



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 RATIO #DIV/0! Minimum Liquidity Ratio #DIV/0!
Name of person authorising report Position Fiscal Year End Insert name Insert number
December Licence Type Status Month Template Release Version1 MINIMUM LIQUIDITY
RATIO Institution Name License Number MINIMUM LIQUIDITY RATIO (MLR) A) Liquid
assets (free from any prior incumbrances) Description SOG Ref Section Amount Currency
notes and coins 34.1. a) - Withdrawable central bank reserves 34.1. b) - Deposit
balances with and Certificates of Deposit (CDs) issued by the bank s Group Bank Parent,
Branch, Subsidiary or Affiliate. (Available when a liquidity issue encountered and must have
an explicit agreement with its Group Bank that is approved by the Authority.) 34.1. c) -
Any Debt Securities assigned a 0% risk weight representing claims on or guaranteed by:
34.1. d) Sovereigns - Central banks - Public Sector Entities (PSEs) -
Multilateral Development Banks (MDBs) - Any Debt Securities assigned a 20% risk
weight representing claims on or guaranteed by: 34.1. d) Sovereigns - Central banks -
Public Sector Entities (PSEs) - Multilateral Development Banks (MDBs) - Any
corporate debt security including commercial paper with a 20% risk rating - not issued by a
financial institution or any of its affiliated entities 34.1. e) i. and iii. - Any covered bonds
with a 20% risk rating - not issued by the bank itself or any of its affiliated entities 34.1. e) ii.
and iii. - Total Liquid Assets- B) Qualifying Liabilities All liabilities of the
bank, excluding any contingent liabilities, Due to non-bank customers (gross basis) 35.1. a) 0
Due to other banks (Net basis) maturing within one month from MLR computation day 35.1.
b) 0 15% of all undrawn commitments 35.1. c) 0 Total Qualifying liabilities- C)
Minimum Liquidity Ratio Total Liquid Assets - Total Qualifying liabilities
- Minimum Liquidity Ratio - minimum required is 15%#DIV/0! #DIV/0!