



# 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 ABCDEFGHIJKLMNOP 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- 100%- "Stable" non-maturity demand and/or term deposits provided by retail and small business customers 23.2. Table 1 (ii) & 24.4- - - 95%95%100%- - - "Less/non - stable" non-maturity demand 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



counterparties exempt from margin requirements; of which: Non-financial entities that are not systemically important

23.2. Table 1 (v) & 24.14.- 24.21- Sovereigns/central banks/MDBs/BIS

23.2. Table 1 (v) & 24.14.- 24.21- Check: row 65 sum of rows 73 to 74

Pass Other liability and equity categories Deferred tax liabilities (DTLs)

23.2. Table 1 (v) & 24.10, 24.11- - - 0%50%100%- - -

Minority interest

23.2. Table 1 (v) & 24.10, 24.11- - - 0%50%100%-

- - Trade date payables

23.2. Table 1 (v) & 24.13.- 0%-

Interdependent liabilities

23.2. Table 1 (v) & 24.10, 24.11- - -

0%0%0%- - - All other liabilities and equity categories not included in any of the above

23.2. Table 1 (v) & 24.9., 24.11- - -

0%50%100%- - - Total Available Stable Funding-

- -

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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 - - -

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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 banknotes

25.1. Table 2 (i) & 26.1- 0%- Total central bank reserves

25.1. 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 months

25.1. Table 2 (ii) & 26.5- 5%- - - Remaining period of encumbrance 6 months to < 1 year

25.1. Table 2 (ii) & 26.5- 5%-

- - Remaining period of encumbrance 1 year

25.1. Table 2 (ii) & 26.22- 100%- - -

Deposits held at other banks which are 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: Unencumbered

25.1. Table 2 (iv), (v) and (viii)- - -

15%50%100%- - - Encumbered, of which: Remaining period of encumbrance < 6 months

26.8- 15%- - - Remaining period of encumbrance 6 months to < 1 year

25.1. Table 2 (v)- 50%- -

- - Remaining period of encumbrance 1 year

25.1. Table 2 (viii) - 100%- - -

Loans to financial institutions, of which: Loans to financial institutions secured by Level 1 collateral and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan; of which: Unencumbered

25.1. Table 2 (iii), (v) & (viii)- - - 10%50%100%- - -

Encumbered; of which: Remaining period of encumbrance < 6 months

25.1. Table 2 (iii), 26.6 & 26.26- 10%- - - Remaining period of encumbrance 6 months to < 1 year

25.1. Table 2 (v), 26.11 & 26.26- 50%-

- - Remaining period of encumbrance 1 year

25.1. Table 2 (viii), 26.22







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 received26.23- 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%-  
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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 - - - - -  
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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 securities25.1. 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),  
26.16- - - Check: sum of row 240 = sum of rows 235 to 237Pass  
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 facilities25.1.  
 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-

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243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263

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Calculated total RSF - - - - -

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 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  
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