



# Cayman Monetary Regulatory Authority International

At the forefront of financial regulation, the Cayman Monetary Regulatory Authority International (CMRAI) is dedicated to upholding the highest standards of financial oversight and compliance. Our mission is to safeguard the stability and integrity of the global financial system by ensuring that financial services operate within a framework of transparency, accountability, and excellence.

As a trusted partner to financial institutions worldwide, CMRAI provides rigorous supervision, innovative solutions, and strategic guidance to foster a secure and thriving financial environment. With decades of experience and a commitment to global standards, we stand as a pillar of trust and security in an ever-evolving financial landscape.

With a legacy of excellence in financial oversight, the Cayman Monetary Regulatory Authority International (CMRAI) is a beacon of trust in the international financial community. Our role extends beyond regulation; we are innovators, collaborators, and protectors of the global financial ecosystem. By fostering compliance, promoting best practices, and embracing technological advancements, CMRAI ensures that financial services remain resilient and adaptable in a dynamic global market.

Our comprehensive approach to regulation encompasses a deep understanding of financial risks and a proactive stance on emerging challenges. We are committed to empowering financial institutions with the tools and guidance necessary to navigate complex regulatory landscapes, thereby contributing to global economic stability and growth.

Cayman Monetary Regulatory Authority International C O N F I D E N T I A L Form BUS Building Societies v 1.0 (All four digits ie 2001) (# only ie 03 = March) Data as at: YEARMONTH Reporting Institution: Licence Number: I certify that the figures in this return present a true and fair view of the institution's position as at the above reporting date. I undertake that if there are further material facts affecting the institution s affairs which, in my judgement, should be disclosed, I will promptly advise the Cayman Monetary Regulatory Authority International. (Name of person completing form)( address of person completing form) (Name of Director or Senior Manager)(Position held) (Telephone Number)(Fax Number) NOTES ON COMPLETION 1. Complete the form quarterly as at the last day of March, June, September and December. 2. For definitions of the items refer to the separate guidance notes BUSNOTES.RTF. 3. Enter amount(s) in US dollars. 4. Return the form within 30 days after Reporting Date to: Cayman Islands Monetary Authority Tel: (345) 949 7089 P.O. Box 10052 APO Fax: (345) 945 6131 Grand Cayman : Cayman Islands Web Site: If you have any technical difficulties completing the schedule please telephone the Authority on (345) 949 7089 and ask for the Banking Division. This form and any latest guidance notes can be located on our web-site at DRAFT Institution Name: Licence #: Enter amount in US dollars to the nearest thousand, omitting \$000s. Item No. Form BUS ASSETSV1.0 1. CASH AND DUE FROM BANKS 1.1Cash 1.2Due from bank 1.3Cash items in process of collection 2. MARKETABLE SECURITIES (up to 1 yr. Original Maturity) 2.1Bills and commercial paper issued by banks 2.2Bills and commercial paper issued other than by banks 2.3Other 3. LOANS AND ADVANCES 3.1Residential property mortgages 3.2Commercial property mortgages 3.3Other real estate loans 3.4Other LESS: 3.4Unearned interest 3.5Specific loan loss reserves 4. INVESTMENTS (over 1 year original maturity for debt instruments) 4.1Equities 4.2Debt Securities 4.3Other Securities 5. OTHER ASSETS 5.1Premises 5.2Other Real Estate 5.3Equipment and other fixed assets 5.4Accrued Interest Receivables 5.5Other Receivables 5.6Other Assets 6. TOTAL ASSETS Institution Name: Licence #: Enter amount in US dollars to the nearest thousand, omitting \$000s. Form BUS Item No. LIABILITIES 7. SAVINGS FUNDS 7.1Saving Shares 7.2Investment Shares 7.3Other Liabilities 8. BORROWED FUNDS 8.1Notes and Bonds 8.2Other Borrowings 9. ACCRUED LIABILITIES 9.1Accrued Interest Payable 9.2Other Accrued Expenses 10. OTHER LIABILITIES 11. LOSS RESERVES 11.1Other loss reserves 12. TOTAL LIABILITIES 13. SHAREHOLDERS FUNDS 13.1Paid up proprietary Shares 13.2Additional paid-up capital 13.3Current Year Profit/(Loss) 13.4Accumulated Profit/(Loss) 13.5Repurchased proprietary shares 14. TOTAL LIABILITIES AND SHAREHOLDERS FUNDS SHAREHOLDERS FUNDS Institution Name: Licence #: Enter amount in US dollars to the nearest thousand, omitting \$000s. Form BUS 15.TEN LARGEST SAVING AND INVESTMENT SHAREHOLDERS Name of AccountholderAmountRelated (Y/N) 1 2 3 4 5 6 7 8 9 10 Total 16.TEN LARGEST LOANS AND ADVANCES Name of AccountholderAmountRelated (Y/N) 1 2 3 4 5 6 7 8 9 10 Total Institution Name: Licence #: Enter amount in US dollars to the nearest thousand, omitting \$000s. 17.STATEMENT OF INCOME AND EXPENSE Form BUS 17.1INTEREST INCOME 17.1.1Interest on loans 17.1.2Interest on deposits 17.1.3Other interest income 17.2INTEREST EXPENSE 17.2.1Interest on savings shares 17.2.2Interest in Investment shares 17.2.3Other interest expense 17.3NET INTEREST INCOME 17.4PROVISIONS FOR LOSSES 17.5NON-INTEREST INCOME 17.5.1Dividend on securities 17.5.2Net gain/(loss) on securities 17.5.3Net gain/(loss) on Foreign Exchange 17.5.4Services Charges, Commissions & Fees 17.5.5Other Non-Interest Income 17.6OPERATING INCOME 17.7NON-INTEREST (OVERHEAD) EXPENSE 17.7.1Personnel expenses 17.7.2Premises

and fixed asset expenses 17.7.3Other operating expenses 17.8INCOME BEFORE TAXES 17.9APPLICABLE TAXES 17.10NET INCOME 17.11DIVIDENDS 17.12NET INCOME RETAINED MEMORANDA ITEMS 17.13Net earnings from related transactions 17.14Loan losses charged-off 17.15Recoveries on loans charged off Cayman Monetary Regulatory Authority International Institution Name: Licence #: Enter amount in US dollars to the nearest thousand, omitting \$000s. Form BUS SCHEDULE A: Past Due Loans and Advances 30-59 Days Past Due60-89 Days Past Due90 Days & Over (Non-performing)Total Non-Accruing 1 2 3 4 5 6 7 8 9 10 Loans with original values of \$50,000 - \$100,000 \$100,000 - \$150,000 >\$150,000 Restructured loans (current reporting period) MEMORANDA: Loans to related parties < \$20,000 \$20,000 - \$50,000 TOTAL Other interest bearing assets Cayman Monetary Regulatory Authority International Institution Name: Licence #: Schedule B: REPRICING MATURITIES Interest Rate Sensitivity Form BUS Enter amount in US dollars to the nearest thousand, omitting \$000s. Sight - 8 days Less than 12 months 1- less 5-years5 - less 10-years10 - less 15-years15-years & Over Non-Interest Sensitive (Assets and Liabilities) Total ASSETS 1 Cash and deposits 2 Marketable Securities Loans and Advances 3 Investments 4 Other assets 5 Total LIABILITIES & EQUITY 6 Savings funds 7 Borrowed funds 8 Other liabilities 9 Shareholders Equity 10 Total Institution Name:0DETAILS OF LOANS AND ADVANCES Licence #:0 Enter amount in US dollars to the nearest thousand, omitting \$000s. Form BUS 0 DETAILS OF LOANS AND ADVANCES ITEM NO. CATEGORYKYD (000's)USD (000's) Other Currencies (000's) Total USD (000's) RESIDENTS OF THE CAYMAN ISLANDS 1.0 Public SectorTotal 1.0.1 Government of the Cayman Islands 1.0.2 Cayman Islands Public Bodies 2.0 Private Sector - CommercialTotal 2.1ProductionTotal 2.1.1 Agriculture 2.1.2 Fishing 2.1.3 Mining and Quarrying 2.1.4 Manufacturing 2.1.5 Construction 2.2ServicesTotal 2.2.1 Hotel, Restaurant and Bar 2.2.2 Transportation, Storage and Communications 2.2.3 Utilities - Electricity, Gas and Water Supply 2.2.4 Education 2.2.5 Insurance Companies and Pension Funds 2.2.6 Real Estate, Renting/Leasing and Other Business Activities 2.2.7 Financial Intermediation 2.2.7a Banks branches and head offices 2.2.7b Trust 2.2.7c Securities dealers 2.2.7d Other financial intermediation 2.2.8 Recreational, Personal and Community Services Activities 2.2.9 Other Professional Services 2.3Trade & CommerceTotal 2.3.1 Sale & Repair 2.3.2 Wholesale 2.3.3 Retail Institution Name:0DETAILS OF LOANS AND ADVANCES (CONT'D) Licence #:0 Enter amount in US dollars to the nearest thousand, omitting \$000s. DETAILS OF LOANS AND ADVANCES (CONTINUED) Form BUS 0 ITE M NO. CATEGORYKYD (000's)USD (000's) Other Currencies (000's) Total USD (000's) RESIDENTS OF THE CAYMAN ISLANDS (CONTINUED) 3.0 Private Sector - PersonalTotal 3.1Domestic PropertyTotal 3.1.1Real Estate Mortgage Loans 3.1.2Land & Real Estate 3.1.3Home Improvements/Renovations 3.1.4Domestic Appliances and Furnishings 3.1.5Bridging Loans 3.2Motor VehiclesTotal 3.2.1Motor Vehicles 3.2.2Insurance and Repairs to Motor Vehicles 3.3Education and TechnologyTotal 3.3.1Education 3.3.2Computers 3.3.3Audio/Visual Equipment 3.4MiscellaneousTotal 3.4.1Medical 3.4.2Insurance and Professional Services 3.4.3Travel 3.4.4Consolidated Debt 4.0 Other 5.0 TOTAL RESIDENTS OF THE CAYMAN ISLANDS 6.0 TOTAL NON-RESIDENTS 7.0 TOTAL LOANS AND ADVANCES Institution Name:DEPOSIT PROFILE Licence #:Form BUS Enter amount in US dollars to the nearest thousand, omitting \$000s. KYD (000's)USD (000's)OTHER (000's)TOTAL (000's)KYD (000's)USD (000's)OTHER (000's)TOTAL (000's)KYD (000's)USD (000's)OTHER (000's)TOTAL (000's) RESIDENTS OF THE CAYMAN ISLANDS 8.0 Public SectorTotal 8.0.1Government of the Cayman Islands 8.0.2Cayman Islands Public Bodies 9.0 Private

SectorTotal 9.1 CommercialTotal 9.1.1Production 9.1.2Services 9.1.3Trade and Commerce  
9.2 Financial InstitutionsTotal 9.2.1Insurance Companies and Pension Funds 9.2.2Banks  
9.2.3Trusts 9.2.4Other Financial Institutions 9.3 Personal 10.0 Other 11.0 TOTAL  
RESIDENTS OF THE CAYMAN ISLANDS 12.0 TOTAL NON-RESIDENTS 13.0 TOTAL  
DEPOSITS GRAND TOTAL (000's) USD Non-Interest Bearing AccountsInterest Bearing  
Accounts ITEM NO. CATEGORY DEMAND (Current \$ call)SAVINGSFIXED Institution  
Name:0 Licence #:0Form BUS Enter amount in US dollars to the nearest thousand, omitting  
\$000s. Date of advance Whether subject to prior mortgage or charge. If so, what amount  
Original value of propertyAmount advance Present debt Amount of payments in advance  
Amount of payments in arrearsObservations Particulars to be set forth in the case of  
mortgages, where the repayments are not upward of twelve months in arrears, and the  
property has not been upwards of twelve month in possession of the institution, and where  
the present debt exceed \$20,000. Total Date of advance Whether subject to prior mortgage  
or charge. If so, what amount Original value of propertyAmount advance Present debt  
Amount of payments in advance Amount of payments in arrearsObservations Total  
Particulars to be set forth in the case of property, of which the institution has been upward of  
twelve month in possession. Date of advance Whether subject to prior mortgage or charge.  
If so, what amount Original value of propertyAmount advance Present debt Amount of  
payments in advance Amount of payments in arrearsObservations Total Particulars to be  
set forth in the case of mortgages, where the repayments are upward of twelve months in  
arrears, and the property has not been upwards of twelve month in possession of the  
institution.