



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

Computation of Liquidity Coverage Ratio

( )  
As at close of business on ( )

Section 1A

B) High Quality Liquid Assets

\$'000

1. Level 1 Assets		Paragraph number in notice	Market value	Weight	Weighted amount
a.	Coins and banknotes	17, 21		100%	
b.	Total central bank reserves; of which:	17, 21			
i.	part of central bank reserves that can be drawn in times of stress	17, 21		100%	
Securities with a 0% risk weight:					
i.	issued by sovereigns	17, 21		100%	
ii.	guaranteed by sovereigns	17, 21		100%	
iii.	issued or guaranteed by central banks	17, 21		100%	
iv.	issued or guaranteed by PSEs	17, 21		100%	
v.	issued or guaranteed by BIS, IMF, ECB and European Community, or MDBs	17, 21		100%	
d.	For non-0% risk-weighted sovereigns:				
i.	sovereign or central bank debt securities issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the 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.	<b>Total stock of Level 1 assets</b>	<b>17, 21</b>			
f.	Adjustment to stock of Level 1 assets	Appendix 6			
g.	Adjusted amount of Level 1 assets	Appendix 6			

2. Level 2A Assets		Paragraph number in notice	Market value	Weight	Weighted amount
Securities with a 20% risk weight:					
i.	issued by sovereigns	17, 21		85%	0
ii.	guaranteed by sovereigns	17, 21		85%	0
iii.	issued or guaranteed by central banks	17, 21		85%	0
iv.	issued or guaranteed by PSEs	17, 21		85%	0
v.	issued or guaranteed by MDBs	17, 21		85%	0
b.	Non-financial corporate bonds, rated AA- or better	17, 21		85%	0
c.	Covered bonds, not self-issued, rated AA- or better	17, 21		85%	0
d.	<b>Total stock of Level 2A assets</b>	<b>17, 21</b>			<b>0</b>
e.	Adjustment to stock of Level 2A assets	Appendix 6			
f.	Adjusted amount of Level 2A assets	Appendix 6		85%	0

3. 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. 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. Alternative 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 usage of alternative treatment (post-haircut) before applying the cap				
e.	Adjustment to ALA due to cap on Option 1 and 2				
f.	Total usage of alternative treatment (post-haircut) after applying the cap on Option 1 and 2				

6. Stock of High Quality Liquid Assets		Paragraph number in notice	Market value	Weight	Weighted amount
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			

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d.	Total stock of HQLA			
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C) Cash outflows

\$'000

1. Cash outflows		Paragraph number in notice	Amount	Weight	Weighted amount
	Total retail deposits; of which:				
i.	Insured deposits; of which:				
-	in transactional accounts; of which:	35-39			
-	eligible for a 3% run-off rate; of which:	37			
-	are in Singapore	37		3%	
-	are not in Singapore	38		3%	
-	eligible for a 5% run-off rate; of which:	37			
-	are in Singapore	37		5%	
-	are not in Singapore	38		5%	
-	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	35-39			
-	eligible for a 3% run-off rate; of which:	37			
-	are in Singapore	37		3%	
-	are not in Singapore	38		3%	
-	eligible for a 5% run-off rate; of which:	37			
-	are in Singapore	37		5%	
-	are not in Singapore	38		5%	
-	in non-transactional and non-relationship accounts	39		10%	
ii.	Uninsured deposits	39		10%	
iii.	Term deposits (treated as having >30 day remaining maturity)	40		0%	
iv.	Term deposits (with >30 day maturity but treated as having < 30 day maturity)	40			
b.	Retail/Small business customer deposits subject to different run-off rates due to host jurisdiction rules	38, 45			
c.	Total retail deposits run-off				
	Total unsecured wholesale funding	42-59			
i.	Total funding provided by small business customers; of which:	45			
-	Insured deposits; of which:				
-	in transactional accounts; of which:	35-39, 45			
-	eligible for a 3% run-off rate; of which	37, 45			
-	are in Singapore	37, 45		3%	
-	are not in Singapore	38, 45		3%	
-	eligible for a 5% run-off rate; of which	37, 45			
-	are in Singapore	37, 45		5%	
-	are not in Singapore	38, 45		5%	
-	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	35-39, 45			
-	eligible for a 3% run-off rate; of which	37, 45			
-	are in Singapore	37, 45		3%	
-	are not in Singapore	38, 45		3%	
-	eligible for a 5% run-off rate; of which	37, 45			
-	are in Singapore	37, 45		5%	
-	are not in Singapore	38, 45		5%	
-	in non-transactional and non-relationship accounts	39, 45		10%	
-	Uninsured deposits	39, 45		10%	
-	Term deposits (treated as having >30 day maturity)	40, 45		0%	
-	Term deposits (with >30 day maturity but treated as having < 30 day maturity)	40, 45			
ii.	Total operational deposits; of which:	46-52			
-	provided by non-financial corporates	46			
-	insured, with a 3% run-off rate	46		3%	
-	insured, with a 5% run-off rate	46		5%	
-	uninsured	46		25%	
-	provided by sovereigns, central banks, PSEs and MDBs	46			
-	insured, with a 3% run-off rate	46		3%	
-	insured, with a 5% run-off rate	46		5%	
-	uninsured	46		25%	
-	provided by banks	46			
-	insured, with a 3% run-off rate	46		3%	
-	insured, with a 5% run-off rate	46		5%	
-	uninsured	46		25%	
-	provided by other financial institutions and other legal entities	46			
-	insured, with a 3% run-off rate	46		3%	
-	insured, with a 5% run-off rate	46		5%	
-	uninsured	46		25%	
iii.	Total non-operational deposits; of which	53-59			
-	provided by non-financial corporates; of which:	56			
-	Where the entire amount is fully covered by an effective deposit insurance scheme	56		20%	
-	Where the entire amount is not fully covered by an effective deposit insurance scheme	56		40%	
-	provided by sovereigns, central banks, PSEs and MDBs; of which:	56			
-	Where the entire amount is fully covered by an effective deposit insurance scheme	56		20%	
-	Where the entire amount is not fully covered by an effective deposit insurance scheme	56		40%	
-	provided by members of the institutional networks of cooperative (or otherwise named) banks	53-54		25%	
-	provided by other banks	57		100%	
-	provided by other financial institutions and other legal entities	57		100%	
iv.	Unsecured debt issuance	58		100%	
v.	Additional balances required to be installed in central bank reserves	57		100%	
e.	Total unsecured wholesale funding run-off				

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	Paragraph number in notice	Amount received	Market value of extended collateral	Weight	Weighted amount
	Transactions conducted with the bank's domestic central bank; of which:	60-63, Appendix 7			
	i. Backed by Level 1 assets; of which:	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	ii. Backed by Level 2A assets; of which	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	iii. Backed by Level 2B(I) assets; of which	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	v. Backed by Level 2B(II) non-RMBS assets; of which	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	vi. Backed by Level 2B(II) RMBS assets; of which	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	vii. Backed by other assets	60-63, Appendix 7		0%	
	Transactions not conducted with the bank's domestic central bank; of which	60-63, Appendix 7			
	i. Backed by Level 1 assets; of which:	60-63, Appendix 7		0%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	ii. Backed by Level 2A assets; of which	60-63, Appendix 7		15%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	iii. Backed by Level 2B(I) assets; of which	60-63, Appendix 7			
	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	60-63, Appendix 7		25%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	60-63, Appendix 7		50%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	iv. Backed by Level 2B(II) non-RMBS assets; of which	60-63, Appendix 7			
	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	60-63, Appendix 7		25%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	60-63, Appendix 7		50%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	v. Backed by Level 2B(II) RMBS assets; of which	60-63, Appendix 7		25%	
	- Transactions involving eligible liquid assets – see instructions for more detail	60-63, Appendix 7			
	vi. Backed by other assets; of which	60-63, Appendix 7			
	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight	60-63, Appendix 7		25%	
	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight	60-63, Appendix 7		100%	
	<b>h. Total secured wholesale funding run-off</b>				
	i. Derivatives cash outflow	64		100%	
	j. Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions	65		100%	
	k. Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions:	66			
	i. Cash and Level 1 assets	66		0%	
	ii. For other collateral (ie all non-Level 1 collateral)	66		20%	
	l. Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty	67		100%	
	m. Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted	68		100%	
	n. Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets	69		100%	
	o. Increased liquidity needs related to market valuation changes on derivative or other transactions	70		100%	
	p. Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds	71		100%	
	q. Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which:	72			
	i. debt maturing ≤ 30 days	72		100%	
	ii. with embedded options in financing arrangements	72		100%	
	iii. other potential loss of such funding	72		100%	
	r. Loss of funding on covered bonds issued by the bank	72		100%	
	s. Undrawn committed credit and liquidity facilities to retail and small business customers	79 (a)		5%	
	t. Undrawn committed credit facilities to				
	i. non-financial corporates	79 (b)		10%	
	ii. sovereigns, central banks, PSEs and MDBs	79 (b)		10%	
	u. Undrawn committed liquidity facilities to				
	i. non-financial corporates	79 (c)		30%	
	ii. sovereigns, central banks, PSEs and MDBs	79 (c)		30%	
	v. Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision	79 (d)		40%	
	w. Undrawn committed credit facilities provided to other FIs	79 (e)		40%	
	x. Undrawn committed liquidity facilities provided to other FIs	79 (f)		100%	
	y. Undrawn committed credit and liquidity facilities to other legal entities	79 (g)		100%	
	z. Other contractual obligations to extend funds to		Rollover of inflows		
	i. financial institutions	80-81		100%	
	ii. retail clients	80-81			
	iii. small business customers	80-81			
	iv. non-financial corporates	80-81			
	v. other clients	80-81			
	vi. retail, small business customers, non-financials and other clients			100%	

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	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-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities	84			100%	
ad. Unconditionally revocable "uncommitted" credit and liquidity facilities	82			100%	
ae. Trade finance-related obligations (including guarantees and letters of credit)	85, 86			3%	
af. Guarantees and letters of credit unrelated to trade finance obligations	82-83			100%	
Non-contractual obligations:					
ag. i. Debt-buy back requests (including related conduits)	82-83			100%	
ii. Structured products	82-83			100%	
iii. Managed funds	82-83			100%	
iv. Other non-contractual obligations	82-83			100%	
ah. Outstanding debt securities with remaining maturity > 30 days				0%	
ai. Non contractual obligations where customer short positions are covered by other customers' collateral	88			50%	
aj. Bank outright short positions covered by a collateralised securities financing transaction				0%	
ak. Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions)	89			100%	
al. Total run-off on other contingent funding obligations					
am. Total cash outflows					

D) Cash inflows

\$'000

1. Cash inflows		Paragraph number in notice	Amount extended	Market value of received collateral	Weight	Weighted amount
Reverse repo and other secured lending or securities borrowing transactions maturing ≤ 30 days		92-98				
i. Of which collateral is <b>not re-used</b> (ie is not rehypothecated) to cover the reporting institution's outright short positions		92-98				
- Transactions backed by Level 1 assets; of which:		92-98			0%	
- Transactions involving eligible liquid assets – see instructions for more detail		92-98				
- Transactions backed by Level 2A assets; of which:		92-98			15%	
- Transactions involving eligible liquid assets – see instructions for more detail		92-98				
- Transactions backed by Level 2B(I) assets; of which:		92-98			50%	
- Transactions involving eligible liquid assets – see instructions for more detail		92-98				
- Transactions backed by Level 2B(II) non-RMBS assets; of which:		92-98			50%	
- Transactions involving eligible liquid assets – see instructions for more detail		92-98				
- Transactions backed by Level 2B(II) RMBS assets; of which:		92-98			25%	
- Transactions involving eligible liquid assets – see instructions for more detail		92-98				
- Margin lending backed by non-Level 1 or non-Level 2 collateral		92-98			50%	
- Transactions backed by other collateral		92-98			100%	
ii. Of which collateral is <b>re-used</b> (ie is rehypothecated) in transactions to cover the reporting institution'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						
Contractual inflows due in ≤ 30 days from fully performing loans, from:						
i. Retail customers		102			50%	
ii. Small business customers		102			50%	
iii. Non-financial corporates		103			50%	
iv. Central banks		103			100%	
v. Financial institutions, of which		103, 105, 106				
- operational deposits		103, 105, 106			0%	
- deposits at the centralised institution of an institutional network that receive 25% run-off		103, 105, 106			0%	
- all payments on other loans and deposits due in ≤ 30 days		103, 105, 106			100%	
vi. Other entities		103			50%	
d. Total of other inflows by counterparty						
Other cash inflows						
e. i. Derivatives cash inflow		107			100%	
ii. Contractual inflows from securities maturing ≤ 30 days, not included anywhere above		104			100%	
iii. Other contractual cash inflows		108, 109			0%	
f. Total of other cash inflows						
g. Total cash inflows before applying the cap		31, 91				
h. Cap on cash inflows		31, 91			75%	
i. Total cash inflows after applying the cap		31, 91				



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

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

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

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iii) 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.

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

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

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



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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.

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

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

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

Total outflows from collateral swaps	
Total inflows from collateral swaps	

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

**F) LCR**

Net cash outflows	
LCR (%)	

**Notes for completion**

- The paragraph numbers reference the relevant Notice and provide additional guidance for each item.
- 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.
- Fill in "0" for this section if the bank is on the MLA framework

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**Minimum Liquid Assets Requirements**  
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**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			

**Notes for completion**

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 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.

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**Computation of Qualifying Liabilities**

( )  
As at close of business on ( )

**Section 1B Part 2**

	<u>S\$'000</u>	<u>S\$'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 <u>within one month from the computation day</u>	[ ]	
<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)
<hr/>		
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)
<hr/>		
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		[ ]
<hr/>		
<b>QUALIFYING LIABILITIES</b>		[ ]
<hr/>		

**Notes**

- If this is a net asset, the net asset amount may be deducted from Qualifying Liabilities.
- If this is a net asset, the net asset amount shall not be deducted from Qualifying Liabilities and shall be treated as zero.
- 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.
- The bank shall report the figures as of the last computation day of the month.
- Fill in "0" for this section if the bank is on the LCR framework.

**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> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (2)
<b><u>Tier 1</u></b>			
1 Balance with MAS			
2 Notes and coins			
3 Debt Securities in any currency and rated at least Aa3 / AA- (issued by sovereigns)			
3a 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			
<b>Tier 1 Subtotal</b>			

**THE MONETARY AUTHORITY OF SINGAPORE**  
**THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**All currency Liquid Assets**

( )  
 As at close of business on ( )

**Section 1B Part 3 (All currency)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (2)
<b><u>Tier 2</u></b>			
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**

( )  
 As at close of business on ( )

**Section 1B Part 3 (All currency)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (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%	

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**All currency Liquid Assets**

( )  
As at close of business on ( )

**Section 1B Part 3 (All currency)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (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 ( )

**Section 1B Part 3 (All currency)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (2)
9b 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%	
<b>Tier 2 Subtotal</b>			
<b>Total Liquid Assets</b>			

**Notes for completion**

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



**THE MONETARY AUTHORITY OF SINGAPORE**  
**THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**SGD Liquid Assets**

( )  
 As at close of business on ( )

**Section 1B Part 3 (SGD)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (2)
<b><u>Tier 1</u></b>			
1 Balance with MAS			<input type="text"/>
2 Notes and coins			<input type="text"/>
3 Singapore Government Securities			<input type="text"/>
3A Sukuk (Singapore Sukuk Pte Ltd)			<input type="text"/>
3B MAS Bills			<input type="text"/>
4 Singapore Government Securities held under reverse repo			<input type="text"/>
4A Sukuk (Singapore Sukuk Pte Ltd) held under reverse repo			<input type="text"/>
4B MAS Bills held under reverse repo			<input type="text"/>
<b>Tier 1 Subtotal</b>			<input type="text"/>

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**SGD Liquid Assets**

( )  
As at close of business on ( )

**Section 1B Part 3 (SGD)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (2)
<b>Tier 2</b>			
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%	
6c Debt Securities / Sukuk in SGD and rated Aaa / AAA (issued by sovereigns, supranationals or sovereign-guaranteed corporates, where the sovereign is not the Singapore Government)		100%	
6d Debt Securities / Sukuk in SGD and rated Aaa / AAA (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%	

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**SGD Liquid Assets**

( )  
As at close of business on ( )

**Section 1B Part 3 (SGD)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (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%	

**THE MONETARY AUTHORITY OF SINGAPORE**  
**THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**SGD Liquid Assets**

( )  
 As at close of business on ( )

**Section 1B Part 3 (SGD)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (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%	

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**SGD Liquid Assets**

( )  
As at close of business on ( )

**Section 1B Part 3 (SGD)**

	<u>S\$'000</u> <u>(Gross)</u> (1)	<u>%</u> <u>Applied</u>	<u>S\$'000</u> <u>(Net)</u> (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%	
<b>Tier 2 Subtotal</b>			
<b>Total Liquid Assets</b>			

**Notes for completion**

1. Column (1) is the actual level of liquid assets (i.e. net of asset maintenance and minimum cash balance requirements) as at month end.
2. Column (2) is obtained by multiplying Column (1) by the relevant percentages.
3. Where liquid assets have been included under one of the categories, please do not include the same liquid assets under a subsequent category.
4. The 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.



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

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

( )  
As at close of business on ( )

Section 2 Part I

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

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
<b>Total net inflows/(outflows) (G), (G) = (C) + (F)</b>									
<b>Total net cumulative inflows/(outflows)</b>									

**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 against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
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.





THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

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

( )  
As at close of business on ( )

Section 2 Part II

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

\$'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
<b>Total net inflows/(outflows) (G), (G) = (C) + (F)</b>									
<b>Total net cumulative inflows/(outflows)</b>									

**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 against debts owed to those counterparties or groups of counterparties, even where a legal right of set off exists.
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.



**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

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

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
<b>Gross liability positions</b>									
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									
<b>Total gross liability position (E)</b>									

**Notes for completion**

- 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 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 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 reporting bank has a marked-to-market (MTM) asset position of S\$1 million shall report the S\$1 million MTM asset under the "Over 1 mth to 3 mths" column in the rows "Other assets" in the 'Assets' section and "Interest rate derivatives" in the 'Gross asset positions' section.
- 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.
- 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.
- For products with multiple maturity dates, the longest maturity of the product should be used.
- 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.
- All values shall be shown as "positive".
- Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
- 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.
- Amounts in the original currency shall be converted into Singapore dollar equivalent using the bank's internal exchange rates.
- A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

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

( )  
As at close of business on ( )

Section 3 Part II

\$'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
<b>Gross liability positions</b>									
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 undischursed credit facilities									
Forward asset purchase									
Underwriting commitments									
Other off-balance sheet items									
<b>Total gross liability position (E)</b>									

**Notes for completion**

- 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 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 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 undischursed 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 undischursed credit facilities".
  - A S\$100 million, 3-month remaining maturity interest rate swap where the reporting bank has a marked-to-market (MTM) asset position of S\$1 million shall report the S\$1 million MTM asset under the 'Over 1 mth to 3 mths' column in the rows 'Other assets' in the 'Assets' section and 'Interest rate derivatives' in the 'Gross asset positions' section.
- 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.
- 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.
- For products with multiple maturity dates, the longest maturity of the product should be used.
- 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.
- All values shall be shown as "positive".
- Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
- 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.
- Amounts in the original currency shall be converted into Singapore dollar equivalent using the bank's internal exchange rates.
- A bank shall use its internal definitions of a 'trading book' and 'non-trading book' for the purposes of this form.



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

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

( )  
As at close of business on ( )

Section 4 Part I

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

\$'000

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

**Notes for completion**

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.
6. The maturity analysis incorporates cash flows from both the banking and trading books.
7. 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 exists.
11. Inflows shall be shown as "positive" and outflows "negative".
12. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. 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.





THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

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

( )  
As at close of business on ( )

Section 4 Part II

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

\$'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
<b>Total net inflows/(outflows) (G), (G) = (C) + (F)</b>									
<b>Total net cumulative inflows/(outflows)</b>									

Notes for completion

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.
6. The maturity analysis incorporates cash flows from both the banking and trading books.
7. 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 exists.
11. Inflows shall be shown as "positive" and outflows "negative".
12. Instruments payable on demand shall be bucketed in the 'within 7 days' column. Items should be allocated to the 'unallocated' bucket sparingly.
13. 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.

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)

Available unencumbered liquid assets  
( )  
As at close of business on ( )

Section 5

S/N	Asset type	Platform where asset can be monetised	Geographical location of the unencumbered assets	Amount available for secured borrowing (S\$'000)	Average expected haircut for secured borrowing (%)	Expected monetised value for assets (S\$'000)
1						
2						
3						
4						
5						
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8						
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12						
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Notes for completion

1. A bank shall submit to the Authority the details of all unencumbered liquid assets that the 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 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 haircuts 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 in ascending order of haircuts.
4. All amounts shall 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

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38)**

**List of validation rules**

<b>Form/Section</b>	<b>Validation rule</b>	<b>Description</b>
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.	