



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.

GUIDANCE NOTES FOR THE COMPLETION OF THE CASH FLOWS

RETURN

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Cayman Monetary Regulatory

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For the Cash Flows Return in REEFS, the additional rows will be added below the currently selected row and when removing rows, the currently selected row will be deleted. Reporting entities should take care to ensure that they do not delete data unintentionally when removing a large number of rows.

1 See for user guides, REEFS access and other useful information. 2 See the ISO website for the list of countries (Guidance Notes for the Completion of the Cash Flows Return Page 4 Cayman Monetary Regulatory Authority International Upload Process To upload a completed Excel template, open the Cash Flows Return in REEFS and select Upload: Excel Document from the upper right-hand menu. Choose the file and select Upload . Review the uploaded data for accuracy then select Validate from the upper right- hand menu to start the submission process. Cautions: Data in the Excel template will not be fully uploaded to REEFS if any fields contain formulas, or if monetary values contain more than two (2) deCMRAII places (i.e. Inflows USD Equivalent and Outflows USD Equivalent). Attempting to upload an Excel template with formulas will result in the error message in Figure 1, below. The values in any monetary field with more than two (2) deCMRAII places will be lost during the upload process. Reporting entities should review all numeric values and ensure that all formulas entered in the Excel template are converted to values prior to uploading into REEFS. Figure 1: Error Message When Importing Data with Formulas

Validation Rules REEFS applies a number of basic validation rules against all submissions to ensure data integrity and conformance to reporting requirements. Depending on the nature of the discrepancies found by each validation rule, an error or warning will be generated. If the validation rules expose errors in a filing, the filing cannot be submitted until the errors are addressed. If the validation only generates warnings, then the filing can be submitted if the reporting entity determines that no amendments are necessary. Guidance Notes for the Completion of the Cash Flows Return Page 5 Cayman Monetary Regulatory Authority International CASH FLOWS RETURN SCHEDULE Descriptions and Guidance Report the sum of all relevant payments that were received from and sent to each respective country. Relevant payments include wire transfers, remittances and internal transfers but may also include other forms of electronic transfers and payment systems where monies are transferred either from or to an account of the Cayman Islands bank or branch. Accounting/Book entries and internal transfers which represent payments from or to a Cayman Islands bank or branch are to be reported. Do not include non-transactional messages such as queries related to previous payments. Category B Banks Exclude any relevant payments which are executed via resident Category A banks. Branches of banks that are not incorporated in the Cayman Islands should only report payments and book entries related to the accounts of the Cayman Islands branch, or on behalf of customers of the Cayman Islands branch. Where there are no relevant payments to report, entities should select a Country and response for Payment Data Included (both mandatory) but otherwise submit a nil filing. DeCMRAIIs and Exchange Rates All monetary values in this return are to be reported to the nearest US Dollar or to a maximum of two (2) deCMRAII points. For example, one million US Dollars should be entered as 1000000 . All non-US Dollar balances should be translated to their US Dollar equivalent using the prevailing rate of exchange as at the last day of the reporting period. Description Guidance Country Select the country of origin and/or end beneficiary country from the drop-down list. The country of origin is the initial ordering country for payments received and/or booked by the reporting entity (inflows). For example, if an entity in country Y initiates a transfer from its bank in country X, then the country of origin is country X. For relevant payments sent and/or booked by the

reporting entity (outflows), the end beneficiary country is the country where the end beneficiary's bank is located. Note: if using the Excel template, the country name must correspond to the English short name of the ISO 3166 International Standard. See the ISO website for the list of ISO 3166 countries. Guidance Notes for the Completion of the Cash Flows Return Page 6 Cayman Monetary Regulatory Authority International You may report the inflows and outflows of a country on separate lines.

Inflows Total (USD Equivalent) Enter the aggregate USD equivalent of all relevant payments received from the country of origin. Report all amounts to the nearest dollar or to a maximum of two (2) deCMRA11 places. For example, US\$8,000,784.4325 originating from a bank in Country X should be reported as 8000784 or 8000784.43 For Category B bank and branches, only report payments related to the accounts of the Cayman Islands branch or for the benefit of customers of the Cayman Islands branch. Include accounting/book entries between the Cayman Islands branch and branches in other countries. Exclude any payments executed through resident Category A banks. Note: if using the Excel template, values with formulas will generate an error during the upload process and values with more than two (2) deCMRA11 places will be omitted.

Inflows Volume Enter the total number of relevant payments received from the country of origin. E.g. 20 for twenty (20) payments received from Country X during the quarter ended March 31 st .

Outflows Total (USD Equivalent) Enter the aggregate USD equivalent of all relevant payments sent to the end beneficiary country. Report all amounts to the nearest dollar or to a maximum of two (2) deCMRA11 places. For example, US\$8,000,784.4325 sent from the reporting entity to a bank in Country X should be reported as 8000784 or 8000784.43. For Category B banks and branches, only report payments related to the accounts of the Cayman Islands bank or branch or on behalf of customers of the Cayman Islands bank or branch. Include accounting/book entries between the Cayman Islands branch and branches in other countries. Exclude any payments executed through resident Category A banks.

Outflows Volume Enter the total number of relevant payments sent to the end beneficiary country. E.g. 40 for forty (40) payments sent to Country X during the quarter ended March 31 st .

Payment Data Included Select the payment and settlement system from the drop-down list for inflows and outflows to each Country. Available options: SWIFT, FEDWIRE, BACS, CHAPS, CIPS, FASTER PAYMENTS, GPS, OPICS, PEGA, RIPPLE. These options refer to common payment and settlement systems for relevant payments through a domestic payment system or an intermediary bank.

Book Entry ONLY This option refers to accounting/book entries and internal transfers that involve a Cayman Islands bank or branch but do not involve payment and settlement systems.

Other... This option refers to any payment and settlement systems or transactions other than the aforementioned available options. Note: if using the Excel template, any values other than the available options will generate an error when uploading or validating in REEFS.

Payment Data Other If the payment and settlement system is not included as one of the available options, select Other... as the response for Payment Data Included and enter the method or type of payment for inflows and outflows to each country. Note: this field is mandatory if Other... is selected.

Guidance Notes for the Completion of the Cash Flows Return Page 8 Cayman Monetary Regulatory Authority International ANNEX 1 ISO 3166 COUNTRIES English short name Afghanistan land Islands Albania Algeria American Samoa Andorra Angola Anguilla Antarctica Antigua and Barbuda Argentina Armenia Aruba Australia Austria Azerbaijan Bahamas

(the) Bahrain Bangladesh Barbados Belarus Belgium Belize Benin Bermuda Bhutan Bolivia (Plurinational State of) Bonaire, Sint Eustatius and Saba Bosnia and Herzegovina Botswana Bouvet Island Brazil British Indian Ocean Territory (the) Brunei Darussalam Bulgaria Burkina Faso Burundi Cabo Verde Cambodia Cameroon Canada Cayman Islands (the) Central African Republic (the) Chad Chile China Christmas Island Cocos (Keeling) Islands (the) Guidance Notes for the Completion of the Cash Flows Return Page 9 Cayman Monetary Regulatory Authority International Colombia Comoros (the) Congo (the Democratic Republic of the) Congo (the) Cook Islands (the) Costa Rica Cote d'Ivoire Croatia Cuba Curaao Cyprus Czechia Denmark Djibouti Dominica Dominican Republic (the) Ecuador Egypt El Salvador Equatorial Guinea Eritrea Estonia Eswatini Ethiopia Falkland Islands (the) [Malvinas] Faroe Islands (the) Fiji Finland France French Guiana French Polynesia French Southern Territories (the) Gabon Gambia (the) Georgia Germany Ghana Gibraltar Greece Greenland Grenada Guadeloupe Guam Guatemala Guernsey Guinea Guinea-Bissau Guyana Haiti Heard Island and McDonald Islands Holy See (the) Guidance Notes for the Completion of the Cash Flows Return Page 10 Cayman Monetary Regulatory Authority International Honduras Hong Kong Hungary Iceland India Indonesia Iran (Islamic Republic of) Iraq Ireland Isle of Man Israel Italy Jamaica Japan Jersey Jordan Kazakhstan Kenya Kiribati Korea (the Democratic People's Republic of) Korea (the Republic of) Kuwait Kyrgyzstan Lao People's Democratic Republic (the) Latvia Lebanon Lesotho Liberia Libya Liechtenstein Lithuania Luxembourg Macao Madagascar Malawi Malaysia Maldives Mali Malta Marshall Islands (the) Martinique Mauritania Mauritius Mayotte Mexico Micronesia (Federated States of) Moldova (the Republic of) Monaco Mongolia Montenegro Montserrat Guidance Notes for the Completion of the Cash Flows Return Page 11 Cayman Monetary Regulatory Authority International Morocco Mozambique Myanmar Namibia Nauru Nepal Netherlands (the) New Caledonia New Zealand Nicaragua Niger (the) Nigeria Niue Norfolk Island North Macedonia Northern Mariana Islands (the) Norway Oman Pakistan Palau Palestine, State of Panama Papua New Guinea Paraguay Peru Philippines (the) Pitcairn Poland Portugal Puerto Rico Qatar R union Romania Russian Federation (the) Rwanda Saint Barthelmy Saint Helena, Ascension and Tristan da Cunha Saint Kitts and Nevis Saint Lucia Saint Martin (French part) Saint Pierre and Miquelon Saint Vincent and the Grenadines Samoa San Marino Sao Tome and Principe Saudi Arabia Senegal Serbia Seychelles Sierra Leone Singapore Guidance Notes for the Completion of the Cash Flows Return Page 12 Cayman Monetary Regulatory Authority International Sint Maarten (Dutch part) Slovakia Slovenia Solomon Islands Somalia South Africa South Georgia and the South Sandwich Islands South Sudan Spain Sri Lanka Sudan (the) Suriname Svalbard and Jan Mayen Sweden Switzerland Syrian Arab Republic (the) Taiwan (Province of China) Tajikistan Tanzania, the United Republic of Thailand Timor-Leste Togo Tokelau Tonga Trinidad and Tobago Tunisia Turkey Turkmenistan Turks and Caicos Islands (the) Tuvalu Uganda Ukraine United Arab Emirates (the) United Kingdom of Great Britain and Northern Ireland (the) United States Minor Outlying Islands (the) United States of America (the) Uruguay Uzbekistan Vanuatu Venezuela (Bolivarian Republic of) Viet Nam Virgin Islands (British) Virgin Islands (U.S.) Wallis and Futuna Western Sahara Yemen Zambia Zimbabwe