

**GUIDANCE NOTES FOR THE COMPLETION OF THE  
BASEL II FORMS AND THE QUARTERLY PRUDENTIAL  
RETURNS**

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## Chapter I. GUIDANCE OVERVIEW

### BACKGROUND

The Cayman Islands Monetary Authority (CIMA) has commenced a major project to mandate Basel II and Quarterly Prudential Filing (QPR) submissions from banks operating under the jurisdiction of CIMA. To facilitate the efficiency of the reporting process, CIMA has implemented an electronic reporting system, which allows filers to provide their submissions over the Internet via XBRL or Excel.

### SUBMISSION METHODS

The preferred method for filing Basel II and QPR submissions depends on the filer's familiarity with eXtensible Business Reporting Language ("XBRL") and the quantity of information a Bank is required to submit. For most filers, the Excel form will be the easiest and quickest way to create a submission. For larger banks, or banks with extensive financial reporting expertise, XBRL will be the preferred filing method.

#### *Excel Form*

The easiest filing method for banks without XBRL expertise is to submit an Excel-based filing. The Excel-based form is available for download from the CIMA website and contains all of the required Basel II and QPR forms implemented as interactive worksheets. The form automatically disables data entry in parts of the form that are not applicable to the specific filing.

#### *XBRL Submission*

For banks with expertise in electronic reporting, XBRL is the preferred filing method as it allows the filer to provide large data submissions without having to navigate the Excel form. XBRL provides an easier path to automate the submission. In addition, XBRL allows the filer to create their own private reports related to the submissions. However, filing submissions using XBRL requires some expertise in the use of instance creation tools.

### EXCEL FORM SUBMISSION

The CIMA Basel II and QPR forms are available for download from the CIMA website in the form of a single Microsoft Excel 2003 workbook. The workbook is formatted so that each schedule is on an independent worksheet. The workbook is "macro-enabled" and must be run on a computer which supports Microsoft Excel 2003 or later and has the macro security level set to allow macros to be executed within the form.

#### *Form Layout*

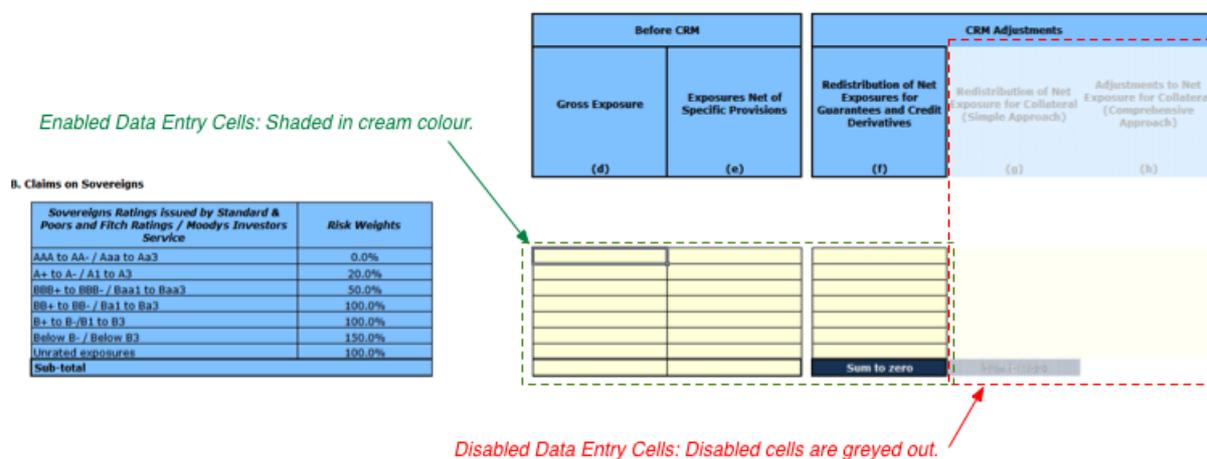
The Excel workbook is formatted to present each of the form schedules on a separate worksheet. Within each worksheet, the table cells are colour coded to ease the data entry process. The colour standard for the cells within the worksheets is as follows:

- **Blue:** Non-editable cells containing column or row heading information.
- **Light Blue:** Non-editable cells containing calculated for pre-defined fields.
- **Pale Yellow:** Editable cells used by the filer for data entry.
- **White:** Non-editable cells containing no relevant data.

The automated Excel-based submission form automates key aspects of the form. The form is programmed to automatically hide and reveal worksheet forms, tables, columns, and rows depending on the relevance of items to the agreed reporting methodology.

### Data Entry

The Excel-based forms are designed to intelligently enable and disable data entry for specific cells based on whether the data is appropriate for a specific filing method. When entering data, the filer should be aware that data can only be entered in cells which have a yellow background. All other cells within the forms, including those that are shaded in other colours, cannot be edited. When data entry is disabled for specific cells, the ranges headings are shaded in an opaque colour and the cells are coloured white. An example of a table with enabled and disabled cells is shown in the example in Figure 1, below.

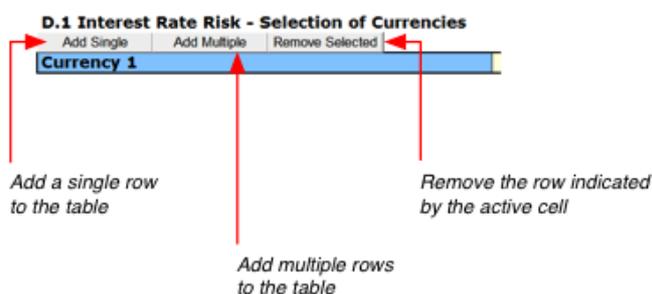


**FIGURE 1: ENABLED AND DISABLED DATA FIELDS**

In this example, the cells on the right hand side of the table along with their headings have been shaded in opaque colours indicating that data entry in these cells has been disabled. In some cases, a filer may input data into parts of the form and decide to change the method used for the filing. In these instances, the legacy data that is already present in the disabled sections of the form will remain on the form (in a grey colour), but the information will not be used for validation purposes.

### Adding and Removing Rows in Tables

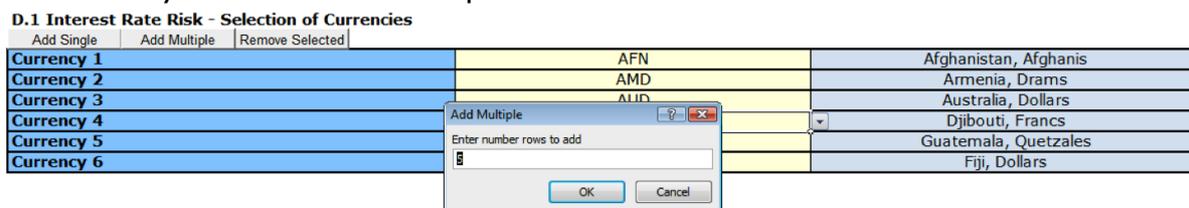
In many of the forms, there are tables where a filer is expected to add additional rows for data entry. For these tables, row control buttons can be found at the top of the table to allow users to add or delete rows of data within a table. An example a table with row control buttons is shown in Figure 2, below.



**FIGURE 2: ROW CONTROL BUTTONS**

In this example, the filer is presented with a table that has only one row. If the filer desires to add additional rows to enter data for additional currencies, the filer would either select the “Add Single” button (to add a single row) or the “Add Multiple” button (to add multiple rows to the spreadsheet).

When adding multiple rows, as shown in Figure 3, a dialog box will prompt the user for the number of rows which the user desires to add. Just as with the “add single” feature, empty rows will only be added from the top of the table.



**FIGURE 3: ADDING MULTIPLE ROWS TO A TABLE**

It is important to note that when adding rows, the additional rows are always added from the top of the table. The minimum number of rows allowed in a table is one, so the filer is not allowed to eliminate a table completely by trying to remove the last row in the table.

In addition, when adding and deleting rows on the tables on the Cover Sheet, the filer should be aware that this may cause the addition or deletion of rows (or columns) in other sheets within the workbook. For example, for every currency added in Section D.4 of the Cover Sheet, a column is added in the Foreign Exchange Risk Sheet. If a large number of currencies must be entered within Section D.4, the filer may consider saving the automated Excel form as an Excel 2007 file to overcome the column limitations of Excel 2003. (See Paragraph titled [Capacity Issues](#), below, for more details.)

Finally, when removing table rows using the “Remove Selected” button, the user should ensure the active cell (i.e. the cell which is highlighted by the presence of the selection cursor) is on the row the user intends to delete. Otherwise, the user may accidentally delete data unintentionally. As the automated form has no advanced “undo” capability, the user should take extra care when using the “Remove Selected” feature.

**Drop-Down Lists**

When entering data in cells that can only have a fixed number of values, a drop-down selection list will be provided. Filers should be careful to ensure that an item from the drop-down list is selected for every cell with a validation list. Otherwise, data will be missing from the submission. (See Figure 4, below.)

**D.1 Interest Rate Risk - Selection of Currencies**

	Add Single	Add Multiple	Remove Selected
Currency 1			ANG
Currency 2			
Currency 3			
Currency 4			
Currency 5			
Currency 6			
Currency 7			
Currency 8			AFN
Currency 9			AMD
Currency 10			AUD
Currency 11			DJF
Currency 12			GTQ
Currency 13			FJD

**FIGURE 4: EXAMPLE DROP-DOWN LIST**

Some tables do not allow selections from validation lists to be repeated within the same table. In these instances, when the filer selects an item that is already defined in the list, the repeated entries are coloured in red. (See Figure 5, below.)

**D.1 Interest Rate Risk - Selection of Currencies**

	Add Single	Add Multiple	Remove Selected
Currency 1			GTQ
Currency 2			BRL
Currency 3			ZAR
Currency 4			NOK
Currency 5			USD
Currency 6			CAD
Currency 7			KYD
Currency 8			AFN
Currency 9			AMD
Currency 10			AUD
Currency 11			DJF
Currency 12			GTQ
Currency 13			FJD

**FIGURE 5: EXAMPLE REPEATED ENTRY ON DROP-DOWN LIST**

**Capacity Issues**

The Excel-based submission form is designed to cater to the data requirements of most filers. However, for filers with extremely large data submission requirements, significant capacity and performance benefits can be achieved by using Microsoft Excel 2007. To use this form in Microsoft Excel 2007, perform the following steps:

- 1.) Open the unmodified form in Excel 2007
- 2.) Select “Save As->Excel macro-enabled workbook” from the round Excel menu. Save the file using the original filename or any name desired. (Note: There will not be a name conflict as the original file has a file extension, xls, while the Excel 2007 file has a file extension of xlsx.
- 3.) Once the save is complete, close the default form from within Excel.
- 4.) Open the newly created Excel 2007 version of the form.

**XBRL INSTANCE SUBMISSION**

The following sections provide guidance on the preparation and submission of Basel II and Quarterly Prudential Returns in (XBRL) format. XBRL is an XML-based language intended for the reporting and analysis of financial information.

There are two types of XBRL documents: Taxonomies and instance documents. The taxonomy defines a set of tags and other concepts that are used to report information. The instance document contains the values as a set of “facts”, where a “fact” is comprised as a tag (defined in the relevant taxonomy) reported together with an associated context (which may be based on a dimensional model defined in the taxonomy). All the data captured in the CIMA Basel II and QPR forms are reported as facts based on concepts defined in the CIMA Basel II and QPR taxonomy.

The taxonomy is comprised of an XBRL taxonomy schema file and a set of *linkbase* files. The schema file defines all the concepts. The linkbase files define:

- The user friendly labels for the concepts (label linkbase)
- References for the concepts that identify where they are represented in the Excel version of the forms (reference linkbase)
- Presentational layout of the concepts organized by where they appear in the Excel version of the forms (presentation linkbase)
- Dimensional organization of the concepts (definition linkbase)

The taxonomy files are:

Taxonomy Schema File	b2.xsd
Label Linkbase	b2-lab.xml
Reference Linkbase	b2-ref.xml
Presentation Linkbase	b2-pre.xml
Definition Linkbase	b2-def.xml

An XBRL instance document contains the reported values for the tags defined in the taxonomy and all associated facts. This is the same data that is captured in the Excel forms. The instance document is the file that is submitted to CIMA in lieu of the Excel forms.

## NAMESPACES

Submission instance documents use several namespaces. The examples used in this document use prefixes mapped as follows:

Prefix	Namespace	Description
b2	<a href="http://www.cimoney.com.ky/xbrl/basel2/{release number}">http://www.cimoney.com.ky/xbrl/basel2/{release number}</a>	Namespace for the Basel II and Quarterly Prudential Returns taxonomy. The release number component depends on the version of the taxonomy.
Iso4217	<a href="http://www.xbrl.org/2003/iso4217">http://www.xbrl.org/2003/iso4217</a>	Namespace for ISO currency codes used in XBRL instance documents. This namespace does not have a supporting schema.
Link	<a href="http://www.xbrl.org/2003/linkbase">http://www.xbrl.org/2003/linkbase</a>	XBRL linkbase schema
xbrldi	<a href="http://xbrl.org/2006/xbrldi">http://xbrl.org/2006/xbrldi</a>	XBRL dimension instance

		schema
xbrli	<a href="http://www.xbrl.org/2003/instance">http://www.xbrl.org/2003/instance</a>	XBRL instance schema
xlink	<a href="http://www.w3.org/1999/xlink">http://www.w3.org/1999/xlink</a>	XML Linking (XLink) schema
Xsi	<a href="http://www.w3.org/2001/XMLSchema-instance">http://www.w3.org/2001/XMLSchema-instance</a>	XML instance schema

The Basel II and Quarterly Prudential Returns taxonomy may change over time. Each released version will have a version number identifying the release. This number is used in the last component of the namespace. The correct release of the taxonomy must be used with a filing for the specified quarter. The CIMA website lists the releases of the taxonomy and the quarters that use for each release.

**The Dimensional Model**

The taxonomy uses a dimensional model. The dimensional model represents data using a set of *hypercubes*. Each hypercube contains a set of dimensions, and each dimension has a set of members. The tags are associated to a hypercube to allow them to be further qualified by dimension members.

For example, on the “Operational Risk” sheet in the Excel form, there are two tags: “Gross Income” and “Weighted Income”. These tags are then further qualified by dimensions year and business line, thereby defining facts, the values of which will be reported in the instance document.

Gross Income	Year			
		First Year	Second Year	Third Year
<b>Business Line</b>	950,000	300,000	250,000	400,000
Corporate Finance	120,000	37,895	31,579	50,526
Trading and Sales	140,000	44,211	36,842	58,947
Payment and Settlement	150,000	47,368	39,474	63,158
Agency Services	30,000	9,474	7,894	12,632
Asset Management	200,000	63,158	52,631	84,211
Retail Brokerage	135,000	42,632	35,526	56,842
Retail Banking	130,000	41,051	34,212	54,737
Commercial Banking	45,000	14,211	11,842	18,947

**FIGURE 6: HYPERCUBE AND DIMENSION EXAMPLE**

The example in Figure 6, above, presents a sample report with values for “Gross Income” broken down by “Year” and “Business Line”. The taxonomy defines the tag “Gross Income”. Then it defines a hypercube named “Operational Risk Cube” with the dimensions “Year” and “Business Line”. The “Year” dimension has members “First Year”, “Second Year” and “Third Year”. The “Business Line” dimension has members “Corporate Finance”, “Trading and Sales”, “Payment and Settlement”, “Agency Services”, “Asset Management”, “Retail Brokerage”, “Retail Banking” and “Commercial Banking”.

In total, 15 concepts are defined (one tag, one hypercube, two dimensions and 11 members). With these concepts, 36 facts can be defined by associating the tag with the 36 possible combinations of dimension members. When a value is dimensionally qualified, it is considered an “intersection” of the tag and the dimension/members in the hypercube. Without using a dimensional model, a separate tag would have to be defined for each of the 36 values.

### **Repeating Structures**

The above example shows how dimensions are used to break down a tag. Dimensions are also used to capture repeating data. For example, on the “IRR Data” sheet in the Excel form, long positions in interest rate debt securities and derivatives are listed. The data structure to capture a single interest rate security is repeated for each security that is listed. If the filing bank has 50 securities there will be 50 repetitions of the data structure.

A repeating structure is represented as a hypercube, where one or more dimensions are used to uniquely identify each repetition. Often, the “Sequence” dimension is used to uniquely identify each repetition. The members of this “Sequence” dimension are a list of unique integers.

### **Explicit and Typed Dimensions**

Dimensions come in two flavours: Explicit and Typed. The difference is how the members of the dimension are defined. With an explicit dimension, the members are defined as concepts in the taxonomy. In the operational risk example, both the “Business Line” and “Year” dimensions are explicit. They have a defined set of members.

For a typed dimension, the list of members is not defined in the taxonomy. Instead, the taxonomy defines the *type* of members that the dimension can have. In the repeating structure example, the “Sequence” dimension is a typed dimension. The dimension is defined as allowing members that are integers. Any integer value can serve as a member of the dimension.

### **Non Dimensional Tags**

Although the taxonomy makes ample use of dimensions, there are some tags that are neither in repeating structures nor require further dimensional qualification. These tags are not associated to a hypercube. An example is “Name of Person Authorising Returns”. This concept is on the “Cover” sheet in the Excel form. Since it is not dimensionally qualified and there is only one occurrence of the tag in a filing, this concept stands on its own and is not associated to any hypercube. It is reported as a dimensionless fact in the instance document.

### **Facts**

Facts are represented in the instance document as instantiations of the tags in the taxonomy.

For example:

```
<Tier2Capital contextRef="context102"  
  decimals="-3"  
  unitRef="unit35"  
  xmlns="http://www.cimoney.com.ky/xbrl/basel2"  
>658000</Tier2Capital>
```

“Tier2capital” is the tag from the taxonomy. The value “658000” is the reported value for the fact. The fact is further qualified by the context, decimals and unit reported on the fact. The dimensional qualifications are contained in the context.

### Contextual Information

An instance document contains tags with values, referred to as “facts”. Besides the tag and value, there is also additional contextual information attached to the fact. The context captures three pieces of information:

1. The reporting period of the value (required)
2. The reporting entity of the value (required)
3. Dimensional qualifications (optional)

#### Example of a context in an instance document:

```
<xbri:context id="context1">
  <xbri:entity>
    <xbri:identifier scheme="http://www.cimoney.com.ky/bank-licence-
number">54545</xbri:identifier>
    <xbri:segment>
      <xbri:explicitMember
dimension="ns-0:d_MarketRiskCategory">ns-0:InterestRateRisk</xbri:explicitMember>
      <xbri:typedMember dimension="ns-0:d_InterestRateRiskCurrency">
<b2:d_InterestRateRiskCurrency_typed>USD</b2:d_InterestRateRiskCurrency_typed>
      </xbri:typedMember>
      <xbri:typedMember dimension="ns-0:sequence">
<b2:sequence_typed >1</b2:sequence_typed>
      </xbri:typedMember>
    </xbri:segment>
  </xbri:entity>
  <xbri:period>
    <xbri:instant>2007-03-31</xbri:instant>
  </xbri:period>
</xbri:context>
```

The context is linked to a fact via the *id* attribute on the context, which matches the *contextRef* attribute on the fact.

### Reporting Entity

The reporting entity is defined by the license number of the filer. The scheme for the entity identifier is “http://www.cimoney.com.ky/bank-licence-number”. The license number is used as the value of the entity identifier element.

### Reporting Period

Tags are defined with a period type of either “instant” or “duration”. When a tag is defined as an instant, the reporting period in the context is the last day of the reporting quarter for the filing. When the tag is defined as a duration, the reporting period in the context is

composed of start and end date. The start date is the first day of the reporting quarter and the end date is the last day of the reporting quarter.

**Example of an instant period:**

```
<xbri:period>  
  <xbri:instant>2007-03-31</xbri:instant>  
</xbri:period>
```

**Example of a duration period:**

```
<xbri:period>  
  <xbri:startDate>2007-01-01</xbri:startDate>  
  <xbri:endDate>2007-03-31</xbri:endDate>  
</xbri:period>
```

### Dimensional Qualifications

This portion of the context lists each dimension and member that qualifies the value of the tag. The dimensional qualifications are contained in the segment element of the context.

For explicit dimensions, the *xbri:explicitMember* element is used. The *dimension* attribute identifies the name of the dimension element and the value is the name of the member. Both the dimension name and member name are reported as QNames (of the dimension concept and member concept, respectively).

When a fact is not dimensionally qualified by an explicit dimension, no *explicitMember* element is used. It is not represented in the context.

For typed dimensions, the *xbri:typedMember* element is used. The *dimension* attribute identifies the name of the dimension element. The content of the *xbri:typedMember* element is the “typed” element defined in the taxonomy for the typed dimension. The value of the “typed” element is the typed dimension member. This is different from explicit dimensions where the explicit member identifies a member concept. Typed dimensions do not have member concepts.

When a fact participates in a hypercube that contains typed dimensions, the typed dimension must be specified for the fact even if no member value for the typed dimension applies to the fact. In this case, the typed dimension element must have the *xsi:nil* attribute with the value of “true”.

This is a special case. It occurs when the value is partially qualified by other dimensions in the hypercube but not a typed dimension. The typed dimension must be included in the context for the fact, but since the fact is not qualified by the typed dimension, the value of the typed element is left empty.

**Example of a partially qualified fact:**

```

<xbrli:segment>
  <xbrldi:explicitMember
dimension="ns-0:d_MarketRiskCategory">ns-0:InterestRateRisk</xbrldi:expli
citMember>
  <xbrldi:typedMember dimension="ns-
0:d_InterestRateRiskCurrency">
    <b2:d_InterestRateRiskCurrency_typed xsi:nil="true"/>
  </xbrldi:typedMember>
  <xbrldi:typedMember dimension="ns-0:sequence">
    <b2:sequence_typed>|</b2:sequence_typed>
  </xbrldi:typedMember>
</xbrli:segment>

```

In this example, the “InterestRateRisk” typed dimension contains an empty typed element (<d\_InterestRateRiskCurrency\_typed/>). Note that the element has the xsi:nil=”true” attribute.

**Units and Currency**

In addition to a context, tags that contain numeric data have a unit associated to the tag. For tags defined to contain monetary values, the unit identifies the currency of the reported value.

Currency units are reported using the International Standards Organization (ISO) currency code (ISO number 4217). The currency is reported as a QName using “http://www.xbrl.org/2003/iso4217” as the namespace and the currency code as the local name.

**Example of a currency unit:**

```

xbrli:unit id="unit34">
  <xbrli:measure
xmlns:iso4217="http://www.xbrl.org/2003/iso4217">iso4217:USD</xbrli:measure>
</xbrli:unit>

```

Ratio values are reported with a “pure” unit.

**Example of a pure unit:**

```

<xbrli:unit id="unit0">
  <xbrli:measure
xmlns:xbrli="http://www.xbrl.org/2003/instanc">xbrli:pure</xbrli:measure>
</xbrli:unit>

```

The unit is linked to a fact via the *id* attribute on the unit that matches the *unitRef* attribute on the fact.

### **Decimals and Scaling**

All numeric values are reported in full in XBRL instance documents. There is no scaling of the number. For example, 5 million is always reported in the instance document as “5000000” even if it is reported in thousands.

XBRL provides two alternative mechanisms to identify the scaling that is used when displaying the value. The first is “decimals” and the second is “precision”. All submissions must only use the “decimals” mechanism.

The “decimals” mechanism is represented in the instance document by using the *decimals* attribute on numeric facts. The value of the attribute identifies the number of digits to the right of the decimal point that are significant. For example, if a value is significant to the pennies, then the decimals attribute value is “2”. This means the value is significant to two decimal places.

Negative values may be used, which indicate when the significant digits start from the left of the decimal point. For example, a value reported in thousands would have a decimals attribute value of “-3”.

### **Handling Zero and Non Applicable Values**

When a fact is not applicable to a specific filing, the data should not be reported in the instance document. For example when reporting operational risk using the standardised approach, the filer reports gross income by business line. If a filer does not have operations for a listed business line, the filer should not report gross income (as zero) for that business line.

### **Conditional and Non Applicable Information**

Portions of the Excel form are only reported based on certain criteria. For example, a filer only includes IRR data for market risk if they bank has a trading book. The “Trading Book” tag identifies if a filing includes trading book information. This tag is a Boolean taking a value of “Yes” or “No”. When the value is “Yes”, then IRR data is included in the filing.

Besides conditional information, there may be information that simply does not exist for a filer. For example, in the operational risk example, there is an intersection for “Gross Income” for the “Asset Management” business line. If a filer does not perform any asset management services, they would not have any gross revenues for asset management. In this case, the intersection is not applicable and would not be included in the instance document (as opposed to including the intersection with a zero value).

### **Completing Forms in XBRL**

#### **Taxonomy schema reference**

The instance document requires an `<xbrli:schemaRef xlink:href=“b2.xsd”>` element that identifies the Basel II and Quarterly Prudential Reporting taxonomy. When creating the instance and validating it, this is used to identify the location of the taxonomy schema file. When the instance document is submitted, the CIMA website uses its own internal copy of

the taxonomy to validate and process the instance document. The xlink:href attribute in the instance is ignored when submitted.

### ***Identifying Data to Include in the XBRL Instance Document for Submission***

Annex I identifies all the tags and intersections (tags with dimensional qualifications) that make up the CIMA Basel II and QPR forms. The annex also identifies when a tag or intersection is conditional. In addition, references to the Excel version of the forms are given so that the filer can see where a tag or intersection is represented in the Excel version.

### ***Taxonomy Extensions***

XBRL provides an extension mechanism that allows other third parties to alter and add additional tags and concepts to taxonomy. These extensions are contained in an “extension taxonomy”. Basel II and Quarterly Prudential Reporting submissions are prohibited from using extension taxonomies.

Likewise, filers should not alter the taxonomy downloaded from the CIMA website. Only the instance document is submitted. An instance built on an altered version of the taxonomy will not be processed correctly.

### ***Creating the XBRL Instance***

An XBRL instance can be created from the CIMA Basel II & QPR Reporting taxonomy and edited using any one of a number of commercially available tools. And while specific details on how to create an XBRL instance is out of the scope of this document, this guide provides assistance on how to properly tag the instance file. Specific attention needs to be paid to the dimensional structure of the form to ensure proper tagging. To aid in the tagging process, filers are encouraged to use the concepts reference file provided.

### ***Validation of Instance Against Schema***

Prior to submitting XBRL filings to CIMA, filers should ensure their instance files are valid against the XBRL schema version appropriate to the filing period. Any submission that cannot be validated with respect to the schema appropriate to the corresponding submission period will not be processed by the reporting system.

There are a number of commercially available tools for validating instance files. If there are any concerns regarding which version of the schema is appropriate to the filing period in question, please contact CIMA for support.

### ***Understanding the Validation Rules***

CIMA will apply 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. A summary list of the warnings and errors generated by the validation rules will be provided to the filer along with the validation rules.

If the validation rules expose errors in a filing, the filing will be rejected by the system. If the submission only generates warnings, the submission will be accepted and the filer will be informed of the warnings. A list of the validation rules applied to each filing is supplied in the supplementary documents.

## **SUBMISSION DOCUMENTS**

### ***Excel Submission Form***

[See accompanying file: CIMA\_BaselIII\_QPR\_Public\_Form.xls.]

### ***XBRL Taxonomy for XBRL Instance Submissions***

[See accompanying file: "CIMA Release Taxonomy.zip"]

## Chapter 2. FORMS OVERVIEW

### INTRODUCTION

The CIMA Basel II & QPR Form is composed of 24 worksheets intended for the collection of a wide variety of financial information. While the QPR sheets are always made available to filers within the public form, the information required from each bank for the Basel II filings depends on status of the Bank and the kinds of investments managed by the Bank. To ease the filing process, the Excel-based form automatically enables and disables forms depending on the options selected by the filer on the Cover Sheet. As a reference for filers, this section details which components of the Basel II submission forms are enabled or disabled based on the information provided on the Cover Sheet.

Banks should refer to the Rules, Conditions and Guidance on the Minimum Capital Requirements (“MCRs”) to complete the Basel II worksheets. For ease of reference and to assist the filer, there will be references to specific sections of the MCRs, for instance **Chapter II, Section B - Constituents of Capital of the MCRs**.

All figures entered on this return, including memoranda items, are to be reported to the nearest thousand in US dollars, omitting the \$’000 unless otherwise indicated. For example one million US dollars would be entered as 1,000.

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## Sheet 000: Cover Sheet

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### FORM VERSION

The Cover Sheet provides the filer with the form version number. When requesting assistance with a form, you may be asked to provide this number. The version number may change from one reporting period to another. When preparing a filing, make sure the correct form version is used.

### Section A. Filing Information

In Section A of the Cover Sheet, the filer will provide the name of the Bank, the associated license number, and the filing status of the Bank. The filing status options are affiliate, branch, private, or subsidiary. If the filing bank is a branch, a branch of a foreign bank, the Basel II forms are not required and only the QPR forms will be enabled. Refer to the [Guidance Notes for Completion of Quarterly Prudential Returns](#).

In addition, the filer will provide the quarter for which the submission is being made, and the fiscal year-end date for the Bank. The fiscal year end date and the submission quarter are used by Excel to automatically compute the quarter end date for which the filing is being submitted.

Additional information provided in this section includes the submission type (solo or consolidated) and the name and position of the person submitting the filing on behalf of the Bank. Locally incorporated Banks (subsidiary, private and affiliate) will report on the Basel II forms. The 'Interest Rate Risk' and 'Equity Risk' forms are only relevant to banks that have received approval from CIMA to use a Trading Book. If a Bank has not received this approval, then only the 'Commodity Risk' and 'Foreign Exchange Risk' forms are relevant.

Holding Companies are effectively companies that own a bank(s) but are not necessarily the holder of a banking licence. Holding Companies may own locally incorporated subsidiaries, foreign (i.e. outside Cayman Islands) subsidiaries and Cayman Islands branches. Only holding companies that hold a banking licence are required to make the following two filings:

- a) A 'solo' form, detailing the capital adequacy provisions of the holding company excluding its subsidiaries.
- b) A 'consolidated' form, detailing the capital adequacy provisions of the holding company and all its subsidiaries.

Otherwise, holding companies without a banking licence will only file the 'consolidated' form.

Both of these forms are subject to the same reporting period and filing deadlines. However, they will be handled as completely separate submissions within the system.

The following Section indicates the filing requirements for each type entity:

Type of Entity?	Locally-Incorporated?	Regulated by CIMA?	Required to File?	Trading Book?	Basel II Forms?	Quarterly Prudential Forms?
Category A or B	Yes	Yes	Yes	No	Yes (excluding IRR & Equity)	Yes
Category A or B	Yes	Yes	Yes	Yes	Yes	Yes
Category A or B	No	Yes	Yes	N/A	No	Yes
Holding Company	N/A	No	Consolidated	N/A	Yes	Yes
Holding Company (with a banking license)	Yes	Yes	2 forms – Solo & Consolidated	N/A	Yes	Yes

### **Section B. Credit Risk Declaration**

In this section, the filer provides the chosen strategy for credit risk mitigation as well as the methodology for counterparty credit risk. The options for credit risk mitigation (CRM) are:

- Collateral Simplified Approach
- Collateral Comprehensive Approach

The options for counterparty credit risk are:

- Current Exposure Method
- Standardised Method

### **Section C. Operational Risk Declaration**

In this section, the filer provides the chosen operational risk mitigation. The options for operational risk mitigation are:

<b>Section</b>	<b>Risk Mitigation Approach</b>
A	Basic Indicator
B	Standardised
C	Alternative Standardised (i)
D	Alternative Standardised (ii)
E	Alternative Standardised (iii)
F	Alternative Standardised (iv)

### **Section D. Market Risk Declaration**

In Section D, the filer provides information as to whether the Bank has a trading book. If the filer answers “Yes” (indicating the Bank has a trading book), the following sheets must be completed:

- 010. MR-Data IRR
- 011. MR-Data Equity
- 015. MR-Equity Result
- 016. MR-Commodities Results
- 018. Correlation Trade Portfolio

And, one of the following depending on methodology selected:

- 013. MR-IRR Maturity Result
- 014. MR-IRR Duration Result

If the filer answers “No”, the forms will be hidden in the Excel form and any information entered in sheets 011, 012, and 015 will be disregarded and only the following sheets will be required for market risk computation:

- 012. MR-Data Comm
- 016. MR-Commodities Results
- 017. MR-FX Result

If applicable, the filer will provide the methodology for computing interest rate risk. These options are:

- Maturity (for Maturity Method)
- Duration (for Duration Method)

The filer will also provide the methodology for computing commodity risk. The available options are:

- Simplified
- Maturity Ladder

In addition, the filer will provide the methodology used for the treatment of options. The approaches to choose from are:

- Simplified
- Delta Plus
- Scenario

***Section D1 Interest Rate Risk – Selection of Currencies***

In this section, the filer provides the list of currencies held by the Bank.

***Section D2 Equity Position Risk – Selection of Markets***

In this section, the filer provides the list of national markets used for interest rate risk.

***Section D3 Commodity Risk – Selection of Commodities***

In this section, the filer provides the list of commodities used for the computation of commodity risk.

***Section D4 Foreign Exchange Risk – Selection of Currencies***

In this section, the filer needs to provide a list of currencies in support of the foreign exchange risk computation.

## Chapter 3. BASEL II FORMS

### Form 001 Capital Ratios

This sheet computes the total capital adequacy ratio based on the computations from the other Basel II sheets. When completing this form, refer to [Chapter II - Calculation of Minimum Capital Requirements of the MCRs](#) which sets out how to calculate the minimum capital standard. In order to complete this form, Banks should have completed Forms 002- Capital Constituents and Forms 003- RWA<sup>1</sup>.

The form is divided into the following sections:

Section	
<b>A</b>	Minimum Capital Requirements
<b>B</b>	Minimum Capital Allocation
<b>C</b>	Eligible Capital

Banks should refer to [Annex I](#) of this document for further clarification of the appropriate Guidelines of any of the terms depicted in this form.

Section	Guidelines
Minimum CAR	Banks should report their minimum capital adequacy ratio. This may vary according to banks.
Credit risk total credit RWA × Minimum CAR	Report the Credit Risk Capital Requirements. (Credit RWA × minimum CAR). Refer to Form 003- RWA for summary of Credit RWA.
Operational risk total operational RWA × Minimum CAR	Report the Operational Risk Capital Requirements (Operational RWA × minimum CAR). Refer to Form 003- RWA for summary of Operational RWA.
Market risk total market RWA × Minimum CAR	Report the Market Risk Capital Requirements (Market RWA × minimum CAR). Refer to Form 003- RWA for summary of Market RWA.
Total Minimum Capital Requirements - Pillar 1	Sum the total of credit, operational and market risk capital requirements.
Total Minimum Capital Requirements - Pillar 2	(Not applicable until the implementation of Pillar 2)
<b>A. Available Capital:</b>	
Tier I capital (after appropriate deductions)	Report net Tier I capital as indicated on Form 002 – capital constituents.
Adjusted capital base (Tier I and Tier 2)	Report adjusted capital base as indicated on Form 002 – capital constituents.

<sup>1</sup> Form 03-RWA is a summary of all capital requirements for credit, operational and market risk.

Section	Guidelines
Tier 3 Capital	Report Tier 3 capital as indicated on Form 002 – capital constituents.
Total Available Capital	Sum the total of adjusted capital base and Tier 3 capital.
<b>B. Minimum Capital Allocation for Market Risk Requirement:</b>	
Minimum Tier 1 to support market risk	Report Tier 1 capital that will be used to support market risk. At least 28.5% of market risk needs to be supported by Tier 1 capital that is not required to support risks in the remainder of the book.
Eligible Tier 3 capital	Report Tier 3 capital that will be used to support market risk .
Other Tier 2 or Tier 1 capital	Report other Tier 2 or Tier 1 capital that will be used to support market risk.
Credit & Operational Risk Requirement (Tier 1 & Tier 2)	Report the adjusted base capital (net Tier 1 and Tier2) that will be allocated to credit and operational risk capital requirements.
Pillar 2 Capital Requirement Tier 1 & Tier 2	Report the adjusted base capital (net Tier 1 and Tier2) that will be allocated to Pillar 2. (Whenever applicable)
<b>C. Eligible Capital:</b>	
Net Tier 1 capital (used)	Report Net Tier 1 capital. Banks should note that Tier 1 capital must be at least 50% of the total eligible capital after all adjustments to all elements of capital, have been made. Therefore the sum of Tier 2 and Tier 3 eligible capital must not exceed Tier 1 eligible capital (net of Tier 1 deductions).
Net Tier 2 capital (used)	Report Net Tier 2 elements. Eligible Tier 2 capital may not exceed total Tier 1 capital.
Eligible Tier 3 capital (used)	Report eligible Tier 3 that is used for the support of market risk.
Total Eligible Capital	Report Total Eligible Capital
Surplus/(Deficit) Capital	Surplus/Deficit is the excess or shortfall of Eligible capital after satisfying the Total capital requirements.
Tier 1 Ratio	Report net Tier 1 capital as a percentage of Total RWA Assets. Total RWA is on Form 003- RWA.
Total Capital Adequacy Ratio	Report Total Eligible capital as a percentage of Total RWA. Total RWA is on Form 003- RWA.

## Form 002 Capital Constituents

In this sheet, the filer provides a summary of the Bank's overall Tier capital holdings.

When completing this form, refer to **Chapter II, Section B - Constituents of Capital of the MCRs**.

The form is divided into the following sections:

Section	Type of Capital
<b>A</b>	Tier 1 Capital
<b>B</b>	Deductions from Tier 1 Capital
<b>C</b>	Tier 2 Capital
<b>D</b>	Deductions from Tier 2 Capital
<b>E</b>	Tier 3 Capital
<b>F</b>	Deductions from Tier 1 and Tier 2 Capital

Refer to [Annex I](#) of this document for further clarification of the appropriate Guidelines of any of the terms depicted in this form.

Section	Guidelines
<b>Section A. Tier 1 Capital</b>	Report the constituents of Tier 1 capital.
<b>Section B. Deductions from Tier 1 Capital</b>	Report any deductions from Tier 1 capital.
<b>Section C. Tier 2 Capital</b>	Report the constituents of Tier 2 capital. Tier 2 is divided into upper and lower Tier 2 capital.
<b>Section D. Deductions from Tier 2 Capital</b>	Report any deductions from Tier 2 capital.
<b>Total Adjusted Capital Base</b>	Report the adjusted capital base which is the sum of net Tier 1 capital and net Tier 2 capital.
<b>Section E. Tier 3 Capital</b>	Report the constituents of Tier 3 Capital (i.e. fully paid unsecured subordinated debt).
<b>Available Capital Base</b>	Report the Available Capital Base which is the sum of the Adjusted Capital Base and Tier 3 Capital.
<b>Section F. Deductions from Tier 1 and Tier 2 Capital</b>	Report any deductions from capital that will be deducted from both Tier 1 and Tier 2 capital on a pro rata basis.

## Form 003 Risk Weighted Assets

Form 003 is used to compute the total risk weighted assets based on the credit risk, operational risk, and market risk, which are all computed on the other sheets. Within the Excel-based form, line items will be disabled for risk computations not applicable to the chosen methodology. For example, if the standardised approach has been chosen on the Cover Sheet for operational risk declaration, then the basic indicator and the alternative standardised line items will be disabled.

The form is divided into the following sections:

Section	Type of Risk
A	Credit Risk
B	Operational Risk
C	Market Risk

### Section A. Credit Risk

Refer to Form 004 - Credit Risk- on Balance Sheet and report the total risk weighted assets for the following items:

- Cash Items
- Claims on Sovereigns
- Claims on Non Central Government Public Sector Entities (PSEs)
- Claims on Multilateral Development Banks (MDBs)
- Claims on Banks and Security Firms
- Claims on Corporates and Security Firms
- Claims on Short Term Issue Specific
- Claims on Retail Portfolio
- Claims secured by Residential Property
- Claims secured by Commercial Real Estate
- Claims secured on Higher Risk Categories & Other Assets
- Past Due Exposures
- Total on balance sheet items

Refer to and report the total risk weighted assets of the following forms:

- 005 Credit Risk - Off-Balance sheet
- 006 Credit Risk - Counterparty Credit Risk
- 007 Credit Risk - Settlements
- 008 Credit Risk - Securitisations

### **Section B. Operational Risk**

Refer to form 009 Operational Risk and report the total capital requirement for the operational risk approach declared on Form 000 Cover sheet (Section C. Operational Risk Declaration).

**The Risk Weighted Assets is calculated by multiplying the operational risk capital by 12.5.**

### **Section C. Market Risk**

Banks that do not have approval for the use of a trading book should refer to and report the capital requirement using the following forms:

- 016 Market Risk - Commodity Results
- 017 Market Risk - Foreign Exchange Results

Banks that have the Authority's approval for the use of a trading book should, in addition to the two previously mentioned Market Risk Forms, report their data and capital requirement using the following forms:

- Either 013 Market Risk - Interest Rate Risk Maturity Results or 014 Market Risk - Interest Rate Risk Duration Results; and
- 015 Market Risk - Equity Results

**The Risk Weighted Assets is calculated by multiplying the market risk capital by 12.5.**

## Form 004 Credit Risk – On Balance Sheet

Form 004 Credit Risk – On Balance sheet details the on balance sheet exposures subject to credit risk. Based on the methodology chosen on the Cover Sheet for credit risk mitigation, only one of the columns corresponding either to the simplified approach or comprehensive approach will be enabled.

The form is organised into sections for the portfolios listed below. Banks should refer to **Chapter III, Section A - Credit Risk Exposures of the MCRs** to determine the exposures that should be included in the various portfolios. Each portfolio is mutually exclusive and each claim should be reported in only one portfolio.

Section	Portfolio
A	Cash Items
B	Claims on Sovereigns
C	Claims on Non Central Government Public Sector Entities (PSEs)
D	Claims on Multilateral Development Banks (MDBs)
E	Claims on Banks and Securities Firms (> 3 months)
E.I	Claims on Banks and Securities Firms (<= 3 months)
F	Claims on Corporates and Security Firms
G	Claims on Banks Securities Firms short term issue specific
H	Claims on Retail Portfolio
I	Claims secured by Residential Property
J	Claims secured by Commercial Real Estate
K	Claims on Higher risk assets and Other assets
L	Past Due Exposures

Section	Guidelines
<b>Before CRM:</b>	
Gross Exposures	All exposures before credit risk mitigation are reported according to the risk weight of the obligor.
Exposures net of Specific Provisions	Report the on-balance sheet exposures for the Gross Exposures in the respective columns according to the external credit rating categories or risk weights of the relevant counterparty.  Report the on-balance sheet exposures for Exposure net of provisions (including accrued interest) in the respective columns according to the external credit rating categories or risk weights of the relevant counterparty.
<b>CRM Adjustments (The steps are detailed and also in Annex 2):</b>	
Redistribution of Net Exposure for Guarantees and Credit Derivatives	Report the redistribution of net exposures resulting from the use of guarantees and credit derivatives by shifting the amount of the exposure guaranteed from the risk weight

Section	Guidelines
	of the obligor to the risk weight applicable to the guarantor. This is referred to as the redistribution of net exposures. The net sum of the total reported under “Redistribution of Net exposures for guarantees and credit derivatives” must equal zero.
Redistribution of Net Exposure for Collateral (Simple Approach)	Report the redistribution of net exposure resulting from the use of collateral under the simple approach by shifting the amount of the exposure guaranteed from the risk weight of the obligor to the risk weight applicable to the collateral. The net sum of the total reported under “Redistribution of Net exposures for collateral simple method” must equal zero.
Adjustment to Net Exposure for Collateral (Comprehensive Approach)	Report the adjustments to net exposure for collateral after appropriate haircuts, therefore the reported value should be the difference between the exposure value after credit risk mitigation (E*) and the current value of the exposure (E). Banks should refer to <b>Chapter III, Section B.3.3 The Comprehensive Approach of the MCRs</b> . and apply the appropriate haircuts to both the exposure and the collateral.
<b>After CRM:</b>	
Exposures after CRM	Report the adjusted amount for each category after taking into account the credit risk mitigation (CRM) techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.

**Form 005 Credit Risk – Off Balance Sheet**

This sheet collects a summary of the Bank’s off balance sheet exposures excluding Over the Counter Derivatives (“OTCs”) and Securities Financing Transactions (“SFTs”) subject to credit risk. Banks should refer to **Chapter III, Section A.15 - Off-balance Sheet instruments (excluding OTC Derivatives and SFTs) of the MCRs** to determine the exposures that should be included in the various asset classes.

Based on the methodology chosen on the Cover Sheet for credit risk mitigation, only one of the columns corresponding either to the simplified approach or comprehensive approach will be enabled.

Section	Guidelines
<b>Before CRM:</b>	
Principal amount	All exposures before credit risk mitigation are reported according to the risk weight of the obligor.
Credit Equivalent Amount (“CEA”)	Report the Principal (Notional) amount in USD in the appropriate column by the corresponding risk weight of the counterparty  Calculate the CEA for each risk weight using the credit conversion factors (“CCFs”). Where there is an undertaking to provide a commitment on an off-balance sheet item, enter the principal amount of the commitment with the lower of the two applicable CCFs.
CRM Adjustments	Compute CRM Adjustments according to <a href="#">Annex 2</a> .
<b>After CRM:</b>	
Exposures After CRM	Report the adjusted amount for each category after taking into account the CRM techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.
Deductions (from Tier 1 and Tier 2)	Report exposures that may be applicable for deductions from Tier 1 and Tier 2 capital.

## Form 006 Credit Risk – Counterparty Risk

In this sheet, information is entered pertaining to counterparty credit risk. The sheet is composed of two sections. Section A is relevant to the current exposure method, while Section B is relevant to the standardised method. Depending on the methodology selected on the Cover Sheet, only the relevant section will be enabled in the Excel automated form.

When completing this form, refer to:

- **Chapter III, Section C - Counterparty Risk Capital Requirements for derivative Contracts** and **Section A.16 OTC Derivatives of the MCRs** to determine the appropriate treatment of OTC Derivatives; and
- **Chapter III, Section A.17 - Securities Financing Transactions (SFTs)** to determine the appropriate treatments for SFTs.

The form is divided into the following sections:

Section	Methodology
<b>A</b>	Current Exposure Method for OTCs
<b>B</b>	Standardised Method for OTCs
<b>C</b>	Securities Financing Transactions (SFTs)

OTC contracts should be reported in the following categories:

- Interest Rate Contracts
- Foreign Exchange and Gold Contracts
- Equity Contracts
- Precious Metals Contracts
- Other Commodities Contracts
- Credit Derivatives Contracts

### Section A. Current Exposure Method for OTCs

Section	Guidelines
<b>Before CRM:</b>	
Notional Amount	Report the effective notional amount of each OTC transaction under the respective residual maturities ≤1Year, 1< Years ≤5 and > 5 Years and the risk weight of the counterparty.
Contracts not subject to Netting After Add-on	Calculate the potential future exposure also known as the “After Add-on” amount for each risk weight using the Add-on percentages.
Contracts not subject to Netting Replacement Cost	Report the positive Replacement Cost of contracts which are obtained by marking to market.

Section	Guidelines
Contracts subject to Netting: After Add-on( $A_{Net}$ )	Calculate the potential future exposure also known as the “After Add-on” amount for each risk weight using the formula for $A_{Net}$ in <b>Chapter III. Section B.4 Netting of the MCRs.</b>
Contracts subject to Netting Replacement Cost	Report the positive Replacement Cost of contracts which are obtained by marking to market.
Credit Equivalent Amount (“CEA”)	Report the CEA which is derived by summing the potential future exposure and replacement costs. This is the on-balance sheet equivalent of an off-balance sheet exposure.
CRM Adjustments	Compute CRM Adjustments according to <b>Annex 2.</b>
<b>After CRM:</b>	
Credit Equivalent Amount After CRM	Report the adjusted amount for each category after taking into account the credit risk mitigation (CRM) techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.

**Section B. Standardised Method for OTCs**

Refer to **Chapter III, Section C.3 - Standardised Method of the MCRs** for the appropriate treatment to calculate counterparty credit risks for OTCs that have a linear risk profile. Also refer to **Annex 4** of this document for an example of how to calculate counterparty credit risks for OTCs using the standardised method.

Section	Guidelines
Notional Amounts	Report the total effective notional amounts of each type of OTC Contract, i.e. interest rate, foreign exchange etc, under the respective residual maturities $\leq 1$ Year, $1 < \text{Years} \leq 5$ and $> 5$ Years.
Contracts Subject to Current Market Value of the Hedging Sets	Report the sum of the current market value of the exposures according to the risk weighting of counterparty.
Exposure	Report the exposure according to the risk weighting of the counterparty. The exposure amount is calculated as the higher of (a) or (b) below multiplied by a $\beta$ of 1.4: a) the contracts subject to current market value of the hedging set; or b) contracts subject to CCF-weight Absolute Amounts of Risk Position.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.

### Section C. Securities Financing Transactions (SFTs)

Section	Guidelines
<b>Before CRM:</b>	
Principal Amount	Enter the Principal amount in the corresponding risk weight by counterparty of each of SFTs under the Principal Amount in USD column.
Credit Equivalent Amount (“CEA”)	Calculate the Credit Equivalent Amount for each risk weight using the credit conversion factors.
CRM Adjustments	Compute CRM Adjustments according to <a href="#">Annex 2</a> .
<b>After CRM</b>	
Credit Equivalent Amount After CRM	Report the adjusted amount for each category after taking into account the credit risk mitigation (CRM) techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.
Deductions (from Tier 1 and Tier 2)	Report exposures that are applicable for deductions from Tier 1 and Tier 2 capital.

**Form 007 Credit Risk – Settlements**

This sheet collects the summary information for any failed trades and Non-DvP Transactions. When completing this form, refer to **Chapter III, Section D - Capital Treatment for Failed Trades and Non-DvP Transactions of the MCRs.**

Section	Guidelines
Unsettled Delivery-versus-payment (“DvP”)	<p>Report transactions that are less than five days late on Form 5 Credit Risk – On Balance Sheet under Cash Items.</p> <p>Transactions five days or more late, Banks must report the positive exposure corresponding to the number of working days after the agreed settlement date.</p>
Unsettled non-DvP	Report the positive exposure to any second leg that has not been received within five days.
Deductions from capital (Tier 1 and Tier 2 Capital)	For any second leg five days late or more, report the full amount of the value transferred plus any replacement, until the second payment/delivery leg is effectively made.
Risk Weight Assets	Apply the corresponding risk weight.

## Form 008 Credit Risk- Securitisation

In this sheet, the filer provides a summary of the Bank's securitization exposures. Depending on the credit risk mitigation method chosen on the Cover Sheet, only one of the columns for parameters (e) and (f) will be enabled at any one time. When completing this form, refer to [Chapter IV - Securitisation Framework of the MCRs](#).

The form is divided into the following types of exposures:

Section	Type of exposure
<b>A</b>	Securitisation Rated Exposures
<b>B</b>	Resecuritisation Rated Exposures
<b>C</b>	Unrated Exposures
<b>D</b>	Early Amortisation
<b>E</b>	Summary of Credit Risk Treatment of Securitization Exposures

In Sections A, B, and C classify exposures according to whether the Bank is an *originator* of the exposure or an *investor*.

### Section A. Securitisation Rated Exposures

Section	Guidelines
<b>Before CRM:</b>	
Notional Amount	Report the Notional amount USD in the corresponding external risk rating of each of their exposures. In relation to a securitisation exposure, this means that the exposure has an ECAI issue specific rating.
Gross Exposures (CEA Amount)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the notional amounts before recognising specific provisions
Exposures net of Specific Provisions (CEA)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the notional amounts the net exposure after deducting specific provisions.  If there are no specific provisions, the gross exposure should equal the net exposure
CRM Adjustments	Compute CRM Adjustments according to <a href="#">Annex 2</a>
<b>After CRM:</b>	
Net Exposure (after CRM)	Report the adjusted amount for each category after taking into account the credit risk mitigation (CRM) techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.

Section	Guidelines
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.
Deductions (from Tier 1 and Tier 2)	Report exposures that are applicable for deductions from Tier 1 and Tier 2 capital.

**Section B Resecuritisation Rated Exposures**

Section	Guidelines
<b>Before CRM:</b>	
Notional Amount	Report the Notional amount USD in the corresponding external risk rating of each of their exposures. In relation to a resecuritisation exposure, this means that the exposure has an ECAI issue specific rating.
Gross Exposures (CEA Amount)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the notional amounts before recognising specific provisions.
Exposures net of Specific Provisions (CEA)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the notional amounts the net exposure after deducting specific provisions. If there are no specific provisions, the gross exposure should equal the net exposure.
CRM Adjustments	Compute CRM Adjustments according to <a href="#">Annex 2</a> .
<b>After CRM:</b>	
Net Exposure (after CRM)	Report the adjusted amount for each category after taking into account the credit risk mitigation (CRM) techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.
Deductions (from Tier 1 and Tier 2)	Report exposures that are applicable for deductions from Tier 1 and Tier 2 capital.

### Section C Unrated Exposures

Report in Section C, unrated exposures that are:

- a) most senior exposure in a securitisation,
- b) in a second loss position or better in ABCP programmes and meet the requirements, or
- c) qualify to be eligible liquidity facilities

Section	Guidelines
<b>Before CRM:</b>	
Notional Amount	Report the principal/notional amounts for both on-balance sheet and off-balance exposures.
Gross Exposures (CEA Amount)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the principal/notional amounts before recognising specific provisions
Exposures net of Specific Provisions (CEA)	Calculate the Credit Equivalent Amount, by multiplying the respective CCFs by the principal/notional amounts the net exposure after deducting specific provisions. If there are no specific provisions, the gross exposure should equal the net exposure.
CRM Adjustments	Compute CRM Adjustments according to <a href="#">Annex 2</a> .
<b>After CRM:</b>	
Net Exposure (after CRM)	Report the adjusted amount for each category after taking into account the CRM techniques used by the Banks. In the cases where CRM techniques cannot be used to reduce the credit risk exposure of an asset, the exposure amount after CRM to be reported in this column will equate to the exposures before CRM amount.
Risk Weight Assets	Multiply Exposures after CRM by the appropriate risk-weights %.
Deductions (from Tier 1 and Tier 2)	Report Exposures that are applicable for deductions from Tier 1 and Tier 2 capital.

### Section D. Early Amortisation.

Refer to [Chapter IV, Section A.7.6 - Treatment of early amortisation provisions of the MCRs](#) for the appropriate treatment of exposures with early amortization features.

Section	Guidelines
Controlled/ Uncontrolled Structures	Separate controlled and uncontrolled amortization structures for on and off balance sheet exposures. 1. For the treatment of controlled structures refer to <a href="#">Chapter IV, Section - A.7.6.2 Determination of CCFs for controlled early amortization features of the MCRs</a>

Section	Guidelines
	2. For the treatment of non-controlled structures refer to <b>Chapter IV, Section A.7.6.4 - Determination of CCFs for non-controlled early amortization features of the MCRs.</b>
<i>Before CCF</i>	Report the gross amount of an originating bank's investors interest in a securitisation exposure that contains an early amortisation feature before applying the CCF for the following: <ol style="list-style-type: none"> <li>1. Retail Lines               <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul> </li> <li>2. Non-retail Lines               <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul> </li> </ol>
<i>After CCF</i>	Report exposures after applying the appropriate CCFs for retail lines (committed/uncommitted) and non-retail lines (committed/uncommitted)
<i>Risk Weight Assets</i>	Apply the corresponding risk weight to exposure adjusted by CCFs for retail lines (committed/uncommitted) and non-retail lines (committed/uncommitted)

**Section E. Summary of Credit Risk Treatment of Securitization Exposures.**

Section E shows the summary of Credit Risk Treatment of Securitization Exposures under the standardised approach.

Section	Guidelines
<b>Rated securitisation exposures</b>	
<i>RWA:</i>	Report the summary of RWA from securitisation and resecuritisation exposures where the Bank is the originator, investor or both.
<i>Deduction from Tier 1 and Tier 2 capital</i>	Report any deductions from Tier 1 and Tier 2 capital resulting from exposures to rated securitisation and resecuritisation exposures.
<b>Unrated securitisation exposures</b>	
<i>RWA:</i>	Report the summary of RWA from unrated securitisation and resecuritisation exposures where the Bank is the originator, investor or both.
<i>Deduction from Tier 1 and Tier 2 capital</i>	Report any deductions from Tier 1 and Tier 2 capital resulting from exposures to unrated securitisation and resecuritisation exposures.
<i>Early amortisation</i>	Report the summary of RWA from early amortisation

Section	Guidelines
Credit enhancing interest only strips	facilities. Report as a deduction, 50% from Tier I and 50% from Tier 2 capital.
Gain on sale arising from any securitisation transaction	Report as a deduction from Tier I Capital.

## Form 009 - Operational Risk

This sheet collects the gross income from business lines subject to Operational Risk. When completing this form, refer to **Chapter V - Operational Risk of the MCRs** for guidance on how to calculate the minimum capital requirements for operational risk.

This sheet contains six sections that are completed based on the operational risk approach selected on the cover sheet. The sections applicable to each operational risk declaration method are as follows:

Section	Approach
<b>A</b>	Basic Indicator Approach
<b>B</b>	Standardised
<b>C</b>	Alternative Standardised (i)
<b>D</b>	Alternative Standardised (ii)
<b>E</b>	Alternative Standardised (iii)
<b>F</b>	Alternative Standardised (iv)

### Section A. Basic Indicator Approach

Section	Guidelines
Gross Income	Report the gross income for the previous 3 years for the business lines
Weighted Income	Calculate weighted incomes as gross incomes multiplied by 15% (the “Alpha” factor). Banks should only report positive weighted income.
Capital requirement	Calculate the average of the weighted Income for positive years.

See [Annex 5](#) for an example using the BIA approach.

### Section B. Standardised Approach.

Report the gross income for the past 3 years for the following eight business lines:

Business Lines	Beta
Corporate Finance	18%
Trading & Sales	18%
Retail Banking	12%
Commercial Banking	15%
Payment & Settlement	18%
Agency Services	15%

Business Lines	Beta
Asset Management	12%
Retail Brokerage	12%

Section	Guidelines
Weighted Income	<p>Multiply gross incomes by their corresponding Beta factors as shown in Section B. Banks should only report positive weighted income.</p> <p>Calculate the total weighted income for each year by summing the positive weighted income for each business line in each individual year.</p>
Capital requirement	The capital charge for the Standardised Approach is calculated as the sum of the three yearly weighted incomes, divided by three.

See [Annex 6](#) for an example using the Standardised Approach.

**Section C. Alternative Standardised Approach (i)**

Report the Gross income for the following six business lines:

Business Lines	Beta
Corporate Finance	18%
Trading & Sales	18%
Payment & Settlement	18%
Agency Services	15%
Asset Management	12%
Retail Brokerage	12%

Report Total Loans and Advances for the following two business lines:

Business Lines	Beta	M
Retail Banking	12%	0.035
Commercial Banking	15%	0.035

Section	Guidelines
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Weighted Income	<p>Report gross incomes of business lines multiplied by their corresponding Beta factors.</p> <p>Report total loans and advances for retail and commercial banking multiplied by the respective Beta and m factors. Report only positive weighted income.</p>
Capital requirement	Calculate the total weighted income for each year by summing the positive weighted income for each business line in each individual year.

**Section D. Alternative Standardised Approach (ii)**

Report the Gross income for the following six business lines:

Business Lines	Beta
Corporate Finance	18%
Trading & Sales	18%
Payment & Settlement	18%
Agency Services	15%
Asset Management	12%
Retail Brokerage	12%

Report the total Loans and Advances for retail and commercial banking.

Business Lines	Beta	M
Retail & Commercial Banking	15%	0.035

Section	Guidelines
Weighted Income	<p>Report Gross income for the 6 business line lines in Section D. above multiplied by their corresponding Beta factors as shown.</p> <p>Report <i>Total Loans and Advances</i> for retail and commercial banking business lines which are aggregated and multiplied by the factor of 0.035 (m) and a beta of 15%.</p>
Capital requirement	Calculate the total weighted income for each year by

	summing the positive weighted income for each business line in each individual year.
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**Section E. Alternative Standardised Approach (iii)**

Report the aggregate Gross income for the six business lines (excluding retail and commercial banking):

Business Lines	Beta
Aggregate of the six (s) business lines)	18%

Report Total Loans and Advances for the following two business lines:

Business Lines	Beta	M
Retail Banking	12%	0035
Commercial Banking	15%	0035

Section	Guidelines
Weighted Income	<p>Report the Gross income for the six business lines in Section E. above which are aggregated and multiplied by a beta of 18%.</p> <p>Report the <i>Total Loans and Advances</i> for the retail and commercial banking business lines which are multiplied by the factor of 0.035 (m) and their respective betas, 12 and 15% respectively.</p>
Capital requirement	Calculate the total weighted income for each year by summing the positive weighted income for each business line in each individual year.

**Section F. Alternative Standardised Approach (iv)**

Report the aggregate Gross income for the six business lines (excluding retail and commercial banking):

Business Lines	Beta
Aggregate of the six (s) business lines)	18%

Report the total Loans and Advances for retail and commercial banking.

Business Lines	Beta	M
Retail & Commercial Banking	15%	0.035

Section	Guidelines
Weighted Income	<p>Report the Gross income for the six business lines in Section F. which are aggregated and multiplied by a beta of 18%.</p> <p>Report the Total Loans and Advances for retail and commercial banking business lines which are aggregated and multiplied by the factor of 0.035 (m) and a beta of 15%.</p>
Capital requirement	Calculate the total weighted income for each year by summing the positive weighted income for each business line in each individual year.

See [Annex 7](#) for an example using one of the Alternative Standardised Approaches.

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## Form 010 MR- Data Interest Rate Risk

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This sheet is used to collect information on the filing Bank's positions in the trading book that are subject to interest rate risk. When completing these forms, Banks should refer to [Chapter VI, Section A - Interest Rate Risk of the MCRs](#) and [Annex 3](#) for the appropriate treatment and definitions of positions subject to interest rate risk. Where applicable, the filer should take care to ensure the drop-down menus have been used to select the appropriate country, currency, rating agency, etc., for each holding. Report the details of debt securities and interest rate derivatives positions in the following tables:

Table A - Long positions in Debt Securities

Table B - Short positions in Debt Securities

Table C - Forwards and Futures on Debt Securities

Table D - Forward Rate Agreements

Table E - Interest rate Futures

Table F - Interest rate Swaps and Currency Swaps

Table G - Options (with an underlying in debt or interest rate instrument)

Table H - Other Exposures contributing to the calculation of interest rate risk

Banks should report the spot positions in debt securities in Tables A and B.

Banks should report positions in interest rate derivatives Tables C thru H. Refer to [Chapter VI, Section A.5 Interest Rate Derivatives of the MCRs](#) for the appropriate notional positions and values that should be used to calculate the specific risk and general market risk as deemed necessary.

In addition, the filer should be aware that only Section G1 or G2 or neither section should be completed based on the options risk methodology chosen on the Cover Sheet. Section G1 should be completed if the simplified approach is selected for the treatment of options. Similarly, Section G2 should be completed if the delta plus method is used. However, neither section is applicable if the scenario approach has been selected.

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## Form 01 I MR- Data Equity

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This sheet is used to collect information on the filing Bank's equity positions in the trading book. As with the other data sheets, the filer should take care to ensure the drop-down menus have been used to select the appropriate country, currency, specific risk charge %, etc., for each holding.

Report the details of equity securities and equity derivatives positions in the following tables:

Table A - Long positions in Equity Securities

Table B - Short positions in Equity Securities

Table C - Forwards and Futures on Equity Securities

Table D - Equity Swaps

Table E - Equity Options

Table F - Other Exposures contributing to the calculation of Equity Risk

Banks should report the spot positions in equity securities in Tables A and B.

Banks should report positions in equity derivatives Tables C thru F. Refer to [Chapter VI, Section B.4 Equity Derivatives of the MCRs](#) for the appropriate notional positions and values that should be used to calculate the specific risk and general market risk as deemed necessary.

In addition, the filer should be aware that only Section E1, or Section E2, or neither section should be completed based on the options risk methodology chosen on the Cover Sheet. Section E1 should be completed if the simplified approach is selected for the treatment of options. Similarly, Section E2 should be completed if the delta plus method is used. However, neither section is applicable if the scenario approach has been selected.

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## Form 012 MR- Commodities

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This sheet collects data on the filing Bank's spot position in commodities and positions in commodity derivatives. When entering information on the commodities data sheet, the filer should take care to ensure the drop-down menus have been used to select the appropriate commodity, position, and repricing period.

Report the details of positions in commodities in the following tables:

Table A - Long positions in Commodities

Table B - Short positions in Commodities

Table C - Forwards and Futures on Commodities

Table D - Commodity Swaps

Table E - Commodity Options

Table F - Other Exposures contributing to the calculation of Commodities Risk

Banks should report the spot positions in commodities in Tables A and B.

Banks should report positions in commodity derivatives Tables C thru F. Refer to [Chapter VI, Section D.2 Derivatives of the MCRs](#) for the appropriate notional positions and values that should be used to calculate the specific risk and general market risk as deemed necessary.

In addition, the filer should be aware that only section E1, or section E2, or neither section should be completed based on the options risk methodology chosen on the Cover Sheet. Section E1 should be completed if the simplified approach is selected for the treatment of options. Similarly, section E2 should be completed if the delta plus method is used. However, neither section is applicable if the scenario approach has been selected.

## Form 013 Market Risk – Interest Rate Risk Maturity Results

This sheet is used to calculate the specific and general risk capital charges for positions in the trading book with an interest rate risk, using the maturity method. Banks should refer to **Chapter VI, Section A - Interest Rate Risk of the MCRs** for the appropriate treatment of these positions.

The Interest Rate Risk Maturity Result sheet is only completed when the maturity method is selected for interest rate risk on the Cover Sheet. In the automated Excel form, the sheet is hidden unless the maturity method is chosen.

In addition, the filer should be aware that only Section C, Section D, or Section E should be completed based on the options risk methodology chosen on the Cover Sheet. Section C should be completed if the simplified approach is selected for the treatment of options, Section D should be completed if the delta plus method is used, and Section E is applicable if the scenario approach has been selected.

The form is divided into the following sections:

Section	
A	Specific Risk
B	General Market
C	Options Simplified Approach
D	Options Delta Plus Method
E	Options Scenario Approach
F	Total Market Risk Capital Requirement

Sections B, C, D and E will automatically be generated for each currency that has been declared in Form 000 **Section D.I Interest Rate Risk - Selection of Currencies**.

### Section A. Specific Risk

Section	Guidelines
Market Value	<p>Report the sum of the market value in USD of all positions (i.e. spot positions, FRAs, futures, swaps etc) by the category of the issuer, the external credit rating of the issuer and the residual term to final maturity.</p> <p>Banks using the delta-plus approach for options should report the absolute value of the delta-adjusted position (i.e. market value multiplied by the delta)</p>
Specific Risk Capital	Apply the applicable specific risk weights to the market

Charge	values to derive the specific risk market charge.
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**Section B. General Market Risk**

Refer to **Chapter VI, Section A.4.1– Maturity Method of the MCRs** to calculate the general market risk positions. Use a separate maturity table for each currency.

Section	Guidelines
Individual Positions	Report the long and short positions in debt securities and other sources of interest rate exposures in the respective maturity bands.
Weighted Net Positions	In each maturity band, multiply the market values of the individual long and short positions by the respective risk weighting factors. The total weighted long position is denoted as “a” and the total weighted short position is denoted as “b”.
Positions Matched by Bands	Report the amount of the weighted long positions and the weighted short positions in each time-band that are matched. The total of these positions matched by bands is denoted as “c”.
Netted Positions	Report the weighted long position that remain unmatched and the weighted short positions that remain unmatched for each time band.

**Calculation of General Market Risk Capital Requirement**

1. Net Long or short position in the whole trading book “d”	Report the absolute value of difference between the total weighted long positions “a”, and the total weighted short positions “b”.
2. Vertical Disallowance	
<i>Positions Matched by Bands</i>	Report the total positions matched by bands “c”.
<i>Disallowance Charge “e”</i>	Calculate 10% of the total positions matched by bands.
3. First Round of Horizontal Offsetting	
<i>Positions matched within Zones</i>	Report the matched positions for each zone.
<i>Disallowance Charge “f”</i>	Calculate 40% of the match positions in zone 1, 30% of the match positions in zone 2 and 30% of the matched positions in zone 3
4. Second Round of Horizontal Offsetting	

<p>“g”</p> <p><i>Unmatched Positions (Long/Short)</i></p> <p><i>Matched positions</i></p> <p><i>Disallowance Charge</i></p>	<p>Report the unmatched positions remaining within in each zone, i.e. the excess of the weighted long positions over the weighted short positions, or vice versa, within a zone). The unmatched position is carried forward to the second round of horizontal matching.</p> <p>Report the amount that can be matched between zones 1&amp;2, zones 2&amp; 3 and zones 1&amp;3 respectively.</p> <p>Calculate 40% of the match positions in zones 1&amp;2 and zones 2&amp;3, and 100% of the match positions between zones 1&amp;3</p>
<p>5. Total Capital Requirement (d+e+f+g)</p>	<p>Sum the following:</p> <ul style="list-style-type: none"> <li>a) net long or short positions “d”</li> <li>b) the vertical disallowance “e”</li> <li>c) the first round horizontal disallowance charge “f” and</li> <li>d) the second round horizontal disallowance charge “g”</li> </ul>

**\* Sum the general market risk requirement for all currencies.**

**Section C. Options - Simplified Approach**

For the Simplified Approach to calculating the minimum capital requirements for options with an interest rate related instrument as the underlying refer to **Chapter VI, Section E.1 - Simplified approach (carve-out) of the MCRs.**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 - Cover Sheet.
Options – Simplified Method	<p>Report separately for each currency, the total capital charge for options using the simplified approach.</p> <ol style="list-style-type: none"> <li>1. For Long cash and Long put or Short cash and Long call: The capital charge will be the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero</li> <li>2. Long call or Long put: The capital charge will be the lesser of:               <ol style="list-style-type: none"> <li>(i) the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying; or</li> <li>(ii) the market value of the option</li> </ol> </li> </ol>

**Section D. Options -Delta-Plus Approach**

The net delta-based equivalent for options with an interest rate related instrument as the underlying is incorporated in the measurement of the capital charge for specific and general market risk. In addition Banks are required to calculate additional capital charges to cover the gamma and Vega risks and should refer to **Chapter VI, Section E.2.5 - Calculation of the Gamma and Vega buffers of the MCRs.**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 - Cover Sheet.
Gamma Impact	For each currency, report the total capital charge for gamma risk of each option with an interest rate related instrument as the underlying.
Vega Impact	For each currency, report the total capital charge for Vega risk of each option with an interest rate related instrument as the underlying.

**Section E. Options - Scenario Approach**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 – Cover Sheet.
Options – Scenario Approach	Under each currency, report the corresponding maximum loss figure obtained from the scenario matrix constructed for that currency in each time band. The total capital charge for options with an interest rate related instrument as the underlying will be the sum of the maximum loss for all currencies in all time bands. For the Scenario Approach to calculating the minimum capital requirements for options with a commodity as the underlying refer to <a href="#">Chapter VI. Section E.3 Scenario Approach of the MCRs.</a>

**Section F. Total Market Risk Capital Requirement**

Section	Guidelines
Total Market Risk Requirement - Interest Rate Risk	Sum across all currencies, the specific capital requirements, the general market risk capital requirements, and total capital requirements for options calculated under the: <ol style="list-style-type: none"> <li>a. simplified approach,</li> <li>b. delta - plus (including gamma and vega charges), or</li> <li>c. scenario approach.</li> </ol>

**Form 014 Market Risk – Interest Rate Risk Duration Results**

This sheet calculates the specific and general risk capital charges for positions in the trading book with an interest rate risk, using the duration method. Refer to **Chapter VI; Section A - Interest Rate Risk of the MCRs** for the appropriate treatment of these positions.

The Interest Rate Risk Duration Result sheet is only completed when the duration method is chosen for interest rate risk (on the Cover Sheet). In the automated Excel form, the sheet is hidden unless the maturity ladder declaration method is chosen.

In addition, the filer should be aware that only Section C, or Section D, or neither section should be completed based on the options risk methodology chosen on the Cover Sheet. Section C should be completed if the simplified approach is selected for options risk declaration. Similarly, section D should be completed if the delta plus method is used. However, neither section is applicable if the scenario approach for options risk declaration has been selected.

The form is divided into the following sections:

Section	
<b>A</b>	Specific Risk
<b>B</b>	General Market
<b>C</b>	Options Simplified Approach
<b>D</b>	Options Delta Plus Method
<b>E</b>	Options Scenario Approach
<b>F</b>	Total Market Risk Capital Requirement

Sections B, C, D and E will automatically be generated for each currency that has been declared in Form 000 **Section D.I Interest Rate Risk - Selection of Currencies**.

**Section A. Specific Risk**

Apply the applicable specific risk weights to the market values to derive the specific risk market charge.

**Section B. General Market Risk**

Section	Guidelines
Net Positions x Modified Duration	Calculate the modified duration-weighted position for each individual net position by multiplying its current market value by the modified duration.
Weighted Net Positions	In each duration band, multiply the market values of the individual long and short net positions by the respective

Section	Guidelines
	risk weighting factors. The total weighted long position is denoted as “a” and the total weighted short position is denoted as “b”.
Positions Matched by Bands	Report the amount of the weighted long positions and the weighted short positions in each time-band that are matched. The total of these positions matched by bands is denoted as “c”.
Netted Positions	Report the weighted long position that remain unmatched and the weighted short positions that remain unmatched for each time band.
1. Net Long or short position in the whole trading book “d”	Report the absolute value of difference between the total weighted long positions “a”, and the total weighted short positions, denoted as “b”.
2. Vertical Disallowance  <i>Positions Matched by Bands</i>  <i>Disallowance Charge “e”</i>	Report the total positions matched by bands, denoted as “c”.  Calculate 10% of the total positions matched by bands.
3. First Round of Horizontal Offsetting  <i>Positions matched within Zones</i>  <i>Disallowance Charge “f”</i>	Report the matched positions for each zone.  Calculate 40% of the match positions in zone 1, 30% of the match positions in zone 2 and 30% of the matched positions in zone 3.
4. Second Round of Horizontal Offsetting “g” <i>Unmatched Positions (Long/Short)</i>  <i>Matched positions</i>  <i>Disallowance Charge</i>	Report the unmatched positions remaining within in each zone, i.e. the excess of the weighted long positions over the weighted short positions, or vice versa, within a zone). The unmatched position is carried forward to the second round of horizontal matching.  Report the amount that can be matched between zones 1&2, Zone 2& 3 and Zones 1&3 respectively.  Calculate 40% of the match positions in zone 1&2 and zones 2&3, and 100% of the match positions between zones 1&3.

Section	Guidelines
5. Total Capital Requirement (d+e+f+g)	<p>Sum the following:</p> <ul style="list-style-type: none"> <li>e) net long or short positions, “d”</li> <li>f) the vertical disallowance, “e”</li> <li>g) the first round horizontal disallowance charge, “f” and</li> <li>h) the second round horizontal disallowance charge. “g”</li> </ul>

**Sum the general market risk requirement for all currencies.**

**Section C. Options - Simplified Approach**

For the Simplified Approach to calculating the minimum capital requirements for options with an interest rate related instrument as the underlying refer to **Chapter VI, Section E.1 - Simplified approach (carve-out) of the MCRs.**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 - Cover Sheet.
Options – Simplified Method	<p>Report separately for each currency, the total capital charge for options using the simplified approach.</p> <ol style="list-style-type: none"> <li>1. For Long cash and Long put or Short cash and Long call: The capital charge will be the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero</li> <li>2. For Long call or Long put: The capital charge will be the lesser of:               <ul style="list-style-type: none"> <li>(i) the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying; or</li> <li>(ii) the market value of the option</li> </ul> </li> </ol>

**Section D. Options -Delta-Plus Approach**

The net delta-based equivalent for options with an interest rate related instrument as the underlying is incorporated in the measurement of the capital charge for specific risk and general market risk. In addition, Banks are required to calculate additional capital charges to cover the Gamma and Vega risks and should refer to **Chapter VI, Section E.2.5 - Calculation of the Gamma and Vega buffers of the MCRs.**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 - Cover Sheet.
Gamma Impact	For each currency, report the total capital charge for gamma risk of each option with an interest rate related instrument as the underlying.
Vega Impact	For each currency, report the total capital charge for Vega risk of each option with an interest rate related instrument as the underlying.

**Section E. Options - Scenario Approach**

Section	Guidelines
Currencies	The number of currencies will be based on the currencies declared in Form 000 - Cover Sheet.
Options – Scenario Approach	Under each currency report the corresponding maximum loss figure obtained from the scenario matrix constructed for that currency in each time band. The total capital charge for options with an interest rate related instrument as the underlying will be the sum of the maximum loss for all currencies in all time bands. For the Scenario Approach to calculating the minimum capital requirements for options with a commodity as the underlying refer to <b>Chapter VI, Section E.3 - Scenario Approach of the MCRs.</b>

**Section F. Total Market Risk Capital Requirement**

Section	Guidelines
Total Market Risk Requirement – Interest rate Risk	Sum across all currencies the specific risk calculation, the general market risk capital requirements, and the capital requirements for options calculated under the: <ol style="list-style-type: none"> <li>a. simplified approach,</li> <li>b. the delta – plus (including Gamma and Vega charges), or</li> <li>c. the scenario approach.</li> </ol>

## Form 015 Market Risk – Equity Risk Results

The Equity Result sheet is used to calculate the specific risk and the general market risk for each market declared on the Cover Sheet. Section C should be completed if the simplified approach is selected for options risk declaration. Similarly, Section D should be completed if the delta plus method is used. However, neither section is applicable if the scenario approach for options risk declaration has been selected.

Refer to **Chapter VI, Section B - Equity Risk of the MCRs** for the appropriate treatment of these positions.

The form is divided into the following sections:

Section	
A	Specific Risk
B	General Market
C	Additional Capital Requirement for Arbitrage Strategies
D	Options Simplified Approach
E	Options Delta Plus Method
F	Options Scenario Approach
G	Total Market Risk Capital Requirement for Equity Position Risk

Sections A, B, D, E and F will automatically be populated with each country that has been declared in **Form 000 Section D.I Interest Rate Risk - Selection of Markets**.

### Section A. Specific Risk

Section	Guidelines
Long and Short positions	Report separately for each national market
Spot Position	Report separately the sum of the specific risk capital charge for the net long positions and net short positions in equities.
Forwards and Futures	Report separately the sum of the specific risk capital charge for the net long positions and net short positions in forwards and futures on equities.
Swaps	Report separately the sum of the specific risk capital charge for the net long positions and net short positions in equity swaps.
Options	Report separately the sum of the specific risk capital charge for the net long positions and net short positions in equity options if the Delta-plus approach was chosen.
Other	Report separately the sum of the specific risk capital

Section	Guidelines
	charge for the net long positions and net short positions in other equity instruments not captured above.
Total	Report separately the total specific risk capital charge for sum of the net long positions and net short positions above, i.e. (Spot, Forwards and Futures, Swaps, options and Other)

### Section B. General Market Risk

Section	Guidelines
Long and Short positions	Report separately for each national market.
Spot Position	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in equities.
Forwards and Futures	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in forwards and futures on equities.
Swaps	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in equity swaps.
Options	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in equity options if the Delta-plus approach was chosen.
Other	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in other equity instruments not captured above.
Total	Report separately the total general market risk capital charge for sum of the net long positions and net short positions above, (i.e. Spot, Forwards and Futures, Swaps, options and Other).

### Section C. Options - Simplified Approach

Under each market report the total capital charge for options on an equity instrument. For the Simplified Approach to calculating the minimum capital requirements for options on equities refer to [Chapter VI, Section E.1 - Simplified approach \(carve-out\) of the MCRs](#).

Section	Guidelines
National Markets	The number of markets will be based on the markets declared in Form 000 - Cover Sheet.
Options - Simplified Method	<p>Report separately for each national market, the total capital charge for options using the simplified approach.</p> <ol style="list-style-type: none"> <li>1. For Long cash and Long put or Short cash and Long call: The capital charge will be the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero.</li> <li>2. For Long call or Long put: The capital charge will be the lesser of:               <ol style="list-style-type: none"> <li>(i) the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying; or</li> <li>(ii) the market value of the option.</li> </ol> </li> </ol>

**Section D. Options -Delta-Plus Approach**

The net delta-based equivalent for options on equities is incorporated in the measurement capital charge for specific risk and general market risk. In addition Banks are required to calculate additional capital charges to cover the gamma and vega risks and should refer to **Chapter VI, Section E.2.5 - Calculation of the Gamma and Vega buffers of the MCRs.**

Section	Guidelines
National Markets	The number of markets will be based on the markets declared in Form 000 - Cover Sheet.
Gamma Impact	For each national market, report the total capital charge for Gamma risk of each option with an equity instrument as the underlying in that particular market.
Vega Impact	For each national market, report total capital charge for Vega risk of each option with an equity instrument as the underlying in that particular market.

**Section E. Options - Scenario Approach**

Section	Guidelines
National Markets	The number of markets will be based on the markets declared in Form 000 - Cover Sheet.
Options – Scenario Approach	Report under each national market the corresponding maximum loss figure obtained from the scenario matrix constructed for that market in each time band. The total capital charge for options with an equity instrument as the underlying will be the sum of the maximum loss for all markets in all time bands. For the Scenario Approach to calculating the minimum capital requirements for options with an equity as the underlying refer to <b>Chapter VI, Section E.3 - Scenario Approach of the MCRs.</b>

**Section F. Total Market Risk Capital Requirement for Equity Position Risk**

Section	
National Markets	For all national markets, sum of the specific risk and general market risk capital requirements and the capital requirements for options calculated using either: <ul style="list-style-type: none"> <li>d. simplified approach,</li> <li>e. the delta – plus (including Gamma and Vega charges), or</li> <li>a. the scenario approach.</li> </ul>

## Form 016 Market Risk – Commodities Results

This sheet is used to calculate the market risk capital charges for positions in commodities. Refer to **Chapter VI, Section D - Commodity Risk of the MCRs** for the appropriate treatment of these positions.

When completing the commodities result sheet, the filer should be aware that Sections B or C are to be completed depending on whether simplified or maturity ladder is chosen as the method used for the calculation of Commodity risk. Similarly, Sections D, E, and F are to be completed based on which method is selected for the treatment of options.

This form should summarise the positions reported on form 013 Market Risk – Data commodities.

The form is divided into the following sections:

Section	
<b>A</b>	Summary of Positions
<b>B</b>	Simplified Approach
<b>C</b>	Maturity Ladder Approach
<b>D</b>	Options Simplified Approach
<b>E</b>	Options Delta Plus Method
<b>F</b>	Options Scenario Approach
<b>G</b>	Total Market Risk Capital Requirement for Commodity Risk

All of the Sections will automatically be generated for each country that has been declared in Form 000 Section D.3 Commodity Risk – Selection of Commodities. A separate maturity ladder will be generated for each currency.

### Section A. Summary of Positions

Report the total long and the total short of the spot positions, forward positions, future positions, delta adjusted option positions and other positions for each commodity.

Section	Guidelines
Long and Short positions	Report separately for each commodity.
Spot Position	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in commodities.
Forwards and Futures	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in forwards and futures on commodities.
Swaps	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in commodity swaps.

Options	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in commodity options if the Delta-plus approach was chosen.
Other	Report separately the sum of the general market risk capital charge for the net long positions and net short positions in other commodity instruments not captured above.
Total	Report separately the total general market risk capital charge for sum of the net long positions and net short positions above, (i.e. Spot, Forwards and Futures, Swaps, options and Other).

### Section B. Simplified Approach

Section	Guidelines
Long position and Short Position	Report the total long position and the total short position for the commodities reported in Table A.
Absolute Net Open Positions	Report the absolute value of the difference between the total long position and the total short position for each commodity.
Capital Requirement for Net Positions	Calculate 15% of the absolute net open position.
Absolute Gross Position	Report the absolute value of the sum of the total long position and the total short position for each commodity.
Capital Requirement for Gross Positions	Calculate 3% of the absolute gross position.
Market Risk Capital Requirement	Sum the capital requirement for net positions and the capital requirement for gross positions for each commodity.

### Section C. Maturity Ladder Approach

Use a separate maturity ladder for each commodity. See [Annex 8](#) for a worked example.

Section	Guidelines
Positions (Long/Short)	For each of the maturity bands, report the total long positions and the total short positions in each commodity. Physical stocks should be allocated to the first time-band.
Matched Positions	Report the long and short positions in each time-band that are matched.
Carried Forwards	Report the residual unmatched long and short positions.

Section	Guidelines
Carried Forward Matched across later bands -Matrix	Residual net positions from the shortest maturity time bands may be carried forward to offset exposures in time-bands that are further out. Report in each row the value of the amount being offset in the column corresponding to the time band(s) associated with the offset.
Surcharge for Carry Forward	Calculate the surcharge for carried forward positions. A surcharge equal to 0.6 % of the net positions will be added in respect of each time band that the net position is carried forward.
Total Matched Positions	Sum the total matched positions, that is the matched positions and the amounts carried forward to offset positions in other time bands.
Capital Requirement for Matched Positions	Multiply the total matched positions (the sum of spread rate 1.5% by both the long and short positions, i.e. (matched positions by the spread rate, 1.5% x 2).
Remaining Unmatched Positions (Cumulative)	Report the remaining unmatched long or short positions.
Capital requirement for Unmatched Positions	Multiply the remaining unmatched long or short positions by 15%.
Total Capital Requirement	Calculate the capital requirement, which is the sum of the surcharge, capital requirement for the matched positions, including the carried forward charge matched across later time bands, and the capital requirement for the unmatched positions.

**Section D. Options - Simplified Approach**

Under each commodity report the total capital charge for options with a commodity as the underlying. For the Simplified Approach to calculating the minimum capital requirements for options with a commodity as the underlying refer to **Chapter VI, Section E.1 - Simplified approach (carve-out) of the MCRs.**

Section	Guidelines
Commodities	The number of commodities will be based on the commodities declared in Form 000 - Cover Sheet.
Options – Simplified Method	Report separately for each commodity, the total capital charge for options using the simplified approach. <ol style="list-style-type: none"> <li>I. For Long cash and Long put or Short cash and Long call: The capital charge will be the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero.</li> </ol>

Section	Guidelines
	<p>2. For Long call or Long put:            The capital charge will be the lesser of:            (i) the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying; or            (ii) the market value of the option.</p>

**Section E. Options -Delta-Plus Approach**

The net delta-based equivalent for options with a commodity instrument as the underlying is incorporated in the measurement of the capital charge in either the simplified or the maturity ladder approach. In addition Banks are required to calculate additional capital charges to cover the Gamma and Vega risks and should refer to **Chapter VI, Section E.2.5 - Calculation of the Gamma and Vega buffers of the MCRs.**

Section	Guidelines
Commodities	The number of commodities will be based on the commodities declared in Form 000 - Cover Sheet.
Gamma Impact	Report for each commodity, the total capital charge for gamma risk of each option with that particular commodity as the underlying.
Vega Impact	Report for each commodity, the total capital charge for Vega risk of each option with that particular commodity as the underlying.

**Section F. Options - Scenario Approach**

Section	Guidelines
Commodity	The number of commodities will be based on the commodities declared in Form 000 - Cover Sheet.
Options – Scenario Approach	Report under each commodity the corresponding maximum loss figure obtained from the scenario matrix constructed for that commodity. The total capital charge for options with a commodity as the underlying will be the sum of the maximum loss for all commodities. For the Scenario Approach to calculating the minimum capital requirements for options with a commodity as the underlying refer to <b>Chapter VI, Section E.3 - Scenario Approach of the MCRs.</b>

**Section G. Total Market Risk Capital Requirement for Commodity Risk**

Section	Guidelines
National Market	<p>For all commodities, sum of the capital requirement under:</p> <ul style="list-style-type: none"> <li>a. the simplified approach, or</li> <li>b. the maturity ladder approach, and</li> </ul> <p>The capital requirement for options calculated using either</p> <ul style="list-style-type: none"> <li>a. simplified approach,</li> <li>b. the delta – plus (including Gamma and Vega charges), or</li> <li>c. the scenario approach.</li> </ul>

## Form 017 Market Risk – Foreign Exchange Results

This sheet is used to calculate the capital requirements for assets with foreign exchange risk. Refer to **Chapter VI. Section C. Foreign Exchange Risk of the MCRs** for the appropriate treatment of these positions.

When completing the foreign exchange risk sheet, the filer should be aware that Section C, Section D, and Section E are to be completed based on which options method is selected (i.e. simplified, delta plus, or scenario).

The form is divided into the following sections:

Section	
<b>A</b>	Summary of positions
<b>B</b>	Capital calculation
<b>C</b>	Options Simplified Approach
<b>D</b>	Options Delta Plus Method
<b>E</b>	Options Scenario Approach
<b>F</b>	Total General Market Risk Capital Requirement for Foreign Exchange Risk

Sections A, C, D, and E will automatically be populated with each currency and or Gold that has been declared in Form 000 Section D.4 Foreign exchange Risk – Selection of Currencies.

### Section A. Summary of positions

Report the USD equivalent of the net open position for each foreign currency and gold. The net open position in each currency and the net open position of gold are to be calculated in accordance with **Chapter VI, Section C - Foreign Exchange Risk of the MCRs**.

Section	Guidelines
Long and Short positions	Report separately for gold and each currency.
Spot Position	Report separately the net long spot positions and the net short spot positions in all asset items less all liability items, including accrued interest and accrued expenses, denominated in the currency in question.
Forwards	Report separately the net long forward positions and the net short forward positions i.e. all net amounts under forward foreign exchange transactions, including currency futures and the principal on currency swaps not included in the spot position.
Guarantees	Report all guarantees (and similar instruments) that are certain to be called and are likely to be irrevocable.

Future Income and Expenses	Report net future income/expenses not yet accrued but already hedged by forward foreign exchange contracts may be included provided that such anticipatory hedging is part of the Bank's formal written policy and the items are included on a consistent basis.
Profit or Losses in Foreign Currencies	Report all profits i.e. the net value of income and expense accounts held in the currency in question.
Delta Based Equivalent Position on Options	Report the net delta-based equivalent of the total book of foreign currency options where the Bank is using the delta-plus method to calculate its market risk capital requirement for options.
Other	Report any other exposure to foreign exchange risk not captured above.
Total	Report the total net long positions and net short positions of the above.

### Section B. Capital calculation

Section	Guidelines
Sum of Net Long Positions in Foreign Currencies	Sum the long open positions of all of the currencies.
Sum of Net Short Positions in Foreign Currencies	Sum the short open positions of all of the currencies.
Higher of aggregate net short/long open positions	Report the larger of the sum of net long positions or the sum of net short positions.
Net Open Position in Gold	Report the net open position in gold.
Total	Sum the higher of aggregate net short/long open positions in foreign currencies and the net open position in gold.
Capital Requirement	Calculate 8% of the higher of aggregate net short/long open positions and 8% of the absolute value for the net open position in gold.

### Section C. Options - Simplified Approach

Under each currency or gold report the total capital charge for options with that particular foreign currency or gold as an underlying. Refer to [Chapter VI, Section E.1 - Simplified approach \(carve-out\) of the MCRs](#) for the appropriate treatment of options under this approach.

Section	Guidelines
Commodities	The number of foreign currencies/gold will be based on the currencies/gold declared in Form 000 - Cover Sheet.
Options – Simplified Method	<p>Report separately for each commodity, the total capital charge for options using the simplified approach.</p> <ol style="list-style-type: none"> <li>1. For Long cash and Long put or Short cash and Long call:            The capital charge will be the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero.</li> <li>2. For Long call or Long put:            The capital charge will be the lesser of:            (i) the market value of the underlying security multiplied by the sum of specific and general market risk charges for the underlying; or            (ii) the market value of the option.</li> </ol>

**Section D. Options -Delta-Plus Approach**

The net delta-based equivalent of the foreign currency and gold options are incorporated in the measurement of the exposure for the respective currency or gold position. Banks should calculate additional capital charges to cover the gamma and Vega risks. Refer to **Chapter VI, Section E.2.5 - Calculation of the Gamma and Vega buffers of the MCRs.**

Section	Guidelines
<i>Gold or Foreign Currency</i>	The number of foreign currencies/gold will be based on the currencies/gold declared in Form 000 - Cover Sheet.
<i>Gamma Impact</i>	Report the total capital charge for Gamma risk of options that has foreign currency or gold as the underlying.
<i>Vega Impact</i>	Report the total capital charge for Vega risk of options that has foreign currency or gold as the underlying.

**Section E. Options - Scenario Approach**

Section	Guidelines
Gold or Foreign Currency	The number of foreign currencies/gold will be based on the currencies/gold declared in Form 000 - Cover Sheet.
Options – Scenario Approach	Under each currency or gold report the corresponding maximum loss figure obtained from the scenario matrix constructed for each currency pair and gold. For the Scenario Approach to calculating the minimum capital requirements for options whose underlying is a foreign currency or gold refer to <b>Chapter VI, Section E.3 - Scenario Approach of the MCRs.</b>

**F. Total General Market Risk Capital Requirement for Foreign Exchange Risk**

Section	Guidelines
Gold or Foreign Currency	<ol style="list-style-type: none"> <li>1. Calculate 8% of:               <ol style="list-style-type: none"> <li>a. the sum of the net short positions or the sum of the net long positions, whichever is greater; plus</li> <li>b. the net position (short or long) in gold, regardless of sign.</li> </ol> </li> <li>2. Sum the capital requirements in 1. above and the capital requirements for options using either the simplified, the delta – plus or the scenario approach.</li> </ol>

## Form 018 Market Risk – Correlation Trading Portfolio

This sheet is used to calculate the capital charges for securitisation exposures and nth-to-default credit derivatives that qualify for a correlation trading portfolio treatment. Refer to **Chapter IV, Section A.8 - Correlation Trading Portfolio - Trading Book of the MCRs** which sets out the minimum capital standard under the standardised approach to cover the risk of Banks correlation traded portfolios.

The form is divided into the following Sections:

Section	Type of exposure
<b>A</b>	Securitisation Rated Exposures
<b>B</b>	Resecuritisation Rated Exposures
<b>C</b>	Nth to Default Credit Derivatives
<b>D</b>	Specific Risk for Correlation Trading Portfolio

### Section A. Securitisation Rated Exposures

Section	Guidelines
Net Long and Short Positions	Report the net long positions and the net short positions by the external credit long term or short term rating of the exposure.
Risk Weighted Long and Short Positions	Apply the corresponding risk weight to external credit rating of the net long positions and net short positions respectively. Refer to <b>Chapter IV, Section A.8 - Correlation Trading Portfolio - Trading Book of the MCRs</b> for the applicable risk weights.
Deductions (from Tier 1 and Tier 2)	Report Exposures that according to <b>Chapter IV, Section A.8. - Correlation Trading Portfolio - Trading Book of the MCRs</b> are applicable for deductions from Tier 1 and Tier 2 capital.

**Section B. Resecuritisation Rated Exposures**

Treat resecuritised exposures in a similar manner as securitised exposures, referring to **Chapter IV, Section A.8. - Correlation Trading Portfolio - Trading Book of the MCRs** for the applicable risk weights.

Section	Guidelines
Net Long and Short Positions	Report the net long positions and the net short positions by the external credit long term or short term rating of the exposure.
Risk Weighted Long and Short Positions	Apply the corresponding risk weight to external credit rating of the net long positions and net short positions respectively. Refer to <b>Chapter IV, Section A.8. - Correlation Trading Portfolio of the MCRs</b> for the applicable risk weights.
Deductions (from Tier 1 and Tier 2)	Report Exposures that according to <b>Chapter IV, Section - A.8. Correlation Trading Portfolio of the MCRs</b> are applicable for deductions from Tier 1 and Tier 2 capital.

**Section C. Nth to Default Credit Derivatives**

Report exposures to nth to default credit exposures according to **Chapter IV, Section A.8. - Correlation Trading Portfolio of the MCRs**.

Section	Guidelines
Contract	
Net Long Positions	Report the net long position of the lesser of the sum of the specific risk charges for individual reference instruments in the basket or the maximum credit event.
Net Short Positions	Report the net short position of the lesser of the sum of the specific risk charges for individual reference instruments in the basket or the maximum credit event under the contract.

**Section D. Specific Risk for Correlation Trading Portfolio**

Section	Guidelines
Total Securitisation and Resecuritisation Exposures	Report the total risk weighted long positions and the total risk weighted short positions for both securitised and resecuritised exposures.
Total Nth to Default Credit Derivatives	Report the total net long positions and the total net short positions of nth to default credit derivatives.
Total Specific Risk	Report the larger of; a) the total specific risk charge for the net long positions in securitisation, resecuritisation and nth the default credit derivatives, or b) the total specific risk charge for the net short positions in securitisation, resecuritisation and nth the default credit derivatives.

## Chapter 4. QUARTERLY PRUDENTIAL FORMS

### INTRODUCTION

The Quarterly Prudential Reports (“QPR”) are defined as tabs 050 through 061 of the Basel II and Quarterly Prudential Forms issued by CIMA. These are:

- 050. QPR – Statement of Financial Position
- 051. QPR – Statement of Financial Performance
- 052. QPR – Ten Largest Depositors
- 053. QPR – Large Exposures
- 054. QPR – Asset Quality
- 055. QPR – Debt Securities
- 056. QPR – Equity Securities
- 057. QPR – Funds
- 058. Summary of OTC and Exchange Traded Contracts
- 059. Summary of Off-Balance Sheet Exposures
- 060. Interest Rates Repricing

This document seeks to provide guidance on the completion of the prudential data sheets to all licensees, bearing in mind that not all sections of the QPR will be required to be completed by all licensees.

Selecting your bank's licence status, from the Status pick-list in Section A. Filing Information of Form 000 (Cover sheet), will automatically enable or disable sections of the Basel II & QPR Form that are relevant to your institution.

QPR are for supervisory purposes and are to be submitted quarterly. These reports are not required to be audited; however audited annual accounts as required by Section 12 of the Banks and Trust Companies Law (2009 Revision) apply.

In these notes all item numbers refer to numbers indicated on the left-hand side of each entry on the QPR. Please note that all of the Bank's assets and liabilities included in the Bank's or trust company's (together “Bank”) trial balance are to be reported on this QPR in the appropriate category such that **total assets (item 9) must equal total liabilities and shareholder's equity (item 26)**. Except where specifically required, all assets and liabilities are to be reported at their gross amount and not netted against any item. **Translate all non-US balances to their US dollar equivalent** using the rate of exchange prevailing as at the date of this report. This return is to be completed using the accrual accounting method except in limited instances such as accounting for non-performing and non-accrual loans when the cash basis can be used.

All figures entered on this return, including memoranda items, are to be reported to the nearest thousand in US dollars, omitting the \$'000 unless otherwise indicated. For example one million US dollars would be entered as 1,000.



The QPR does not contain formulae. It is the responsibility of the Bank to ensure that all numbers entered in the QPR are calculated correctly. Any formulae used are the sole responsibility of the Bank. Please exercise caution and consistency when applying formulae to absolute values/rounded values to avoid rounding errors.

## WHAT SECTIONS OF THE QPR ARE APPLICABLE TO MY INSTITUTION?

The QPR is comprised of four main columnar sections:

- a. Resident
- b. Non-Resident
- c. % of Legal Entity
- d. Section Total

Each section corresponds to an item number indicated on the left-hand side of each entry on the QPR.

The following sections and item numbers are applicable by Licensing Status of the licensee.

**TABLE I: APPLICABLE QPR SECTIONS PER BANK STATUS**

Bank Status	Applicable Sections	Applicable Items
<b>Subsidiary</b>	Resident, Non-resident, Section Total	All Item Numbers
<b>Private</b>	Resident, Nonresident, Section Total	All Item Numbers
<b>Affiliate</b>	Resident, Nonresident, Section Total	All Item Numbers
<b>Branch</b>	Resident, Nonresident, % legal entity, Section Total	All Items

## DEFINITIONS AND GUIDANCE

The Statement of Financial Performance is designed in the following categories: resident, non-resident, percentage of legal entity, section total and by sectoral breakdown of the economy.

### ***Resident and Non-Resident***

This section refers to the counterparty of the exposure held by the Cayman bank. Residents and non-residents are determined by their period of residency and economic activity, and not by nationality or currency.

Residents comprise of those individuals and businesses that reside, have physical presence, or engage in significant economic activity in the Cayman Islands. Non-residents comprise of those individuals and businesses that do not reside, or reside for less than one year, have no physical presence, and do not engage in economic activity in the Cayman Islands.

**TABLE 2: RESIDENT AND NON-RESIDENT**

QPR Sections	Definition
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<p><b>Resident</b></p>	<ul style="list-style-type: none"> <li>(i) Individuals permanently residing in the Cayman Islands for more than a year and individuals who are normally resident of a country outside the Cayman Islands who have stayed, or who intend to stay in the Cayman Islands for one year or more;</li> <li>(ii) Businesses that have a physical presence and engage, or intend to engage, in significant economic activity within the Cayman Islands for one year or more;</li> <li>(iii) Offshore banks are considered residents of the country             <ul style="list-style-type: none"> <li>a. where they are licensed and deemed to be legally domiciled or</li> <li>b. incur any of the following activities:                 <ul style="list-style-type: none"> <li>i. engage in trade and financial operations,</li> <li>ii. maintain a separate set of accounts,</li> <li>iii. maintain their offices,</li> <li>iv. employ staff and</li> <li>v. incur expenses.</li> </ul> </li> </ul> </li> <li>(iv) Corporations or quasi-corporations are residents of a country if they engage in a significant amount of production of goods or services, own land and structures and maintain accounts covering local productive activities and transactions.</li> </ul>
<p><b>Non-Resident</b></p>	<ul style="list-style-type: none"> <li>(i) Individuals of the Cayman Islands, permanently residing, or who intend to stay, in a country <b>outside</b> the Cayman Islands for a year or more, and individuals normally resident in a country outside the Cayman Islands who are temporarily resident in the Cayman Islands for less than a year, and</li> <li>(ii) Businesses that have no physical presence, nor licensed or registered by a Cayman Islands licensing authority and do not engage in significant economic activity in the Cayman Islands.</li> </ul>

**Percentage of Legal Entity**

This section of the QPR is to be completed by entities whose Bank Status is **Branch**; as indicated in Table I of the QPR section.

Select your non-branch status in Section A. Filing Information of Form 000. The Cover Sheet will disable this section of the QPR for those institutions whose Bank Status is not a Branch.

Legal Entity is defined as the main office of operations, which includes its branches and excludes its subsidiaries, of which the Cayman licensee belongs and holds a banking

license. Branches are extensions of a foreign bank not incorporated in the Cayman Islands.

QPR Sections	Definitions
<b>Percentage of Legal Entity</b>	<p>Entry into the % of Legal Entity column should follow the following rules:</p> <p><b>In relation to the line item</b> the information entered must be equal to the sum of Resident and Non-resident columns for the Cayman licensee divided by the total for the main office or organisation (relative to the exposure item);</p> <p>Rounded to the nearest hundredth, whose number is not less than 0% or greater than 100%</p>

**Section Total**

QPR Section	Definition
<b>Section Total</b>	The sum of Resident and Non-Resident columns. In the example above, Section Total is equal to the sum of Item 1.6 for both Resident and Non-Resident sections.

See the Example I below:

**Example I**

<b>1 CASH ITEMS</b>	<b>Resident</b>	<b>Non-Resident</b>	<b>% of Legal Entity</b>	<b>Section Total</b>	
1.1 Cash	-	-	0.00%		
1.2 Gold and bullion	-	-	0.00%		
1.3 Cash items in process of collection	-	-	0.00%		
1.4 Balances with & CD's purchased under agreements to resell:					
1.4.1 Group Bank - Parent, Branch or Subsidiary	200.00	300.00	50.00%		
1.4.2 Group non-bank entities	-	-	0.00%		
1.4.3 Other Banks	500.00	100.00	23.00%		
1.5 Due from financial institutions	-	-	0.00%		
<b>1.6 TOTAL</b>	<b>700.00</b>	<b>400.00</b>			<b>1,100.00</b>

### Sectors of the Economy

Sectors	Definition
Sovereign and Central Banks	Central government units that exists at each level – Federal, State or Local government within the national economy and Central Banks / Monetary Authorities.
Non-Central Government Public Sector Entities (PSEs)	Public Financial Corporations and Public Non-Financial Corporations controlled by the Government (excluding Central Banks and Monetary Authorities).
Multilateral Development Banks (MDBs)	Multilateral Development Banks are institutions that provide financial support and professional advice for economic and social development activities in developing countries. Multilateral development banks (MDBs) are as listed in Annex 9.
Group Bank - Parent, Branch, Subsidiary, or Affiliate	Banks that are related to the reporting licensee.
Group non-bank entities	Non-bank entities that are related to the reporting licensee.
Other Banks	Other non-related deposit taking institutions.
Non-Financial Corporations -Industrial & commercial private sector	Private commercial non-financial corporations, such as construction companies, hotels, restaurants, retailers and wholesalers.
Other Financial Corporations - Financial intermediaries & auxiliaries	<ol style="list-style-type: none"> <li>1. Insurance Companies and Pension Funds; and</li> <li>2. Other Financial Intermediaries (finance companies, securities underwriters, investment pools such as mutual funds and trusts.</li> <li>3. Financial Auxiliaries such as public exchanges and securities markets, brokers and agents and foreign exchange companies.</li> </ol>
Other Financial Corporations - Securities Firms	A stock broker's business; where officers charge a fee to act as intermediary between buyer and seller.
Households / Individuals	Individuals, families or other group of persons who share the same living of accommodation, pool some or all of their income, and consume certain goods and services collectively.

### Form 050 QPR – Statement of Financial Position

In this sheet, the filer provides a summary of the Bank’s financial position in terms of cash items, loans, debts, and investments. If the institution is filing as a branch, the “% of Financial Entity” column will be enabled.

Item	Description	Guidance
1	CASH ITEMS	Cash on hand, demand deposits, cash equivalents or short-term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value. An investment normally qualifies as a cash equivalent only when it has a maturity of three months or less from its acquisition date. Cash may also include bank overdrafts repayable on demand but not short-term bank borrowings; these are considered to be financing cash flows.
1.1	Cash	Notes and coins regarded as legal tender held in tills, vaults and custody for which the institution is the beneficial owner.
1.2	Gold and bullion	Gold and silver bullion, including coins, beneficially owned by the reporting institution.
1.3	Cash items in the process of collection	Cheques and other items in course of collection which are to be paid into the reporting institution’s account with another bank. Include all items sent by post or which are in transit and regarded as being in course of collection.
1.4	Balances with & Certificates of Deposits (CDs) purchased under agreements to resell:	Deposit balances with and CDs issued by banking institutions with an original maturity of one year or less. This amount should equal the sum of item 1.4.1 to 1.4.3.
1.4.1	Group Bank – Parent, Branch, Subsidiary or Affiliate	Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
1.4.2	Group –non Bank entities	
1.4.3	Other Banks	
1.5	Due from financial institutions	Cash due from other financial institutions, that is a non-trade receivable.
1.6	Total	Total for Cash Items as the sum of 1.1, 1.2, 1.3, 1.4 & 1.5.
2	FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS	A financial asset that meets one of the following conditions: <ul style="list-style-type: none"> <li>a. Is classified as held for trading. A financial asset is classified as held for trading if: <ul style="list-style-type: none"> <li>i. It is acquired or incurred principally for the purpose of selling or repurchasing it</li> </ul> </li> </ul>

Item	Description	Guidance
		<p>in the near term;</p> <ul style="list-style-type: none"> <li>ii. On initial recognition it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking; or</li> <li>iii. It is a derivative (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).</li> </ul> <p>b. Upon initial recognition it is designated by the entity as at fair value through profit and loss. An entity may use this designation only when permitted by IAS 39 paragraph 11A (embedded derivatives) or when doing so results in more relevant information, because either:</p> <ul style="list-style-type: none"> <li>i. It eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as ‘an accounting mismatch’) that would arise from measuring assets or recognising the gains and losses on them on different bases; or</li> <li>ii. A group of financial assets that is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about the group is provided internally on the basis to the entity’s key management personnel (as defined in IAS 24).</li> </ul>
2.1	Sovereign & Central Banks	<p>Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.</p>
2.2	Non-Central Government Public Sector Entities (PSEs)	
2.3	Multilateral Development Banks (MDBs)	
2.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate	
2.5	Group non-bank entities	
2.6	Other Banks	
2.7	Non-Financial Corporations -Industrial & commercial private sector	

Item	Description	Guidance
2.8	Other Financial Corporations - Financial intermediaries & auxiliaries	
2.9	Other Financial Corporations - Securities Firms	
2.10	Total	Total for Financial Assets at Fair Value Through Profit and Loss as the sum of 2.1 to 2.9
3	INVESTMENTS – HELD TO MATURITY	<p>Non-derivative financial assets with fixed or determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity (see IAS 39 paragraphs AG16-A25) other than:</p> <ul style="list-style-type: none"> <li>a. Those that the entity upon initial recognition designates as at fair value through profit or loss;</li> <li>b. Those that the entity designates as available for sale; and</li> <li>c. Those that meet the definition of loans and receivables.</li> </ul> <p>An entity shall not classify any financial assets as held to maturity if the entity has, during the current financial year or during the two preceding financial years sold or reclassified more than an insignificant amount of held to maturity investments before maturity (more than insignificant in relation to the total amount of held-to-maturity investments) other than sales or reclassifications that:</p> <ul style="list-style-type: none"> <li>i. Are so close to maturity or the financial asset’s call date (for example less than three months before maturity) that changes in the market rate of interest would not have a significant effect on the financial asset’s fair value;</li> <li>ii. Occur after the entity has collected substantially all of the financial asset’s original principal through scheduled payments or prepayments; or</li> <li>iii. Are attributable to an isolated event that is beyond the entity’s control, is non-recurring and could not have been reasonably anticipated by the entity.</li> </ul>
3.1-	Sovereign and Central Banks	Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
3.2	Non-Central Government Public Sector Entities (PSEs)	
3.3	Multilateral Development Banks (MDBs)	

Item	Description	Guidance	
3.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate		
3.5	Group non-bank entities		
3.6	Other Banks		
3.7	Non-Financial Corporations -Industrial & commercial private sector		
3.8	Other Financial Corporations - Financial intermediaries & auxiliaries		
3.9	Other Financial Corporations - Securities Firms		
3.10	Total		Total for Investments – Held to Maturity as the sum of 3.1 to 3.9
4	INVESTMENTS – AVAILABLE FOR SALE		Those non-derivative financial assets that are designated as available for sale or are not classified as: <ul style="list-style-type: none"> <li>a. Loans and receivables</li> <li>b. Held-to-maturity investments; or</li> <li>c. Financial assets at fair value through profit and loss</li> </ul>
4.1	Sovereign and Central Banks		Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
4.2	Non-Central Government Public Sector Entities (PSEs)		
4.3	Multilateral Development Banks (MDBs)		
4.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate		
4.5	Group non-bank entities		
4.6	Other Banks		
4.7	Non-Financial Corporations -Industrial & commercial private sector		
4.8	Other Financial Corporations - Financial intermediaries & auxiliaries		
4.9	Other Financial Corporations - Securities Firms		
4.10	Total	Total for Investments – Available for Sale as the sum of 4.1 to 4.9	

Item	Description	Guidance
5	OTHER INVESTMENTS	Financial assets not defined as: a. Loans and receivables, b. Available-for-Sale Investments, c. Held-to-maturity investments, or d. Financial assets at fair value through profit and loss.
5.1	Central Banks	Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
5.2	Non-Central Government Public Sector Entities (PSEs)	
5.3	Multilateral Development Banks (MDBs)	
5.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate	
5.5	Group non-bank entities	
5.6	Other Banks	
5.7	Non-Financial Corporations -Industrial & commercial private sector	
5.8	Other Financial Corporations - Financial intermediaries & auxiliaries	
5.9	Other Financial Corporations -Securities Firms	
5.10	Total	
6	LOANS AND ADVANCES	Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, <b>other than</b> : a. Those the entity intends to sell immediately or in the near term, which shall be classified as held for trading, and those that the entity upon initial recognition designates as at fair value through profit and loss; b. Those that the entity upon initial recognition designates as available for sale; or c. Those for which the holder may not recover substantially all of its investment, other than because of credit deterioration, which shall be classified as available for sale.  An interest acquired in a pool of assets that are not loans or receivables (for example, an interest in a mutual fund is not a loan or receivable).

Item	Description	Guidance
		<p>Enter all loans and advances (whether secured or not) direct to customers, not included elsewhere on the QPR.</p> <p>Include the value of finance leases in accordance with the accounting standards used by the reporting institution. Also include advances arising from discounted acceptances, factoring and overdrafts (debit balances on deposit accounts). <b>Do not net overdraft balances against credit balances on deposit.</b></p> <p>Where funds which have been placed with another bank are hypothecated as security for advances granted to a borrower by that bank, record such funds as a direct loan to the borrower.</p> <p>Do not offset loans and advances against deposits even where a legal right of set-off exists under a hypothecation agreement. Back-to-back loans are to be recorded under memoranda item 11.</p> <p>Also, do not deduct provisions for loan losses but report these balances under item 7.1. <b>Unearned interest not applied to the corresponding asset accounts should be reported under item 7.2.</b></p>
6.1	Sovereign and Central Banks	<p>Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.</p>
6.2	Non-Central Government Public Sector Entities (PSEs)	
6.3	Multilateral Development Banks (MDBs)	
6.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate	
6.5	Group non-bank entities	
6.6	Other Banks	
6.7	Non-Financial Corporations -Industrial & commercial private sector	
6.8	Non-Financial Corporations - Commercial Mortgages	

Item	Description	Guidance
6.9	Other Financial Corporations - Financial intermediaries & auxiliaries	
6.10	Retail Lending /Consumer Loans – Households	Include all loans and advances such as credit cards debts, travel, consolidated debts, education, and medical expenses.
6.11	Residential Mortgages - Households	Include all loans to individuals which are fully secured by a first priority charge on residential property that is (or is to be) occupied by the borrower.
6.12	Other Loans and Advances	Any other loans not defined above.
6.13	Total	The sum of 6.1 to 6.12
7	<b>LOAN LOSS PROVISIONS</b>	A provision is a liability of uncertain timing or amount.
7.1	Specific Loan Loss Provisions	Accumulated provisions or charges made against operating earnings in current and prior years, <b>net of loss charge-offs</b> , with respect to <i>known and identified</i> losses on loans and advances. Enter amounts as positive numbers.
7.2	Unearned Interest	Deduct all unearned interest income on loans and advances to the extent that it is not deducted from items 6.1 through 6.12 above. If the reporting institution reports each loan item net of unearned interest income, enter a zero or “nil” balance here. Enter amounts as positive numbers.
7.3	Total	Sum of 7.1 and 7.2
7.4	Net Loans and Advances	Equals 6.13 less 7.3
8	<b>OTHER ASSETS</b>	Any other resource controlled by an entity as a result of past events; and from which the future economic benefits are expected to flow to the entity.
8.1	Premises	Book value (cost less accumulated depreciation) of real estate owned and occupied by the reporting institution adjusted for any asset revaluation. Real estate not currently occupied but acquired with the intention to occupy it for the institution’s business shall also be reported here.
8.2	Other real estate owned (net of accumulated depreciation)	Book value of other real estate owned, such as those acquired in foreclosure proceedings, and not intended to be occupied for the reporting institution’s business.
8.3	Equipment and other fixed assets (net of accumulated depreciation)	Book value of equipment, furniture, fixtures and other depreciable assets owned and used in connection with the reporting institution’s business. Any amounts outstanding under lease financing agreements with customers should be reported as advances under item 6. (A lease is generally an agreement that transfers the

Item	Description	Guidance
		right to use land, buildings, or equipment for a specified period of time and is essentially an extension of credit evidenced by an obligation between a lessee and a lessor.)
8.4	Goodwill and other intangible assets (net of amortisation)	Unamortised amount of goodwill and other intangible assets.
8.5	Accrued interest receivable	Accrued and uncollected interest on loans and other interest-bearing assets <b>which have not been specifically added to the corresponding asset balances.</b>
8.6	Other assets	Report all other assets not reported elsewhere under items 1 through 6.5 on this return.
8.7	Total	Total for Other Assets as the sum of 8.1 to 8.6
9	TOTAL ASSETS	Sum of 1.6,2.10,3.10,4.10,5.10,7.4,8.7 which must equal Item 26 (Total Liabilities and Shareholders' Equity)
	<u>ASSET MEMORANDA ITEMS</u>	
10	<u>DIRECTORS' / CONTROLLERS LOANS AND ADVANCES</u>	Loans and advances granted to directors, controllers and their associates.
10.1	Due from directors, controllers and their associates	Loans and advances due from directors, controllers and their associates.
10.2	Due from non-group companies with which directors and controllers are associated	For this purpose, a director (including an alternate) includes any person who holds such a position by whatever name called.
10.3	Due from non-group banks with which directors and controllers are associated	A controller includes: <ul style="list-style-type: none"> <li>1) Any person who, either alone or with any associate or associates, is entitled to exercise or control the exercise (whether directly or indirectly such as through nominees) of 15% or more of the voting power over the reporting institution or over a company of which it is a subsidiary;</li> <li>2) a person, whether a shareholder or not, in accordance with whose directions or instructions the directors or officers of the reporting institution or of another company of which it is a subsidiary are accustomed to act;</li> <li>3) the chief executive officer of the reporting institution or of another company of which the reporting institution is a subsidiary (in this context a</li> </ul>

Item	Description	Guidance
		<p>chief executive officer means an employee of the company who is responsible under the authority of the Board of Directors for the conduct of the company's business.)</p> <p>An associate of a controller or director includes the immediate family (the husband, wife, parent or remoter forebear, child or remoter issue, brother or sister and trustees of trusts formed for their benefit) and persons with whom the director or controller is associated through non-group companies.</p>
11	<b>LOANS COVERED BY COLLATERAL OR GUARANTEES</b>	This item should be used to report the balances of any loans and advances or other assets which are secured by collateral held by the reporting institution or guarantees granted in its favour.
11.1	Loans covered by cash with legal right to set off	Only report here loans and advances that are 100% backed by cash deposits, where the deposits and loans are in the same country, the same currency, and where deposits have maturities at least equal to those of the corresponding loans. In addition, the reporting institution should have an independent legal opinion which confirms that the collateral agreement includes a legally binding right of set-off between the deposit and the loan. If a loan is only partially secured by cash, only the portion of the loan which is so covered should be reported here.
11.2	Loans covered by Bank Guarantees	Report here claims that have been explicitly, irrevocably and unconditionally guaranteed by banks.
12	<b>ENCUMBERED ASSETS</b>	Total of assets of the reporting institution over which a charge, lien or other encumbrance has been taken by any company, individual or party e.g. property which has been mortgaged, securities which have been pledged as collateral for borrowing (such as those subject to Repurchase Agreements accounted for as secured financing), investments in deposits and bank balances serving as security for advances to others, etc. Also include any restrictions on assets arising from actions such as court injunctions, confiscation, restraining and charging orders.
13	<b>DEPOSITS</b>	Deposits comprise all credit balances on customers' accounts including claims by banks and financial institutions, corporations, individuals, trustees and others. Also include in this category all certificates of

Item	Description	Guidance
		<p>deposit.</p> <p><b>Do not offset any overdraft balances which are to be reported under item 6: Loans and Advances.</b></p> <p>Deposits which are hypothecated to the reporting institution as security for loans, advances and other arrangements, or which are otherwise on a “back-to-back” basis must be reported gross without any offset or netting. Accounts which are on a back-to-back basis are also to be reported under Memo item 11.1.</p>
13.1	Sovereigns and Central Banks	<p>Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.</p>
13.	Non-Central Government Public Sector Entities (PSEs)	
13.3	Multilateral Development Banks (MDBs)	
13.4	Group Bank - Parent, Branch, Subsidiary, or Affiliate	
13.5	Group non-bank entities	
13.6	Other Banks	
13.7	Non-Financial Corporations -Industrial & commercial private sector	
13.8	Other Financial Corporations - Financial intermediaries & auxiliaries	
13.9	Individuals	
13.10	Other deposits	Any other deposits held, but not defined above.
13.11	Total	Sum of 13.1 to 13.10
14	REPURCHASE AGREEMENTS	Repurchase agreement where a seller of a security agrees to buy it back from a buyer (investor) at a higher

Item	Description	Guidance
		price on a specified date. These agreements are in effect loans (or short term swaps) between investors to sellers (the difference between the buying and selling prices being the investors' earnings), and are used usually for raising short term finance by banks and corporations.
14.1	Group Bank - Parent, Branch, Subsidiary, or Affiliate	Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
14.2	Other Banks	
14.3	Group non-bank entities	
14.4	Other	
14.5	Total	Sum of 14.1 to 14.4
15	TERM DEBT AND OTHER BORROWINGS	Grouping of items 15.1, 15.2, and 15.3
15.1	HYBRID DEBT AND SUBORDINATED DEBT	
15.1.1	Unsecured subordinated debt(over 5 years original term maturity)	Report here all unsecured debt instruments with a minimum original fixed term to maturity of at least 5 years which are subordinated in respect of both capital and interest to all other liabilities/debt of the reporting institution, <b>except those to equity shareholders</b> . During the last five years to maturity of any debt issue, a discount factor of 20% <i>per year</i> is applied. The amount reported under this item is to be reduced by the cumulative discount, i.e., <b>only the discounted amount</b> is to be reported here. The ineligible portion of the debt issue should be reported under item 15.2.
15.1.2	Hybrid debt/equity instruments (over 5 years original term to maturity)	Report here capital instruments which meet the following requirements/criteria: <ul style="list-style-type: none"> <li>▪ they are unsecured, subordinated and fully paid-up;</li> <li>▪ they are not redeemable at the option of the holder or without the prior consent of the Monetary Authority;</li> <li>▪ they are available to participate in losses without the Bank being obliged to cease trading; and</li> <li>▪ they should allow for the deferment of debt service/payment obligations (as with cumulative preference shares) where the profitability or</li> </ul>

Item	Description	Guidance
		<p>liquidity of the Bank would not support payment, even though the debt/capital instrument may carry an obligation to pay interest that cannot be permanently reduced or waived (unlike dividends on shareholders' equity).</p>
15.1.3	Subtotal	Sum of 15.1.1 to 15.1.2
15.2	<b>OTHER NOTES, BONDS AND COMMERCIAL PAPER</b>	<p>Notes Payable: Written promises to pay stated sums of money at future dates, classified as current (if due within 12 months) or non-current (if due after 12 months) of the balance sheet date.</p> <p>Bonds Payable: Amounts payable to others relating to the issue of a bond</p> <p>Commercial Paper: An unsecured debt issued by corporations with high credit ratings to finance its short-term needs. Commercial paper is available in a variety of denominations and usually ranges in maturity from 2 to 270 days.</p>
15.2.1	Group Bank - Parent, Branch, Subsidiary, or Affiliate	<p>Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate resident or non-resident column</p>
15.2.2	Group non-bank entities	
15.2.3	Other Banks	
15.2.4	Other	
15.2.5	Subtotal	Sum of 15.2.1 to 15.2.4
15.3	<b>OTHER BORROWINGS (loans, overdrafts, credit facilities, etc.)</b>	<p>Report here all other borrowings not reported above including loans, overdraft balances and other similar credit facilities.</p>
15.3.1	Group Bank - Parent, Branch, Subsidiary, or Affiliate	<p>Enter values against the relevant counterparties as</p>

Item	Description	Guidance
15.3.2	Group non-bank entities	defined in the Sectors of the Economy and in the appropriate resident or non-resident column.
15.3.3	Other Banks	
15.3.4	Other	
15.3.5	Subtotal	Sum of 15.3.1 to 15.3.4
15.4	<b>TOTAL TERM DEBT AND OTHER BORROWINGS</b>	Sum of 15.1.3, 15.2.5, 15.3.5
16	<b>CREDITORS AND OTHER LIABILITIES</b>	A present obligation of the entity arising from past events, the settlement of which is expected to result in an outflow from the entity of resources embodying economic benefits.
16.1	Interest payable	Accrued but unpaid interest expense which have not been paid or credited to individual accounts
16.2	Dividends payable	Report unpaid dividends which have been declared by the reporting institution.
16.3	Items in suspense	Any unallocated deposits such as amounts under investigation. This can be entered as a positive or negative number.
16.4	Other liabilities	Any other obligation not reported elsewhere.
16.5	<b>TOTAL</b>	Sum of 16.1 to 16.4
17	<b>OTHER LOSS PROVISIONS</b>	Provisions other than specific loan loss provisions.
17.1	General loan loss reserves	Credit provisions other than specific loans loss provisions.
17.2	Other loss reserves	Non –credit provisions
17.3	<b>TOTAL</b>	Sum of 17.1 and 17.2
18	<b>TOTAL LIABILITIES</b>	Sum of 13.11, 14.5,15.4,16.5,17.3
	<b>LIABILITY MEMORANDA ITEMS</b>	
19	<b>DIRECTORS' DEPOSITS</b>	Related party memoranda items
19.1	Due to directors, controllers and their associates	Report balances due to directors, controllers and their associates.
19.2	Due to non-group companies with which directors and controllers are associated	For this purpose, a director (including an alternate) includes any person who holds such a position by whatever name called.
19.3	Due to non-group banks with which directors, controllers are associated	A controller includes: <ul style="list-style-type: none"> <li>any person who, either alone or with any associate or associates, is entitled to exercise or control the exercise (whether directly or indirectly such as through nominees) of 15% or more of the voting power over the reporting institution or over a company of which it is a subsidiary;</li> </ul>

Item	Description	Guidance
		<ul style="list-style-type: none"> <li>• a person, whether a shareholder or not, in accordance with whose directions or instructions the directors or officers of the reporting institution or of another company of which it is a subsidiary are accustomed to act;</li> <li>• the chief executive officer of the reporting institution or of another company of which the reporting institution is a subsidiary (in this context a chief executive officer means an employee of the company who is responsible under the authority of the Board of Directors for the conduct of the company's business.)</li> </ul> <p>An associate of a controller or director includes the immediate family (the husband, wife, parent or remoter forebear, child or remoter issue, brother or sister and trustees of trusts formed for their benefit) and persons with whom the director or controller is associated through non-group companies.</p>
20	SHARE CAPITAL	Equity raised from owners
20.1	Issued and fully paid up common stock (at par or nominal value)	Aggregate par or nominal value of common stock which has been issued and is fully paid-up. For companies with shares that have no par or nominal value, report here the aggregate consideration for which such shares were issued.
20.2	Perpetual non-cumulative issued and fully paid up preference shares	The aggregate par or nominal value of outstanding perpetual preferred stock plus any amounts received in excess of its par or nominal value. Perpetual non-cumulative preferred stock is preferred stock that does not have a stated maturity date or that cannot be redeemed at the option of the holder, and for which dividends can be deferred and accumulated for payment at a future date. It includes those issues of preferred stock that automatically convert into common stock at a stated date
20.3	Additional paid-up capital in excess of par or nominal value	Amount received for common stock in excess of par or nominal value, including any capital contributions made by existing common stock shareholders.
20.4	TOTAL	Sum of 20.1 to 20.3
20.5	Treasury stock (a deduction from capital)	An entity's own equity instruments, held by the entity or other members of the consolidated group.
20.6	TOTAL	Total: Difference of 20.4 less 20.5

Item	Description	Guidance
21	RETAINED PROFITS AND CURRENT YEARS EARNINGS	The percentage of net earnings not paid out as dividends, but retained by the company to be reinvested in its core business or to pay debt.
21.1	Unappropriated retained earnings	Report the amount of accumulated retained earnings representing net income retained in previous years and which are available for distribution. These retained earnings must be free, unimpaired and unencumbered. Do not include the current year's net income or loss which is to be reported under item 21.2.
21.2	Current year's net income/(loss)	The balance on the income and expense account as reported from the institution's in-house management accounts. This amount should equal the amount reported under item 29.16 in the Statement of Income and Expense, which can be negative or positive.
21.3	TOTAL	Total being sum of Items 21.1 and 21.2
22	RESERVES	Items of income and expense (including reclassification adjustments) that are not recognised in profit or loss.
22.1	Foreign currency translation reserve	Enter values against the relevant categories as either positive or negative numbers.
22.2	Unrealised net gains/(losses) on assets available for sale	Enter values against the relevant categories as either positive or negative numbers
22.3	Unrealized net gains (losses) on cash flow hedges	Enter values against the relevant categories as either positive or negative numbers
22.4	Asset revaluation reserves	Report the amount by which the value of the reporting institution's have been increased to reflect estimated fair market value. Such revaluation should be based on an independent appraisal of current market value by a professional appraiser and should not be carried out frequently. <b>The amount reported under this item will not be counted as equity for purposes of meeting the institution's capital requirements. This is the sum of 22.4.1 to 22.4.7.</b>
22.4.1	Owner occupied property	Enter values against the relevant categories.
22.4.2	Plant and equipment	
22.4.3	Intangibles revaluation surplus	
22.4.4	Investments in subsidiaries	
22.4.5	Investments in associates/shares of associates	
22.4.6	Relating to non-current	

Item	Description	Guidance
	assets or disposal groups held for sale	
22.4.7	Other	
22.5	Share based payments reserve	
22.6	Other reserves	
22.7	<b>TOTAL</b>	Sum of 22.1, 22.2,22.3,22.4,22.5 & 22.6
23	<b>TOTAL SHAREHOLDERS EQUITY</b>	Sum of 20.6, 21.3, 22.7
24	<b>MINORITY INTEREST</b>	If the QPR is completed consolidating the balance sheets of any companies in which the reporting institution has a shareholders' equity investment, report here the claim by outside parties in the permanent shareholders' equity of any partly-owned subsidiary company or minority owned company which is included in the consolidation.
25	<b>TOTAL EQUITY</b>	Sum of 23 and 24
26	<b>TOTAL LIABILITIES AND SHAREHOLDERS EQUITY</b>	Sum of 18 and 25 (Must equal Item 9 – Total Assets)
	<u><b>GENERAL MEMORANDA ITEMS</b></u>	Non-balance sheet financial data
27	<b>ASSETS UNDER ADMINISTRATION/CONTROL</b>	Details on trusts, funds and managed companies
27.1	Approximate value of <b>TRUST ASSETS</b> (in US\$ thousands)	The approximate value of trust assets for which the reporting institution acts as trustee, rounded to the nearest '000 US dollars. <b>Do not include</b> assets of Unit Trusts which are to be reported under Item 27.3.
27.2	Number of trusts	The number of trusts in respect of which the reporting institution acts as trustee. Do not enter trust relationships for Unit Trusts as these are to be reported under Item 27.4. This line item should have <b>no scaling</b> . For example one thousand trusts would be entered as 1,000.
27.3	Approximate NAV (in US\$ thousands) of <b>MUTUAL FUNDS ADMINISTERED</b>	The estimated Net Asset Value of mutual funds for which the reporting institution acts as Mutual Funds Administrator, rounded to the nearest thousand US dollars. Include here the NAV of mutual funds administered as Unit Trusts.
27.4	Number of funds administered	The number of mutual funds (corporate and unit trusts) administered by the reporting institution. This line item should have <b>no scaling</b> . For example one thousand funds would be entered as 1,000.
27.5	Approximate value of assets (in US\$ thousands) of	The approximate value of assets of companies, for which the reporting institution acts as Company

Item	Description	Guidance
	MANAGED COMPANIES	Manager, rounded to the nearest thousand US dollars. <b>Do not include</b> assets of mutual fund companies which are to be reported under item 27.3.
27.6	Number of companies managed	The number of companies managed but excludes mutual fund companies which are to be reported under item 27.4. This line item should have <b>no scaling</b> . For example one thousand managed companies would be entered as 1,000.
28	Number of staff employed	Total number of permanent and temporary staff, resident and non-resident, excluding consultants or outsourced positions, as defined in Table 2 of the QPR section. This line item should have <b>no scaling</b> . For example one thousand employees would be entered as 1,000.

**Form 051 QPR-Statement of Financial Performance**

This sheet is to be used to report the institution’s profit and loss results for the current financial year up to the reporting date. In this sheet, the filer provides a summary of the institution’s overall financial performance. As with the Statement of Financial Position, if the institution is filing as a branch, the “% of Financial Entity” column will be enabled.

Item	Description	Guidance
29.1	<b>INTEREST INCOME</b>	Interest income is a form of income that accrues on debt instruments such as deposits, loans, debt securities, and other accounts receivable; and dividends received on equity securities owned. Do not report any interest income on non-performing loans and advances, that is, those which have been placed on a non-accrual basis and reported on QPR – Asset Quality.
29.1.1	Interest on loans and advances	Enter amounts against the various categories.
29.1.2	Interest from trading portfolio	
29.1.3	Dividend from trading portfolio	
29.1.4	Interest from financial instruments available for sale	
29.1.5	Dividend from financial instruments available for sale	
29.1.6	Interest income of financial assets designated at fair value	
29.1.7	Interest received on placement and money market instruments	
29.1.8	Other interest income	
29.1.9	<b>TOTAL</b>	Sum of 29.1.1 to 29.1.8
29.2	<b>INTEREST EXPENSE</b>	Interest expense is the cost of the use of another entity’s funds. Report all interest paid or payable on all deposit liabilities of the reporting institution, all interest paid or payable on debt securities (e.g. notes, bonds, debentures and other similar securities) issued by the reporting institution as well as interest on loans and other borrowed funds, including repurchase agreements.
29.2.1	Interest paid on deposits	

Item	Description	Guidance
	due to banks	Enter amounts against the various categories.
29.2.2	Interest paid on deposits due to customers	
29.2.3	Interest expense from trading portfolio	
29.2.4	Dividend expense from trading portfolio	
29.2.5	Interest on financial liabilities designated at fair value	
29.2.6	Interest paid on debt securities	
29.2.7	Interest paid on Certificates of Deposits	
29.2.8	Other interest expense	
29.2.9	TOTAL	
29.3	NET INTEREST INCOME	Enter here the difference between items 29.1.9 and 29.2.9 above. Where interest expenses exceed interest income, the net figure should be shown in brackets to indicate a negative figure.
29.4	PROVISIONS FOR CREDIT LOSSES /RECOVERIES	
29.4.1	Loans and advances	Report here charges for possible loan and other losses which are credited to the general and specific loan loss reserve accounts on items 7 and 17 of the balance sheet. Adjust for recoveries of loans previously written off plus reversals of provisions made in earlier years which are no longer required and are now returned to the current year's profit and loss account by reporting a negative figure.
29.4.2	Other assets contingent liabilities and commitments	
29.4.3	TOTAL	Sum of 29.4.1 and 29.4.2
29.5	FEES AND COMMISSIONS INCOME	Report here all income earned from the provision of fiduciary services including trustee, nominee, agency, company management, custody, fund administration, asset management and other similar services.
29.5.1	Investment management fees	
29.5.2	Trust and company administration fees	
29.5.3	Trustee/Custodian fees	
29.5.4	Fund management fees	
29.5.5	Investment dealing profits and commissions	
29.5.6	Other non-interest income	

Item	Description	Guidance
		income associated with deposit accounts, letters of credit, guarantees, indemnities, performance bonds, underwriting fees, foreign exchange, etc. Include all non-interest income not reported elsewhere in this report.
29.5.7	TOTAL	Sum of 29.5.1 to 29.5.6
29.6	FEES AND COMMISSIONS EXPENSE	All expenses other than interest, including fees and commissions.
29.6.1	Commissions Paid	Report commissions expenses paid
29.6.2	Other non-interest expenses	Report any other non-interest expenses not reported elsewhere on the QPR.
29.6.3	TOTAL	Sum of 29.6.1 to 29.6.2
29.7	NET GAIN/(LOSS) ON FINANCIAL INSTRUMENTS	
29.7.1	Gain/(Loss) on foreign exchange dealing and currency positions	Report here net gains or losses arising from trading in foreign exchange and revaluation of foreign currency positions and other foreign exchange transactions. Trading operations include those where the Bank buys and sells currency in the spot, forward, futures and options markets to assist its customers in meeting their business needs, as well as for its own account. Do not include fees and commissions on foreign exchange which should be reported under item 29.6.1 of this report. A net loss should be shown in brackets to indicate a negative figure. Enter losses as a negative number.
29.7.2	Gain/(Loss) on investments held for trading	Report the net position of changes in the financial assets at fair value through profit or loss as defined in item 2 in accordance with generally accepted accounting principles. Enter losses as a negative number.
29.7.3	Realized gains/(Losses) on assets available-for-sale	Report recognised net gains or losses for assets categorised as available for sale as defined in item 4 in accordance with generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.7.4	Net gain/(Loss) on fair value hedges	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.7.5	Gains/(Losses) on disposal of held-to-maturity investments	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.7.6	Other net gain/(Loss) on financial instruments	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.

Item	Description	Guidance
29.7.7	TOTAL	Sum of 29.7.1 to 29.7.6. A loss should be shown in brackets to indicate a negative figure.
29.8	OTHER INCOME	Include dividends declared payable by other corporations or cooperatives in which the reporting entity has an equity state.
29.8.1	Share of profits/(losses) from subsidiaries and associated companies	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.8.2	Income/(Loss) attributable to minority interest	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.8.3	Other Income	Report the net gain or loss based on generally accepted accounting principles. A net loss should be shown in brackets to indicate a negative figure.
29.8.4	TOTAL	Sum of 29.8.1 to 29.8.3
29.9	OPERATING INCOME	Report here the sum of items 29.3, (29.4.3), 29.5.7 (29.6.3), 29.7.7 and 29.8.4 above.
29.10	OPERATING EXPENSES	
29.10.1	Directors Remuneration	Report operating expenses against the following sub categories of expenses.
29.10.2	Management Charge	
29.10.3	Staff costs	
29.10.4	Depreciation	
29.10.5	Premises & Equipment	
29.10.6	Audit, Legal and other professional fees	
29.10.7	Other operating expenses	
29.10.8	TOTAL	Sum of 29.10.1 to 29.10.7
29.11	EXTRAORDINARY ITEMS	Report extraordinary items here as either a negative or positive amount in accordance with generally accepted accounting principles.
29.12	INCOME BEFORE TAXES	Report pre-tax income after extraordinary items. This should be the difference of 29.9 less 29.10.8 less 29.11.
29.13	APPLICABLE TAXES	Report here any taxes on income and gains the reporting institution has paid or expects to be liable (e.g. withholding taxes on foreign income).
29.14	NET INCOME	Subtract item 29.13 from 29.12 and enter the difference here. A net loss should be reported in brackets to indicate a negative figure.
29.15	DIVIDEND	Report here the amount of dividends that have been declared by the institution and which are intended to be paid <i>out of current year earnings</i> .
29.16	NET INCOME RETAINED	Difference of 29.14 and 29.15. This should be equal to item 21.2.
	MEMORANDA ITEMS	

Item	Description	Guidance
29.17	Net earnings from related transactions	Report here all income, net of expenses, earned in connection with transactions carried out with the Bank's parent, head office, subsidiaries and associated entities or persons as defined under items 10 and 19 above.
29.18	Loan loss charged-off	Report here all loan losses charged off during the reporting period against the Specific Loan Loss Reserve account (item 7.1).
29.19	Recoveries on loan charged-off	Report here collections of loan balances previously written off. These recoveries are to be credited to the current period's provision for loan losses under item 29.4.1 of this statement.

**Form 052. QPR- Ten Largest deposits**

In this sheet, the filer provides a summary of the institution’s ten largest depositors and its ten largest exposures.

Item	Description	Guidance
30	TEN LARGEST EXPOSURES TO FINANCIAL INSTITUTIONS	List by counterparty name and country, the ten largest exposures including deposit and balances, negotiable paper, investments, loans and advances, and all other forms of lending to counterparties reported under items 1 through 6. <b>Note, where more than one transaction is involved with the same counterparty, in the same currency, these should be aggregated to show the total exposure to that counterparty.</b> Where amounts are aggregated, the longest maturity date should be used. For demand deposits, list the current reporting date as Maturity Date. <b>The Amount column should be totalled. Use the drop down list to select the currency.</b>
31	TEN LARGEST DEPOSITORS	List, by name and country, the ten largest depositors of the reporting institution, including deposits from other banks. Where the same depositor has made more than one deposit, of the same currency, this amount should be aggregated to show the total deposits made by that depositor. Also, where possible, deposits of the same currency from persons/entities that are affiliated with each other should be aggregated and reported as <i>one group</i> exposure. For aggregated amounts, use the longest maturity period. For demand deposits, list the current reporting date as Maturity Date. <b>The Amount column should be totalled. Use the drop down list to select the currency.</b>

**Form 053. QPR- Large Exposures**

In this sheet, the filer is to provide data for every holding that represents 10% or more of the institution’s capital base. Branches are not required to complete the ‘Total Non-Exempt Exposures/Capital (%)’ column.

This section of the QPR should be read in conjunction with the following documents:

1. Rules on Large Exposures and Credit Risk Concentration for Banks; and
2. Statement of Guidance on Large Exposures and Credit Risk Concentration for Banks.

Please refer to the **Rules on Large Exposure and Credit Risk Concentration for Banks**, found on our website, for the specific limits relating to the exposures listed in columns b and c.

Item	Description	Guidance
32	Exposures Equal to or Greater than 10% of Capital Base	<p>Large exposures are calculated using the sum of nominal amounts before the application of any risk weighting and credit conversion factors for on-balance sheet claims and off-balance sheet instruments (e.g. trade finance). All Columns other than Column (a) requires a total.</p> <p>The Capital Base is determined by the calculations in Paragraph 7 of the Statement of Guidance on Large Exposure and Credit Risk Concentration.</p>
(a)	Counterparty	List in this category the names of counterparties whose exposures is 10% or greater of the Bank’s capital base.
(b)	On-balance Sheet Exposures	<ul style="list-style-type: none"> <li>• actual claims on counterparties exposures including placements made with another banking institution;</li> <li>• all loans and advances (including overdrafts), however denominated;</li> <li>• the net book value of finance leases, less deferred tax;</li> <li>• discounted bills held outright;</li> <li>• bonds, acceptances, promissory notes, loan stocks and other paper held outright;</li> <li>• margin held with investment exchanges, clearing houses or other counterparties;</li> <li>• claims arising in the course of settlement of securities or other transactions;</li> <li>• claims arising in the case of forward sales</li> </ul>

Item	Description	Guidance
		<p>and purchases of instruments in both the trading and banking books that either settle on a date beyond the market norm for that instrument or where the payment due is deferred until some future date;</p> <ul style="list-style-type: none"> <li>• derivative contracts including, but not limited to the following instruments:               <ul style="list-style-type: none"> <li>○ OTC futures (including forwards);</li> <li>○ Options;</li> <li>○ Swaps; and</li> <li>○ Similar contracts on interest rates, foreign currencies, equities, securities and commodities.</li> </ul> </li> </ul> <p><b>This column should be totalled.</b></p>
(c)	Off-Balance Sheet Exposures	<ol style="list-style-type: none"> <li>1. Potential claims that would arise from the drawing down in full of undrawn advised facilities, whether revocable or irrevocable, conditional or unconditional, which the Bank has committed itself to provide, and claims that the Bank has committed itself to purchase or underwrite, including:           <ul style="list-style-type: none"> <li>• sale and repurchase agreements;</li> <li>• forward asset purchase agreements;</li> <li>• buy back agreements;</li> <li>• forward deposits placed (i.e. where a bank contracts to make a deposit with another party at a future date at a pre-determined rate); and</li> <li>• the unpaid part of partly-paid shares;</li> </ul> </li> <li>2. Contingent liabilities arising in the normal course of business, and those contingent liabilities that would arise from the drawing down in full of undrawn advised facilities (whether revocable or irrevocable, conditional or unconditional) that the Bank has committed itself to provide. These include:           <ul style="list-style-type: none"> <li>• direct credit substitutes (including guarantees, standby letters of credit serving as financial guarantees, bills accepted but not held by the Bank, 'per aval' and equivalent endorsements);</li> <li>• claims sold with recourse, where the credit remains with the Bank;</li> <li>• transaction-related contingent items not</li> </ul> </li> </ol>

Item	Description	Guidance
		<p>having the character of direct credit substitutes (including tender and performance bonds, bid bonds, warranties, standby letters of credit relating to particular transactions, retention money guarantees;</p> <ul style="list-style-type: none"> <li>• undrawn documentary letters of credit issued or confirmed; and</li> <li>• those arising from similar transactions entered into by the Bank;</li> </ul> <p>3. Assets, and assets which the Bank has committed itself to purchase or underwrite, the value of which depends wholly or mainly on a counterparty performing its obligations, or the value of which otherwise depends on that counterparty's financial soundness but which does not represent a claim on the counterparty.</p> <p><b>This column should be totalled.</b></p>
(d)	Exempt Exposures	<ol style="list-style-type: none"> <li>1. Exposures of one year or less to banks, securities firms (approved on a case-by-case basis) and multilateral development banks;</li> <li>2. Exposures to, or guaranteed by, sovereigns or central banks or monetary authorities, from countries with a minimum investment grade sovereign rating ;</li> <li>3. Exposures to sovereigns if they are denominated in the respective country's national currency and funded by liabilities in the same currency;</li> <li>4. Placements made with another banking institution, with an original maturity of one year or less;</li> <li>5. Exposures to related counterparties where: <ul style="list-style-type: none"> <li>• the Bank is fulfilling a treasury role on behalf of the banking group; and</li> <li>• the banking group (inclusive of the related counterparties) is subject to consolidated supervision by its home country supervisor.</li> </ul> </li> </ol> <p><b>This column should be totalled.</b></p>
(e)	Approved Guarantees	<p>Report in this category exposures that have approved guarantees. (The approved guarantees, subject to Rule 5.15, reduce the value of the non-exempt exposures reported in Column h). <b>This column should be totalled.</b></p>
(f)	Secured by Cash or Marketable Securities	<p>Report in this category exposures that are</p> <ol style="list-style-type: none"> <li>1. Secured by cash up to a maximum of 100% of the Bank's capital base and subject to Rule</li> </ol>

Item	Description	Guidance
		<p>5.16.</p> <p>2. Secured by securities that has been approved (on a case by case basis) by the Authority. Cash and approved securities reduce the value of the non-exempt exposures reported in Column h. <b>This column should be totalled.</b></p>
(g)	Total Non Exempt Exposures	This column is represents the summation of non-exempt on balance sheet and off-balance sheet exposures (Columns b & Column c) less exempt exposures, exposures with approved guarantees and secured by cash (Column d, e & Column f). <b>This column should be totalled.</b>
(h)	Total Non-Exempt Exposures/Capital (%)	This column represents the ratio of total non-exempt exposures as a percentage of the capital base. (Branches are not required to complete).
(i)	Maximum Reported Exposure	Report the maximum exposure during the quarter (including on and off-balance sheet exposures). <b>This column should be totalled.</b>
(j)	Credit Rating of the Counterparty	Choose from the pick list the credit rating of the counterparty by using the drop down list.
(k)	Rating Agency	Choose from the pick list the name of the rating agency used in connection to the rating score used in Column j.
(l)	Related Counterparties	<p>Use the drop down list to select “Yes” or “No” indicating whether the counterparty listed in column (l) is related to the Bank through any of the following relationships below:</p> <ul style="list-style-type: none"> <li>• a parent, subsidiary, or sister company that together with the Bank constitutes a group;</li> <li>• associated entities (in which the Bank owns at least 20% but less than half of the voting shares)</li> <li>• a natural person who is a director, controlling shareholder, senior officer, or otherwise has control of the Bank, or any business partner or immediate relative of such individual; and</li> <li>• any company of which any of the persons referred to in Rule 10 (c) is a director, controlling shareholder and senior officer or has control.</li> </ul>
(m)	Provisions	Report in this category specific provision against large exposures reported in columns (2) and (3), also report in this category any non-performing exposures held where no specific provision has been made. <b>This column should be totalled.</b>

**Form 054. QPR - Asset Classification**

In this sheet, the filer provides a summary of the quality of the institution’s assets.

Assets should be classified as defined in the table below.

Asset Classification Categories	Definition
Satisfactory	Loans and other assets that are current and supported by the sound net worth and paying capacity of the borrower or the collateral pledged. These loans are performing in accordance with contractual terms, and are expected to continue doing so.
Special Mention	Loans and other assets that are current and repayment is not yet jeopardized but however exhibit potential weaknesses which, if not corrected, may weaken the asset or the Bank’s position at some future date. Such loans may be current or may be in payment arrears or past maturity but for periods of less than 90 days.
Substandard	Loans and other assets that are not adequately protected by the current sound worth and paying capacity of the borrower. The primary source(s) of repayment is not sufficient to service the debt, and the Bank must look to secondary sources such as collateral, sale of fixed assets, refinancing, or additional capital injections for repayment. Any asset which is past due 90 days or more but less than 180 days shall be classified as Substandard, unless (i) all past due interest is paid in cash at the time of renegotiation, and (ii) a sustained record of performance under a realistic repayment program has been maintained for at least six months. A sustained record means that all principal and interest payments are made according to the modified repayment schedule from the renegotiation date.
Doubtful	Loans and other assets that have all the weaknesses inherent in substandard assets plus the added characteristic that the assets are not well-secured. Any asset which is past due 180 days or more shall be classified as Doubtful, at a minimum, unless (i) the asset is well-secured, (ii) legal action has actually commenced, and (iii) the time needed to realize collateral occurs within a time period that is reasonable for that asset to be normally sold.
Loss	Loans and other assets that are considered uncollectible after exhausting all collection efforts such as realization of collateral and legal proceedings.
Impaired/ Non-performing Loans	The sum of all loans and other assets reported in “Substandard”, “Doubtful” and “Loss” categories. A loan or asset is considered non-performing when: i) any portion of principal or interest is due and unpaid for 90 days or more; or ii) interest payments for 90 days or more have been capitalized,

	re-financed, or rolled-over into a new loan
Non-Accrual	Impaired loans/non-performing loans and other interest-bearing assets that have been placed on a cash basis for accounting and reporting purposes. Interest is no longer accrued on the books of the licensee as income unless paid by the borrower in cash. Good practice would also require that previously accrued but uncollected interest be reversed from income at the time these accounts are placed on non-performing/non-accrual status.

Details on completing QPR – Asset Classification are provided below:

Item	Description	Guidance
33	CLASSIFICATION OF LOANS AND OTHER ASSETS	
33.1	Sovereigns and Central Banks	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.1, which is subdivided by credit ratings in Column A. Amounts entered in Columns B,C,D,E,F should total the sum of Items 2.1, 3.1, 4.1, 5.1, 6.1 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.2	Non Central Government Public Sector Entities (PSEs)	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.2, which is subdivided by credit ratings in Column A. Amounts entered in Columns B,C,D,E,F should total the sum of Items 2.2, 3.2, 4.2, 5.2, 6.2 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.3	Multilateral Development Banks (MDBs)	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.3, which is subdivided by credit ratings in Column A. Amounts entered in Columns B,C,D,E,F should total the sum of Items 2.3, 3.3, 4.3, 5.3, 6.3 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.4	Group Bank - Parent, Branch, Subsidiary or Affiliate	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.4, which is subdivided by credit ratings in Column A. Amounts entered in Columns B,C,D,E,F should total the sum of Items 1.4.1, 2.4, 3.4, 4.4, 5.4, 6.4 (resident and non resident sections on QPR – Statement of Financial Position).

Item	Description	Guidance
		Note that Column G is equal to the sum of Columns D, E and F.
33.5	Group non-bank entities	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.5, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Items 1.4.2, 2.5, 3.5, 4.5, 5.5, 6.5, (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.6	Other Banks	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.6, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Items 1.4.3, 2.6, 3.6, 4.6, 5.6, 6.6 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.7	Non-Financial Corporations - Industrial & commercial private sector	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.7, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Items 2.7, 3.7, 4.7, 5.7, 6.7 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.8	Commercial Mortgages	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.8. Amounts entered in Columns B, C, D, E, F should total the sum of Item 6.8 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.9	Other Financial Corporations - Financial intermediaries & auxiliaries	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.9, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Items 2.8, 3.8, 4.8, 5.8, 6.9 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.10	Security Firms	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.10, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Items 2.9, 3.9, 4.9, 5.9, (resident and non

Item	Description	Guidance
		resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.11	Retail Lending/Consumer Loans - Households	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.11. Amounts entered in Columns B, C, D, E, F should total the sum of Item 6.10 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.12	Residential Mortgages	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.12. Amounts entered in Columns B, C, D, E, F should total the sum of Item 6.11 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.13	Other loans and advances	In Columns B, C, D, E, F, G and H enter amounts as appropriate against the row 33.13, which is subdivided by credit ratings in Column A. Amounts entered in Columns B, C, D, E, F should total the sum of Item 6.12 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.
33.14	Total On-balance Sheet Items	Sum of 33.1 to 33.13
33.15	Off- Balance Sheet Items	In Columns B, C, D, E, F, G and H enter all Off-balance Sheet assets by classification
33.16	Specific Provisions	Report here any specific provisions made against loans and other asset. Report balances under the corresponding classification columns provided.
	MEMORANDA:	
33.17	Directors/Controllers Loans and Advances	<p>Loans and advances granted to directors, controllers and their associates:</p> <ul style="list-style-type: none"> <li>• associated entities (in which the Bank owns at least 20% but less than half of the voting shares);</li> <li>• a natural person who is a director, controlling shareholder, senior officer, or otherwise has control of the Bank, or any business partner or immediate relative of such individual; and</li> </ul>

Item	Description	Guidance
		<ul style="list-style-type: none"> <li>any company of which any of the persons referred to above is a director, controlling shareholder and senior officer or has control.</li> </ul> <p>See page 83, Item 10 of the Guidance Notes for further clarification. In Columns B, C, D, E, F, G and H enter amounts as appropriate against the credit ratings provided in column A. Amounts entered in Columns B, C, D, E, F should total the sum items 10.1, 10.2 &amp; 10.3 (resident and non resident sections on QPR – Statement of Financial Position). Note that Column G is equal to the sum of Columns D, E and F.</p>
33.18	Restructured Loans (current reporting period)	<p>These are loans and other extensions of credit which have been refinanced, rescheduled, rolled-over, or otherwise modified, usually under more favourable terms and conditions for the borrower, because of weaknesses in the borrower’s financial condition and/or ability to repay.</p> <p>Report here loans, which were “Restructured” (as defined above), during the current reporting period. If restructured loans are current, report the amount under the “Special Mention” category for loans and others assets. Loans that were restructured during the current reporting period <i>but which have since become past due, (30 days or more)</i> should be reported under items, Sub-standard, Doubtful or Loss accordingly.</p> <p>In Columns B, C, D, E, F, G and H enter amounts of loans restructured in the current reporting period only against the row 33.18, which is subdivided by credit ratings in Column A. Note that Column G is equal to the sum of Columns D, E and F.</p>

**Form 055. QPR - Investments – Debt Securities**

In this sheet, the filer provides a summary of the institution’s debt securities.

Item	Description	Guidance
34	DEBT SECURITIES	Any debt instrument that is negotiable and is also tradable on financial markets; which have basic terms defined, such as notional amount (amount borrowed), interest rate and maturity/renewal date. Debt securities include government bonds, corporate bonds, CDs, municipal bonds, preferred stock, collateralized securities (such as CDOs, CMOs, GNMA) and zero-coupon securities.
1	ISIN / CUSIP	Enter the International Securities Identification Number (defined in ISO 6166) or the Committee on Uniform Securities Identification Procedures Number (if the security does not have an ISIN number).
2	Security Details	
2.1	Type of Debt Security	Enter the type of debt security (bonds), e.g. Corporate, Subordinated, Collateralized Debt Obligations, Equity Linked Notes, etc
2.2	Fixed or Floating Rate	Use the drop down list to enter: <ul style="list-style-type: none"> <li>• Fixed if the security has a Fixed interest rate</li> <li>• Floating for floating interest rate.</li> </ul>
2.3	Payment Intervals	Use the drop down list to enter: <ul style="list-style-type: none"> <li>• M - for Monthly;</li> <li>• Q - for Quarterly;</li> <li>• S - for Semi-annual;</li> <li>• A - for Annual; or</li> <li>• Z - for Zero Coupon Bond</li> </ul>
2.4	Offering Method	Use the drop down list to enter <ul style="list-style-type: none"> <li>• Public for a public placement;</li> <li>• Private for a private placement.</li> </ul>
2.5	Securitisation Tranche	Enter the tranche if the security is the result of a Securitization process (e.g. Asset Backed Securities, Collateralized Debt Obligations).
3	Issuer	Enter the name of the legal entity that sells the security for the purpose of financing its operations.
4	Issuer’s Country	Enter the issuer’s country code as detailed in the drop down list.
5	Face Value	Enter the nominal value of the security. Remember all amounts are to be reported to the nearest thousand in US dollars, omitting the \$’000. For

Item	Description	Guidance
		example one million US dollars would be entered as 1,000. This column requires a total.
6	Currency	Use drop down list to enter the code of the currency in which the security was issued.
7	Next Repricing Date	For securities with a floating interest rate, report the next occasion on which interest rates are to be reset in a dd/mm/yy format. For fixed rate securities, enter zero.
8	Maturity Date	Report the date on which the principal amount of the security becomes due and is repaid to the investor and interest payments stop; this date should be no earlier than the reporting date; report in the dd/mm/yyyy format..
9	Coupon Rate	Report the interest rate stated on the security when it was issued, as a percentage.
10	Last Acquisition Date	Report the date the security was last bought. Use a dd/mm/yyyy format.
11	Book Value	Report the total amount paid for the acquisition of the security. This column requires a total.
12	Market Price Per Unit	
12.1	Source	Report the name of the recognized provider that the Bank used to obtain the market price per unit. The price must be obtained from a recognized Stock Exchange or from an international recognized price provider (Bloomberg, Reuters, etc).
12.2	Price	Enter the “clean” market price of the security at the reporting date (Middle Price). If the price cannot be obtained by a recognized provider report the price obtained using internal models.
12.3	Yield	Enter the yield that was used to obtain the price.
13	Market Value	Report the total market value of the security using the market price per unit. This column requires a total.
14	Embedded Options	Use the drop down list to report whether an option is included in the structure of the security. Enter “Y” for yes. If the security does not have embedded options enter “N” for No.
15	Risk Ratings	In the respective columns enter the risk ratings for the security and the respective names of the Risk Rating Agencies (Fitch, Moody’s, or Standard & Poor’s) that provide the ratings.
15.1	Rating	Choose the credit rating of the counterparty by using the drop down list.
15.2	Rating Agency	Choose from the drop down list the name of the



Item	Description	Guidance
		rating agency used in connection to the rating score used in item I 6.2.

**Form 056. QPR - Investments – Equity Securities**

In this sheet, the filer provides a summary of the Bank’s equity securities.

Item	Description	Guidance
35.	EQUITY SECURITIES	An instrument that signifies an ownership position (called equity) in a corporation, and represents a claim on its proportional share in the corporation's assets and profits.
1	ISIN / CUSIP	Enter the International Securities Identification Number (defined in ISO 6166) or the Committee on Uniform Securities Identification Procedures Number (if the security does not have an ISIN number).
2	Security Details	
2.1	Equity type	Enter the type of security e.g. Common shares, American Depositary Receipts (ADR), Preferred Shares, Warrants, etc.
2.2	Traded on Stock Exchange (Y/N)	Use the drop down list to enter <b>Y</b> (for Yes) and <b>N</b> (for No) to report whether the security is traded on a Stock Exchange.
3	Issuer	Enter the name of the legal entity that sells the security for the purpose of financing its operations.
4	Issuer’s Country	Use the drop down list to enter the issuer’s country code.
5	Currency	Use the drop down list to enter the code of the currency in which the security was issued.
6	Last Acquisition Date	Report the date the security was bought for the last time.
7	Book Value	Report the total amount paid for the acquisition of the security. This column requires a total.
8	Price per Share / Unit	If the security is traded on a stock exchange, enter the closing price per share (unit) of the equity security at the reporting date. If there is not a price for the reporting date, enter the last available closing price.
9	Number of Shares / Units	<b>Enter the number of shares (units) that the Bank maintains at the reporting date.</b>
10	Market Value	Report the total market value of the security. This column requires a total.
11	Source	<b>Report the name of the recognized provider that the Bank used to obtain the unitary market price.</b>
12	Custodian	Enter the name of the Bank, agent or other organization responsible for safeguarding the security.
13	Risk Ratings	In the respective columns enter the risk ratings for the security and the respective names of the Risk Rating Agencies (Fitch, Moody’s, or Standard & Poor’s) that provide the ratings.

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Item	Description	Guidance
13.1	Rating	Choose the credit rating of the counterparty by using the drop down list.
13.2	Rating Agency	Choose from the drop down list the name of the rating agency used in connection to the rating score used in item 13.2.

**Form 057. QPR - Investments – Mutual Funds and Hedge Funds**

In this sheet, the filer provides a summary of the Bank’s mutual funds and hedge funds.

Item	Description	Guidance
36	MUTUAL FUNDS AND HEDGE FUNDS	<p>Mutual Funds: Open-ended funds operated by an investment company which raises money from shareholders and invests in a group of assets, in accordance with a stated set of objectives.</p> <p>Hedge Fund: A fund, usually used by wealthy individuals and institutions, which is allowed to use aggressive strategies that are unavailable to mutual funds, including selling short, leverage, program trading, swaps, arbitrage, and derivatives.</p>
1	ISIN / CUSIP	Enter the International Securities Identification Number (defined in ISO 6166) or the Committee on Uniform Securities Identification Procedures Number (if the security does not have an ISIN number).
2	Name of the Fund	Enter the name of the Mutual or Hedge Fund.
3	Objectives	Detail the fund’s selection of the type of assets, the markets (e.g. emerging, U.S market, Western Europe, etc.), currencies, strategies and mechanisms used by the fund (Asset Allocation, Technical Analysis, Multi strategy, etc.). Also report if the fund has an aggressive or conservative strategy.
4	Issuer’s Country	Use the drop down list to enter the Issuer’s Country Code as detailed in Annex 11.
5	Currency	Use the drop down list to enter the currency code of the security issued as detailed in Annex 10.
6	Last Acquisition Date	Report the date the fund was last bought.
7	Book Value	Report the total amount paid for the acquisition of the fund. This column requires a total.
8	Net Asset Value per Share	<b>Enter the net asset value (NAV) per share (unit) of the mutual fund or hedge fund at the reporting date.</b>
9	Number of Shares	Report the number of units held. <b>Do not apply scaling.</b> For example one thousand units should be entered as 1,000.
10	Market Value	Report the total market value of the fund. This column requires a total.
11	Source	Report the name of the recognized provider that the Bank used to obtain the market price per unit.
12	Custodian	Enter the name of the Bank, agent or other organization responsible for safeguarding the security.

**Form 058. QPR – Summary of OTC and Exchange Traded Contracts**

In this sheet, the filer provides a summary of the Bank’s over-the-counter and exchange-traded commodity holdings.

Item	Description	Guidance
37.1	OTC -Forwards	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.1. Column H is the sum of Columns B, C, D, E, F and G.
37.2	OTC -Swaps	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.2. Column H is the sum of Columns B, C, D, E, F and G.
37.3	OTC - Purchased Options	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.3. Column H is the sum of Columns B, C, D, E, F and G.
37.4	OTC - Written Options	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.4. Column H is the sum of Columns B, C, D, E, F and G.
37.5	Total OTC Contracts	Enter the sum of rows 37.1 to 37.4 for each of Columns B, C, D, E, F, G & H respectively.
37.6	Exchange Traded – Futures Long Position	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.6. Column H is the sum of Columns B, C, D, E, F and G.
37.7	Exchange Traded- Futures-Short Positions	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.7. Column H is the sum of Columns B, C, D, E, F and G.
37.8	Exchange Traded - Purchased Options	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.8. Column H is the sum of Columns B, C, D, E, F and G.
37.9	Exchange Traded - Written Options	In Columns B, C, D, E, F, G enter notional amounts as appropriate against the row 37.9. Column H is the sum of Columns B, C, D, E, F and G.
37.10	Total Exchange Traded Contracts	Enter the sum of rows 37.6 to 37.9 for each of Columns B, C, D, E, F, G & H respectively.

**Form 059. Off-Balance Sheet Exposures**

In this sheet, the filer provides a summary of the institution’s off-balance sheet exposures.

Item	Description	Guidance
	<b>RETAIL EXPOSURES</b>	Exposures to individuals, residential mortgage loans, loans extended to small businesses and managed as retail exposures.
38.1	Unconditionally cancellable at any time	Enter the notional or book value as appropriate against the row 38.1.
38.2	Original maturity one year and under	Enter the notional or book value as appropriate against the row 38.2.
38.3	Original maturity over one year	Enter the notional or book value as appropriate against the row 38.3.
38.4	Sub-Total - Retail Exposures	Sum of 38.1 to 38.3.
	<b>NON- RETAIL EXPOSURES</b>	Exposures held for banking services other than those offered to individuals. E.g. corporate banking, wholesale banking, investment banking etc.
38.5	Unconditionally cancellable at any time	Enter the notional or book value as appropriate against the row 38.5.
38.6	Original maturity one year and under	Enter the notional or book value amount as appropriate against the row 38.6.
38.7	Original maturity over one year	Enter the amount as appropriate against the row 38.7.
38.8	Sub-Total - Non- Retail Exposures	Sum of 38.5 to 38.7
	<b>OTHER OFF-BALANCE SHEET</b>	
38.9	Short-term self-liquidating trade-related contingencies	Credit arising from the trade of goods (e.g. documentary credits collateralised by the underlying shipment). Enter the notional or book value as appropriate against the row 38.9.
38.10	Transaction-related contingencies	E.g. performance bonds, bid bonds, warranties and standby letters of credit related to particular transactions. Enter the notional or book value as appropriate against the row 38.10.
38.11	Note Issuance Facilities (NIFs) & Revolving Underwriting Facilities (RUFs)	NIFs act as an underwriter, leaving the syndicate obliged to purchase all unsold notes from the borrower; providing credit. RUFs differ from NIFs in that the underwriters provide loans instead of purchasing unsold notes. Enter the notional or book value as appropriate against the row 38.11.
38.12	Direct credit substitutes - excluding credit	E.g. general guarantees of indebtedness (including standby letters of credit serving as financial guarantees

Item	Description	Guidance
	derivatives	for loans and securities) and acceptances (including endorsements with the character of acceptances). Enter the notional or book value as appropriate against the row 38.12.
38.13	Asset sales with recourse	Sale and repurchase agreements and asset sales with recourse, where the credit risk remains with the bank. Enter the notional or book value as appropriate against the row 38.13.
38.14	Forward asset purchases	Forward agreements which are contractual obligations to purchase assets with certain drawdown at a specified future date. (E.g. – forward purchase of loans, partly paid shares and securities). Enter the notional or book value as appropriate against the row 38.14.
38.15	Forward-forward deposits	Deposit with a fixed maturity agreed to at a fixed price for a future delivery. Enter the notional or book value as appropriate against the row 38.15.
38.16	Partly paid shares and securities	Shares whose full par value has not been paid by their holders. Enter the notional or book value as appropriate against the row 38.16.
38.17	Sub-Total - Other Off-Balance Sheet	Sum of 38.9 to 38.16.
38.18	Total Off-Balance Sheet Exposures	Sum of 38.4, 38.8, 38.17

**Form 060. Interest Rate Repricing and Maturing**

In this sheet, the filer provides a summary of the Bank’s exposure to interest rates based on interest rate repricing and interest rate maturing periods.

This report is designed to serve as a basic tool for monitoring liquidity risk and interest rate exposure in banks arising out of repricing and maturity imbalances. The gap report stratifies all of a bank’s assets, liabilities and off-balance sheet instruments into time bands based on their next repricing or maturity date as follows:

Sight - 8 days	8 days – 1 month	1- 3-Months	3 – 6 Months	6 - 12Months	1 – 5 Years	Over 5 Years
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Assets, liabilities and off-balance sheet items with embedded options that grant the right, but not the obligation to say sell an asset or repay a liability shall be reported under the time bank in accordance with its contractual maturity or next repricing date. For instance, an investment in a debt security maturing in 5 years with, a Put Option (option to sell) in 1 year should be reported under the 5 year time band EXCEPT where management has firmly decided that it will exercise its option in 1 year. In such circumstances the investment should be reported under the 1 year time band.

Item	Description	Guidance
	<b>INTEREST RATE REPRICING</b>	Assets, liabilities, and off balance sheet items should be reported under the appropriate time band based on the period of their next Repricing Date.
39.1	<b>ASSETS</b>	
39.1.1	Cash and Deposits	Cash and deposits should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Item 1.6
39.1.2	Loans	Loans should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Item 7.4.
39.1.3	Investments	Investments should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Items 2.10, 3.10, 4.10 and 5.10.
39.1.4	Other Assets	Other assets should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Item 8.7.

Item	Description	Guidance
39.1.5	Total	This row represents the sum of all time bands and column I as reported in Items 39.1.1 to 39.1.4.
39.2	LIABILITIES AND EQUITY	
39.2.1	Deposits from Banks	Deposits from Banks should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Items 13.4 and 13.6.
39.2.2	Other Deposits	Other deposits should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Items 13.1, 13.2, 13.3, 13.5, 13.7, 13.8, 13.9 and 13.10.
39.2.3	Repurchase Agreements, Term Debt and Other Borrowings	Repurchase Agreements, Term Debt and Other Borrowings should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Items 14.5 and 15.4.
39.2.4	Other liabilities	Other liabilities should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and should total the sum of Item 16.5 and 17.3
39.2.5	Equity	Equity items should be reported under the appropriate time bands according to the period of their next repricing date. The sum of columns A through H should be reported in column I, and the total should equal the sum of Item 25.
39.2.6	Total	This row represents the sum of all time bands and column I as reported in Items 39.2.1 to 39.2.5.
39.3	Off-Balance sheet items	Report off-balance sheet items under the appropriate time bands according to their repricing date. The sum of columns A through H should be reported in column I.
	INTEREST MATURING RATE	Assets, liabilities, and off balance sheet items should be reported under the appropriate time bands according to their Residual Maturity, that is, the period remaining between the reporting date and the maturity date.
39.4	ASSETS	
39.4.1	Cash and Deposits	Cash and deposits should be reported under the

Item	Description	Guidance
		appropriate time bands according to their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Item 1.6
39.4.2	Loans	Loans should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Item 7.4.
39.4.3	Investments	Investments should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Items 2.10, 3.10, 4.10 and 5.10.
39.4.4	Other Assets	Other assets should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Item 8.7.
39.4.5	Total	This row represents the sum of all time bands and column I as reported in Items 39.4.1 to 39.4.5.
39.5	LIABILITIES AND EQUITY	
39.5.1	Deposits from Banks	Deposits from Banks should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Items 13.4 and 13.6.
39.5.2	Other Deposits	Other deposits should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Items 13.1.,13.2,13.3,13.5,13.7,13.8,13.9 and 13.10.
39.5.3	Repurchase Agreements, Term Debt and Other Borrowings	Repurchase Agreements, Term Debt and Other Borrowings should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should total the sum of Items 14.5 and 15.4.
39.5.4	Other liabilities	Other liabilities should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and should

Item	Description	Guidance
		total the sum of Item 16.5 and 17.3
39.5.5	Equity	Equity items should be reported under the appropriate time bands according to the period of their residual maturity. The sum of columns A through H should be reported in column I, and the total should equal the sum of Item 25.
39.5.6	Total	This row represents the sum of all time bands and column I as reported in Items 39.2.1 to 39.2.5.
39.6	Off-Balance Sheet Items	Report off-balance sheet items under the appropriate time bands according to their repricing date. The sum of columns A through H should be reported in column I.

## Chapter 5. ANNEXES

### ANNEX I - REFERENCE AND SUPPORTING DOCUMENTS

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#### ***XBRL Concept Reference***

The XBRL Concept Reference provides dimensional information for all of the concepts defined in the XBRL taxonomy, (including tags, dimensions, hypercubes etc.), the intersections defined for the XBRL instance, the associated baseline cell references, and the validation rules associated with each concept. In order to cross-reference information from the concept reference (FactListAndValidationRules.xlsx) spreadsheet, please ensure the reference template (CIMARReferenceTemplate.xlsx) file is in the same directory.

[See accompanying file: *FactListAndValidationRules.xlsx*]

**ANNEX 2 - CREDIT RISK MITIGATION**

**Credit Risk**

The guidelines below refer to the adjustments for the use of CRM techniques.

Section	Guidelines
CRM Adjustments	Calculate in accordance with <b>Chapter III, Section B. Credit Risk Mitigation of the MCRs</b> which provides guidance on the four techniques used to mitigate the credit risks under the standardised approach. These techniques are Guarantees, Credit Derivative, Collateralisation and Netting. The credit risk mitigation reporting process is similar across the forms and Banks should use the guidelines below to assist in the appropriate calculations.
Redistribution of Net Exposure for Guarantees and Credit Derivatives	The redistribution of net exposures resulting from the use of guarantees and credit derivatives by shifting the amount of the exposure guaranteed from the risk weight of the obligor to the risk weight applicable to the guarantor. This is referred to as the redistribution of net exposures. The net sum of the total reported under “Redistribution of Net exposures for guarantees and credit derivatives” <b>must equal zero.</b>
Redistribution of Net Exposure for Collateral (Simple Approach)	The redistribution of net exposure resulting from the use of collateral under the simple approach by shifting the amount of the exposure guaranteed from the risk weight of the obligor to the risk weight applicable to the collateral. The net sum of the total reported under “Redistribution of Net exposures for collateral simple method” <b>must equal zero.</b>
Adjustment to Net Exposure for Collateral (Comprehensive Approach)	The adjustments to net exposure for collateral after appropriate haircuts, therefore the reported value should be the difference between the exposure value after credit risk mitigation ( $E^*$ ) and the current value of the exposure (E). Banks should refer to <b>Chapter III, Section B.3.3 the comprehensive approach of the MCRs.</b> and apply the appropriate haircuts to both the exposure and the collateral.

**ANNEX 3 - DEFINITIONS FOR DATA ON BASEL II FORMS**

Term	Definition
Amount the Option is in the Money	For a call option, the Amount the Option is in the Money is when the option's strike price is below the market price of the underlying asset; For a put option, the Amount the Option is in the Money is when the strike price is above the market price of the underlying asset;
Available Capital Base	Sum net Tier 1 capital, net Tier 2 capital and Tier 3 capital;
Buy Back Date	Buyback date refers to where the Bank buys back the contract instead of making delivery;
Capital Requirement	The amount of capital to be held for a certain level of assets or positions;
CAR	Capital adequacy ratio = (total eligible capital/ Credit Risk Weighted Assets+ Market Risk Weighted Assets + Operational Risk Weighted Assets);
Cash Position	The spot position held in market risk instruments;
Category	Category of debt instruments according to the issuer: Government, Qualifying or Other; Refer to <b>Chapter IV, Section A.1 Specific Risk Calculation</b> ;
CCF	Credit Conversion Factor; the percentage value used to convert an off-balance sheet exposure into an on-balance sheet equivalent (i.e. the credit equivalent amount); The CCF is a pre-determined value according to the Basel II Framework;
CEA	Credit Equivalent Amount; the on-balance sheet equivalent of an off-balance sheet exposure; The CEA is calculated by multiplying the principal amount of a particular transaction by the relevant CCF;
CIMA	Cayman Islands Monetary Authority;
Commodity	Goods traded on a commodity exchange;
Contract Price	Specified price of the contract; report in the currency of the contract;
Contract Rate	Percentage interest that is shown on the bond document; report as a percentage and not a decimal;
Counterparty	The name of the other party that participates in the financial transaction with the Bank;
Coupon Rate/Discount	Interest rate on the face amount of a debt security; report as a percentage not a decimal;
Coupon Type	Fixed or floating;

Credit risk Capital Requirement	Total risk weights of credit risk multiplied by the minimum capital adequacy ratio;
CRM	Credit risk mitigation; Any technique used to reduced the credit risk associated with a particular exposure;
Currency	The currency of the contract; report the currency code;
Currency on Underlying	The currency of the underlying; report the currency code;
Custodian	The name of the Bank, agent or other organization responsible for safeguarding the security;
Deductions from Tier 1 and Tier 2 capital (50/50 pro rata basis)	Sum of the items set out in <b>Chapter II. Section B.4 of the MCRs</b> ;
Deductions from Tier 1 Capital	Sum of the items set out in <b>Chapter II. Section B.4 of the MCRs</b> ;
Deductions from Tier 2 Capital	Sum of the items set out in <b>Chapter II. Section B.4 of the MCRs</b> ;
Delta	Measures the interaction between the price of an option premium and the price of the underlying security or futures contract; The delta should be between the values of -1 and 1;
Delta Adjusted Market Value (USD)	The market value in USD multiplied by the delta;
Description	Describe properties of an exceptional product that is unable to fit into any other Section;
DvP	Delivery versus payment;
Eligible Tier 1 capital	Sum of the items set out in <b>Chapter II. Section B.1 of the MCRs</b> ;
Eligible Tier 3 capital	Sum of the items set out in <b>Chapter II. Section B.3 of the MCRs</b> ;
Embedded Options	Either callable or putable option that is part of a bond structure. If an option is included in the structure, indicate yes; If the security does not have embedded options enter “not applicable”;
Expiry Date	The date at which a security contract will expire in a dd/mm/yy format;
FRA	Forward Rate Agreement; over-the-counter contract between parties that determines the rate of interest, or the currency exchange rate, to be paid or received on an obligation beginning at a future start date;
FRA Contract Rate	The rate of interest or the currency rate to be paid or received on a FRA;
Future/Forward Maturity Date	Date on which the principal amount of a future/forward becomes due and is repaid to the investor and interest payments stop; report in dd/mm/yyyy format;

Gains or Losses	Any increases or decreases in the value of a financial contract; This should be reported as a US dollar amount to the nearest thousand;
Gamma	Rate of change for delta with respect to the underlying asset's price; report as a percentage and not a decimal;
Gamma Impact	Calculate the gamma impact in accordance with the formula in <b>Chapter VI, Section E.2.5 of the MCRs</b> ;
General Market Risk Charge	The total general market risk capital charge is generally 8% of the market value in US dollars.
Gross Exposure	Gross amount of an exposure before recognising specific provisions;
Initial Date	The date at which a contract is made; report in dd/mm/yyyy format;
Interest Rate	The rate of interest to be paid or received; report as a percentage and not a decimal;
ISIN / CUSIP Code	The International Securities Identification Number (defined in ISO 6166) or the Committee on Uniform Securities Identification Procedures Number (if the security does not have an ISIN number) of the instrument if it is traded on an exchange;
Issuer	The name of the legal entity that issues the debt security;
Issuer's Country	The country of the legal entity that sells the security for the purpose of financing its operations;
Last Acquisition Date	The date the security was bought for the last time; report in dd/mm/yyyy format;
Last Trade Date	The date a security was last traded; This date should be no earlier than 3 months previous to the reporting date and no later than the reporting date; report in the dd/mm/yyyy format;
Last Transaction Date	The date which the last transaction of the security took place; this date should be no earlier than 3 months previous to the reporting date and no later than the reporting date; report in the dd/mm/yyyy format;
Leg	The individual position of a financial transaction ;
Lower Tier 2 Instruments	Sum of the items set out in <b>Chapter II, Section B.2 of the MCRs</b> ;
Market (Equity Risk Forms)	The country in which the index is domiciled; report the code for the country
Market Value	The current quoted price at which investors buy or sell a share of common stock or a bond at a given time; report the Spot price x number of positions
Market Value in USD	The Market value converted into US dollars;

Maturity Date	The date on which the principal amount of the debt instrument becomes due and is repaid to the investor and interest payments stop; this date should be no earlier than the reporting date; report in the dd/mm/yyyy format;
Maturity Ladder Time-band	Refer to <b>Chapter VI, Section A.4.1 of the MCRs</b> for the maturity ladder time bands; report the time band that the debt instrument falls into;
Maturity Time-Band coupon <3% (or >=3%)	Report the whether the coupon rate is <3% or >=3%;
MCRS	Rules and Guidelines on Minimum Capital Requirements (Pillar I);
Minimum CAR	The minimum capital adequacy ratio which has been set at 10% by the Cayman Islands Monetary Authority;
Minimum Tier I to support trading book	A minimum of 28.5% market risk capital requirement to support the trading book;
Modified Duration	<p>A formula that expresses the measurable change in the value of a security in response to a change in interest rates. It is calculated as follows:</p> $\text{Modified Duration} = \left[ \frac{\text{Macauley Duration}}{\left(1 + \frac{\text{YTM}}{n}\right)} \right]$ <p>n = number of coupon periods per year YTM = Yield to maturity</p> <p>Banks should report modified duration in terms of number of years, for example 3 months should be reported as 0.25;</p>
National Market	See market;
Net Exposure	The exposure of after deducting specific provisions;
Net Tier 1 Capital	Tier 1 capital minus deductions from Tier 1 capital;
Net Tier 2 Capital	Tier 2 capital minus deductions from Tier 2 capital;
Next coupon date	The date of the next coupon payment; report in the dd/mm/yyyy format;
Next Reset Date	Date at which a security will reset in a dd/mm/yyyy format;
Notes	Provide further details on exceptional products that is felt necessary;

Notional Amount	The nominal or face amount that is used to calculate payments made on a financial instrument; report in the currency of the contract;
Notional in USD	convert the notional amount into USD;
Number of Positions long /Short	The number positions in the debt securities, for which the Bank is either long or short
Number of Shares / Units	The number of shares per unit of the instrument;
Number of Units	The number of units bought or sold;
Operational Risk Capital Requirement	Total risk weights of operational risk multiplied by the minimum capital adequacy ratio
OTC	Over the counter; there is no central exchange;
Payment interval number of payments per year	Enter the number of payments per year as a number therefore if the coupon pays quarterly Banks should enter 4;
Pillar 1 Minimum Capital Requirements	Equal to the total risk weights of credit risk, operational risk and market risk multiplied by the minimum capital adequacy ratio;
Pillar 2 Capital Requirement	Additional capital not accounted in Pillar 1. Banks will not be required to report this section of the template until the Cayman Islands Monetary Authority releases Pillar 2 policy;
Position	The amount of a security either owned (which constitutes a long position) or borrowed (which constitutes a short position);
Position in Option	See position;
Position of Underlying	See position;
Premium	Either the total cost of an option; or the difference between the higher price paid for a fixed-income security and the security's face amount at issue;
Price per Share / Unit	The price per unit of the instrument in the currency of which the instrument has been purchased;
Price per unit in USD	The price per unit of the instrument in USD.
Purchase Price	The price per unit of the instrument in the currency of which the instrument has been purchased
QPR	Quarterly Prudential Return
Rating Agency	External credit assessment agency (ECAI); refer to <b>Annex I of the MCRs for the approved ECAIs.</b>
Reference Rate	An interest rate benchmark for which a floating-rate security or interest rate swap is based; the reference rate will be a moving index such as LIBOR, report the name of the moving index +/- interest rate;
Repricing	For securities with a floating interest rate, report the next occasion on which interest rates are to be reset in a

	dd/mm/yy format;
Residual Term to Final Maturity	The remaining life of a bond up to its final due date; report in number of years.
Risk Ratings	Risk rating given to each instrument; Where an instrument has a short term rating, report this over the long term rating;
RWA	Risk weighted assets;
Settlement Date	The date by which an executed security trade must be settled
SFTs	Securities financing transactions;
Short Sale Price	The price at which borrowed securities are sold; report the currency of the transaction;
Source	The name of the recognized provider used to obtain the unitary market price; the price must be obtained from a recognized Stock Exchange or from an international recognized price provider (Bloomberg, Reuters, etc);
Specific Risk	The specific risk capital charge for the market value in US dollars; Specific Risk applies to debt and equities securities and their derivatives.
Spot Price	The current price at which a particular security or commodity can be bought or sold at a specified time and place.
Spot Position	Summary of positions in multiplied by the respective spot price.
Standard Unit of Measurement	The unit of measurement that the commodity price is based upon;
Strike Price	The price at which a specific derivative contract can be exercised in the currency of which the instrument has been purchased;
Surplus Capital	The excess of Total Eligible Capital over the sum of Pillar 1 and Pillar 2 minimum capital requirements;
Tier 1 Capital	Sum of the items set out in <b>Chapter II. Section B.1 of the MCRs</b> ;
Tier 1 Ratio	The net Tier 1 capital divided by the total risk weighted assets;
Tier 2 Capital	Sum of the items set out in <b>Chapter II. Section B.2 of the MCRs</b> ;
Tier 3 Capital	Sum of the items set out in <b>Chapter II. Section B.3 of the MCRs</b> ;
Total Adjusted Capital Base (Tier 1 and Tier 2)	Sum net Tier 1 capital, net Tier 2 capital;

Total Available Capital	The net Tier 1 and net Tier 2 capital and the fully paid, unsecured subordinated debt;
Total Capital Adequacy Ratio	Total eligible capital divided by the total risk weighted assets;
Total Eligible Capital	The sum of the net Tier 1 and the net Tier 2 capital (used) and the eligible Tier 3 capital (used);
Type of Equity Security	Enter the type of security e.g.; Common shares, American Depository Receipts (ADR), Preferred Shares, Warrants, etc;
Upper Tier 2 Instruments	Sum of the items set out in <b>Chapter II, Section B.2 of the MCRs</b> ;
USD	United States Dollars
Vega	The amount that the price of an option changes compared to a 1% change in volatility; This should be reported as a number with the correct sign;
Vega Impact	Calculate the vega multiplied by the market value in USD;
VU	Calculate VU in accordance with <b>Chapter VI, Section E.2.5 of the MCRs</b> ;
XBRL	eXtensible Business Reporting Language is an open data standard for financial reporting
Yield to maturity	The rate of return anticipated on a bond if it is held until the maturity date; this is in terms of number of years, for example 3 months should be reported as 0.25;

**ANNEX 4- STANDARDISED METHOD COUNTERPARTY CREDIT RISK - WORKED EXAMPLE**

A Bank has five transactions with a counterparty that can be treated on a net basis under the CCR standardised method. The five transactions are as follows:

Transaction	Notional Leg	Effective Notional
Interest Rate Swap	Receiver	USD2,000,000
	Payer	USD2,000,000
Interest Rate Swap	Receiver	USD 1,000,000
	Payer	USD 1,000,000
Foreign Currency Swap	Receiver	EUR600,000
	Payer	USD600,000
Cross Currency Swap	Receiver	EUR500,000
	Payer	JPY500,000
Total Return Swap	Receiver	DAX700,000
	Payer	DAX700,000

In the Section below, the five transactions are mapped into separate receiver and payment legs and the risk positions arising from each leg are then calculated within the relevant hedging sets. The risk positions within a hedging set are summed and the applicable CCFs are applied on the absolute values. These values are then summed again to arrive at an amount equivalent to an “at-the-money” expected positive exposure value. The exposure amount, whichever is applicable for this netting set is the current market value or this calculated “at-the-money” expected positive exposure, whichever is higher, multiplied by the  $\beta$  of 1.4.

**Calculation of Counterparty Credit Risk - Standardised Method**

Trans.	Currency	Transaction Type	Notional Legs	Effective Notional	Modified Duration	CMV	USD Non-gov M ≤ 1	USD Non-gov M > 5	EUR Non-gov M ≤ 1	EUR Non-gov M > 5	JPY Non-gov M > 5	FX risk hedging sets (EUR/USD)	FX risk hedging sets (JPY/USD)	Equity Risk
1	USD	Interest rate Swap	Receiver	2,000	7	-300		14,000						
1	USD	Interest rate Swap	Payer	2,000	-0		-500							
2	USD	Interest rate Swap	Receiver	1,000	0		250							
2	USD	Interest rate Swap	Payer	1,000	-8	500		-8,000						
3	EUR	FX Swap	Receiver	600	10					6,000		600		
3	USD	FX Swap	Payer	600	-0	0	-75							
4	EUR	Cross ccy swap	Receiver	500	7	100				3,500		500		
4	JPY	Cross ccy swap	Payer	500	-7						-3,500		-500	
5	DAX	Total return Swap	Receiver	700	0	150			88			7,000		
5	DAX	Total return Swap	Payer	700	N/A									-7,000
Sum of risk positions RPT <sub>ij</sub> by hedging set j						450	-325	6,000	88	9,500	-3,500	8,100	-500	-7,000
ABS amount of risk positions by hedging set j							325	6,000	88	9,500	3,500	8,100	500	7,000
Credit Conversion factors CCF <sub>j</sub> by hedging set j							0.20%	0.20%	0.20%	0.20%	0.20%	2.50%	2.50%	7%
CCF <sub>j</sub> x sum of RPT <sub>ij</sub> )							1	12	0	19	7	203	13	490
<b>Total contracts subject to current market value of the hedging sets</b>														<b>450</b>
<b>Total contracts subject to CCF-weight Absolute Amounts of Risk Positions</b>														<b>744</b>
<b>Max{Total contracts subject to current market value of the hedging sets, Total contracts subject to CCF-weight Absolute Amounts of Risk Positions}</b>														<b>744</b>
<b>Beta (β)</b>														<b>1.4</b>
<b>Exposure (E)</b>														<b>1,041</b>

**ANNEX 5- CALCULATION SAMPLE BIA**

**B.1. Basic Indicator Approach Example 1**

Gross Income			α Factors	Weighted Income			Capital Requirement
First Year	Second Year	Third Year		First Year	Second Year	Third Year	
December-06	December-07	December-08		December-06	December-07	December-08	
168	50	45	15%	25	8	7	<b>13</b>

<b>SUM (15% of weighted gross income)</b>	<b>25 + 8 + 7 =</b>	<b>40</b>
<b>Number of Positive years (n)</b>		<u><b>3</b></u>
<b>K<sub>BIA</sub></b>		<u><b>13</b></u>

**B.2. Basic Indicator Approach Example 2**

Gross Income			α Factors	Weighted Income			Capital Requirement
First Year	Second Year	Third Year		First Year	Second Year	Third Year	
December-06	December-07	December-08		December-06	December-07	December-08	
168	50	-31	15%	25	8	0	<b>16</b>

<b>SUM (15% of weighted gross income)</b>	<b>25 + 8 =</b>	<b>33</b>
<b>Number of Positive years (n)</b>		<u><b>2</b></u>
<b>K<sub>BIA</sub></b>		<u><b>16</b></u>

**ANNEX 6- SAMPLE CALCULATION OF THE STANDARDISED APPROACH**



SA Example I

Business Lines	Gross Income			Factors	Weighted Income			Capital Requirement
	December-06	December-07	December-08		December-06	December-07	December-08	
	First Year	Second Year	Third Year		First Year	Second Year	Third Year	
Corporate Finance	100	50	-25	18%	18	9	0	20
Trading and Sales	-40	25	30	18%	0	5	5	
Retail Banking	15	-7	15	12%	2	0	2	
Commercial Banking				15%	0	0	0	
Payment and Settlement	25	15	-9	18%	5	3	0	
Agency Services	20	15	-42	15%	3	2	0	
Asset Management	33		-7	12%	4	0	0	
Retail Brokerage	15	-48	7	12%	2	0	1	
<b>Total</b>	<b>168</b>	<b>50</b>	<b>-31</b>		<b>33</b>	<b>18</b>	<b>8</b>	

<b>SUM (<math>\beta \times</math> gross income)</b>	<b>33.06+18.45+8.04</b>	<b>60</b>
<b>Number of years (3)</b>		<b>3</b>
<b>K<sub>SA</sub></b>		<b>20</b>

**ANNEX 7 - SAMPLE CALCULATION OF THE ALTERNATIVE STANDARDISED APPROACH**

**ASA Example I**

Business Lines	Gross Income			β Factors	Weighted Income			Capital Requirement
	First Year	Second Year	Third Year		First Year	Second Year	Third Year	
Corporate Finance	100	50	-25	18%	18	9	0	
Trading and Sales	-40	25	30	18%	0	5	5	
Payment and Settlement	25	15	-9	18%	5	3	0	
Agency Services	20	15	-42	15%	3	2	0	
Asset Management	33		-7	12%	4	0	0	
Retail Brokerage	15	-48	7	12%	2	0	1	
<b>Total</b>					<b>31</b>	<b>18</b>	<b>6</b>	

Business Lines	Loans and Advances			β Factors	m Factor	Weighted Income			
	First Year	Second Year	Third Year			First Year	Second Year	Third Year	
Retail Banking	2,000	3,500	4,500	12%	0.035	8	15	19	
Commercial Banking	1,500	2,400	2,500	15%	0.035	8	13	13	
<b>Total</b>						<b>48</b>	<b>46</b>	<b>38</b>	<b>44</b>

<b>SUM (β x gross income)</b>	<b>31+18+6</b>	<b>55</b>
<b>SUM (β x loans and advances)</b>	<b>16+28+32</b>	<b>76</b>
<b>Total {(β x gross income) + (β x loans and advances)}</b>		<b>131</b>
<b>Number of Positive years (n)</b>		<b>3</b>
<b>K<sub>ASA</sub></b>		<b>44</b>

ASA Example 2.

Business Lines	Gross Income			$\beta$ Factors	Weighted Income			Capital Requirement
	First Year	Second Year	Third Year		First Year	Second Year	Third Year	
Aggregate Business Lines (vi)	153	57	-46	18%	28	10	0	
<b>Total</b>					28	10	0	

Business Lines	Loans and Advances			$\beta$ Factors	m Factor	Weighted Income		
	First Year	Second Year	Third Year			First Year	Second Year	Third Year
Aggregate Business Lines (v)	3,500	5,900	7,000	15%	0.035	18	31	37
<b>Total</b>						46	41	37

<b>SUM (<math>\beta</math> x gross income)</b>	<b>28+10</b>	<b>38</b>
<b>SUM (<math>\beta</math> x loans and advances)</b>	<b>18+31+37</b>	<b>86</b>
<b>Total (<math>\beta</math> x gross income + <math>\beta</math> x loans and advances)</b>		<b>124</b>
<b>Number of Positive years (n)</b>		<b>3</b>
<b><math>K_{ASA}</math></b>		<b><u>41</u></b>

**ANNEX 8 – WORKED EXAMPLE OF COMMODITIES - MATURITY LADDER**

Time-bands	Positions		Matched Positions	Carry-Forwards		Carry-Forwards Matched Against Later Time-bands					Surcharge for Carrying Forward	Total Matched Positions	Spread Rate	Capital Requirement for	Remaining		Capital Requirement for	Total Capital Requirement	
	Long	Short		Long	Short	> 1 ≤ 3 months	> 3 ≤ 6 months	> 6 ≤ 12 months	> 1 ≤ 2 years	> 2 ≤ 3 years					over 3 years	Long			Short
0 ≤ 1 month	100	1,400	100	-	1,300						300	11	400	1.50%	12	-	1,000	150	173
> 1 ≤ 3 months	-	-	-	-	-							-	-	1.50%	-	-	-	-	-
> 3 ≤ 6 months	-	-	-	-	-							-	-	1.50%	-	-	-	-	-
> 6 ≤ 12 months	200	-	-	200	-				200			1	200	1.50%	6	-	-	-	7
> 1 ≤ 2 years	400	1,000	400	-	600						400	5	800	1.50%	24	-	-	-	29
> 2 ≤ 3 years	-	-	-	-	-							-	-	1.50%	-	-	-	-	-
over 3 years	1,000	300	300	700	-								300	1.50%	9	-	-	-	9
<b>Total</b>	<b>1,700</b>	<b>2,700</b>											<b>1,700</b>			<b>-</b>	<b>1,000</b>		<b>218</b>

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## ANNEX 9 - MULTILATERAL DEVELOPMENT BANKS

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List of MDBs that are eligible for the 0% risk weight are:

- European Investment Bank (EIB)
- European Bank for Reconstruction and Development (EBRD)
- International Bank for Reconstruction and Development (IBRD), including
- International Finance Corporation (IFC)
- Inter-American Development Bank (IADB)
- African Development Bank (AFDB)
- Asian Development Bank (ASDB)
- Caribbean Development Bank (CDB)
- Nordic Investment Bank (NIB)

**ANNEX 10 - CURRENCY CODES**

<b>Country and Currency</b>	<b>Code</b>	<b>Country and Currency</b>	<b>Code</b>
United Arab Emirates, Dirhams	AED	Lithuania, Litai	LTL
Afghanistan, Afghanis	AFN	Latvia, Lati	LVL
Albania, Leke	ALL	Libya, Dinars	LYD
Armenia, Drams	AMD	Morocco, Dirhams	MAD
Netherlands Antilles, Guilders (also called Florins)	ANG	Moldova, Lei	MDL
Angola, Kwanza	AOA	Madagascar, Ariary	MGA
Argentina, Pesos	ARS	Macedonia, Denars	MKD
Australia, Dollars	AUD	Myanmar (Burma), Kyats	MMK
Aruba, Guilders (also called Florins)	AWG	Mongolia, Tugriks	MNT
Azerbaijan, New Manats	AZN	Macau, Patacas	MOP
Bosnia and Herzegovina, Convertible Marka	BAM	Mauritania, Ouguiyas	MRO
Barbados, Dollars	BBD	Malta, Liri (expires 2008-Jan-31)	MTL
Bangladesh, Taka	BDT	Mauritius, Rupees	MUR
Bulgaria, Leva	BGN	Maldives (Maldiv Islands), Rufiyaa	MVR
Bahrain, Dinars	BHD	Malawi, Kwachas	MWK
Burundi, Francs	BIF	Mexico, Pesos	MXN
Bermuda, Dollars	BMD	Malaysia, Ringgits	MYR
Brunei Darussalam, Dollars	BND	Mozambique, Meticais	MZN
Bolivia, Bolivianos	BOB	Namibia, Dollars	NAD
Brazil, Brazil Real	BRL	Nigeria, Nairas	NGN
Bahamas, Dollars	BSD	Nicaragua, Cordobas	NIO
Bhutan, Ngultrum	BTN	Norway, Krone	NOK
Botswana, Pulas	BWP	Nepal, Nepal Rupees	NPR
Belarus, Rubles	BYR	New Zealand, Dollars	NZD
Belize, Dollars	BZD	Oman, Rials	OMR
Canada, Dollars	CAD	Panama, Balboa	PAB
Congo/Kinshasa, Congolese Francs	CDF	Peru, Nuevos Soles	PEN
Switzerland, Francs	CHF	Papua New Guinea, Kina	PGK
Chile, Pesos	CLP	Philippines, Pesos	PHP
China, Yuan Renminbi	CNY	Pakistan, Rupees	PKR
Colombia, Pesos	COP	Poland, Zlotych	PLN
Costa Rica, Colones	CRC	Paraguay, Guarani	PYG
Cuba, Pesos	CUP	Qatar, Rials	QAR
Cape Verde, Escudos	CVE	Romania, New Lei	RON

<b>Cyprus, Pounds</b>	CYP	Serbia, Dinars	RSD
<b>Czech Republic, Koruny</b>	CZK	Russia, Rubles	RUB
<b>Djibouti, Francs</b>	DJF	Rwanda, Rwanda Francs	RWF
<b>Denmark, Kroner</b>	DKK	Saudi Arabia, Riyals	SAR
<b>Dominican Republic, Pesos</b>	DOP	Solomon Islands, Dollars	SBD
<b>Algeria, Algeria Dinars</b>	DZD	Seychelles, Rupees	SCR
<b>Estonia, Krooni</b>	EEK	Sudan, Pounds	SDG
<b>Egypt, Pounds</b>	EGP	Sweden, Kronor	SEK
<b>Eritrea, Nakfa</b>	ERN	Singapore, Dollars	SGD
<b>Ethiopia, Birr</b>	ETB	Saint Helena, Pounds	SHP
<b>Euro Member Countries, Euro</b>	EUR	Slovakia, Koruny	SKK
<b>Fiji, Dollars</b>	FJD	Sierra Leone, Leones	SLL
<b>Falkland Islands (Malvinas), Pounds</b>	FKP	Somalia, Shillings	SOS
<b>United Kingdom, Pounds</b>	GBP	Seborga, Luigini	SPL
<b>Georgia, Lari</b>	GEL	Suriname, Dollars	SRD
<b>Guernsey, Pounds</b>	GGP	São Tome and Principe, Dobras	STD
<b>Ghana, Cedis</b>	GHS	El Salvador, Colones	SVC
<b>Gibraltar, Pounds</b>	GIP	Syria, Pounds	SYR
<b>Gambia, Dalasi</b>	GMD	Swaziland, Emalangeni	SZL
<b>Guinea, Francs</b>	GNF	Thailand, Baht	THB
<b>Guatemala, Quetzales</b>	GTQ	Tajikistan, Somoni	TJS
<b>Guyana, Dollars</b>	GYD	Turkmenistan, Manats	TMM
<b>Hong Kong, Dollars</b>	HKD	Tunisia, Dinars	TND
<b>Honduras, Lempiras</b>	HNL	Tonga, Pa'anga	TOP
<b>Croatia, Kuna</b>	HRK	Turkey, New Lira	TRY
<b>Haiti, Gourdes</b>	HTG	Trinidad and Tobago, Dollars	TTD
<b>Hungary, Forint</b>	HUF	Tuvalu, Tuvalu Dollars	TVD
<b>Indonesia, Rupiahs</b>	IDR	Taiwan, New Dollars	TWD
<b>Israel, New Shekels</b>	ILS	Tanzania, Shillings	TZS
<b>Isle of Man, Pounds</b>	IMP	Ukraine, Hryvnia	UAH
<b>India, Rupees</b>	INR	Uganda, Shillings	UGX
<b>Iraq, Dinars</b>	IQD	United States of America, Dollars	USD
<b>Iran, Rials</b>	IRR	Uruguay, Pesos	UYU
<b>Iceland, Kronur</b>	ISK	Uzbekistan, Sums	UZS
<b>Jersey, Pounds</b>	JEP	Venezuela, Bolivares (expires 2008-Jun-30)	VEB
<b>Jamaica, Dollars</b>	JMD	Venezuela, Bolivares Fuertes	VEF
<b>Jordan, Dinars</b>	JOD	Viet Nam, Dong	VND
<b>Japan, Yen</b>	JPY	Vanuatu, Vatu	VUV

<b>Kenya, Shillings</b>	KES	Samoa, Tala	WST
<b>Kyrgyzstan, Soms</b>	KGS	Communauté Financière Africaine BEAC, Francs	XAF
<b>Cambodia, Riels</b>	KHR	Silver, Ounces	XAG
<b>Comoros, Francs</b>	KMF	Gold, Ounces	XAU
<b>Korea (North), Won</b>	KPW	East Caribbean Dollars	XCD
<b>Korea (South), Won</b>	KRW	International Monetary Fund (IMF) Special Drawing Rights	XDR
<b>Kuwait, Dinars</b>	KWD	Communauté Financière Africaine BCEAO, Francs	XOF
<b>Cayman Islands, Dollars</b>	KYD	Palladium Ounces	XPD
<b>Kazakhstan, Tenge</b>	KZT	Comptoirs Français du Pacifique Francs	XPF
<b>Laos, Kips</b>	LAK	Platinum, Ounces	XPT
<b>Lebanon, Pounds</b>	LBP	Yemen, Rials	YER
<b>Sri Lanka, Rupees</b>	LKR	South Africa, Rand	ZAR
<b>Liberia, Dollars</b>	LRD	Zambia, Kwacha	ZMK
<b>Lesotho, Maloti</b>	LSL	Zimbabwe, Dollars	ZWD

## ANNEX II - COUNTRY CODES

<i>Country</i>	<i>Code</i>
AFGHANISTAN	AF
ÅLAND ISLANDS	AX
ALBANIA	AL
ALGERIA (El Djazair)	DZ

<i>Country</i>	<i>Code</i>
AMERICAN SAMOA	AS
ANDORRA	AD
ANGOLA	AO
ANGUILLA	AI
ANTARCTICA	AQ
ANTIGUA AND BARBUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELARUS	BY
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOLIVIA	BO
BOSNIA AND HERZEGOVINA	BA
BOTSWANA	BW
BOUVET ISLAND	BV
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY	IO
BRUNEI DARUSSALAM	BN
BULGARIA	BG
BURKINA FASO	BF
BURUNDI	BI
CAMBODIA	KH
CAMEROON	CM
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY
CENTRAL AFRICAN REPUBLIC	CF
CHAD (Tchad)	TD
CHILE	CL
CHINA	CN
CHRISTMAS ISLAND	CX
COCOS (KEELING) ISLANDS	CC
COLOMBIA	CO

<i>Country</i>	<i>Code</i>
COMOROS	KM
CONGO, REPUBLIC OF	CG
CONGO, THE DEMOCRATIC REPUBLIC OF THE (formerly Zaire)	CD
COOK ISLANDS	CK
COSTA RICA	CR
CÔTE D'IVOIRE (Ivory Coast)	CI
CROATIA (Hrvatska)	HR
CUBA	CU
CYPRUS	CY
CZECH REPUBLIC	CZ
DENMARK	DK
DJIBOUTI	DJ
DOMINICA	DM
DOMINICAN REPUBLIC	DO
ECUADOR	EC
EGYPT	EG
EL SALVADOR	SV
EQUATORIAL GUINEA	GQ
ERITREA	ER
ESTONIA	EE
ETHIOPIA	ET
FAEROE ISLANDS	FO
FALKLAND ISLANDS (MALVINAS)	FK
Fiji	FJ
FINLAND	FI
FRANCE	FR
FRENCH GUIANA	GF
FRENCH POLYNESIA	PF
FRENCH SOUTHERN TERRITORIES	TF
GABON	GA
GAMBIA, THE	GM
GEORGIA	GE
GERMANY (Deutschland)	DE
GHANA	GH
GIBRALTAR	GI
GREAT BRITAIN	GB
GREECE	GR
GREENLAND	GL
GRENADA	GD
GUADELOUPE	GP
GUAM	GU
GUATEMALA	GT
GUERNSEY	GG
GUINEA	GN

Country	Code
GUINEA-BISSAU	GW
GUYANA	GY
HAITI	HT
HEARD ISLAND AND MCDONALD ISLANDS	HM
HONDURAS	HN
HONG KONG (Special Administrative Region of China)	HK
HUNGARY	HU
ICELAND	IS
INDIA	IN
INDONESIA	ID
INTERNATIONAL ORGANIZATIONS	
IRAN (Islamic Republic of Iran)	IR
IRAQ	IQ
IRELAND	IE
ISLE OF MAN	IM
ISRAEL	IL
ITALY	IT
JAMAICA	JM
JAPAN	JP
JERSEY	JE
JORDAN (Hashemite Kingdom of Jordan)	JO
KAZAKHSTAN	KZ
KENYA	KE
KIRIBATI	KI
KOREA (Democratic Peoples Republic of [North] Korea)	KP
KOREA (Republic of [South] Korea)	KR
KUWAIT	KW
KYRGYZSTAN	KG
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA
LATVIA	LV
LEBANON	LB
LESOTHO	LS
LIBERIA	LR
LIBYA (Libyan Arab Jamahirya)	LY
LIECHTENSTEIN (Fürstentum Liechtenstein)	LI
LITHUANIA	LT
LUXEMBOURG	LU
MACAO (Special Administrative Region of China)	MO
MACEDONIA (Former Yugoslav Republic of Macedonia)	MK
MADAGASCAR	MG
MALAWI	MW
MALAYSIA	MY
MALDIVES	MV
MALI	ML

<i>Country</i>	<i>Code</i>
MALTA	MT
MARSHALL ISLANDS	MH
MARTINIQUE	MQ
MAURITANIA	MR
MAURITIUS	MU
MAYOTTE	YT
MEXICO	MX
MICRONESIA (Federated States of Micronesia)	FM
MOLDOVA	MD
MONACO	MC
MONGOLIA	MN
MONTENEGRO	ME
MONTSERRAT	MS
MOROCCO	MA
MOZAMBIQUE (Moçambique)	MZ
MYANMAR (formerly Burma)	MM
NAMIBIA	NA
NAURU	NR
NEPAL	NP
NETHERLANDS	NL
NETHERLANDS ANTILLES	AN
NEW CALEDONIA	NC
NEW ZEALAND	NZ
NICARAGUA	NI
NIGER	NE
NIGERIA	NG
NIUE	NU
NORFOLK ISLAND	NF
NORTHERN MARIANA ISLANDS	MP
NORWAY	NO
OMAN	OM
PAKISTAN	PK
PALAU	PW
PALESTINIAN TERRITORIES	PS
PANAMA	PA
PAPUA NEW GUINEA	PG
PARAGUAY	PY
PERU	PE
PHILIPPINES	PH
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA

<i>Country</i>	<i>Code</i>
RÉUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW
SAINT BARTHÉLEMY	BL
SAINT HELENA	SH
SAINT KITTS AND NEVIS	KN
SAINT LUCIA	LC
SAINT MARTIN (French portion)	MF
SAINT PIERRE AND MIQUELON	PM
SAINT VINCENT AND THE GRENADINES	VC
SAMOA (formerly Western Samoa)	WS
SAN MARINO (Republic of)	SM
SAO TOME AND PRINCIPE	ST
SAUDI ARABIA (Kingdom of Saudi Arabia)	SA
SENEGAL	SN
SERBIA (Republic of Serbia)	RS
SEYCHELLES	SC
SIERRA LEONE	SL
SINGAPORE	SG
SLOVAKIA (Slovak Republic)	SK
SLOVENIA	SI
SOLOMON ISLANDS	SB
SOMALIA	SO
SOUTH AFRICA (Zuid Afrika)	ZA
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	GS
SPAIN (España)	ES
SRI LANKA (formerly Ceylon)	LK
SUDAN	SD
SURINAME	SR
SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE
SWITZERLAND (Confederation of Helvetia)	CH
SYRIAN ARAB REPUBLIC	SY
TAIWAN ("Chinese Taipei" for IOC)	TW
TAJKISTAN	TJ
TANZANIA	TZ
THAILAND	TH
TIMOR-LESTE (formerly East Timor)	TL
TOGO	TG
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT

<i>Country</i>	<i>Code</i>
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM (Great Britain)	GB
UNITED STATES	US
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
VATICAN CITY (Holy See)	VA
VENEZUELA	VE
VIET NAM	VN
VIRGIN ISLANDS, BRITISH	VG
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA (formerly Spanish Sahara)	EH
YEMEN (Yemen Arab Republic)	YE
ZAMBIA (formerly Northern Rhodesia)	ZM
ZIMBABWE	ZW