

EXPLANATORY NOTES⁽¹⁾

1. Assets

1A. Marketable

This item is to include all types of assets (normally securities) for which an active market exists (Refer to paragraph 12 (a) (iii)).

1B. Non-Marketable

This item is to include all other assets such as cash, excesses on Reserve Deposit Requirements⁽²⁾, bank balances, items on collection and other similar eligible assets.

Report all marketable and non-marketable assets within the range of discount as applied. In the case of “others” report also the discount applied by the credit institution at its discretion taking into consideration the asset concerned. Unquoted equity holdings and similar securities are to be discounted at a minimum of 15% at the credit institution’s discretion on the extended value in accordance with its accounting policy. Dated securities are to be included within bands by date of remaining term to maturity.

1C. Securities Purchased under Agreements to Resell

Report value of agreements where there is an irrevocable commitment to resell discounted in accordance with Annex 1 and within the time bands of the remaining term of maturity of the agreements.

1D. Standby Facilities

Report contractual standby facilities made available to the reporting credit institution by other institutions. These facilities should provide credit (lending) lines to the reporting institution (Refer to paragraph 12 (a) (v) of this Rule).

1E. Other

Report all other eligible assets (e.g. immovable property acquired in satisfaction of debt).

1F. Sum of items 1A to 1E.

2. Liabilities

2A. Amounts owed to Banks and Customers

This item is to include shortfalls on Reserve Deposit Requirements⁽²⁾, all amounts due to banks and customers regardless of their actual designation, including debt securities in issue (Refer to paragraph 12 (b) (i)) to be reported in accordance with earliest date of maturity.

2B. Commitments

Report all commitments entered into by the credit institution as referred to under paragraphs 12 (ii) and 12 (iii) of this Rule.

2C. Securities Sold under Agreements to Repurchase

Report value of agreements where there is an irrevocable commitment to repurchase within the time bands of the remaining term of maturity of the agreement. (Note: both asset sold and cash/asset received are to be reported under the respective categories under “Assets”).

2D. Other

Report all other eligible liabilities.

2E. Sum of items 2A to 2D.

⁽¹⁾ *The objective of the Liquidity Maturity Ladder for regulatory purposes is the matching of the maturity of assets and liabilities of the reporting credit institution.*

⁽²⁾ *As defined in Annex 4 of the Rule.*