liabilities	- nostro (credit balances)									
Paid-up capital	Bills payable									
Reserves	Other liabilities									
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares	Paid-up capital									
Subordinated debt Perpetual cumulative preference shares	Reserves									
Perpetual cumulative preference shares	Balance of profit and loss account									
	Subordinated debt									
Total cashflows of liabilities and shareholders' equity (B)	Perpetual cumulative preference shares									
The sacriment of manifest and ondividual of sacrifications of sacr	Total cashflows of liabilities and shareholders' equity (B)									

	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
Net cashflows of on-balance sheet items (C), (C) = (A) + (B)									

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

As at close of business on (

Section 2 Part II

	Over 3 yrs to 4	Over 4 yrs to 5	Over 5 yrs to 7	Over 7 yrs to 10	Over 10 yes to 15	Over 15 yrs to 20			\$ 000
Cashflows of off-balance sheet items	yrs yrs to 4	yrs yrs	yrs yrs to 7	yrs o lo	yrs	yrs yrs	Over 20 yrs	Unallocated	Total
Inflows									
Interest rate derivatives									
Foreign exchange derivatives									
Equity derivatives									
Credit derivatives									
Other derivative transactions									
Forward asset sales									
Other off-balance sheet items									
Total inflows (D)									
Outflows									
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 outflows (E)									
Net cashflows of off-balance sheet items (F), (F) = (D) + (E)									

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)									

- 1.A bank shall report in this Section, its future contractual cash flows by the tenor of the cash flows. A 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 bank shall report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
- 2. The intuiting airogates interns from boards, including and trading and trading books. A dam is a contractive set and principal amounts should 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 bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The 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 bank's liquidity policy.

 5. For products with multiple maturity dates, inflows shall be assumed to occur at their latest residual contractual maturity.

 6. All inflows and outflows shall be reported gross. A bank shall not net (or offset) claims on counterparties or groups of counterparties or groups of counterparties, even where a legal right of set off

- 7. Cash flows 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 bank's internal exchange rates
- 11. A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

(As at close of business on (

Section 3 Part I

\$'000 Over 1 mth to 3 Over 3 mths to 6 Over 6 mths to 1 Over 1 yr to 2 yrs Over 1 wk to 2 Over 2 wks to 3 Over 3 wks to 1 wks mth Over 2 yrs to 3 Assets Up to 1 week mths mths yrs Notes and coins Amounts due from banks (excluding intra-group) - interbank placements - nostro (debit balances) Intra-group balances - placements - nostro (debit balances) Securities of - the Government of Singapore (trading portfolio) - the Government of Singapore (non-trading portfolio) - Statutory Boards in Singapore (trading portfolio) - Statutory Boards in Singapore (non-trading portfolio) - Other Sovereigns and Statutory Boards (trading portfolio) - Other Sovereigns and Statutory Boards (non-trading portfolio) - Other Banks (trading portfolio) - Other Banks (non-trading portfolio) - Other Corporates (trading portfolio) - Other Corporates (non-trading portfolio) Reverse repurchase agreement Negotiable certificates of deposits held Other securities Equity investments Bills discounted or purchased Loans and advances to non-bank customers - Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Fixed assets Other assets Total assets (A)

Liabilities and shareholders' equity	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
Demand deposits/current accounts/savings accounts									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Other Deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Repurchase agreement									
Negotiable certificates of deposits issued									
Debt securities issued (exclude certificates of deposits)									
Amount due to banks (excluding intra-group)									
- interbank takings									
- nostro (credit balances)									
Intra-group balances									
- takings									
- nostro (credit balances)									
Bills payable									
Other liabilities									
Paid-up capital									
Reserves									
Balance of profit and loss account									
Subordinated debt									
Perpetual cumulative preference shares									
Total liabilities and shareholders' equity (B)									

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

As at close of business on (

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 asset positions									
Interest rate derivatives									
Foreign exchange derivatives									
Equity derivatives									
Credit derivatives									
Other derivative transactions									
Forward asset sales									
Other off-balance sheet items									
Total gross asset position (D)									

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 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 item 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 \$\$1 million, 3-month credit line to a corporate with \$\$2 million undisbursed should be reported in the form under the "Over 4 yrs to 5 yrs" column, with value \$\$1 million, 3-month credit line to a corporate with \$\$2 million undisbursed should be reported in the form under the "Over 4 yrs to 5 yrs" column, with value \$\$1 million, 3-month credit line to a corporate with \$\$2 million undisbursed should be reported in the form under the "Over 1 mth to 3 mths" column, with value \$\$2 million on the line "Undislised commitments and undisbursed credit
- 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 sway meeting reporting batin risa a relation of the respect to the re
- 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 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 bank's internal exchange rates
- 10.A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form

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

(As at close of business on (

Section 3 Part II									\$'000
Assets	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
Notes and coins									
Balance with MAS									
Amounts due from banks (excluding intra-group)									
- interbank placements									
- nostro (debit balances)									
Intra-group balances - placements									
- nostro (debit balances)	-								
Securities of									
- the Government of Singapore (trading portfolio)									
- the Government of Singapore (non-trading portfolio)									
- Statutory Boards in Singapore (trading portfolio)									
- Statutory Boards in Singapore (non-trading portfolio)									
- Other Sovereigns and Statutory Boards (trading portfolio)									
- Other Sovereigns and Statutory Boards (non-trading portfolio)									
- Other Banks (trading portfolio)									
- Other Banks (non-trading portfolio)									
- Other Corporates (trading portfolio)									
- Other Corporates (non-trading portfolio)									
Reverse repurchase agreement Negotiable certificates of deposits held	 			 		 	 	 	
Negotiable certificates of deposits held Other securities									
Equity investments									
Bills discounted or purchased									
Loans and advances to non-bank customers									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed assets									
Other assets									
Total assets (A)									
Liabilities and shareholders' equity	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
Demand deposits/current accounts/savings accounts									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions - Other Corporate Customers									
- Individual Customers	-								
Fixed deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Other Deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Repurchase agreement Negotiable certificates of deposits issued	-								
Debt securities issued (exclude certificates of deposits)									
Amount due to banks (excluding intra-group)									
- interbank takings									
- nostro (credit balances)									
Intra-group balances									
- takings									
- nostro (credit balances)									
Bills payable									
Other liabilities	<u> </u>								
Paid-up capital	<u> </u>	-		ļ		ļ	ļ	ļ	
Reserves				I		<u> </u>		l	
Balance of profit and loss account									
Balance of profit and loss account Subordinated debt									
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares									
Balance of profit and loss account Subordinated debt									
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) 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
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions							Over 20 yrs	Unallocated	Total
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions Interest rate derivatives							Over 20 yrs	Unallocated	Total
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions Interest rate derivatives Foreign exchange derivatives							Over 20 yrs	Unallocated	Total
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions Interest rate derivatives Foreign exchange derivatives Equity derivatives							Over 20 yrs	Unallocated	Total
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions Interest rate derivatives Foreign exchange derivatives Equity derivatives Credit derivatives Credit derivatives							Over 20 yrs	Unallocated	Total
Balance of profit and loss account Subordinated debt Perpetual cumulative preference shares Total liabilities and shareholders' equity (B) Off-balance sheet items Gross asset positions Interest rate derivatives Foreign exchange derivatives Equity derivatives							Over 20 yrs	Unallocated	Total

Other off-balance sheet items

Total gross asset position (D)

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

As at close of business on (

Section 3 Part II

Off-balance sheet items	Over 3 yrs to 4	Over 4 yrs to 5	Over 5 yrs to 7			Over 15 yrs to 20	Over 20 yrs	Unallocated	Total
	yrs	yrs	yrs	yrs	yrs	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 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 item 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 \$\$1\$ million, \$-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 \$\$1\$ million, on the line "Loans and advances to non-bank"
- customers Individual Customers".
- b) A SS1 million, 5-year original and residual maturity callable corporate bond held as an asset in the 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
- 14 A \$\$100 million, 3-month remaining maturity interest rate swap where the reporting bank has a marked-to-market (MTM) asset position of \$\$1 million shall report the \$\$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 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 bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The 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 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 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 bank's internal exchange rates
- 10. A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form

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

(As at close of business on (

Section 4 Part I

	T	1							\$'000
Cashflows of assets	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
Notes and coins		WKS	WKS	mui	muis	muis	yı .		yıs
Balance with MAS									
Amounts due from banks (excluding intra-group)									
- interbank placements									
- nostro (debit balances)									
Intra-group balances									
- placements									
- nostro (debit balances)									
Securities of									
- the Government of Singapore (trading portfolio)									
- the Government of Singapore (non-trading portfolio)									
- Statutory Boards in Singapore (trading portfolio)									
- Statutory Boards in Singapore (non-trading portfolio)									
Other Sovereigns and Statutory Boards (trading portfolio)									
- Other Sovereigns and Statutory Boards (non-trading portfolio)									
- Other Banks (trading portfolio)									
- Other Banks (non-trading portfolio)									
- Other Corporates (trading portfolio)									
- Other Corporates (non-trading portfolio)									
Reverse repurchase agreement									
Negotiable certificates of deposits held									
Other securities									
Equity investments									
Bills discounted or purchased									
Loans and advances to non-bank customers									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards		İ	İ		İ				
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed assets									
Other assets									
Total cashflows of assets (A)									
		ı	ı		ı				
Cashflows of liabilities and shareholders' equity	Up to 1 week	Over 1 wk to 2	Over 2 wks to 3	Over 3 wks to 1	Over 1 mth to 3	Over 3 mths to 6	Over 6 mths to 1	Over 1 yr to 2 yrs	Over 2 yrs to 3
	Op to 1 week	wks	wks	mth	mths	mths	yr	Over 1 yr to 2 yrs	yrs
Demand deposits/current accounts/savings accounts									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
I and a second s									
Other Deposits									
- Singapore Government and Statutory Boards									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards									
Singapore Government and Statutory Boards Other Sovereigns and Statutory Boards Non-bank Financial Institutions									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits)									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group)									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings									
- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances)									
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- Singapore Government and Statutory Boards - Other Sovereigns and Statutory Boards - Non-bank Financial Institutions - Other Corporate Customers - Individual Customers Repurchase agreement Negotiable certificates of deposits issued Debt securities issued (exclude certificates of deposits) Amount due to banks (excluding intra-group) - interbank takings - nostro (credit balances) Intra-group balances - takings - nostro (credit balances) Bills payable Other liabilities Paid-up capital Reserves Balance of profit and loss account Subordinated debt									
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Cashflow analysis of on and off-balance sheet items (Behavioural Basis)

As at close of business on (

Section 4 Part I

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Cashflows of 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
Inflows									
Interest rate derivatives									
Foreign exchange derivatives									
Equity derivatives									
Credit derivatives									
Other derivative transactions									
Forward asset sales									
Other off-balance sheet items									
Total inflows (D)									
Outflows									
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 outflows (E)									
Net cashflows of off-balance sheet items (F), = (D) + (E)									

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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)									

- 1. A D-SIB bank shall report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A bank shall utilise its internal behavioural methodologies in bucketing the behavioural cash flows.

 2. A bank that has been designated as a D-SIB shall submit to the Authority all its behavioural assumptions used in this form.
- 2. A chark that makes changes to its behavioural assumptions in this form shall inform the Authority promptly.

- The maturity analysis incorporates cash flows from both the banking and trading books.
 A bank shall report for an all currency basis, for SGD as well as for its non-SGD significant foreign currencies.
- 8. Where the amounts are immaterial, the bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The 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 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.

 10. All inflows and outflows shall be reported gross. A 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
- 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. Cash flows 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 bank's internal exchange rates.
 15. A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

(As at close of business on (

Section 4 Part II

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Cashflows of assets	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
Notes and coins									
Balance with MAS									
Amounts due from banks (excluding intra-group)									
- interbank placements									
- nostro (debit balances)									
Intra-group balances									
- placements									
- nostro (debit balances)									
Securities of									
- the Government of Singapore (trading portfolio)									
- the Government of Singapore (non-trading portfolio)									
- Statutory Boards in Singapore (trading portfolio)									
- Statutory Boards in Singapore (non-trading portfolio)									
- Other Sovereigns and Statutory Boards (trading portfolio)									
- Other Sovereigns and Statutory Boards (non-trading portfolio)									
- Other Banks (trading portfolio)									
- Other Banks (non-trading portfolio)									
- Other Corporates (trading portfolio)									
- Other Corporates (non-trading portfolio)									
Reverse repurchase agreement									
Negotiable certificates of deposits held									
Other securities									
Equity investments									
Bills discounted or purchased									
Loans and advances to non-bank customers									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed assets									
Other assets				İ	İ				
Total cashflows of assets (A)									

Cashflows of liabilities and shareholders' equity	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
Demand deposits/current accounts/savings accounts									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Fixed deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Other Deposits									
- Singapore Government and Statutory Boards									
- Other Sovereigns and Statutory Boards									
- Non-bank Financial Institutions									
- Other Corporate Customers									
- Individual Customers									
Repurchase agreement									
Negotiable certificates of deposits issued									
Debt securities issued (exclude certificates of deposits)									
Amount due to banks (excluding intra-group)									
- interbank takings									
- nostro (credit balances)									
Intra-group balances									
- takings									
- nostro (credit balances)									
Bills payable									
Other liabilities									
Paid-up capital									
Reserves									
Balance of profit and loss account									
Subordinated debt									
Perpetual cumulative preference shares					İ				
Total cashflows of liabilities and shareholders' equity (B)									

	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
Net cashflows of on-balance sheet items (C), (C) = (A) + (B)									

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

As at close of business on (

Section 4 Part II

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Cashflows of 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
Inflows									
Interest rate derivatives									
Foreign exchange derivatives									
Equity derivatives									
Credit derivatives									
Other derivative transactions									
Forward asset sales									
Other off-balance sheet items									
Total inflows (D)									
Outflows									
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 outflows (E)									
Net cashflows of off-balance sheet items (F), (F) = (D) + (E)									

\$'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)									

- 1. A D-SIB bank shall report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A bank shall utilise its internal behavioural methodologies in bucketing the behavioural cash flows.

 2. A bank that has been designated as a D-SIB shall submit to the Authority all its behavioural assumptions used in this form.
- 3. Banks shall provide empirical evidence to support the adjustments they propose. The empirical data shall be run over an appropriate period of time.

 4. A bank shall review the behavioural assumptions periodically to ensure that these are still valid.

 5. A bank that makes changes to its behavioural assumptions in this form shall inform the Authority promptly.

- The maturity analysis incorporates cash flows from both the banking and trading books.
 A bank shall report for an all currency basis, for SGD as well as for its non-SGD significant foreign currencies.
- 8. Where the amounts are immaterial, the bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The 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 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.

 10. All inflows and outflows shall be reported gross. A 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
- 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. Cash flows 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 bank's internal exchange rates.
- 15. A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

Available unencumbered liquid assets (

Section 5

	Asset type	Platform where asset	Geographical location of	Amount available	Average expected haircut	Expected monetised value
S/N		can be monetised	the unencumbered	for secured borrowing	for secured borrowing	for assets
~			230000	(222.42)	(6/)	(222 42)
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- Notes for completion

 1. A bank shall submit to the Authority the details of all unercumbered liquid assets that the bank may use as collateral for central bank or secondary market borrowing. This should include liquid assets reported under LCRMLA as well as assets deemed assets by the bank's internal policies. The bank shall submit details on the amount, type and location of these available unencumbered assets, as well as the expected haircuits on these assets. The bank shall also submit details on the expected monetised value of these assets.

 2. The bank is to group similar assets together for the purposes of reporting.

 3. The rows shall be filled to according order of haircuits.

 4. All anounts also be shown on a gross basis.

 5. Amounts in the original currency shall be converted into Singapore dollar equivalent using the bank's internal exchange rates.

List of validation rules

Form/Section	Validation rule	Description
All sections with lists	The list 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.	