

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

Cover Page

Institution Code	
Institution Name	
Reporting Cycle	(MM/YYYY)
Business Unit	
Currency	
Consolidated submission?	
LCR/MLA submission	
Country level/Group details (if applicable):	
Country level/Group name	
Country level/Group ID	
Institution codes of entities in group:	1.
	2.
	3.
	4.
	5.
	6.
Approved by:	
(a) *Name	
(b) *Designation	
(c) *Date (dd/mm/yyyy)	
(d) *Person to contact for queries	
(e) *Telephone number	
(f) *Email address	

**compulsory fields*

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

Section 1A

A) LCR by reporting day

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

Notes for completion

1. A Merchant Bank must fill in columns (2) and (3) for its consolidated currency, SGD and each of its significant currency submission.
2. A Merchant Bank must report columns (2) and (3) as at the close of business on the reporting day.
3. Column (2) is the stock of adjusted High Quality Liquid Assets, as computed under the LCR framework, converted to Singapore dollars at the end of day FX rate, and rounded to the closest thousand Singapore dollars. The Merchant 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 Merchant Bank, and rounded to the closest thousand Singapore dollars.
5. Fill in "0" for this section if the Merchant Bank is on the MLA framework.

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

Section 1A

B) High Quality Liquid Assets

S\$ '000

1. Level 1 HQLA		Paragraph number in notice	Market value	Weight	Weighted amount
a.	Coins and banknotes	19, 25		100%	
b.	Total central bank reserves; of which:	19, 25			
	i. part of central bank reserves that can be drawn in times of stress	19, 25		100%	
	Securities with a 0% risk weight:				
	i. issued by sovereigns	19, 25		100%	
	ii. guaranteed by sovereigns and it is not an obligation of an FI or any of its related corporations except where the FI is also a PSE	19, 25		100%	
	iii. issued or guaranteed by central banks	19, 25		100%	
	iv. issued or guaranteed by PSEs	19, 25		100%	
	v. issued or guaranteed by BIS, IMF, ECB and European Union, the European Stability Mechanism, the European Financial Stability Facility, or MDBs	19, 25		100%	
d.	For non-0% risk-weighted sovereigns, sovereign or central bank debt securities issued by the sovereign or its central bank where the sovereign is the Singapore Government or the central bank is the Authority, or where the sovereign or central bank is from a foreign country or jurisdiction where a Merchant Bank has a branch or subsidiary that is approved, licensed, registered or otherwise regulated by a bank regulatory agency in the foreign country or jurisdiction to carry on banking business under the laws of the foreign country or jurisdiction and the Merchant Bank or its subsidiary takes liquidity risk in that country or jurisdiction:				
	i. issued in domestic currencies	19, 25		100%	
	ii. issued in foreign currencies, up to the amount of the Merchant Bank's total net cash outflows in that specific foreign currency arising from the operations of the Merchant Bank or its subsidiary, in Singapore or that country or jurisdiction, as the case may be	19, 25		100%	
e.	Total stock of Level 1 HQLA	19, 25			
f.	Adjustment to stock of Level 1 HQLA	Appendix 6			
g.	Adjusted amount of Level 1 HQLA	Appendix 6			

2. Level 2A HQLA		Paragraph number in notice	Market value	Weight	Weighted amount
	Securities with a 20% risk weight:				
	i. issued by sovereigns	19, 25		85%	
	ii. guaranteed by sovereigns and it is not an obligation of an FI or any of its related corporations except where the FI is also a PSE	19, 25		85%	
	iii. issued or guaranteed by central banks	19, 25		85%	

	iv.	issued or guaranteed by PSEs	19, 25		85%	
	v.	issued or guaranteed by MDBs	19, 25		85%	
b.		Non-financial corporate bonds, rated AA- or better	19, 25		85%	
c.		Covered bonds, not self-issued, rated AA- or better	19, 25		85%	
d.		Total stock of Level 2A HQLA	19, 25			
e.		Adjustment to stock of Level 2A HQLA	Appendix 6			
f.		Adjusted amount of Level 2A HQLA	Appendix 6		85%	

3. Level 2B(I) HQLA

			Paragraph number in notice	Market value	Weight	Weighted amount
a.		Non-financial corporate bonds rated at least A-	19, 25		50%	
b.		Total stock of Level 2B(I) HQLA	19, 25			
c.		Adjustment to stock of Level 2B(I) HQLA	Appendix 6			
d.		Adjusted amount of Level 2B(I) HQLA	Appendix 6		50%	

4. Level 2B(II) HQLA

			Paragraph number in notice	Market value	Weight	Weighted amount
a.		Qualifying sovereign, central bank and PSE debt securities rated at least BBB-	19, 25		50%	
b.		Non-financial corporate bonds rated at least BBB-	19, 25		50%	
c.		Residential mortgage-backed securities (RMBS), rated AA or better	19, 25		75%	
d.		Non-financial common equity shares that are index stocks, with maximum price decline over a 30 days period below 40%	19, 25		50%	
e.		Total stock of Level 2B(II) non-RMBS HQLA	19, 25			
f.		Adjustment to stock of Level 2B(II) non-RMBS HQLA	Appendix 6			
g.		Adjusted amount of Level 2B(II) non-RMBS HQLA	Appendix 6		50%	
h.		Total stock of Level 2B(II) RMBS HQLA	19, 25			
i.		Adjustment to stock of Level 2B(II) RMBS HQLA	Appendix 6			
j.		Adjusted amount of Level 2B(II) RMBS HQLA	Appendix 6		75%	
k.		Adjusted amount of Level 2B(II) RMBS and non-RMBS HQLA	Appendix 6			

5. Alternative Liquid Assets

			Paragraph number in notice	Market value	Weight	Weighted amount
a.		Option 1 – Contractual committed liquidity facilities from the relevant central bank	19, 25			
b.		Option 2 – Foreign currency HQLA; of which:				
	i.	Level 1 HQLA	19, 25			
	ii	Level 2 HQLA	19, 25			
c.		Option 3 – Additional use of Level 2 HQLA with a higher haircut	19, 25			
d.		Total usage of alternative treatment (post-haircut) before applying the cap				
e.		Adjustment to ALA due to cap on Option 1 and 2				

f.	Total usage of alternative treatment (post-haircut) after applying the cap on Option 1 and 2			
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6. Stock of High Quality Liquid Assets				
a.	Adjustment to stock of HQLA due to cap on Level 2B(II) HQLA	Appendix 6		
b.	Adjustment to stock of HQLA due to cap on Level 2B(I) HQLA	Appendix 6		
c.	Adjustment to stock of HQLA due to cap on Level 2 HQLA	Appendix 6		
d.	Total stock of HQLA			

C) Cash outflows

S\$'000

1. Cash outflows		Paragraph number in notice	Amount	Weight	Weighted amount
a.	Total retail deposits; of which:				
	i. Insured deposits; of which:				
	- in transactional accounts; of which:	40-43, 64B			
	- eligible for a 3% cash outflow rate; of which:	43, 64B			
	are in Singapore	43, 64B		3%	
	are not in Singapore	43, 64B		3%	
	- eligible for a 5% cash outflow rate; of which:	42D, 43, 64B			
	are in Singapore	42D, 43, 64B		5%	
	are not in Singapore	42D, 43, 64B		5%	
	- in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	40-43, 64B			
	- eligible for a 3% cash outflow rate; of which:	43, 64B			
	are in Singapore	43, 64B		3%	
	are not in Singapore	43, 64B		3%	
	- eligible for a 5% cash outflow rate; of which:	42D, 43, 64B			
	are in Singapore	42D, 43, 64B		5%	
	are not in Singapore	42D, 43, 64B		5%	
b.	- in non-transactional and non-relationship accounts	44, 44A, 64B		10%	
	ii. Uninsured deposits	44, 44A, 64B		10%	
	iii. Term deposits (treated as having >30 day remaining maturity)	45-45B, 64B		0%	
	iv. Term deposits (with >30 day maturity but treated as having < 30 day maturity)	45-45B, 64B			
b.	Retail/Small business customer deposits subject to different cash outflow rates in accordance with foreign country's or jurisdiction's rules	43, 50, 64B, 120			
c.	Total retail deposits cash outflows				
d.	Total unsecured wholesale funding	47-64, 64B			
	i. Total funding provided by small business customers; of which:	50, 64B			
	- Insured deposits; of which:				
	- in transactional accounts; of which:	40-43, 50, 64B			
	- eligible for a 3% cash outflow rate; of which:	43, 50, 64B			
	are in Singapore	43, 50, 64B		3%	
	are not in Singapore	43, 50, 64B		3%	

-	eligible for a 5% cash outflow rate; of which:	42D, 43, 50, 64B			
	are in Singapore	42D, 43, 50, 64B		5%	
	are not in Singapore	42D, 43, 50, 64B		5%	
-	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	40-43, 50, 64B			
-	eligible for a 3% cash outflow rate; of which:	43, 50, 64B			
	are in Singapore	43, 50, 64B		3%	
	are not in Singapore	43, 50, 64B		3%	
-	eligible for a 5% cash outflow rate; of which:	42D, 43, 50, 64B			
	are in Singapore	42D, 43, 50, 64B		5%	
	are not in Singapore	42D, 43, 50, 64B		5%	
-	in non-transactional and non-relationship accounts	44, 44A, 50, 64B		10%	
-	Uninsured deposits	44, 44A, 50, 64B		10%	
-	Term deposits (treated as having >30 day maturity)	45-45B, 50, 64B		0%	
-	Term deposits (with >30 day maturity but treated as having < 30 day maturity)	45-45B, 50, 64B			
ii.	Total operational deposits; of which:	51-57B, 64B			
-	provided by non-financial corporates	51-57B, 64B			
-	insured, eligible for a 3% cash outflow rate	51-57B, 64B		3%	
-	insured, eligible for a 5% cash outflow rate	51-57B, 64B		5%	
-	uninsured	51-57B, 64B		25%	
-	provided by sovereigns, central banks, PSEs and MDBs	51-57B, 64B			
-	insured, eligible for a 3% cash outflow rate	51-57B, 64B		3%	
-	insured, eligible for a 5% cash outflow rate	51-57B, 64B		5%	
-	uninsured	51-57B, 64B		25%	
-	provided by banks	51-57B, 64B			
-	insured, eligible for a 3% cash outflow rate	51-57B, 64B		3%	
-	insured, eligible for a 5% cash outflow rate	51-57B, 64B		5%	
-	uninsured	51-57B, 64B		25%	
-	provided by other financial institutions and other legal entities	51-57B, 64B			
-	insured, eligible for a 3% cash outflow rate	51-57B, 64B		3%	
-	insured, eligible for a 5% cash outflow rate	51-57B, 64B		5%	
-	uninsured	51-57B, 64B		25%	
iii.	Total non-operational deposits; of which:	58-64, 64B			
-	provided by non-financial corporates; of which:	62, 64B			
-	Where the entire amount is fully covered by an effective deposit insurance scheme	62, 64B		20%	
-	Where the entire amount is not fully covered by an effective deposit insurance scheme	62, 64B		40%	

	-	provided by sovereigns, central banks, PSEs and MDBs; of which:	62, 64B			
	-	Where the entire amount is fully covered by an effective deposit insurance scheme	62, 64B		20%	
	-	Where the entire amount is not fully covered by an effective deposit insurance scheme	62, 64B		40%	
	-	provided by members of the institutional networks of cooperative (or otherwise named) banks	58-59, 64B		25%	
	-	provided by banks	63, 64B		100%	
	-	provided by other financial institutions and other legal entities	63, 64B		100%	
	iv.	Unsecured debt issuance	NA		100%	
	v.	Additional balances required to be installed in central bank reserves	63		100%	
e.	Total unsecured wholesale funding cash outflows					

			Paragraph number in notice	Amount received	Market value of extended collateral	Weight	Weighted amount
f.	Transactions conducted with the Merchant Bank's domestic central bank; of which:		65-69, Appendix 7				
	i.	Backed by Level 1 HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
	ii.	Backed by Level 2A HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
	iii.	Backed by Level 2B(I) HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
	iv.	Backed by Level 2B(II) non-RMBS HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
	v.	Backed by Level 2B(II) RMBS HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
	vi.	Backed by other assets	65-69, Appendix 7			0%	
g.	Transactions not conducted with the Merchant Bank's domestic central bank; of which:		65-69, Appendix 7				
	i.	Backed by Level 1 HQLA; of which:	65-69, Appendix 7			0%	
	-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				

ii.	Backed by Level 2A HQLA; of which:	65-69, Appendix 7			15%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
iii.	Backed by Level 2B(I) HQLA; of which:	65-69, Appendix 7				
-	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	65-69, Appendix 7			25%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
-	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	65-69, Appendix 7			50%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
iv.	Backed by Level 2B(II) non-RMBS HQLA; of which	65-69, Appendix 7				
-	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	65-69, Appendix 7			25%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
-	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	65-69, Appendix 7			50%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
v.	Backed by Level 2B(II) RMBS HQLA; of which:	65-69, Appendix 7			25%	
-	Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	65-69, Appendix 7				
vi.	Backed by other assets; of which:	65-69, Appendix 7				
-	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight	65-69, Appendix 7			25%	
-	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight	65-69, Appendix 7			100%	
h.	Total secured wholesale funding cash outflows					
i.	Derivatives cash outflow	70-72			100%	
j.	Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions	73, 73A			100%	
k.	Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions:	74				
i.	Cash and other Level 1 HQLA	74			0%	
ii.	Collateral that are not Level 1 HQLA	74			20%	
l.	Increased liquidity needs related to excess non-segregated collateral held by the Merchant Bank that could contractually be called at any time by the counterparty	75			100%	
m.	Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted	76			100%	
n.	Increased liquidity needs related to contracts that allow collateral substitution to assets that are not HQLA	77			100%	

o.	Increased liquidity needs related to market valuation changes on derivative or other transactions	80, 80A			100%	
p.	Loss of funding on ABS and other structured financing instruments issued by the Merchant Bank, excluding covered bonds	NA			100%	
q.	Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which:	NA				
	i. debt maturing ≤ 30 days	NA			100%	
	ii. with embedded options in financing arrangements	NA			100%	
	iii. other potential loss of such funding	NA			100%	
r.	Loss of funding on covered bonds issued by the Merchant Bank	NA			100%	
s.	Undrawn committed credit and liquidity facilities to retail and small business customers	86(a)			5%	
t.	Undrawn committed credit facilities to					
	i. non-financial corporates	86(b)			10%	
	ii. sovereigns, central banks, PSEs and MDBs	86(b)			10%	
u.	Undrawn committed liquidity facilities to					
	i. non-financial corporates	86(c)			30%	
	ii. sovereigns, central banks, PSEs and MDBs	86(c)			30%	
v.	Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision	86(d)			40%	
w.	Undrawn committed credit facilities provided to other FIs	86(e)			40%	
x.	Undrawn committed liquidity facilities provided to other FIs	86(f)			100%	
y.	Undrawn committed credit and liquidity facilities to other legal entities	86(g)			100%	
z.	Other contractual obligations to extend funds to			Rollover of inflows		
	i. financial institutions	87			100%	
	ii. retail customers	88				
	iii. small business customers	88				
	iv. non-financial corporates	88				
	v. other customers	88				
	vi. sum of retail customers, small business customers, non-financial corporates and other customers	88			100%	
aa.	Total contractual obligations to extend funds in excess of 50% roll-over assumption					
ab.	Total additional requirements cash outflows					
ac.	Non-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities	92			100%	
ad.	Unconditionally revocable "uncommitted" credit and liquidity facilities and debt instruments issued by the Merchant Bank that mature if a pre-determined market-based event occurs at a pre-determined date	89-90			100%	
ae.	Trade finance-related obligations (including guarantees and letters of credit)	93			3%	
af.	Guarantees and letters of credit unrelated to trade finance obligations	89-91			100%	
ag.	Non-contractual obligations:					
	i. Debt-buy back requests (including related conduits)	89-91			100%	
	ii. Structured products	89-91			100%	
	iii. Managed funds	89-91			100%	
	iv. Other non-contractual obligations	89-91			100%	
ah.	Outstanding debt securities with remaining maturity > 30 days				0%	
ai.	Non-contractual obligations where customer short positions are covered by other customers' collateral	95			50%	
aj.	Bank outright short positions covered by a collateralised securities financing transaction				0%	
ak.	Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions)	96			100%	

al.	Total cash outflows from other contingent funding obligations		
am.	Total cash outflows		

D) Cash inflows

S\$'000

1. Cash inflows		Paragraph number in notice	Amount extended	Market value of received collateral	Weight	Weighted amount
a.	Reverse repo and other secured lending or securities borrowing transactions maturing ≤ 30 days	99-106				
	i. Of which collateral is not re-used (i.e. is not rehypothecated) to cover the Merchant Bank's outright short positions	99-106				
	- Transactions backed by Level 1 HQLA; of which:	99-106			0%	
	- Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	99-106				
	- Transactions backed by Level 2A HQLA; of which:	99-106			15%	
	- Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	99-106				
	- Transactions backed by Level 2B(I) HQLA; of which:	99-106			50%	
	- Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	99-106				
	- Transactions backed by Level 2B(II) non-RMBS HQLA; of which:	99-106			50%	
	- Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	99-106				
	- Transactions backed by Level 2B(II) RMBS HQLA; of which:	99-106			25%	
	- Transactions involving eligible HQLA, i.e. the HQLA would be unencumbered and would meet the operational requirements for HQLA if the HQLA were not used to collateralise the transactions	99-106				
	- Margin loans backed by collateral that are not HQLA	99-106			50%	
	- Other transactions backed by collateral that are not HQLA	99-106			100%	
	ii. Of which collateral is re-used (i.e. is rehypothecated) in transactions to cover the Merchant Bank's outright short positions	99-106				
	- Transactions backed by Level 1 HQLA	99-106			0%	
	- Transactions backed by Level 2A HQLA	99-106			0%	
	- Transactions backed by Level 2B(I) HQLA	99-106			0%	
	- Transactions backed by Level 2B(II) non-RMBS HQLA	99-106			0%	
	- Transactions backed by Level 2B(II) RMBS HQLA	99-106			0%	
	- Margin loans backed by collateral that are not HQLA	99-106			0%	
	- Other transactions backed by collateral that are not HQLA	99-106			0%	
b.	Total inflows on reverse repo and securities borrowing transactions					
c.	Contractual inflows due in ≤ 30 days from fully performing loans, from:					
	i. Retail customers	110, 114B, 114D			50%	
	ii. Small business customers	110, 114B, 114D			50%	
	iii. Non-financial corporates	111, 114B, 114D			50%	

	iv.	Central banks	111, 114B, 114D			100%	
	v.	Financial institutions, of which:	111, 113, 114, 114B, 114D				
	-	operational deposits	111, 113, 114, 114B, 114D			0%	
	-	deposits at the central institution or the specialised service provider of an institutional network of cooperative banks that receive a 25% cash outflow rate	111, 113, 114, 114B, 114D			0%	
	-	all payments on other loans and deposits due in ≤ 30 days	111, 113, 114, 114B, 114D			100%	
	vi.	Other entities	111, 114B, 114D			50%	
d.	Total of other inflows by counterparty						
e.	Other cash inflows						
	i.	Derivatives cash inflow	115-117			100%	
	ii.	Contractual inflows from securities maturing ≤ 30 days, not included anywhere above	112			100%	
	iii.	Other contractual cash inflows	118, 119			0%	
f.	Total of other cash inflows						
g.	Total cash inflows before applying the cap		35, 98				
h.	Cap on cash inflows		35, 98			75%	
i.	Total cash inflows after applying the cap		35, 98				

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

Section 1A

E) Collateral swaps

Reference paragraphs in notice: 65-69, 99-106, Appendix 6

Collateral swaps maturing in ≤ 30 days:

S\$'000

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

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

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

Cash outflow rate		Securities borrowed					
Securities lent		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non-RMBS	Level 2B(II) RMBS	Other assets
	Level 1	0%					
	Level 2A	15%	0%				
	Level 2B(I)	50%	35%	0%	0%	25%	
	Level 2B(II) non-RMBS	50%	35%	0%	0%	25%	
	Level 2B(II) RMBS	25%	10%			0%	
	Other assets	100%	85%	50%	50%	75%	0%

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

S\$'000

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

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

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

Cash inflow rate		Securities borrowed					
Securities lent		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non-RMBS	Level 2B(II) RMBS	Other assets
	Level 1	0%	15%	50%	50%	25%	100%
	Level 2A		0%	35%	35%	10%	85%
	Level 2B(I)			0%	0%		50%
	Level 2B(II) non-RMBS			0%	0%		50%
	Level 2B(II) RMBS			25%	25%	0%	75%
	Other assets						0%

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

S\$'000

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

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

Cash outflow rate		Securities borrowed					
Securities lent		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non-RMBS	Level 2B(II) RMBS	Other assets
	Level 1	0%					
	Level 2A	15%	0%				
	Level 2B(I)	50%	35%	0%	0%	25%	
	Level 2B(II) non-RMBS	50%	35%	0%	0%	25%	
	Level 2B(II) RMBS	25%	10%			0%	
	Other assets	100%	85%	50%	50%	75%	0%

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

S\$'000

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

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

Cash inflow rate		Securities borrowed					
Securities lent		Level 1	Level 2A	Level 2B(I)	Level 2B(II) non-RMBS	Level 2B(II) RMBS	Other assets
	Level 1	0%	0%	0%	0%	0%	0%
	Level 2A		0%	0%	0%	0%	0%
	Level 2B(I)			0%	0%		0%
	Level 2B(II) non-RMBS			0%	0%		0%
	Level 2B(II) RMBS			0%	0%	0%	0%
	Other assets						0%

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

Total cash outflows from collateral swaps	
Total cash inflows from collateral swaps	

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

F) LCR

Net cash outflows	
LCR (%)	

Notes for completion

1. The paragraph numbers reference the relevant Notice and provide additional guidance for each item. Where the paragraph number is "NA", please fill in "0".
2. Where amounts are in foreign currency, the Merchant Bank must 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 Merchant Bank is on the MLA framework.

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

Section 1B Part 1

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

Notes for completion

1. A Merchant Bank must report column (1) as at the close of business of the corresponding computation day.
2. Column (2) is the amount of Liquid Assets (after haircuts) held by the Merchant 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 Merchant Bank must 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 Merchant Bank is on the LCR framework.

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

Section 1B Part 2

	<u>S\$'000</u>	<u>S\$'000</u>
1 All liabilities of the Merchant Bank denominated in the reporting currency due to non-bank customers		
2 All liabilities of the Merchant Bank denominated in the reporting currency due to the Authority and other central banks (in jurisdictions where the Merchant Bank has a licensed branch or subsidiary) <u>within one month from the computation day</u> <u>LESS</u> all claims denominated in the reporting currency by the Merchant Bank on the Authority and other central banks (in jurisdictions where the Merchant Bank has a licensed branch or subsidiary) maturing within one month from the computation day		
		(see note 1)
3 All liabilities of the Merchant Bank denominated in the reporting currency due to Relevant Entities within one month from the computation day <u>LESS</u> all claims denominated in the reporting currency by the Merchant Bank on Relevant Entities 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 Merchant Bank arising from– (i) the provision of any e-money issuance service as defined in section 2(1) of the Payment Services Act 2019; and (ii) the issuance of any limited purpose e-money		
QUALIFYING LIABILITIES		

Notes

- Liabilities due to the Authority or other central banks can only be netted by claims on the Authority or the same central banks respectively. Where liabilities due to the Authority less claims on the Authority results in a net asset, the Merchant Bank may deduct the net asset amount from Qualifying Liabilities. Where liabilities due to a central bank other than the Authority less claims on the same central bank results in a net asset, the Merchant Bank may only deduct the net asset from Qualifying Liabilities of the branch or subsidiary in the country or jurisdiction of that central bank.
- If this is a net asset, the Merchant Bank must not deduct the net asset amount from Qualifying Liabilities and must treat the net asset amount as zero.
- Where amounts are in foreign currency, the Merchant Bank must report the Singapore Dollar equivalent in thousands of Singapore dollars (S\$'000). Internal FX rates may be used.
- The Merchant Bank must report the figures as of the last computation day of the month.
- Fill in "0" for this section if the Merchant Bank is on the LCR framework.

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

Section 1B Part 3 (All currency)

	<u>S\$'000</u> <u>(Gross)</u> <u>(1)</u>	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> <u>(2)</u>
<u>Tier-1</u>			
1 Balance with MAS and with other central banks that can be drawn down in times of stress			
2 Notes and coins			
3 Debt Securities in any currency and rated at least Aa3 / AA- (issued by sovereigns), and debt securities issued by sovereigns in the respective domestic currency, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
3a Sukuk in any currency and rated at least Aa3 / AA- (issued by sovereigns or Singapore Sukuk Pte Ltd), and sukuk issued by sovereigns in the respective domestic currency, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
3b Debt Securities in any currency and rated at least Aa3 / AA- (issued by central banks), and debt securities issued by central banks in the respective domestic currency, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
4 Debt Securities in any currency and rated at least Aa3 / AA- (issued by sovereigns) held under a reverse repurchase agreement, and debt securities issued by sovereigns in the respective domestic currency held under a reverse repurchase agreement, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
4a Sukuk in any currency and rated at least Aa3 / AA- (issued by sovereigns or Singapore Sukuk Pte Ltd) held under a reverse repurchase agreement, and sukuk issued by sovereigns in the respective domestic currency held under a reverse repurchase agreement, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
4b Debt Securities in any currency and rated at least Aa3 / AA- (issued by central banks) held under a reverse repurchase agreement, and debt securities issued by central banks in the respective domestic currency held under a reverse repurchase agreement, where the Reporting Bank has a licensed branch or subsidiary (capped at 16% of the total qualifying liabilities in that currency arising from the branch or subsidiary's operations)			
Tier-1 Subtotal			
<u>Tier-2</u>			
5 Bills of Exchange			
6a Debt Securities / Sukuk in any currency (issued by statutory boards in Singapore)		90%	
6b Debt Securities / Sukuk in any currency (issued by statutory boards in Singapore), where holding exceeds 20% of issue size		50%	
6c Debt Securities / Sukuk in any currency and rated Aa3/ AA- (issued by supranationals or sovereign-guaranteed corporates, excluding those covered above), and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE)		100%	
6d Debt Securities / Sukuk in any currency and rated Aa3/ AA- (issued by supranationals or sovereign-guaranteed corporates, excluding		50%	

those covered above and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE), where holding exceeds 20% issue size

6e	Debt Securities / Sukuk in any currency and rated Aa3/ AA- (issued by PSEs)		100%	
6f	Debt Securities / Sukuk in any currency and rated Aa3/ AA- (issued by PSEs), where holding exceeds 20% of issue size		50%	
7a	Debt Securities / Sukuk in any currency (issued by sovereigns, statutory boards, supranationals or sovereign-guaranteed corporates, excluding those counted above, and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE with a 0% or 20% risk weight)			
	- Aa3 to Aaa / AA- to AAA		100%	
	- A3 to A1 / A- to A+		80%	
	- Baa2 to Baa1 / BBB to BBB+		70%	
	- P-1 / A-1 / F1		100%	
	- P-2 / A-2 / F2		80%	
	- P-3 / A-3 / F3		70%	
7b	Debt Securities / Sukuk in any currency (issued by sovereigns, statutory boards, supranationals or sovereign-guaranteed corporates, excluding those counted above and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE with a 0% or 20% risk weight), where holding exceeds 20% of issue size			
	- Aa3 to Aaa / AA- to AAA		50%	
	- A3 to A1 / A- to A+		50%	
	- Baa2 to Baa1 / BBB to BBB+		50%	
	- P-1 / A-1 / F1		50%	
	- P-2 / A-2 / F2		50%	
	- P-3 / A-3 / F3		50%	
8a	Debt Securities / Sukuk in any currency (issued by banks) and covered bonds (not self-issued)			
	- 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%	
8b	Debt Securities / Sukuk in any currency (issued by banks), where holding exceeds 20% of issue size and covered bonds (not self-issued)			
	- 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 and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE with a risk weight of 0% or 20%)			
	- 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%	
9b	Debt Securities / Sukuk in any currency (issued by other corporates and are not issued by an FI or any of its subsidiaries except where the			

FI is also a PSE with a risk weight of 0% or 20%), where holding exceeds 20% of issue size

- Aa3 to Aaa / AA- to AAA
- A3 to A1 / A- to A+
- Baa2 to Baa1 / BBB to BBB+
- P-1 / A-1 / F1
- P-2 / A-2 / F2
- P-3 / A-3 / F3

Tier-2 Subtotal

Total Liquid Assets

	50%	
	50%	
	50%	
	50%	
	50%	
	50%	

Notes for completion

1. Column (1) is the actual amount of Liquid Assets, which excludes cash balances maintained by a Merchant Bank to meet the minimum cash balance requirement and assets maintained and held by a Merchant Bank to meet the asset maintenance requirement as at month end.
2. Column (2) is obtained by multiplying Column (1) by the relevant percentages.
3. Where a Liquid Asset has been included under one of the categories, the Merchant Bank must not include the same Liquid Asset under a subsequent category.
4. The Merchant Bank must report the figures as of the last computation day of the month.
5. Fill in "0" for this section if the Merchant Bank is on the LCR framework.

SGD Liquid Assets
(Name of Merchant Bank)
As at close of business on (day/month/year)

Section 1B Part 3 (SGD)

	<u>S\$'000</u> <u>(Gross)</u> <u>(1)</u>	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> <u>(2)</u>
<u>Tier-1</u>			
1 Balance with MAS			
2 Notes and coins			
3 Singapore Government Securities			
3a Sukuk (Singapore Sukuk Pte Ltd)			
3b MAS Bills			
4 Singapore Government Securities held under reverse repo			
4a Sukuk (Singapore Sukuk Pte Ltd) held under reverse repo			
4b MAS Bills held under reverse repo			
Tier-1 Subtotal			
<u>Tier-2</u>			
5 Bills of Exchange			
6a Debt Securities / Sukuk in SGD (issued by statutory boards in Singapore)		90%	
6b Debt Securities / Sukuk in SGD (issued by statutory boards in Singapore), where holding exceeds 20% of issue size		50%	
6c Debt Securities / Sukuk in SGD and rated Aa3/ AA- (issued by sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government, and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE))		100%	
6d Debt Securities / Sukuk in SGD and rated Aa3/ AA- (sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE), where holding exceeds 20% issue size		50%	
6e Debt Securities / Sukuk in S\$ and rated Aa3/ AA- (issued by PSEs)		100%	
6f Debt Securities / Sukuk in S\$ and rated Aa3/ AA- (issued by PSEs), where holding exceeds 20% of issue size		50%	
7a Debt Securities / Sukuk in SGD (issued by other sovereigns, other statutory boards, or supranationals, excluding those counted above)			
- Aa3 to Aaa / AA- to AAA		100%	
- A3 to A1 / A- to A+		80%	
- Baa2 to Baa1 / BBB to BBB+		70%	
- P-1 / A-1 / F1		100%	
- P-2 / A-2 / F2		80%	
- P-3 / A-3 / F3		70%	
7b Debt Securities / Sukuk in SGD (issued by other sovereigns, statutory boards, or supranationals, excluding those counted above), where holding exceeds 20% of issue size			
- Aa3 to Aaa / AA- to AAA		50%	
- A3 to A1 / A- to A+		50%	
- Baa2 to Baa1 / BBB to BBB+		50%	
- P-1 / A-1 / F1		50%	
- P-2 / A-2 / F2		50%	
- P-3 / A-3 / F3		50%	
8a Debt Securities / Sukuk in SGD (issued by banks), and covered bonds (not self-issued)			

- 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%	
8b Debt Securities / Sukuk in SGD (issued by banks), where holding exceeds 20% of issue size, and covered bonds (not self-issued)			
- 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 and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE with a risk weight of 0% or 20%)			
- 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%	
9b Debt Securities / Sukuk in SGD (issued by other corporates and are not issued by an FI or any of its subsidiaries except where the FI is also a PSE with a risk weight of 0% or 20%), where holding exceeds 20% of issue size			
- Aa3 to Aaa / AA- to AAA		50%	
- A3 to A1 / A- to A+		50%	
- Baa2 to Baa1 / BBB to BBB+		50%	
- P-1 / A-1 / F1		50%	
- P-2 / A-2 / F2		50%	
- P-3 / A-3 / F3		50%	
Tier-2 Subtotal			
Total Liquid Assets			

Notes for completion

1. Column (1) is the actual amount of Liquid Assets, which excludes cash balances maintained by a Merchant Bank to meet the minimum cash balance requirement and assets maintained and held by a Merchant Bank to meet the asset maintenance requirement as at month end.
2. Column (2) is obtained by multiplying Column (1) by the relevant percentages.
3. Where a Liquid Asset has been included under one of the categories, the Merchant Bank must not include the same Liquid Asset under a subsequent category.
4. The Merchant Bank must report the figures as of the last computation day of the month.
5. Fill in "0" for this section if the Merchant Bank is on the LCR framework.

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

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

Section 2 Part I

\$'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									
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)									

\$'000

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									
Balance of profit and loss account									
Subordinated debt									
Perpetual cumulative preference shares									
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 yr	Over 1 yr to 2 yrs	Over 2 yrs to 3 yrs
Net cashflows of on-balance sheet items (C), (C) = (A) + (B)									

\$'000

Cashflow 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 Merchant Bank must report in this Section, its future contractual cash flows by the tenor of the cash flows. A Merchant Bank must 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 Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Items must 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 Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the Merchant Bank's liquidity policy.

5. For products with multiple maturity dates, inflows must be assumed to occur at their latest residual contractual maturity, while outflows must be assumed to occur at their earliest residual contractual maturity.
6. All inflows and outflows must be reported gross. A Merchant Bank must not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
7. Cashflows from derivatives must be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
8. Inflows must be reported as "positive" and outflows "negative".
9. Instruments payable on demand must be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
10. Amounts in the original currency must be converted into Singapore Dollar equivalent using the Merchant Bank's internal exchange rates.
11. A Merchant Bank must 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)

(Name of Merchant Bank)

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

Section 2 Part II

\$'000

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									
Total cashflows of assets (A)									

\$'000

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									
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)									

\$'000

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)									

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

Notes for completion

1. A Merchant Bank must report in this Section, its future contractual cash flows by the tenor of the cash flows. A Merchant Bank must 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 Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.
3. Items must 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 Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the Merchant Bank's liquidity policy.

5. For products with multiple maturity dates, inflows must be assumed to occur at their latest residual contractual maturity, while outflows must be assumed to occur at their earliest residual contractual maturity.
6. All inflows and outflows must be reported gross. A Merchant Bank must not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
7. Cashflows from derivatives must be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
8. Inflows must be reported as "positive" and outflows "negative".
9. Instruments payable on demand must be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
10. Amounts in the original currency must be converted into Singapore Dollar equivalent using the Merchant Bank's internal exchange rates.
11. A Merchant Bank must 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)

(Name of Merchant Bank)

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

Section 3 Part I

\$'000

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 assets (A)									

\$'000

[illegible]

\$'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 Merchant Bank must report in this Section, the residual contractual maturity of its assets, liabilities and off-balance sheet positions based on the book value/fair value of the asset, liability or off-balance sheet items as per MAS Notice 1003 valuation methods. The value must include any interest that has been accrued up to the reporting date. Examples of reporting formats are:

- 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".
- A S\$1 million, 5-year original and residual maturity callable corporate bond held as an asset in the Merchant 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)".
- A S\$10 million, 3-month credit line to a corporate with S\$2 million undisbursed should be reported in the form under the "Over 1 mth to 3 mths" column, with value S\$2 million on the line "Unutilised commitments and undisbursed credit facilities".
- A S\$100 million, 3-month remaining maturity interest rate swap where the Merchant Bank has a marked-to-market (MTM) asset position of S\$1 million must report the S\$1 million MTM asset under the 'Over 1 mth to 3 mths' column in the rows 'Other assets' in the 'Assets' section and 'Interest rate derivatives' in the 'Gross asset positions' section.

2. The maturity analysis incorporates items from both the banking and trading books. A Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.

3. Where the amounts are immaterial, the Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the Merchant 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 must be reported gross. A Merchant Bank must 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 must be reported as "positive".
7. Instruments payable on demand must 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 must be converted into Singapore Dollar equivalent using the Merchant Bank's internal exchange rates.
10. A Merchant Bank must use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

\$'000

[illegible]

\$'000

[illegible]

\$'000

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
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	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
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

- A Merchant Bank must report in this Section, the residual contractual maturity of its assets, liabilities and off-balance sheet positions based on the book value/fair value of the asset, liability or off-balance sheet items as per MAS Notice 1003 valuation methods. The value must include any interest that has been accrued up to the reporting date. Examples of reporting formats are:

 - 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".
 - A S\$1 million, 5-year original and residual maturity callable corporate bond held as an asset in the Merchant 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)".
 - A S\$10 million, 3-month credit line to a corporate with S\$2 million undisbursed should be reported in the form under the "Over 1 mth to 3 mths" column, with value S\$2 million on the line "Unutilised commitments and undisbursed credit facilities".
 - A S\$100 million, 3-month remaining maturity interest rate swap where the Merchant Bank has a marked-to-market (MTM) asset position of S\$1 million must report the S\$1 million MTM asset under the 'Over 1 mth to 3 mths' column in the rows 'Other assets' in the 'Assets' section and 'Interest rate derivatives' in the 'Gross asset positions' section.
- The maturity analysis incorporates items from both the banking and trading books. A Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.

3. Where the amounts are immaterial, the Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the Merchant 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 must be reported gross. A Merchant Bank must 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 must be reported as "positive".
7. Instruments payable on demand must 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 must be converted into Singapore Dollar equivalent using the Merchant Bank's internal exchange rates.
10. A Merchant Bank must use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

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

Section 4 Part I

\$'000

[illegible]

\$'000

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									
Balance of profit and loss account									
Subordinated debt									
Perpetual cumulative preference shares									
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 yr	Over 1 yr to 2 yrs	Over 2 yrs to 3 yrs
Net cashflows of on-balance sheet items (C), (C) = (A) + (B)									

\$'000

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 D-SIB Merchant Bank must report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A D-SIB Merchant Bank must utilise its internal behavioural methodologies in bucketing the behavioural cash flows.
2. A D-SIB Merchant Bank must submit to the Authority all its behavioural assumptions used in this form.
3. A D-SIB Merchant Bank must provide empirical evidence to support the adjustments that it proposes. The empirical data must be run over an appropriate period of time.
4. A D-SIB Merchant Bank must review the behavioural assumptions periodically to ensure that these are still valid.
5. A D-SIB Merchant Bank that makes changes to its behavioural assumptions in this form must inform the Authority promptly.
6. The maturity analysis incorporates items from both the banking and trading books.
7. A D-SIB Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.

8. Where the amounts are immaterial, the D-SIB Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The D-SIB Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the D-SIB Merchant Bank's liquidity policy.
9. Items must be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
10. All inflows and outflows must be reported gross. A D-SIB Merchant Bank must not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
11. Inflows must be reported as "positive" and outflows "negative".
12. Instruments payable on demand must be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. Cashflows from derivatives must be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
14. Amounts in the original currency must be converted into Singapore Dollar equivalent using the D-SIB Merchant Bank's internal exchange rates.
15. A D-SIB Merchant Bank must use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

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

Section 4 Part II

\$'000

[illegible]

\$'000

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									
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)									

\$'000

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)									

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

Notes for completion

1. A D-SIB Merchant Bank must report in this Section, cash flows after adjustment for the behavioural patterns it expects to occur. A D-SIB Merchant Bank must utilise its internal behavioural methodologies in bucketing the behavioural cash flows.
2. A D-SIB Merchant Bank must submit to the Authority all its behavioural assumptions used in this form.
3. A D-SIB Merchant Bank must provide empirical evidence to support the adjustments that it proposes. The empirical data must be run over an appropriate period of time.
4. A D-SIB Merchant Bank must review the behavioural assumptions periodically to ensure that these are still valid.
5. A D-SIB Merchant Bank that makes changes to its behavioural assumptions in this form must inform the Authority promptly.
6. The maturity analysis incorporates items from both the banking and trading books.
7. A D-SIB Merchant Bank must report for an all currency basis, for SGD as well as for its non-SGD significant currencies.

8. Where the amounts are immaterial, the D-SIB Merchant Bank may agree, in consultation with the Authority, to a relaxation of the reporting requirements. The D-SIB Merchant Bank must agree in advance with the Authority which flows will not be considered 'material' for the purposes of liquidity reporting. Any such arrangements must be included in the D-SIB Merchant Bank's liquidity policy.
9. Items must be reported on a cashflow basis, including both interest and principal amounts, together with other income relating to them. Both interest and principal amounts should be reported as per their contractual terms.
10. All inflows and outflows must be reported gross. A D-SIB Merchant Bank must not net (or offset) claims on counterparties or groups of counterparties against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
11. Inflows must be reported as "positive" and outflows "negative".
12. Instruments payable on demand must be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. Cashflows from derivatives must be reported under 'Off-balance sheet items', segregated by the type of derivative contract.
14. Amounts in the original currency must be converted into Singapore Dollar equivalent using the D-SIB Merchant Bank's internal exchange rates.
15. A D-SIB Merchant Bank must use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.

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

Section 5

S/N	Asset type	Platform where asset can be monetised	Geographical location of the unencumbered assets	Amount available for secured borrowing (S\$'000)	Average expected haircut for secured borrowing (%)	Expected monetised value for assets (S\$'000)
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Notes for completion

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

List of validation rules

Form/Section	Validation rule	Description
All sections with lists	The lists must be filled from top to bottom, with no gaps in between	
Form 1 Sections 2 to 4	The lists must be filled in descending order of size	
Form 2 Section 1 (A and B)	All fields must be positive	Negative values are not expected for cashflows
Form 2 Section 1A	Section "Level 1 HQLA", item 1(b), the amount of central bank reserves that can be drawn in times of 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 HQLA in the context of the different classes of assets should be less than or equal to the total amount of that HQLA	As an example, in item (f)(i) of the section "Cash outflows", the amount received as part of a secured borrowing transaction that is backed by Level 1 HQLA should be more than or equal to the amount received as part of a secured borrowing transaction that is backed by eligible Level 1 HQLA
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	