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# MLAR

# MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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Α

		Balance at end of quart	ter			Balance at end of quarter
A1	Assets		A2	2	Liabilities	
A1.1	Fixed assets		A2.	2.1	Shareholders' funds	
A1.2	Intangible assets					
A1.3	Tangible assets		A2.	2.2	Minority interests	
A1.4	Investments		A2	2	Provisions for liabilities and charges	
A1.5	Current assets:		Λ2.		Frovisions for habilities and charges	
A1.6	Loans to customers		A2.	2.4	Creditors	
A1.7	Stocks		A2.	2.5	Amounts falling due within one year	
A1.8	Debtors		A2.	2.6	Amounts falling due after more than one year	
A1.9	Investments		A2.	2.7	Other liabilities	
A1.10	Cash at bank and in hand		A2.	2.8	TOTAL LIABILITIES	
A1.11	Other current assets					
A1.12	TOTAL ASSETS					

		Unsecuritised balance	es		Securitised balances			
		Gross balances	Provisions	Net balances	Gross balances	Provisions	Non recourse finance	Net balances
A3	Analysis of loans to customers							
A3.1	Residential loans to individuals							
A3.2	Regulated							
A3.3	Non regulated							
A3.4	Other secured loans							
A3.5	Other loans							
A3.6	All loans to customers							

В

В	PROFIT AND LOSS ACCOUNT		(£000s)			5			В
B0		Financial year -to-date is	months (ie 3,6,9 or 12)		Provisions balance at start of	Write offs in financial	Provisions charge in financial	Provisions balance at period end	
B1	Summary Profit & Loss Account			B2 <b>Provisions analysis</b>	financial year	year to date	year to date		
B1.1	Gross profit on non-financial activities			B2.1 Residential loans to individuals					
B1.2	Interest receivable			B2.2 Regulated					
B1.3	Interest payable			B2.3 Non regulated					
B1.4	Net interest receivable			B2.4 Other secured loans					
B1.5	Fees and commissions receivable			B2.5 Other loans					
B1.6	Profits on dealing investments			B2.6 All loans to customers					
B1.7	Other income			D2.0 All Ioans to customers					
B1.8	TOTAL Income								
	Expenditure								
B1.9	Staff costs								
B1.10	Fees and commissions payable								
B1.11	Occupancy								
B1.12	Other operating expenses								
B1.13	Other expenses								
B1.14	Total Expenses								
B1.15	OPERATING PROFIT (= B1.8 - B1.14)								
B1.16	Provisions								
B1.17	Taxation								
B1.18	Minority interests								
B1.19	PROFIT FOR THE FINANCIAL PERIOD (= B1.15 - B1.16	- B1.17 - B1.18)							
B1.20	Dividends paid and proposed								
B1.21	Retained profit for the financial period (= B1.19 - B1.20)								

с	CAPITAL	c1	(£000s)		c1	c2	
	CAPITAL RESOURCES			CAPITAL REQUIREMENT			
C1	Elegible capital	Balance at quarter end			Balance at quarter end	Balance at quarter end	
C1.1	Reserves		C4		an administrator with administer	ed assets on its balance sheet.	
C1.2	Interim Profits			Asset based measure:			
C1.3	Issued capital		C4.2	Total assets			-
			C4.2a	Less: assets subject to crea	dit risk requirement		_
C1.3a	Subordinated loans		C4.3	Add: undrawn commitments unreleased amounts	s and home reversion		_
C1.4	General Provisions		C4.4	Less: Intangible assets			_
C1.5	Other elegible capital		C4.5	Total adjusted assets			(=C4.2 - C4.2a + C4.3 - C4.4)
C1.6	Total elegible Capital		C4.6	CAPITAL REQUIREMENT:			
	Deduction from emiled			a) Minimum			_ reflecting minimum capital
C2	Deductions from capital			<b>b)</b> 1% of C4.5			of £100 using flat-rate measure
C2.1	Investments in own shares						
C2.2	Intangible assets			c) Credit risk requirement			
C2.3	Interim net losses			d) Total of b) and c)			]
C2.3a	Subordianted loan restriction			e) Requirement (higher of (	a) and (d))		7
C2.4	Other deductions						
C2.5	Total deductions		C5	For an administrator not I	having administered assets on its	balance sheet.	
C3	CAPITAL RESOURCES CALCULATION				Latest financial year ending / /	Estimated current financial year ending / /	
C3.1	CAPITAL RESOURCES	(C1.6 - C2	2.5)	Income based measure:			
C3.2	LESS: CAPITAL RESOURCES		C5.2	Total income			_
C3.3	SURPLUS/ (DEFICIT) OF RESOURCES		C5.3	Relevant adjustments			_
			C5.4	Total relevant income			(=C5.2 - C5.3)
			C5.5	CAPITAL REQUIRMENT:			
				a) Minimum			reflecting minimum capital of £100 using
				<b>b)</b> 10% of C5.4			income-based measure
				<b>c)</b> Requirement (higher of (a) and (b)			]
							7
						L	

D(1) LENDING https://www.havekofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector/banks-building-societies-and-investment-firms

	(£0	JUU S) 🗸	<b>o</b> ,	1 0 0		0 0		U			
	Balance at Advances end of ma previous quarter quarter	ide in	Repayment of principal	Write offs in quarter	Other debits/ (credits) and transfers (net)	Balance at end of quarter (a)	Of which: Loans excluding overdrafts	Overdrafts	Overdrafts Aggregate of credit limits	f	
D1 Loans: Advances/Repayments	,			4		<b>4</b> ()					
D1.1 Residential lending to individuals :											
D1.2 Regulated											
D1.3 Non regulated Other secured loans											
D1.4						a) Column 6 = Col 1 +	Col 2 - Col 3 - Col 4 + Col 5				
TOTAL Secured loans	Transactions in quar	ter included in	D1 [column 5]			Balance at end quarter on loan					
D2 Loans: Book movements	Loans acquired Loan	is sold	Loans securitised	Other	Total (b)	assets subject	to non-recourse fund	ling			
D2.1 Residential lending to individuals :											
D2.2 Regulated							_				
D2.3 Non regulated							_				
Other secured loans D2.4											
					(b) D1 column [5] = D2	2[Col 1 - Col 2 - Col 3 + Co	   4]				
TOTAL Secured loans	Balances at end of quart	ter				-	-	Interest rates at	end of quarter (to 2	decimal places	
		which at :		Of which at :		Weighted average nominal annual rate o					
	£000s Fix	ed rates	Variable rates	less than 2%	2 < 3%	3 < 4%	4% or more	all balances balances at balances at			
D3 Loans: Interest rates gulated	£00	00s	£000s	above BBR £000s	above BBR £000s	above BBR £000s	above BBR £000s	%	fixed rates va %	riable rates %	
Residential loans to individuals: Re D3.1											
D3.2 Total book											
Advances in quarter											
Residential loans to individuals: Non Regulated D3.3											
D3.4 Total book											
Advances in quarter											
Other secured loans: D3.5											
D3.6 Total book											
Advances in quarter All secured loans: D3.7					]						
D3.8 Total book				L	⊥ ∟	J [			[]	L	
Advances in quarter											

	Commitments outstanding at end of previous quarter	Commitments made since end of previous quarter	Cancellations in quarter	Advances made in quarter (a)	Other debits/(credits) and transfers (net)	Commitments outstanding at end of quarter
Loans: Commitments				<b>4</b>		
Residential lending to individuals						
Regulated						
a) House purchase						
b) Remortgage						
c) Other						
d) TOTAL						
Non regulated						
a) House purchase						
b) Remortgage						
c) Other						
d) TOTAL						
Other secured loans						
4 TOTAL Secured loans						

D(2)

a) Entries should agree with relevant items in Column 2 of D1.

https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector/banks-building-societies-and-investment-firms E(1) RESIDENTIAL LOANS TO INDIVIDUALS: Income Multiple & LTV (£000s)

		Gross advances in quarter : (amount) by LTV				_		Gross advances	in quarter : (amount) b	y LTV	
E1	SINGLE income multiple	< = 75 %	Over 75 < = 90 %	Over 90 < = 95 %	Over 95 %	E2	JOINT income multiple	< = 75 %	Over 75 < = 90 %	Over 90 < = 95 %	Over 95 %
E1.1	Regulated Less than 2.50					E2.1	Regulated Less than 2.00				
E1.2	2.50 < 3.00					E2.2	2.00 < 2.50				
E1.3	3.00 < 3.50					E2.3	2.50 < 2.75				
E1.4	3.50 < 4.00					E2.4	2.75 < 3.00				
E1.5	4.00 or over					E2.5	3.00 or over				
E1.6	Other					E2.6	Other				
E1.7						E2.7					
E1.7a	TOTAL					E2.7a	TOTAL Not evidenced				
E1.8	Non Regulated Less than 2.50					E2.8	Non Regulated Less than 2.00				
E1.9	2.50 < 3.00					E2.9	2.00 < 2.50				
E1.10	3.00 < 3.50					E2.10	2.50 < 2.75				
E1.11	3.50 < 4.00					E2.11	2.75 < 3.00				
E1.12	4.00 or over					— E2.12	3.00 or over				
E1.13	Other					E2.13	Other				
E1.14						E2.14					
E1.14	4a TOTAL which: Not evidenced					E2.14a	TOTAL				
E1.1	All Loans 5 Less than 2.50					E2.15	All Loans Less than 2.00				
E1.16	6 2.50 < 3.00					E2.16	2.00 < 2.50				
E1.17	7 3.00 < 3.50					E2.17	2.50 < 2.75				
E1.18					·	E2.18	2.75 < 3.00				
E1.19	9 4.00 or over					— E2.19	3.00 or over				
E1.20	O Other				·	E2.20	Other				
						-					
E1.2	1					E2.21					
E1.21	a of which: Not evidenced TOTAL					E2.21a	of which: Not evidenced TOTAL				

E (1)

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E(2)	RESIDENTIAL LOANS TO INDIVIDUALS: Nature of loan and purpose	(£000š)	E(2)

		Regulated	loans vances in quarter	Poloncoo	outstanding		gulated loans	Polonces	outotonding	All loans	vanace in quarter	Poloncoo	outstanding
							advances in quarter		outstanding		vances in quarter		-
E3	By credit history	Number	Amount	Number	Amount	Numb	er Amount	Number	Amount	Number	Amount	Number	Amount
3.1	Impaired credit history							_				_	
3.2	Other							_				_	
3.3	TOTAL												
4	By payment type												
4.1	Repayment (capital & interest)												
4.2	Interest only												
1.3	Combined												
4.4	Other												
	-			1	 ] []			 1			 ] [	1	
1.5	TOTAL												
5	By drawing facility												
5.1 L	oans with extra drawing facility :												
	a) Loans including unused facility												
	b) Unused facility			_				_				_	
	c) Net loans (a - b)			_				_				_	
5.2 L	pans with no extra drawing facility												
.3	TOTAL												
6	By purpose												
	House Purchase:												
5.1	a) FTB's Owner occupation							_				_	
	b) Other							_				_	
6.2							·						<u> </u>
6.3	Folletine Antivance							_				_	
	Remortgage:												
5.4								_				_	
6.5	Own borrowers							_				_	
6.6	Lifetime Mortgage From other lenders												
6.7	Other							_				_	
~ ~	TOTAL							7				7	
6.8	TOTAL												

		Cases entering high	her (ie more serious) ar	rears band in quar ter	Position on all ar	rears cases at end of qua	nrter	Performance of current arrears		
		Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter		
	rs categorisation									
	be of loan							%		
F1	Residential loans to individuals: Regu	ulated								
F1.1										
F1.2	1.5 < 2.5 %									
	2.5 < 5 %						·			
F1.3	5.0 < 7.5 %						·			
F1.4	7.5 < 10 %									
F1.5	7.5 < 10 %									
F1.6	10% or more									
1 1.0	In possession		1							
F1.7										
	TOTAL									
F2	Residential loans to individuals: Non	regulated								
F2.1										
	1.5 < 2.5 %						·			
F2.2	2.5 < 5 %			·			·			
F2.3										
F2.4	5.0 < 7.5 %									
F2.5	7.5 < 10 %									
F2.0	10% or more									
F2.6	In possession									
F2.7	in possession									
	TOTAL									
F3	Residential loans to individuals: All lo	pans								
F3.1										
F3.2	1.5 < 2.5 %			·						
	2.5 < 5 %									
F3.3	5.0 < 7.5 %									
F3.4										
F3.5	7.5 < 10 %									
	10% or more						·			
F3.6	In possession									
F3.7										
	TOTAL	L	J L		L	I				

F(1)

Cases entering higher (ie more serious) arrears band in quar ter		Position on all arre	Position on all arrears cases at end of quarter			Performance of current arrears				
Arrea	ars categorisation	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases	during the quarte	er
by type of loan									0/	
F4	Other secured loans								%	
F4.1 F4.2 F4.3 F4.4	1.5 < 2.5 % 2.5 < 5 % 5.0 < 7.5 % 7.5 < 10 %									
F4.5 F4.6 F4.7	10% or more In possession TOTAL					]				
F5	Arrears management Those cases no longer reported (ie not included in F1 to F4.7) Possession sales during quarter		Capitalisation of a	Capitalisation of arrears cases in quarter			Arrears cases reported in F1 to F4.7 at end quarter Number of cases for which there is in place:			
		Number		Balance outstanding	Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement
F5.1	Residential loans to individuals :									
F5.2	Regulated Non regulated									
F5.3 F5.4	Total Other secured loans									
F5.5	TOTAL									

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G(1) MORTGAGE ADMINISTRATION: Business profile (£000s)	G(1)

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L		u	

G0								
GU	Do you need to complete tables G and H ?							
	If you have a mortgage lenders permission, and only adminis	ster your own on-balance shee	t loan book, and do not have a	any off-balance				
	sheet loans to administer, then please tick							
	this box ( and do not complete the rest of this section).							
	Otherwise, please complete sections G1 and G2, and table	H in your capacity as a loan ad	ministrator.					
G1	Mortgage contracts administered at end of quarter:	As PRINCIPAL adminis	strator		As OTHER administra	tor		]
		Residential loans to in			Residential loans to in			
		Regulated loans	Non regulated loans	All loans	Regulated loans	Non regulated loans	All loans	
G1.1	Number of loans administered for :							
	a) Firms with a mortgage lender's permission							
	b) Other firms							
	c) SPVs							
	d) Total							
G1.2	Balance outstanding on loans administered for :							
	a) Firms with a mortgage lender's permission							
	b) Other firms							
	c) SPVs							
	d) Total							

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Residential loans to individuals administered for third parties

G2	Lenders for whom mortgage administration was being carried out at end of quarter		Details of lender		Balances outstanding at end of quarter			Administrator Status	
			Firm reference (if available) Nam	e of firm	Regulated loans £000's	Non regulated loans £000's	All loans £000's	Indicate whether acting as "Principal" or "Other"	
G2.1	Firms with a mortgage	1							
	lenders permission :	2							
	[ top 5 only ]	3							
		4							
		5							
G2.2	Other firms :	1							
	[ top 5 only ]	2							
		3							
		4							
		5							
G2.3	SPVs:	1							
	[ top 5 only ]	2							
		3							
		4							
		5							

G(2)

		Cases entering high	ner (ie more serious) ar	rears band in quar ter	Position on	all arrears cases at end of qua	rter	Performance of current arrears
		Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter
	rs categorisation							
	pe of loan							%
H1	Residential loans to individuals: Regu	ulated						
H1.1	1.5 < 2.5 %			·				
H1.2	2.5 < 5 %							
H1.3								
H1.4	5.0 < 7.5 %							
H1.5	7.5 < 10 %							
	10% or more							
H1.6	In possession		1					
H1.7								
	TOTAL							
H2	Residential loans to individuals: Non	regulated						
H2.1								
H2.2	1.5 < 2.5 %							
H2.3	2.5 < 5 %							
	5.0 < 7.5 %			·				
H2.4	7.5 < 10 %			·				
H2.5	10% or more							
H2.6								
H2.7	In possession							
	TOTAL							
H3	Residential loans to individuals: All lo	bans						
H3.1								
H3.2	1.5 < 2.5 %							
H3.3	2.5 < 5 %							
	5.0 < 7.5 %							
H3.4	7.5 < 10 %							
H3.5	10% or more							
H3.6								
H3.7	In possession							
115.7	TOTAL							

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H4	Arrears categorisation by type of loan [Other secured loans]	[Not relevant to this analysis of arrears by	Loan Administrators, but structure m	aintained as per table F	in order to make use of t	he same guidance notes].			
H5	Arrears management	Those cases no longer reported (ie not Possession sales during quarter	included in H1 to H3.7)	Capitalisation of arrears cases in quarter			Arrears cases reported in H1 to H3.7 at end quarter Number of cases for which there is in place:		
		Number	Balance outstanding	Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement
H5.1 H5.2	Residential loans to individuals :								
H5.3	Regulated Non regulated								

Total

# J

J1	Fee tariff measures by regulated activity:	FCA measure (a)	FOS measure (b)
J1.1	Mortgage lending activity:		
J1.2	Mortgage administration activity:		
J1.3	Total for these activities:		

Notes: a), b) Details of the particular measure to be used are found in the MLAR guidance notes

It should be noted that the definitions of these measures may change from time to time, and therefore the current definitions must be established by reference to the guidance notes which provide details of where such definitions are to be found in the website version of the Handbook.

J

#### SALE & RENT BACK (SRB) BUSINESS Κ

			Regulated	
		Number		Amount
K1	<b>Overall business summary</b> (opening & closing stocks with key transactions )			
K1.1	SRB agreements at start of quarter			
K1.2	New sales in quarter			
K1.3	Disposals in quarter			
K1.4	Business transfer: acquisitions			
K1.5	Business transfer: sales			
K1.6	Other			
K1.7	SRB agreements at end of quarter			
K1.8	SRB agreements arranged for unauthorised persons			

K SALE & RENT BACK (SRB) BUSINESS

		Regul	ated	
		Number	Amount	
K2	New business in Quarter			
	Sales : analysed by discount on open market value (OMV)			
K2.1	0% - 30%			
K2.2	30% - 40%			
K2.3	> 40%			
K2.4	Average of all sales			
	Sales : analysed by provider fees charged			
K2.5	Over £1000			
K2.6	Under £1000			
K2.7	Average fees charged			
	Sales : analysed by annual rent as % sale value			
K2.8	Total new agreements and average rent per month			
K2.9	Average rental yield (shown as a %)			

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# SALE & RENT BACK (SRB) BUSINESS

# K3 SRB agreements terminated or transferred in the quarter:

	Total agreements terminated	Agreements Terminated by Firm	Agreements Terminated by Seller	
K3.1	< 12 Months			
K3.2	12 - 36 Months			
<3.3	36 - 60 Months			
<3.4	60 - 72 Months			
(3.5	> 72 Months			
<b>&lt;</b> 3.6	Avg Duration of Agreement			

	Transfers			Disposals	Disposals		
	Total Sales (Transfers & Disposals)	Number	Amount	Number	Amount		
K3.7	Original SRB values						
K3.8	Current SRB book values						
K3.9	Actual disposal/transfer values						

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# SALE & RENT BACK (SRB) BUSINESS

# K4 SRB agreements at end of quarter: cases 10% or more in arrears

		Case	Regulated es in arrears at end quarter Amount of arrears	Annual rentals
	Arrears categorisation			
K4.1	10 < 20 %			
K4.2	20 < 30 %			
K4.3	30 < 40 %			
K4.4	40 < 50 %			
K4.5	50 < 75 %			
K4.6	75% or more			
K4.7	All cases			

# SALE & RENT BACK (SRB) BUSINESS

K5	SRB administrators					
K5.1	Regulated SRB agreements administered					
K5.2	Non-regulated SRB agreements administered					
K5.3	Number of SRB agreeme	ents administered for other firms				
	Number of SRB agreeme					
K5.4		Firm Ref Number (FRN) 1:		Number of SRB agreeme	nts administered	
K5.5		2:		2:		
K5.6		3:		3:		
K5.7		4:		4:		
K5.8		5:		5:		

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MLAR L- Credit risk

	in fisk						Memo
	Part 1	A Exposure value (Balance Sheet)	<b>B</b> Credit risk mitigation	<b>C</b> Other Value Adjustments	D Risk weighted exposure amount	E Capital Requirement	Individ
	Loans/exposures not securitised						
1 2 3 4	Loans with mortgages on residential property Loans with mortgages on commercial property Other Loans <b>Collective investment undertakings</b>						
5	Loans/exposures securitised Securitisations (originated only)		]				
6	Total exposure value		]				
7	Total credit risk requirement						
	Part 2	A Exposure value (Balance Sheet)			D Risk weighted exposure amount	E Capital Requirement	Individ
	Memo Items						
8	Past due items on loans with mortgages on residential property		]				
9	Past due items on loans with mortgages on commercial property		]				
10	Past due items on other loans		]				
11	Buy-to-let mortgages on residential property		]				
12	Buy-to-let mortgages on commerical property		]				
13	Second charge mortgages on residential property Second charge mortgages on commerical		]				
		1	1		1		1

Part 3

#### 15 Securitisations - Transaction level information where the firm is the originator

	A	В		С	D	E	F	G	н	J	К	L
	Programme Name		Originators	s Interest (i.e. amount re	etained)	Investors' Interest ( i	i.e. amount purchased	by investors)	Capital requirement before securitisation	Capital requ	irement after securitisati	on
			Senior	Mezzanine	Equity	Senior	Mezzanine	Equity		Based on risk weights	Significant risk transfer add-on	Total
1												
n												
	Total requirement after securitisation											

16

mo items	
F	G
lividual Impairment	Collective Impairment
Balance	Balance

F Individual Impairment Balance	G Collective Impairment Balance

https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector/banks-building-societies-and-investment-firms

### MLAR M

#### Liquidity Questionnaire

#### Part 1 - Adequacy of Liquidity resources

1 Do you maintain, at all times, liquidity resources which are adequate, both as to amount and guality, to ensure that there is no significant risk that you cannot meet your liabilities as the fall due?

(If you answer no above, leave the remaining data elements blank)

State the value of liquid resources that you hold as of the reporting date 2

#### Part 2 - System and controls

Do you have in place robust strategies, policies, processes and systems that enable you to identify, measure, manage and monitor liquidity risk over the appropriate set 3 of time horizons for your business activities, to ensure you maintain adequate levels of liquidity resources?

А

#### Part 3 - Stress testing

- Do you consider institution specific and market wide stresses and their impact 4 upon your assets?
- Does stress testing extend to interest rate and/or foreign currer 5 that could have an impact on you liquidity/solvency?
- Does your firm undertake stress testing regularly on your liquidi 6
- Is your approach to stress testing documented? 7

#### Part 4 - Contingency funding plans

- Do you have an appropriate contingency funding plan in place that is regularly 8 tested and updated?
- 9 Is your contingency funding plan documented?

### Part 5 - Senior management oversight

10 Does the firm have reliable management information systems to provide the governing body/ senior management with timely and forward-looking information on the liquidity position of the firms? 11 Does the governing body/ senior management review, at least annually, the adequacy of the strategies, policies, processes and systems to identify, measure, manage and monitor liquidity risk? Does the governing body/senior management approve stress tests and 12 contingency funding plans?

n	

В if no or not applicable, please explain (max 400 chars)

ency exposures	
idity risk model?	