

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 Net Stable Funding ratio Name of person authorising report Position Fiscal Year End Month Template Release Version1 Insert name Insert number June NET STABLE FUNDING RATIO Institution Name License Number Licence Type Status PASS NET STABLE FUNDING RATIO QIS Template - Liquidity RiskNSFRConfidential 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 ABCDEFGHIJKLMN NET STABLE FUNDING RATIO (NSFR) A) Available stable funding Paragraph NR in LRM Rules and Guidelines < 6 months 6 months to < 1 year 1 year < 6 months 6 months to < 1 year 1 year < 6 months 6 months to < 1 year 1 year Tier 1 capital (as defined in the Authority's existing guidelines on Minimum Capital Requirements (Pillar I)), before the application of capital deductions. 23.2. Table 1 (i) & 24.1-Tier 2 capital (included defined in the Authority's existing guidelines on Minimum Capital Requirements (Pillar I)), before the application of capital deductions and excluding the proportion of Tier 2 instruments with residual maturity of less than one year 23.2. Table 1 (i) & 24.2-Total Regulatory Capital (Tier 1 and Tier 2) -100%-Capital instruments excluded from the above categories with an effective residual maturity of one year or more (excluding Tier 3 instruments) 23.2. Table 1 (i) & 24.2-"Stable" non-maturity demand and/or term deposits provided by retail and 100%small business customers 23.2. Table 1 (ii) & 24.4-"Less/non - stable" non-maturity demand 95%95%100%--and/or term deposits provided by retail and small business customers 23.2. Table 1 (iii) & 24.5-90%90%100%--Unsecured funding from non-financial corporate customers 23.2. Table 1 (iv) & 24.6-Of which is an operational deposit (as defined in the Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) & 24.6-50%50%100%--Of which is a non-operational deposit (as defined in the -Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) & 24.6-50%50%100%-Of which is non-deposit unsecured funding-50%50%100%-Check: sum of rows 23 to row 25 = row 22 for each columnPassPassPass Unsecured funding from central banks23.2. Table 1 (iv) & 24.8-_ Of which is an operational deposit (as defined in the Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) & 24.8--50%50%100%-_ Of _ which is other funding/non-operational deposit (as defined in the Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) 24.8 & 24.10--0%50%100%-Of which is non-deposit unsecured funding--0%50%100%--Check: sum of row 28 to row 30 =row 27 for each columnPassPassPass Unsecured funding from sovereigns/PSEs/MDBs/NDBs23.2. Table 1 (iv) & 24.8-Of which is an operational deposit (as defined in the LCR requirements)23.2. Table 1 (iv) & 24.8-50%50%100%-Of which is a -non-operational deposit (as defined in the LCR requirements)23.2. Table 1 (iv) & 24.8-50%50%100%-Of which is non-deposit unsecured funding-50%50%100%-Check: sum of row 33 to row 35 = row 32 for each columnPassPassPass Check: sum of row 27 and row 32 LCR unsecured funding from sovereigns/central banks/PSEs/MDBs Pass Check: sum of row 28 and row 33 LCR operational deposits from

sovereigns/central banks/PSEs/MDBs Pass Unsecured funding from other legal entities

(including financial corporates and financial institutions) -Of which is an operational deposit (as defined in the Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) 24.9-_ -50%50%100%-Of which is a non-operational deposit (as defined in the Liquidity Coverage Ratio requirements) 23.2. Table 1 (iv) 24.9--0%50%100%-Of which is non-deposit unsecured funding23.2. Table 1 (iv) 24.9-0%50%100%-_ Check: sum of row 40 to row 42 = row 39 for each columnPassPassPass Amount ASF factorCalculated ASF 9/5/2024 8:24 AMPage 1 of 16 QIS Template - Liquidity RiskNSFRConfidential 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 **OP Total ASF** --9/5/2024 8:24 AMPage 2 of 16 QIS Template - Liquidity RiskNSFRConfidential 44 45 46 47 48 49 50 51 52 53 54 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 ABCDEFGHIJKLMN Deposits from members of the same cooperative network of banks 23.2. Table 1 (iv) 24.9-100%-Other deposits from members of a cooperative network of banks23.2. Table 1 (iv) 24.9-0%50%100%-_ Secured borrowings and liabilities (including term deposits) not included in any of the above categories; of which are from: Retail and small business customers23.2. Table 1 (iv) 24.9---50%50%100%-Non-financial corporates23.2. Table 1 (iv) 24.9-50%50%100%-Central banks23.2. Table 1 (iv) 24.9-0%50%100%-Sovereigns/PSEs/MDBs/NDBs23.2. Table 1 (iv) 24.9-50%50%100%-Other legal entities (including financial corporates and financial institutions)23.2. Table 1 0%50%100%-(iv) 24.9--NSFR Derivative Liabilities: Derivative contracts with a negative value (at replacement cost determined by marking to market) 23.2. Table 1 (v) & 24.14.- 24.21-Less Collateral posted as variation margin on derivative liabilities 23.2. Table 1 (v) & 24.15-Of which are derivative liabilities where the counterparty is exempt from margin requirements; of which: Non-financial entities that are not systemically important23.2. Table 1 (v) & 24.14.-24.21-Sovereigns/central banks/MDBs/BIS23.2. Table 1 (v) & 24.14.- 24.21-Check: row 53 sum of rows 56 to 57Pass Total variation margin posted23.2. Table 1 (v) & 24.14.-24.21-Of which is posted to counterparties exempted from margin requirements; of which: Non-financial entities that are not systemically important23.2. Table 1 (v) & 24.17., 26.31-Sovereigns/central banks/MDBs/BIS23.2. Table 1 (v) & 24.17., Check: row 59 sum of rows 61 to 62Pass NSFR derivative liabilities 26.31-(derivative liabilities less total collateral posted as variation margin on derivative liabilities) -0%-Total initial margin received23.2. Table 1 (v) & 24.14.- 24.21-Of which, initial margin received in the form of cash23.2. Table 1 (v) & 24.14.- 24.21-Of which, initial margin received in the form of Level 1 securities23.2. Table 1 (v) & 24.14.- 24.21-Of which, initial margin received in the form of all other collateral23.2. Table 1 (v) & Check: sum of row 66 to row 68 = row 65Pass Total initial margin 24.14.-24.21received, in the form of any collateral type, according to residual maturity of associated

derivative contract(s) 23.2. Table 1 (v) & 24.14.- 24.21- - - Check: sum of row 70 = row 65Pass Initial margin received, in the form of any collateral type, from counterparties exempt from margin requirements; of which: Non-financial entities that are not systemically important23.2. Table 1 (v) & 24.14.- 24.21-Sovereigns/central banks/MDBs/BIS23.2. Table 1 (v) & 24.14.- 24.21-Check: row 65 sum of rows 73 to 74Pass Other liability and equity categories Deferred tax liabilities (DTLs)23.2. Table 1 (v) & -0%50%100%-24.10.24.11-Minority interest23.2. Table 1 (v) & 24.10, 24.11-0%50%100%--Trade date payables23.2. Table 1 (v) & 24.13.-0%-Interdependent liabilities23.2. Table 1 (v) & 24.10, 24.11-All other liabilities and equity categories not 0%0%0%-_ included in any of the above23.2. Table 1 (v) & 24.9., 24.11--0%50%100%--Total Available Stable Funding--9/5/2024 8:24 AMPage 3 of 16 QIS Template - Liquidity RiskNSFRConfidential 44 45 46 47 48 49 50 51 52 53 54 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 OP -9/5/2024 8:24 AMPage 4 of 16 QIS Template -Liquidity RiskNSFRConfidential 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 ABCDEFGHIJKLMN B) Required stable funding 1) On balance-sheet items < 6 months 6 months to < 1 year 1 year < 6 months 6 months to < 1 year 1 year < 6 months 6 months to < 1 year 1 year Coins and banknotes25.1. Table 2 (i) & 26.1-0%-Total central bank reserves25.1. Table 2 (i) & 26.2-0%0%0%-Securities held where the institution has an offsetting reverse repurchase transaction when the security on each transaction has the same unique identifier (e.g. ISIN number or CUSIP) and such securities are reported on the balance sheet of the reporting institutions; of which: Unencumbered Level 1 assets excluding coins, banknotes and Central Bank reserves 25.1. Table 2 (ii) & 26.5-5%5%5%--Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (ii) & 26.5-5%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (ii) & 26.5-5%-Remaining period of encumbrance 1 year25.1. Table 2 (ii) & 26.22-Deposits held at other banks which are 100%--_ members of the same cooperative network of banks --100%-Other deposits at other banks which are members of the same cooperative network of banks; of which: Unencumbered25.1. Table 2 (iv), (v) and (viii)-Encumbered, of which: Remaining period 15%50%100%of encumbrance < 6 months26.8-15%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v)-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii) -Loans to financial institutions, of which: Loans to 100%-financial institutions secured by Level 1 collateral and where the bank has the ability to freely rehypthecate the received collateral for the life of the loan; of which: Unencumbered25.1. 10%50%100%-Table 2 (iii), (v) &(viii)--Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 -(iii). 26.6 & 26.26-10%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.11 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 -

& 26.26-100%-All other secured loans to financial institutions, of which: Unencumbered25.1. Table 2 (iv), (v) & (viii)--15%50%100%- - -Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (iv), 26.8 & 26.26-15%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.11 & 26.26-50%-_ -Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%-Amount RSF factorCalculated RSF 9/5/2024 8:24 AMPage 5 of 16 QIS Template - Liquidity RiskNSFRConfidential 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 OP Total RSF -9/5/2024 8:24 AMPage 6 of 16 QIS Template - Liquidity RiskNSFRConfidential 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 ABCDEFGHIJKLMN Unsecured loans to financial institutions, of which: Unencumbered25.1. Table 2 (iv), (v) &(viii)-- -15%50%100%-Encumbered; of which: Remaining period of encumbrance < 6 _ months25.1. Table 2 (iv), 26.8 & 26.26-15%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.11 & 26.26-Remaining period of encumbrance 1 50%--year25.1. Table 2 (viii), 26.22 & 26.26-100%-Securities eligible as Level 1 HQLA for the LCR, of which: Unencumbered25.1. Table 2 (ii) & 5%5%5%-- -26.5-- -Encumbered: of which: Remaining period of encumbrance < 6 months25.1. Table 2 (ii), 26.5 & 26.26-5%--Remaining period of encumbrance 6 months to < 1year25.1. Table 2 (ii), 26.10 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%-Securities eligible for Level 2A HQLA for the LCR, of which: Unencumbered25.1. Table 2 (iv) & 26.7 ---15%15%15%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (iv), 26.7 & 26.26-15%--Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (iv), 26.10 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%--Securities eligible for Level 2B HQLA for the LCR, of which: Unencumbered25.1. Table 2 (v) 50%50%50%-& 26.9--Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (v), 26.9 & 26.26---Remaining period of encumbrance 6 50%months to < 1 year25.1. Table 2 (v), 26.10 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%--Deposits held at financial institutions for operational purposes; of which: Unencumbered25.1. Table 2 (v), (viii) & 26.12-Encumbered; of which: Remaining period 50%50%100%of encumbrance < 6 months25.1. Table 2 (v), 26.12 & 26.26-50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.12 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 &

26.26-100%-Loans to non-financial corporate clients with a residual maturity of less than one year; of which: Unencumbered25.1. Table 2 (v) & 26.13-Encumbered; of which: Remaining period of 50%50%encumbrance < 6 months25.1. Table 2 (v), 26.13 & 26.26-50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.13 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-Loans to central banks with a residual maturity of less than one year; of which: Unencumbered25.1. Table 2 (i), (v) & 26.3-0%50%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (i), 26.3 & 26.26--0%50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 50%50%-Remaining period of 26.11 & 26.26-_ _ encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%100%-9/5/2024 8:24 AMPage 7 of 16 QIS Template - Liquidity RiskNSFRConfidential 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 OP -

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 8:24 AMPage 8 of 16 QIS Template - Liquidity RiskNSFRConfidential 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 ABCDEFGHIJKLMN

 Loans to sovereigns, PSEs, MDBs and NDBs with a residual maturity of less than one year;

 of which: Unencumbered25.1. Table 2 (v) & 26.13 50%50%

 Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2</td>

(v), 26.13 & 26.26-50%50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.13 & 26.26-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 50%50%-26.22 & 26.26-100%100%-Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the Authority s credit risk requirements in its Rules, Conditions and Guidelines on Minimum Capital Requirements (Pillar I); of which: Unencumbered25.1. Table 2 (v), (vi), 26.9, & 26.15--50%50%65%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (v), 26.9 & 26.26-50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.9 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (vi), 26.15 & 26.26-65%-Other loans, excluding loans to financial institutions, with a _ residual maturity of one year or more that would qualify for the 35% or lower risk weight under the Authority s credit risk requirements in its Rules. Conditions and Guidelines on Minimum Capital Requirements (Pillar I); of which: Unencumbered25.1. Table 2 (vi), 26.15-Encumbered; of which: Remaining period of encumbrance < 6 65%months25.1. Table 2 (vi), 26.15 & 26.26--65%65%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (vi), 26.15 & 26.26-65%65%-Remaining period of encumbrance 1 year25.1. Table 2 (vi), 26.15 & 26.26-65%-Loans to retail and small business customers (excluding

residential mortgages reported above) with a residual maturity of less than one year; of which: Unencumbered25.1. Table 2 (v) & 26.13--50%50%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (v), 26.13 & 26.26-50%50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.13 & 26.26-_ 50%50%-Remaining period of encumbrance 1 year25.1. Table 2 (viii), 26.22 & 26.26-100%100%--Performing loans (except loans to financial institutions and loans reported in above categories) with risk weights greater than 35% under the Authority s credit risk requirements in its Rules, Conditions and Guidelines on Minimum Capital Requirements (Pillar I); of which: Unencumbered25.1. Table 2 (v), (vii), 26.13 & 26.19 -50%50%85%-Encumbered; of which: Remaining period of _ encumbrance < 6 months25.1. Table 2 (v), 26.13 & 26.26-50%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.13 50%-Remaining period of & 26.26encumbrance 1 year25.1. Table 2 (vii), 26.19 & 26.26-85%-Non-HQLA exchange traded equities; of which: Unencumbered25.1. Table 2 (vii) & Encumbered; of which: Remaining period of encumbrance < 6 26.20-85%months25.1. Table 2 (vii), 26.20 & 26.26-85%-Remaining period of encumbrance 6 months to < 1 year25.1. Table 2 (vii), 26.20 & 26.26-85%-Remaining period of encumbrance 1 year25.1. Table 2 (vii), 26.20 & 26.26-85%-Non-HQLA securities not in default; of which: Unencumbered25.1. Table 2 (v), (vii), 26.13 & 26.20--50%50%85%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (v), 26.13 50%--Remaining period of encumbrance & 26.26-6 months to < 1 year25.1. Table 2 (v), 26.13 & 26.26-50%-Remaining period of encumbrance 1 year25.1. Table 2 (vii), 26.20 & 26.26-85%-9/5/2024 8:24 AMPage 9 of 16 QIS Template ---Liquidity RiskNSFRConfidential 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 OP ---9/5/2024 8:24 AMPage 10 of 16 QIS Template - Liquidity RiskNSFRConfidential 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 ABCDEFGHIJKLMN Physical traded commodities including gold; of which: Unencumbered25.1. Table 2 (vii) & 26.21-85%-Encumbered; of which: Remaining period of encumbrance < 6 months25.1. Table 2 (vii), 26.21 & 26.26-85%-Remaining period of encumbrance 6 months to < 1vear25.1. Table 2 (vii), 26.21 & 26.26-85%-Remaining period of encumbrance 1 year25.1. Table 2 (vii), 26.21 & 26.26-85%-Other short-term unsecured instruments and transactions with a residual maturity of less than one year, of which: Unencumbered25.1. Table 2 (v) & 26.13-50%50%-Encumbered, of which: Remaining period of encumbrance < 6 months25.1. Table 2 (v), 26.13 & 26.26-50%50%-Remaining _ _ period of encumbrance 6 months to < 1 year25.1. Table 2 (v), 26.13 & 26.26-

50%50%-Remaining period of encumbrance 1 year25.1. Table 2 -(viii). 26.22 & 26.26-50%50%-Defaulted securities and non-performing loans25.1. Table 2 (viii), 26.22 & 26.26-_ 100%100%100%-Derivatives: Derivative assets, _ gross of variation margin received 26.23-Of which are derivative assets where the counterparty is exempt from margin requirements; of which: Non-financial entities that are not systemically important26.23-Sovereigns/central banks/MDBs/BIS26.23-Check: Row 215 sum of rows 217 to 218Pass Variation margin received, of which: Cash variation margin received26.31-Of which is received from counterparties exempted from margin requirements; of which: Non-financial entities that are not systemically important26.31-Sovereigns/central banks/MDBs/BIS26.31-Check: row 221 sum of rows 223 to 224Pass Other variation margin received-Of which is received from counterparties exempted from margin requirements26.31 Non-financial entities that are not systemically important26.31-Sovereigns/central banks/MDBs/BIS26.31-Check: row 226 sum of rows 228 to 229Pass NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities 25.1. Table 2 (viii), 26.23, 24.16 & 24.17-100%-Required stable funding associated with derivative liabilities 25.1. Table 2 (viii), 26.23, 26.25, 24.14 & 24.15 -100%-9/5/2024 8:24 AMPage 11 of 16 QIS Template - Liquidity RiskNSFRConfidential 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 OP ---9/5/2024 8:24 AMPage 12 of 16 QIS Template - Liquidity RiskNSFRConfidential 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 ABCDEFGHIJKLMN Total initial margin posted; of which:25.1. Table 2 (vii), 26.16-Initial margin posted on bank's own positions, of which: Initial margin posted in the form of cash25.1. Table 2 (vii), 26.16-Initial margin posted in the form of Level 1 securities 25.1. Table 2 (vii), 26.16-Initial margin posted in the form of all other collateral25.1. Table 2 (vii), 26.16-Of which, is initial margin posted on behalf of a customer25.1. Table 2 (vii), 26.17-Check: sum of row 235 to row 238 = row 233Pass Initial margin posted on bank's own behalf, in the form of any collateral type, according to residual maturity of associated derivative contract(s) 25.1. Table 2 (vii), Check: sum of row 240 = sum of rows 235 to 237Pass 26.16--Initial margin posted on bank s own behalf, in the form of any collateral type, to counterparties exempt from margin requirements; of which: 25.1. Table 2 (vii), 26.16 Non-financial entities that are not systemically important-Sovereigns/central banks/MDBs/BIS-Check: Sum of rows 235 to 237 sum of rows 243 to 244Pass Required stable funding associated with initial margin posted 25.1. Table 2 (vii) & 26.16-85%-Items deducted from regulatory capital25.1. Table 2 (viii) & 26.24-100%100%100%-Trade date _ receivables25.1. Table 2 (i) & 26.4-0%0%0%-Interdependent assets-0%0%0%-Check: interdependent assets in row 249 = interdependent liabilities above in row 80PassPassPass All other assets not included in above categories that qualify for 100% treatment25.1. Table 2 (ii)--100%100%100%-

- 2) Off balance-sheet items Amount RSF factor Irrevocable or conditionally revocable liquidity facilities25.1. Table3(i)- 5% Irrevocable or

conditionally revocable credit facilities25.1. Table3(i)-5% Unconditionally revocable liquidity facilities25.1. Table3(i)-5% Unconditionally revocable credit facilities 25.1. Table3(i)-5% Trade finance-related obligations (including guarantees and letters of credit)25.1. Table3(ii)-100% Guarantees and letters of credit unrelated to trade finance obligations25.1. Table3(ii)-100% Non-contractual obligations, such as: 25.1. Table3(ii) Debt-repurchase requests (incl related conduits)25.1. Table3(ii)-100% Structured products25.1. Table3(ii)-100% Managed funds25.1. Table3(ii)-100% Other non-contractual obligations-0% All other off balance-sheet obligations not included in the above categories-0% Total Required Stable Funding---9/5/2024 8:24 AMPage 13 of 16 QIS Template - Liquidity RiskNSFRConfidential 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 OP ----Calculated total RSF --9/5/2024 8:24

AMPage 14 of 16 QIS Template - Liquidity RiskNSFRConfidential 269 270 271 272 273 ABCDEFGHIJKLMN C) Net Stable Funding Ratio - should be greater than 100% Net stable funding ratio 9/5/2024 8:24 AMPage 15 of 16 QIS Template - Liquidity RiskNSFRConfidential 269 270 271 272 273 OP PASS 9/5/2024 8:24 AMPage 16 of 16