



# 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.

A. FILING INFORMATION B. SUMMARY RATIOS PASS Calendar Submission Year2023  
January Liquidity Coverage Ratio Insert Position Name of person authorising report Position  
Insert Name Template Release Version2 LIQUIDITY COVERAGE RATIO Institution Name  
License Number Insert Name Insert Number Licence Type Status Calendar Month Sunday,  
December 31, 2023Fiscal Year End Class A Retail QIS Template - Liquidity RiskLCR  
Confidential 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34  
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 ABCDEFGHIJ Liquidity  
Coverage Ratio (LCR) A) Stock of high quality liquid assets (HQLA) 1) Level 1 assets  
Description Amount/ market value Weight post Haircut Weighted amount Paragraph NR in  
LRM Rules and Guidelines Currency notes and coins01.000 14.2.(a) Withdrawable central  
bank reserves; of which:014.2.(b) part of central bank reserves that can be drawn in times of  
stress01.000 14.2.(b) Marketable Securities with a 0% risk weight: issued by  
sovereigns01.000 14.2.(c) guaranteed by sovereigns01.000 14.2.(c) issued or guaranteed  
by central banks01.000 14.2.(c) issued or guaranteed by public sector entities  
(PSEs)01.000 14.2.(c) issued or guaranteed by the International Monetary Fund  
(IMF)01.000 14.2.(c) issued or guaranteed by the European Central Bank and European  
Community01.000 14.2.(c) issued or guaranteed by multilateral development banks  
(MDBs)01.000 14.2.(c) issued or guaranteed by Bank of International Settlement  
(BIS)01.000 14.2.(c) For non-0% risk-weighted sovereigns: sovereign or central bank debt  
securities in domestic currency01.000 14.2.(d) home country01.000 14.2.(d) (i) host  
jurisdiction where a bank has a branch or subsidiary01.000 14.2.(d) (ii) sovereign or central  
bank debt securities in foreign currencies01.000 14.2.(e) home country01.000 14.2.(e) (i)  
host jurisdiction where a bank has a branch or subsidiary01.000 14.2.(e) (ii) Other liquid  
assets recognized as alternative liquid assets for purposes of including in the liquid assets as  
Level 1 assets (Subject to requirements in Para 16 of the Rules and Guidelines) 01.000  
14.2.(f) Any other assets assessed and determined to be included in Level 1 assets  
approved by the Authority, subject to any restrictions or conditions specified by the Authority  
01.000 14.2.(g) Total stock of Level 1 assets0012.2 Adjustment to stock of Level 1 assets0  
Adjusted amount of Level 1 assets012.1 2) Level 2A assets Description Market value Weight  
post Haircut Weighted amount Marketable securities with a 20% risk weight: issued by  
sovereigns00.850 14.3.(a) guaranteed by sovereigns00.850 14.3.(a) issued or  
guaranteed by central banks00.850 14.3.(a) issued or guaranteed by PSEs00.850 14.3.(a)  
issued or guaranteed by MDBs00.850 14.3.(a) Corporate debt securities (including  
commercial paper), rated AA- or higher00.850 14.3.(b) Covered bonds rated AA- or better not  
issued by the bank itself or any of its affiliated entities00.850 14.3.(b) Other liquid assets  
recognized as alternative liquid assets for purposes of including in the liquid assets as Level  
2A HQLA (Subject to requirements in Para 16 of the Rules and Guidelines) 00.850 14.3.(c)  
Any other assets assessed and determined to be included in Level 2A assets approved by  
the Authority at its sole discretion, subject to any restrictions or conditions specified by the  
Authority 00.850 14.3.(d) Total stock of Level 2A assets00 Adjustment to stock of Level 2A  
assets0 Adjusted amount of Level 2A assets00.85012.1 9/5/2024 8:23 AMPage 1 of 9 QIS  
Template - Liquidity RiskLCR Confidential 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70  
71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99  
100 101 ABCDEFGHIJ 3) Level 2B assets Description Market value Weight post Haircut  
Weighted amount Residential mortgage-backed securities (RMBS), rated AA or higher00.750  
14.4.(a) Non-financial corporate bonds, rated between Aand BBB- 00.500 14.4.(b)  
Non-financial common shares 00.500 14.4.(c) Marketable securities rated between BBBand

BBB- issued by sovereign or central bank 00.500 14.4.(d) guaranteed by sovereign or central bank 00.500 14.4.(d) issued or guaranteed by public sector entities 00.500 14.4.(d) issued or guaranteed by multilateral development banks 00.500 14.4.(d) Other liquid assets recognized as alternative liquid assets for purposes of including in the liquid assets as Level 2B HQLA (Subject to requirements in Para 16 of the Rules and Guidelines) 00.500 14.4.(e) Any other assets assessed and determined to be included in Level 2B assets approved by the Authority at its sole discretion, subject to any restrictions or conditions specified by the Authority. 00.500 14.4.(f) Total stock of Level 2B RMBS assets 00 Adjustment to stock of Level 2B RMBS assets 0 Adjusted amount of Level 2B RMBS assets 00.750 12.3 Total stock of Level 2B non-RMBS assets 00 Adjustment to stock of Level 2B non-RMBS assets 0 Adjusted amount of Level 2B non-RMBS assets 00.500 12.3 Adjusted amount of Level 2B (RMBS and non-RMBS) assets 00 Adjustment to stock of HQLA due to cap on Level 2B assets 0 12.1 Adjustment to stock of HQLA due to cap on Level 2 assets 0 12.1

B) Net cash outflows 1) Cash outflows 1.1) Retail deposit cash outflows

Description	Amount	Outflow rate	Weighted amount	Total retail deposits
Insured deposits	18.2			18.2
Transactional accounts	18.3	-18.4		18.3
eligible for a 3% outflow rate in the host jurisdiction (not applicable in the Cayman Islands)	18.3	-18.4		18.3
eligible for a 5% outflow rate	18.3	-18.4		18.3
in the reporting bank's home jurisdiction	00.050	18.3	-18.4	00.050
not in the reporting bank's home jurisdiction	00.050	18.3	-18.4	00.050
in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:				
eligible for a 3% outflow rate in the host jurisdiction (not applicable in the Cayman Islands)	18.3	-18.4		18.3
eligible for a 5% outflow rate; of which:	18.3	-18.4		18.3
in the reporting bank's home jurisdiction	00.050	18.3	-18.4	00.050
not in the reporting bank's home jurisdiction	00.050	18.3	-18.4	00.050
in non-transactional and non-relationship accounts	00.100	18.5		00.100
Uninsured deposits - less stable	00.100	18.5		00.100
Term deposits (treated as having >30 day remaining maturity); of which:				
Without a supervisory outflow rate	00.000	18.6	-18.7	00.000
With a supervisory outflow rate in host jurisdiction	00.000	18.6	-18.7	00.000
Total retail deposits cash outflows	00	9/5/2024	8:23 AM	Page 2 of 9

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Description	Amount	Outflow rate	Weighted amount	Total unsecured wholesale funding
Total funding provided by small business customers; of which:	18.8			18.8
18.11. - 18.12. Insured deposits; of which:	18.11			18.11
18.11 in transactional accounts; of which:	18.11			18.11
18.11 eligible for a 3% outflow rate in the host jurisdiction (not applicable in the Cayman Islands)	18.11			18.11
eligible for a 5% outflow rate; of which:	18.11			18.11
18.11 are in the reporting bank's home jurisdiction	00.050	18.11		00.050
18.11 are not in the reporting bank's home jurisdiction	00.050	18.11		00.050
18.11 in non-transactional accounts	18.11			18.11
18.11 eligible for a 3% outflow rate in the host jurisdiction (i.e. not in the Cayman Islands)	18.11			18.11
eligible for a 5% outflow rate; of which:	18.11			18.11
18.11 are in the reporting bank's home jurisdiction	00.050	18.11		00.050
18.11 are not in the reporting bank's home jurisdiction	00.050	18.11		00.050
18.11 in non-transactional and non-relationship accounts	00.100	18.11		00.100
Uninsured deposits	00.100	18.11		00.100
Term deposits (Maturity exceeding 30 days)	18.12			18.12
Without a supervisory outflow rate	00.000	18.12		00.000
With a supervisory outflow rate in host jurisdiction	00.000	18.12		00.000
Total operational deposits	18.13			18.13
provided by non-financial corporates insured, with a 3% outflow rate	00.050	18.13		00.050
insured, with a 5% outflow rate	00.050	18.13		00.050
uninsured	00.250	18.13		00.250
18.13.- 18.19 provided by sovereigns, central banks, PSEs and MDBs insured, with a 3% outflow rate	00.050	18.13		00.050
insured, with a 5% outflow rate	00.050	18.13		00.050
uninsured	00.250	18.13		00.250
18.13.- 18.19 provided by banks insured, with a 3% outflow rate	00.050	18.13		00.050
insured, with a 5% outflow rate	00.050	18.13		00.050

18.13. uninsured00.250 18.13.- 18.19 provided by other financial institutions and other legal entities insured, with a 3% outflow rate insured, with a 5% outflow rate00.050 18.13. uninsured00.250 18.13.- 18.19 Total non-operational deposits; of which provided by non-financial corporates; of which: fully covered by an effective deposit insurance scheme00.200 18.23. partially or not covered by an effective deposit insurance scheme00.400 18.23. provided by sovereigns, central banks, PSEs and MDBs fully covered by an effective deposit insurance scheme00.200 18.23. partially or not covered by an effective deposit insurance scheme00.400 18.23. provided by members of the institutional networks of cooperative (or otherwise named) banks00.250 18.20. - 18.21. provided by other banks01.000 18.20. - 18.21. provided by other financial institutions and other legal entities01.000 18.20. - 18.21. Unsecured debt issuance01.000 18.24. - 18.26. Total unsecured wholesale funding cash outflows00 9/5/2024 8:23 AMPage 3 of 9 QIS Template - Liquidity RiskLCR Confidential 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 ABCDEFGHIJ 1.3) Secured funding cash outflows Description Amount received Market value of extended collateral Outflow rateWeighted amount Transactions not conducted with the bank's domestic central bank and backed by Level 1 assets; of which:000.000 18.27. - 18.30. Transactions involving eligible liquid assets see comment for more detail0018.27. - 18.30. Check: row 154 row 153PassPass Transactions not conducted with the bank's domestic central bank and backed by Level 2A assets; of which:000.150 18.27. - 18.30. Transactions involving eligible liquid assets see comment for more detail00 Check: row 157 row 156PassPass Transactions not conducted with the bank's domestic central bank and backed by Level 2B RMBS assets; of which:000.250 18.27. - 18.30. Transactions involving eligible liquid assets see comment for more detail00 Check: row 160 row 159PassPass Transactions not conducted with the bank's domestic central bank and backed by Level 2B non-RMBS assets; of which: Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:000.250 18.27. - 18.30. Transactions involving eligible liquid assets see comment for more detail00 Check: row 164 row 163PassPass Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:000.500 18.27. - 18.30. Transactions involving eligible liquid assets see comment for more detail00 Check: row 167 row 166PassPass Transactions not conducted with the bank's domestic central bank and backed by other assets (non- HQLA); of which: Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight000.250 18.27. - 18.30. Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight001.000 18.27. - 18.30. Total secured wholesale funding cash outflows00 Description AmountOutflow rateWeighted amount Derivatives cash outflow01.000 18.31. - 18.32. Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions01.000 18.33. Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions: Cash and Level 1 assets00.000 18.34. For other collateral (i.e. all non-Level 1 collateral)00.200 18.34. Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty 01.000 18.35. Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted 01.000 18.36. Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets or Lower-quality HQLA 01.000 18.37. Increased liquidity needs related to market valuation changes on derivative or other transactions01.000 18.38.

Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds 01.000 18.39. Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which: 18.40. debt maturing 30 days01.000 18.40. with embedded options in financing arrangements01.000 18.40. other potential loss of such funding01.000 18.40. loss of funding on covered bonds issued by the bank01.000 18.40. Undrawn committed credit and liquidity facilities to retail and small business customers00.050 18.47 (a) Undrawn committed credit facilities to non-financial corporates00.100 18.47 (b) sovereigns, central banks, PSEs and MDBs00.100 18.47 (b) Undrawn committed liquidity facilities to non-financial corporates00.300 18.47 (c) sovereigns, central banks, PSEs and MDBs00.300 18.47 (c) Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision00.400 18.47 (d) Undrawn committed credit facilities provided to other Financial Institutions00.400 18.47 (e) Undrawn committed liquidity facilities provided to other Financial Institutions01.000 18.47 (f) Undrawn committed credit and liquidity facilities to other legal entities01.000 18.47 (g) 9/5/2024 8:23 AMPage 4 of 9 QIS Template - Liquidity RiskLCR Confidential 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 ABCDEFGHIJ Description Amount roll-over of inflows excess outflows Outflow rateWeighted amount Other contractual obligations to extend funds 30-day period: financial institutions01.000 18.48 retail clients0018.41.-18.49 small business customers0018.41.-18.49 non-financial corporates0018.41.-18.49 other clients0018.41.-18.49 retail, small business customers, non-financials and other clients0001.000 18.49 Total contractual obligations to extend funds in excess of 50% roll-over assumption0018.49 Weighted amount Total additional requirements cash outflows00 Description AmountOutflow rateWeighted amount Other contingent funding obligations: Non-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities 01.000 18.50.-18.52 Unconditionally revocable "uncommitted" credit and liquidity facilities01.000 18.50.-18.52 Trade finance-related obligations (including guarantees and letters of credit)00.030 18.53.-18.57 Guarantees and letters of credit unrelated to trade finance obligations00.000 18.53.-18.57 Non-contractual obligations: Debt-buy back requests (incl related conduits)01.000 18.50 Structured products01.000 18.50 Managed funds01.000 18.50 Other non-contractual obligations01.000 18.50 Outstanding debt securities with remaining maturity > 30 days01.000 18.57 Non contractual obligations where customer short positions are covered by other customers collateral00.500 18.56 Bank outright short positions covered by a collateralised securities financing transaction01.000 18.57 Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions) 01.000 18.57 Total cash outflows on other contingent funding obligations00 1.4) Total cash outflows Total cash outflows 0 9/5/2024 8:23 AMPage 5 of 9 QIS Template - Liquidity RiskLCR Confidential 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 ABCDEFGHIJ 2) Cash inflows 2.1) Secured lending including reverse repo and securities borrowing Description Amount extended Market value of received collateral Inflow rateWeighted amount Reverse repo and other secured lending or securities borrowing transactions maturing 30 days Of which collateral is not re-used (i.e. is not rehypothecated) to cover the reporting institution's outright short positions Transactions backed by Level 1 assets; of which:000.000 19.2.-19.4 Transactions involving eligible liquid assets see comment for more detail0019.2.-19.4 Check: row 240 row 239PassPass Transactions backed by Level 2A assets; of which:000.150

19.2.-19.4 Transactions involving eligible liquid assets see comment for more detail00  
Check: row 243 row 242PassPass Transactions backed by Level 2B RMBS assets; of  
which:000.250 19.2.-19.4 Transactions involving eligible liquid assets see comment for more  
detail0019.2.-19.4 Check: row 246 row 245PassPass Transactions backed by Level 2B  
non-RMBS assets; of which:000.500 19.2.-19.4 Transactions involving eligible liquid assets  
see comment for more detail0019.2.-19.4 Check: row 249 row 248PassPass Margin lending  
backed by non-Level 1 or non-Level 2 collateral000.500 19.2.-19.4 Transactions backed by  
other collateral001.000 19.2.-19.4 Of which collateral is re-used (i.e. is rehypothecated) in  
transactions to cover the reporting institutions' outright short positions Transactions backed  
by Level 1 assets000.000 19.2.-19.4 Transactions backed by Level 2A assets000.000  
19.2.-19.4 Transactions backed by Level 2B RMBS assets000.000 19.2.-19.4 Transactions  
backed by Level 2B non-RMBS assets000.000 19.2.-19.4 Margin lending backed by  
non-Level 1 or non-Level 2 collateral000.000 19.2.-19.4 Transactions backed by other  
collateral000.000 19.2.-19.4 Total inflows on reverse repo and securities borrowing  
transactions00 2.2) Other inflows by counterparty Description AmountInflow rateWeighted  
amount Contractual inflows due in 30 days from fully performing loans, not reported in lines  
239 to 259, from: Retail customers00.500 19.11 Small business customers00.500 19.11  
Non-financial corporates00.500 19.12 Central banks01.000 19.12 Financial institutions, of  
which operational deposits00.000 19.14 deposits at the centralised institution of an  
institutional network that receive 25% outflow00.000 19.14 all payments on other loans and  
deposits due in 30 days01.000 19.12 Other entities00.500 19.12 Total of other inflows by  
counterparty00 2.3) Other cash inflows Description AmountInflow rateWeighted amount  
Other cash inflows Derivatives cash inflow01.000 19.16 Contractual inflows from securities  
maturing 30 days, not included anywhere above01.000 19.13 Other contractual cash  
inflows00.000 19.17 Total of other cash inflows00 2.4) Total cash inflows Description  
AmountCap rateWeighted amount Total cash inflows before applying the cap 0 Cap on cash  
inflows 00.750 17.3 Total cash inflows after applying the cap 0 9/5/2024 8:23 AMPage 6 of 9  
QIS Template - Liquidity RiskLCR Confidential 289 290 291 292 293 294 295 296 297 298  
299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319  
320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 ABCDEFGHIJ C)  
Collateral swaps Description Market value of collateral lent Market value of collateral  
borrowed Outflow rate Weighted amount outflows Inflow rate Weighted amount outflows  
Paragraph NR in LRM Rules and Guidelines Collateral swaps maturing 30 days: Of which  
the borrowed assets are not re-used (i.e. are not rehypothecated) to cover short positions  
Level 1 assets are lent and Level 1 assets are borrowed; of which:000.0000.000.00 12.14,  
18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14,  
18.28,18.29 and 19.5 Check: row 296 row 295PassPass Level 1 assets are lent and Level  
2A assets are borrowed; of which:000.150.00 12.14, 18.28,18.29 and 19.4 Involving eligible  
liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 299  
row 298PassPass Level 1 assets are lent and Level 2B RMBS assets are borrowed; of  
which:000.250.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment  
for more detail0012.14, 18.28,18.29 and 19.5 Check: row 302 row 301PassPass Level 1  
assets are lent and Level 2B non-RMBS assets are borrowed; of which:000.500.00 12.14,  
18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14,  
18.28,18.29 and 19.5 Check: row 305 row 304PassPass Level 1 assets are lent and other  
assets are borrowed; of which:001.000.00 12.14, 18.28,18.29 and 19.4 Involving eligible  
liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 308

row 307 Pass Pass Level 2A assets are lent and Level 1 assets are borrowed; of which:000.15012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 311 row 310 Pass Pass Level 2A assets are lent and Level 2A assets are borrowed; of which:000.0000.000.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 314 row 313 Pass Pass Level 2A assets are lent and Level 2B RMBS assets are borrowed; of which:000.100.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 317 row 316 Pass Pass Level 2A assets are lent and Level 2B non-RMBS assets are borrowed; of which:000.350.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 320 row 319 Pass Pass Level 2A assets are lent and other assets are borrowed; of which:000.850.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 323 row 322 Pass Pass Level 2B RMBS assets are lent and Level 1 assets are borrowed; of which:000.25012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 326 row 325 Pass Pass 12.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and Level 2A assets are borrowed; of which:000.10012.14, 18.28,18.29 and 19.5 Involving eligible liquid assets see comment for more detail00 Check: row 329 row 328 Pass Pass Level 2B RMBS assets are lent and Level 2B RMBS assets are borrowed; of which:000.0000.000.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 332 row 331 Pass Pass Level 2B RMBS assets are lent and Level 2B non-RMBS assets are borrowed; of which:000.250.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 335 row 334 Pass Pass 9/5/2024 8:23 AM Page 7 of 9 QIS Template - Liquidity Risk LCR Confidential 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 ABCDEFGHIJ Level 2B RMBS assets are lent and other assets are borrowed; of which:000.750.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 338 row 337 Pass Pass Level 2B non-RMBS assets are lent and Level 1 assets are borrowed; of which:000.50012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 341 row 340 Pass Pass Level 2B non-RMBS assets are lent and Level 2A assets are borrowed; of which:000.35012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 344 row 343 Pass Pass Level 2B non-RMBS assets are lent and Level 2B RMBS assets are borrowed; of which:000.25012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 347 row 346 Pass Pass Level 2B non-RMBS assets are lent and Level 2B non-RMBS assets are borrowed; of which:000.0000.000.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 350 row 349 Pass Pass Level 2B non-RMBS assets are lent and other assets are borrowed; of which:000.500.00 12.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 353 row 352 Pass Pass Other assets are lent and Level 1 assets are borrowed; of which:001.00012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 356 row 355 Pass Pass Other assets are lent and Level 2A



assets are borrowed; of which:000.85012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 359 row 358PassPass Other assets are lent and Level 2B RMBS assets are borrowed; of which:000.75012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 362 row 361PassPass Other assets are lent and Level 2B non-RMBS assets are borrowed; of which:000.50012.14, 18.28,18.29 and 19.4 Involving eligible liquid assets see comment for more detail0012.14, 18.28,18.29 and 19.5 Check: row 365 row 364PassPass Other assets are lent and other assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.5 9/5/2024 8:23 AMPage 8 of 9 QIS Template - Liquidity RiskLCR Confidential 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 ABCDEFGHIJ Of which the borrowed assets are re-used (i.e. are rehypothecated) in transactions to cover short positions Level 1 assets are lent and Level 1 assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.4 Level 1 assets are lent and Level 2A assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 1 assets are lent and Level 2B RMBS assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 1 assets are lent and Level 2B non-RMBS assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 1 assets are lent and other assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2A assets are lent and Level 1 assets are borrowed000.15012.14, 18.28,18.29 and 19.4 Level 2A assets are lent and Level 2A assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.4 Level 2A assets are lent and Level 2B RMBS assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2A assets are lent and Level 2B non-RMBS assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2A assets are lent and other assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and Level 1 assets are borrowed000.25012.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and Level 2A assets are borrowed000.10012.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and Level 2B RMBS assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and Level 2B non-RMBS assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2B RMBS assets are lent and other assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Level 2B non-RMBS assets are lent and Level 1 assets are borrowed000.50012.14, 18.28,18.29 and 19.4 Level 2B non-RMBS assets are lent and Level 2A assets are borrowed000.35012.14, 18.28,18.29 and 19.4 Level 2B non-RMBS assets are lent and Level 2B RMBS assets are borrowed000.25012.14, 18.28,18.29 and 19.4 Level 2B non-RMBS assets are lent and Level 2B non-RMBS assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.4 Level 2B non-RMBS assets are lent and other assets are borrowed000.000.00 12.14, 18.28,18.29 and 19.4 Other assets are lent and Level 1 assets are borrowed001.00012.14, 18.28,18.29 and 19.4 Other assets are lent and Level 2A assets are borrowed000.85012.14, 18.28,18.29 and 19.4 Other assets are lent and Level 2B RMBS assets are borrowed000.75012.14, 18.28,18.29 and 19.4 Other assets are lent and Level 2B non-RMBS assets are borrowed000.50012.14, 18.28,18.29 and 19.4 Other assets are lent and other assets are borrowed000.0000.000.00 12.14, 18.28,18.29 and 19.4 Total outflows and total inflows from collateral swaps0000.00 Description AdditionReduction Adjustments to Level 1 assets due to collateral swaps00 Adjustments to Level 2A assets due to collateral swaps00 Adjustments to Level 2B RMBS assets due to collateral swaps00 Adjustments to Level 2B non-RMBS assets due to collateral swaps00 D) Liquidity Coverage Ratio Total stock



of high quality liquid assets plus usage of alternative treatment0 Net cash outflows0 LCR E)  
Distribution of certain type of HQLAs according to accounting classification Description  
unweighted amount / market value Held to maturityAvailable for saleHeld for trading Check:  
columns D to F should add up to column C Total stock of HQLAs 0 of which Level 1  
securities issued or guaranteed by sovereigns, central banks, PSEs, MDBs00000Pass of  
which Level 2 securities issued or guaranteed by sovereigns, central banks, PSEs,  
MDBs00000Pass of which HQLA securities not issued or guaranteed by sovereigns, central  
banks, PSEs, MDBs00000Pass F) Distribution of HQLAs according to currency (Please  
include USD equivalent amounts) Description unweighted amount / market value  
Denominated in USD Denominated in EUR Denominated in GBP Denominated in JPY  
Denominated in other currencies Total stock of HQLAs 0 of which Level 1 securities issued or  
guaranteed by sovereigns, central banks, PSEs, MDBs000000 of which Level 2 securities  
issued or guaranteed by sovereigns, central banks, PSEs, MDBs000000 of which HQLA  
securities not issued or guaranteed by sovereigns, central banks, PSEs, MDBs000000  
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