



DOMESTIC BANKING ACTIVITY (DBA)

Guidance Notes **January 2018**

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GENERAL REPORTING INFORMATION

Introduction

These guidance notes are designed to assist banks in the correct completion of the **Domestic Banking Activity (DBA) Survey**, internationally known as the **Other Depository Corporations Survey (ODCS)**, and should be read prior to completing the schedule.

Purpose of Collection

The **DBA Survey** collects information on the financial activities of the Category 'A' Banks and Credit Unions to provide the Cayman Islands Monetary Authority (CIMA) with monetary statistics on the domestic economy. Monetary statistics consist of accounting data on the financial and non-financial assets and liabilities of an economy's financial corporations' sector whose liabilities are included in broad money. The Survey is also used to provide aggregated information to the Economics and Statistics Office (ESO) for use in the Cayman Islands Compendium of Statistics (CICS), the Quarterly and Annual Economic Reports, Gross Domestic Product (GDP) and the Balance of Payments (BOP) statements.

How to Report

The data will be entered directly into the **REEFS** portal.

How to Report in the REEFS Portal.

A login to the **REEFS** portal is provided and the entity will assign the passwords to the person in charge of reporting.

Below is a snapshot of the Login Page.

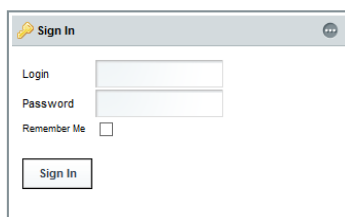


Table of Schedules in REEFS

The table of schedules will provide the navigation options.

When to Report

The DBA should be completed and returned within one month after the end each quarter, March, June, September and December as per the reporting schedule provided on our website. The reports should be prepared on a calendar year accounting period from January 1 through December 31, with data reported as at the actual positions at end of each calendar year quarter.

Reporting Currency

The DBA uses the US Dollar as the reporting currency. All positions in other currencies must therefore be converted into US Dollars in **absolute values** in **REEFS**. For the sake of consistency and comparability, the positions should be converted into US dollars using the exchange rate prevailing at the close of business on the last day of each quarter, March, June, September and December. The US dollar or US dollar equivalent amount to be reported must be **in absolute values**. Decimal numbers must be reported. For instance; (a) a sum of \$498,999 should be reported as \$498,999.00; (b) a sum of \$500,000 should be reported as \$500,000.00, (c) a sum of \$1,400 should be reported as \$1400.00

RESIDENT AND NON-RESIDENT UNITS OF THE DOMESTIC ECONOMY

Resident Units

The separation between resident and nonresident units is a fundamental feature for monetary and financial statistics that permits one to estimate the external position of the financial sector. The key concept to define the residency of an economic unit is its **center of economic interest**.

*An institutional unit is said to have a **center of economic interest** within a country when there exists some location - dwelling, place of production, or other premises - within the economic territory of the country on, or from, which it engages, and intends to continue to engage, in a significant amount¹ of economic activity. (MFSM, ¶154)*

Resident

Residents are determined by their period of residency and economic activity, and not by nationality or currency. Residents comprise those individuals and businesses that reside, have physical presence or engage in significant economic activity in the Cayman Islands. There are special cases where offshore entities (exempt companies, non-resident companies and SPE's) are considered residents of the economic territory where they are established by licence.

Non-Resident Units

¹ "significant amount" means that the enterprise maintains at least one production establishment in the country and plans to operate indefinitely or over a long period of time (i.e., one year or more).

Nonresidents comprise those individuals and businesses that do not have a physical presence or engage in economic activity in the Cayman Islands. In monetary statistics, accounts held by nonresidents in local banks, loans to banks located outside the country and individuals residing on a temporary basis are considered nonresident.

| Units of the Economy | Definition |
|----------------------|---|
| Resident | <p>(i) Individuals permanently residing in the Cayman Islands for more than a year;</p> <p>(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;</p> <p>(iii) Offshore banks, holding companies and special purpose entities are considered residents of the country:</p> <p>a. where they are <u>licenced</u> and deemed to be <u>legally domiciled</u> or;</p> <p>b. incur any of the following activities:</p> <ul style="list-style-type: none"> i. engage in trade and financial operations, ii. maintain a separate set of accounts, iii. maintain their offices, iv. employ staff and incur expenses. <p>(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.</p> |
| Non-Resident | <p>(i) Individuals of the Cayman Islands, permanently residing, or who intend to stay, in a country outside 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</p> <p>(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.</p> |

SECTORS OF THE DOMESTIC ECONOMY

The **DBA Survey** is designed to collect information from the **five (5)** mutually exclusive sectors of the economy: **Resident Sectors: 1. Public Sector, 2. Non-Financial Corporations, 3. Financial Corporations, 4. Other Residents** and **5. Non-Resident Sector** as defined below:

| RESIDENT SECTORS | DEFINITION |
|---|--|
| 1. Public Sector | <ul style="list-style-type: none"> • Central Government of the Government of the Cayman Islands such as Ministries and Portfolios and Government Non-Profit Institutions/Agencies whose primary function is to carry out governments' policy and receives the majority of its funding from Government. • Public Financial and Public Non-Financial Corporations and Government Owned Companies owned or controlled by the Government of the Cayman Islands. |
| 2. Non-Financial Corporations – (Industrial & Commercial Private Sector) | <ul style="list-style-type: none"> • Private commercial non-financial corporations, such as construction companies, hotels, restaurants, retailers and wholesalers. |
| 3. Financial Corporations | <p>Financial Corporations consist of deposit taking institutions that are engaged in financial intermediation or auxiliary financial services and in the DBA include:</p> <ul style="list-style-type: none"> • Central Banks (and/or Monetary Authorities & Currency Boards), • Other Depository Corporations which are deposit-taking institutions commonly called Banks, and • Other Financial Corporations: <ul style="list-style-type: none"> ○ Insurance Companies and Pension Funds; ○ Other Financial Intermediaries (finance companies, securities underwriters, investment pools such as mutual funds and trusts); ○ Financial Auxiliaries such as public exchanges and securities markets, brokers and agents and foreign exchange companies. |
| 4. Other Resident Sector | <ul style="list-style-type: none"> • Individuals, families or other group of persons • Non-Profit Institutions serving households |
| 5. Non-Resident Sector | <ul style="list-style-type: none"> • Rest of the World |

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LOANS & ADVANCES AND DEPOSITS

Loans & Advances and Deposits as defined below should be used to report on the Loan I & II and Deposit I worksheets as per the classifications provided below in **SUBSECTORS OF THE DOMESTIC ECONOMY BY ECONOMIC ACTIVITY**

| | |
|---------------------------|--|
| LOANS AND ADVANCES | <p>Loans and Advances are defined as the amount of the creditor's (lender) outstanding claim equal to the debtor's (borrower) obligation, which comprises the outstanding principal amount plus any accrued interest (i.e. interest earned but not yet due for payment) which is referred to as the book value of a loan. Advances include items such as overdrafts, letters of credit and all other items normally classified as advances.</p> <p>Interest in arrears, earned but not collected, should be treated as an accounts receivable under Other Assets.</p> <p>The book value of loans may be adjusted for specific, but not general, loan loss reserves.</p> |
| DEPOSITS | <p>Deposits are financial liabilities that include all credit balances on customers' accounts (with the exception of advances), and includes accrued interest expense (interest owed but not yet due for payment) which should be incorporated into the outstanding amount of a financial liability.</p> <p>Interest payable, due but not paid, should be treated as an accounts payable under Other Liabilities.</p> <p>Deposits are classified by three main types of Deposits, which are included in the national definition of money supply:</p> <p>Demand Deposits Represents all demand deposits (current and call), by currency and sector, for which no notice of withdrawal is required and on which no interest is paid as at the end of each month of the quarter; including chequing accounts.</p> <p>Savings Deposits Represents regular savings deposits, by currency and sector, for which no notice of withdrawal is required and on which interest is paid as at the end of each month of the quarter.</p> |

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| | <p>Fixed Deposits Represents time deposits, by currency and sector, for which notice of withdrawal is required and on which interest is paid as at the end of each month of the quarter.</p> |
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SUBSECTORS OF THE DOMESTIC ECONOMY BY ECONOMIC ACTIVITY

The DBA collects data by the predominant activity of the customer of the Bank. These classifications are based on the NAICS and ISIC system and disaggregated to capture economic data on the various subsectors of the domestic economy, to determine the role of the domestic retail banks in the local economy.

| | |
|--|---|
| 1.0 Public Sector | |
| 1.1 Central Government | <ul style="list-style-type: none"> All Ministries, Portfolios and any account held in the name of or on behalf of the Government of the Cayman Islands. Government NPI's are listed in Appendix 1. |
| 1.2 Public Financial and Non-Financial Corporations' (Public Sector Entities) | <ul style="list-style-type: none"> Cayman Islands Government Statutory Authorities and Government Owned Companies, referred to as Public Entities, who conduct business in the financial and non-financial services business. Public Financial and Nonfinancial Corporations are listed in Appendix1. |
| 2.0 Non-Financial Corporation's (Private Sector) | |
| 2.1 Production and Manufacturing | |
| 2.1.1 Agriculture, Fishing & Quarrying | <ul style="list-style-type: none"> Companies involved in the agriculture, fishing and quarrying. |
| 2.1.2 Manufacturing | <ul style="list-style-type: none"> Companies involved in the business of production of consumable goods for sale and/or for export, such as breweries, food production, cement, furniture and other manufacturing activity. |
| 2.1.3 Utilities | <ul style="list-style-type: none"> Non-governmental companies producing and distributing electricity, gas, water, treatment and disposal of sewage. |
| 2.1.4 Construction-Commercial, Residential & Housing Developments (for resale or | <ul style="list-style-type: none"> Construction companies and real estate developers that construct commercial buildings, residential dwellings and infrastructural development that are |

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| rental) | owned and built by Corporations to rent or sell to companies or individuals. |
| 2.2 Services | |
| 2.2.1 Accommodation, Food, Bar & Entertainment Services | <ul style="list-style-type: none"> Hotels, Condominium, Guest Houses and other accommodation for visitors Restaurants, Bars and Nightclubs Business that provide food and beverage services, e.g. caterers, mobile bar and delivery services, |
| 2.2.2 Transportation, Storage and Communication | <ul style="list-style-type: none"> Land transport comprising bus, road haulage, taxi and mini-cab services, Travel agencies, tour operators and tourism travel services Transport agencies like freight brokers, cargo handling and storage, post and courier activities. Telecommunications companies including network maintenance, radio and television relay services. |
| 2.2.3 Educational, Recreational & Other Professional Services | <ul style="list-style-type: none"> Private Schools & Institutions for Learning Recreational & Community Service Activity Professional medical, social and psychological services. |
| 2.3 Trade & Commerce | |
| 2.3.1 Wholesale & Retail Trade | <ul style="list-style-type: none"> Merchant Wholesalers and Distributors of consumable and non-consumable items, Retail trade companies, general merchandise, (clothing, food, etc.) |
| 2.3.2 Real Estate, Rental & Other Business Activity. | <ul style="list-style-type: none"> Real Estate Agents, Property Rental and Leasing Companies, Other general business activity. |
| 3.0 Financial Corporations | |
| 3.1 Central Banks, Monetary Authorities and Currency Boards | |
| 3.1.1 Central Banks, Monetary Authority or Currency Boards | <ul style="list-style-type: none"> Cayman Islands Monetary Authority (CIMA) |
| 3.1.2 Other Depository Corporations - Category A Banks | |
| 3.1.2.1 - 3.1.2.2 Other Depository Corporations - (Resident Category 'A' Banks). | <ul style="list-style-type: none"> Category 'A' Banks - Retail who conduct domestic retail business and Category 'A' Banks - Other who do not conduct domestic retail business and are licensed by CIMA. |
| 3.1.3 Other Depository Corporations - Category B Banks | |

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| <p>3.1.3.1 Other Depository Corporations – (Resident Category 'B' Banks)</p> | <ul style="list-style-type: none"> • Category 'B' Banks commonly referred to as offshore banks, licensed by CIMA, who may conduct business with other Category 'B' Banks and with other licensees and entities conducting business in and outside of the Cayman Islands. • Includes intra-bank business between related resident Banks. |
| <p>3.1.4 Other Financial Corporations</p> | |
| <p>3.1.4.1- 3.1.4.5 Other Financial Corporations' (Financial Intermediaries, Auxiliaries & Resident Related Entities)</p> | <ul style="list-style-type: none"> • Insurance corporations; pension funds; investment pools such as mutual funds, securities dealers, brokers and agents and financial intermediaries such as money market funds, credit unions, building societies and money transfer agents that are licensed by CIMA or any other licensing authority of the Cayman Islands. • Group Affiliated Entities (Resident) – Bank, Corporations, Investment Funds, Insurance, Trusts, etc.) |
| <p>4.0 Other Resident Sector</p> | |
| <p>4.1 Households</p> | |
| <ul style="list-style-type: none"> • 4.1.1 – 4.1.4 Households • 4.2 Non-Profit Institutions | <ul style="list-style-type: none"> • Domestic Property • Motor Vehicles • Education & Technology • Miscellaneous Debt • Non-profit institutions engaged in providing goods and services to households or the community free of charge and include those that are controlled by the Government. |
| <p>5.0 Non-Resident Sector</p> | |
| <ul style="list-style-type: none"> • Rest of the World | <ul style="list-style-type: none"> • Individuals or Corporations that are not licensed, engaged in trade or financial operations, nor reside in the Cayman Islands. |

DEPOSITS, INTEREST RATES AND WEIGHTED AVERAGE RATES

13.0 - 14.0 DEPOSIT 11 - VOLUME OF DEPOSITS BY CURRENCY

The DBA collects information on the volume of deposits by currency through the **Deposit II** worksheet which provides:

- A breakdown of the volume of non-interest bearing deposits by currency (**KYD, USD, GBP, CAD, JPY (YEN), EURO and OTHER**) as at the end of a reporting quarter (**Item 13.0**) and
- A breakdown of the volume of interest bearing deposits on Savings and Time Deposits by currency (**KYD, USD, GBP, CAD, JPY (YEN), EURO and OTHER**), time period, and by deposit size as at the end of a reporting quarter (**Item 14.0**).

15.0 - 19.0 INTEREST RATE I AND 11 – INTEREST RATES ON SAVINGS AND TIME DEPOSITS BY CURRENCY

The DBA collects average interest rates information on Savings and Time Deposits through the **Interest Rate 1 to II** worksheets by deposit size and time period in **KYD** currency (**Item 15.0**) and on other currencies (**USD, CAD, GBP, EUR**) in (**Item 16.0 to 19.0**), as at the end of a reporting quarter.

20.0 - 22.0 PRIME LENDING RATE AND WEIGHTED AVERAGE RATES

The **Weighted Average Rate I** worksheet collects information on prime interest rate on loans and the weighted average interest rate on loans and deposits in KYD and USD Currency.

20.0 Prime Lending Rate on Loans

The current prime lending rate charged on loans in **KYD, USD** and **GBP** (sterling) currency as at the end of each month of the quarter.

21.0 Weighted Average Rate Outstanding Loans (Weighted Average Rate I)

21.1 - 21.2 – The minimum and maximum interest rates charged on loans issued in the domestic economy in **KYD** and **USD** dollars by the Sector and Subsectors of the Economy. It is computed as the mid-point of the range of rates charged (minimum and maximum) at the time the loans were granted, times the loan balance outstanding at the end of the quarter being reported and is then divided by the total loan balance outstanding.

22.0 Weighted Average Rate on Deposits Held (Weighted Average Rate I)

22.1 – 22.2 The minimum and maximum interest rates given on deposits held in the domestic economy in **KYD** and **USD** dollars by the Sector and Subsectors of the Economy. It is computed as the mid-point of the range of rates granted (minimum and maximum) when the deposits was accepted, times the total deposits outstanding as at the end of the quarter being reported and is then divided by the total deposit balance outstanding.

Preferential rates provided to staff members and affiliated entities are not included in the minimum and maximum range of rates as it does not reflect the average rates offered in the domestic market.

PAYMENT & SETTLEMENT SYSTEMS

The information requested on the Payment & Settlement Systems provides data on the volume and value of domestic monetary transactions and the settlement and clearing of these transactions by Electronic Payments (Cards), Cheques and Transfers. This information is used to calculate the velocity of money within an economy and provides indicators of the value and purchasing power of KYD and US\$ currencies.

ELECTRONIC PAYMENTS & SETTLEMENTS

23.1 - 23.3 Report the actual number of Automated Teller Machines (ATM's), Point of Sales (POS) Machines and Electronic Cards (cash, debit and credit cards) issued by the reporting bank.

23.4 - Total Number of Transactions

Report the actual value of the number of transactions cleared by the reporting bank for KYD and US Currency.

23.5 - Total Value of Transactions

Report the actual value of the dollar amount of KYD and USD transactions cleared by the reporting bank in US dollars.

CHEQUES, TRANSFERS & REMITTANCES

24.0 Cheque Clearing

24.1 – 25.1 Report the number and value of Cayman Islands dollars (KYD) and US dollars cheques cleared by the reporting bank in US dollars.

26.0 Transfers (Outflows and Inflows) - Bank and Corporations - Wire Transfers/Drafts, etc.

Report the total of all transfers sent (outflows) and received (inflows) in all currencies (reported in US dollars equivalent) by the reporting banks on behalf of the Banks own funds

and its corporate clients (corporations, trusts, entities etc.). **These transactions are from and to the Cayman Islands and do not include internal local transfers.**

27.0 Remittances (Outflows and Inflows) - Individuals - Wire Transfer/Drafts, etc.

Remittances is a transfer of money that is sent by foreign workers back to their country of origin² (to other individuals) and money received by resident individuals that is **NOT** a payment for goods or services.

The scope of coverage of remittances for the DBA includes remittance outflows and inflows by **All Residents**³ (foreign workers and nationals) of the Cayman Islands to capture important information used in the compilation of Balance of Payments data. **These transactions are from and to the Cayman Islands and do not include internal local transfers.**

STATEMENT OF ASSETS & LIABILITIES OF THE CAYMAN BUSINESS OPERATIONS

The statement of Assets and Liabilities is a Balance Sheet position, reported quarterly on a calendar year basis, in United States Dollars (USD), for the bank's operations in the Cayman Islands only.

| Item | Category | Guidance |
|-------------|--|--|
| 1.0 | CASH IN HAND (CURRENCY & COINS in HAND) | Notes and coins regarded as legal tender held in tills, vaults and custody for which the institution is the beneficial owner. Items on collection should be included in this total so as to synchronize with the Basel II QPR's. |
| 2.0 | BALANCES WITH BANKS AND BRANCHES - RESIDENT AND NON-RESIDENT | Deposit balances with and Certificates of Deposit (CDs) issued by financial institutions with an original maturity of one year or less. |
| 2.1 | Balances & Transferable Deposits - Resident | |
| 2.1.1.(a) | Other Depository Corps. (Category 'A' Banks - Retail) | Amounts held with the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 2.1.1.(b) | Other Depository Corps. (Category 'A' Banks - Non-Retail) | |
| 2.1.1.(c) | Other Depository Corps. (Category 'B' Banks - Including Resident Related Banks) | |
| 2.1.2 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 2.2 | Balances & Transferable Deposits - Non-Resident | |
| 2.2.1 | Group Bank - Parent, Head Office, Branch, | |

² The scope of coverage of remittances has been modified to include all residents (individuals/households) and not only foreign workers.

| Item | Category | Guidance |
|--|---|---|
| | Subsidiary or Affiliate | Amounts held with related non-resident Group Banks and affiliated entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy . |
| 2.2.2 | Other Banks | |
| 2.2.3 | Other Financial Corporations. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 2.2.4 | Non-Financial Corporations (Commercial Private Sector) | |
| 2.2.5 | Other Sectors (Governments & Households) | |
| 3.0 | SECURITIES (DEBT & EQUITY SECURITIES) - OTHER THAN SHARES - RESIDENT AND NON-RESIDENT | <p>Non-derivative financial assets that are designated as available for sale or have fixed or determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity.</p> <p>These include debt and equity securities (preferred stock is treated as debt) but not shares that represent ownership.</p> <p>Common types of securities are government treasury bills or bonds, corporate bonds and debentures, commercial paper, financial paper issued by financial and non-financial corporations.</p> |
| 3.1 Securities (Debt & Equity) - Resident | | |
| 3.1.1 | Central Government | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 3.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 3.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 3.1.4 | Central Banks & Monetary Authority (CIMA) | |
| 3.1.5 (a) | Other Depository Corps. (Category 'A' Banks - Retail) | |
| 3.1.5 (b) | Other Depository Corps. (Category 'A' Banks - Non-Retail) | |
| 3.1.5 (c) | Other Depository Corps. (Category 'B' Banks - Including Resident Related Banks) | |
| 3.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 3.1.7 | Other Sectors (Households & NPISH) | |
| 3.2 Securities (Debt & Equity) - Non-Resident | | |
| 3.2.1 | Group Bank - Parent, Head Office, Branch, Subsidiary or Affiliate | Amounts held with related non-resident Group Banks and affiliated |

| Item | Category | Guidance |
|---|--|--|
| 3.2.2 | Other Banks | entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy. |
| 3.2.3 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 3.2.4 | Non-Financial corporations (Commercial Private Sector) | |
| 3.2.5 | Others (Governments, Non-Financial Corporations & Households) | |
| 4.0 | OTHER INVESTMENTS (SHARES & EQUITY HOLDINGS) - RESIDENT AND NON-RESIDENT | <p>Other Investments that are not defined as Securities above.</p> <p>Shares and other equity comprise all instruments acknowledging claims on the residual value of a corporation. Ownership of equity is usually evidenced by shares, stocks, participations and includes equity in corporations.</p> <p>Shares in investment pools/funds are also classified as shares & other equity regardless of the type of assets held by the pool/fund (bonds/equity/bills/paper).</p> |
| 4.1 Other Investments, (Shares & Equity Holdings) - Resident | | |
| 4.1.1 | Central Government | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 4.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 4.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 4.1.4 | Central Banks & Monetary Authority (CIMA) | |
| 4.1.5 (a) | Other Depository Corps. (Category 'A' Banks – Retail) | |
| 4.1.5 (b) | Other Depository Corps. (Category 'A' Banks – Non-Retail) | |
| 4.1.5 (c) | Other Depository Corps. (Category 'B' Banks – Including Resident Related Banks) | |
| 4.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 4.1.7 | Other Sectors (Households & NPISH) | |
| 4.2 Other Investments, (Shares & Equity Holdings) - Non-Resident | | |
| 4.2.1 | Group Bank - Parent, Head Office, Branch, Subsidiary or Affiliate | Amounts held with related non-resident Group Banks and affiliated entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy. |
| 4.2.2 | Other Banks | |
| 4.2.3 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 4.2.4 | Non-Financial Corporations (Commercial Private Sector) | |

| Item | Category | Guidance |
|--|--|---|
| 4.2.5 | Others (Governments & Households) | |
| 5.0 | LOANS AND ADVANCES - RESIDENT AND NON-RESIDENT | Loans are financial assets that are credited when a creditor lends directly to a debtor and are evidenced by non-negotiable documents, with fixed or determinable payments that are not quoted in an active market. Deduct specific loan loss provisions and unearned interest income on loans and advances from the total so as to synchronise totals with the Basel II QPR's. |
| 5.1 Loans and Advances - Resident | | |
| 5.1.1 | Central Government | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 5.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 5.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 5.1.4 | Central Banks & Monetary Authority (CIMA) | |
| 5.1.5 (a) | Other Depository Corps. (Category 'A' Banks - Retail) | |
| 5.1.5 (b) | Other Depository Corps. (Category 'A' Banks - Non-Retail) | |
| 5.1.5 (c) | Other Depository Corps. (Category 'B' Banks - Including Resident Related Banks) | |
| 5.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 5.1.7 | Other Sectors (Households & NPISH) | |
| 5.2 Loans and Advances - Non-Resident | | |
| 5.2.1 | Group Bank - Parent, Head Office, Branch, Subsidiary or Affiliate | Amounts held with related non-resident Group Banks and affiliated entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy . |
| 5.2.2 | Other Banks | |
| 5.2.3 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 5.2.4 | Non-Financial Corporations (Commercial Private Sector) | |
| 5.2.5 | Others (Governments & Households) | |
| 6.0 | NON-FINANCIAL ASSETS (PREMISES, FIXED ASSETS & GOODWILL) | Nonfinancial assets consist of tangible assets such as premises and other fixed assets, net of depreciation which includes real estate owned and occupied, other real estate acquired, furniture, fixtures and other depreciable assets owned and used in connection with the Bank's business and its goodwill. |
| 7.0 | OTHER ASSETS | Accrued interest receivable and uncollected interest on loans and other |

| Item | Category | Guidance |
|--|--|---|
| | | interest bearing assets which have not been added to the corresponding asset balances. |
| 7.1.0 | Other Assets - Resident | Enter values in the appropriate line as defined in the Resident and Non-Resident Units of the Economy |
| 7.2.0 | Other Assets - Non-Resident | |
| 8.0 | TOTAL ASSETS | Sum of Items 1 to 7. |
| 13.0 | DEPOSITS – RESIDENTS AND NON-RESIDENT | 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 certificates of deposit. Transferable, Savings and Fixed Deposits are defined under Loans & Advances and Deposits. |
| 13.1 Transferable Demand Deposits - Residents | | |
| 13.1.1 | Central Government | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 13.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 13.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 13.1.4 | Central Banks & Monetary Authority (CIMA) | |
| 13.1.5(a) | Other Depository Corps. (Category 'A' Banks – Retail) | |
| 13.1.5(b) | Other Depository Corps. (Category 'A' Banks – Non-Retail) | |
| 13.1.5(c) | Other Depository Corps. (Category 'B' Banks – Including Resident Related Banks) | |
| 13.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 13.1.7 | Other Sectors (Households & NPISH) | |
| 14.1 Savings Deposits - Residents | | |
| 14.1.1 | Central Government | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 14.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 14.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 14.1.4 | Central Banks, Monetary Authority (CIMA) | |
| 14.1.5(a) | Other Depository Corps. (Category 'A' Banks – Retail) | |
| 14.1.5(b) | Other Depository Corps. (Category 'A' Banks – Non-Retail) | |

| Item | Category | Guidance |
|---|--|---|
| 14.1.5(c) | Other Depository Corps. (Category 'B' Banks – Including Resident Related Banks) | |
| 14.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 14.1.7 | Other Sectors (Households & NPISH) | |
| 15.1 Fixed Deposits - Residents | | |
| 15.1.1 | Central Government | |
| 15.1.2 | Public Financial & Non-Financial Corporations (Public Sector Entities) | |
| 15.1.3 | Non-Financial Corporations (Commercial Private Sector) | |
| 15.1.4 | Central Banks, Monetary Authority (CIMA) | |
| 15.1.5(a) | Other Depository Corps. (Category 'A' Banks – Retail) | |
| 15.1.5(b) | Other Depository Corps. (Category 'A' Banks – Non-Retail) | |
| 15.1.5(c) | Other Depository Corps. (Category 'B' Banks – Including Resident Related Banks) | |
| 15.1.6 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 15.1.7 | Other Sectors (Households & NPISH) | |
| 16.1 NON-RESIDENT DEPOSITS | | |
| 16.1.1 | Group Bank - Parent, Branch, Subsidiary or Affiliate | Enter values for Transferable, Savings and Fixed Deposits held for related non-resident Group Bank and affiliated entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy . |
| 16.1.2 | Other Banks | |
| 16.1.3 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 16.1.4 | Non-Financial Corporations (Commercial Private Sector) | |
| 16.1.5 | Others (Governments & Households) | |
| 17.0 | REPO's, TERM DEBT AND OTHER BORROWINGS – RESIDENT AND NON-RESIDENT | Unsecured, subordinated debt and hybrid debt/equity instruments (over 5 years original term to maturity), other notes, bonds and commercial paper and other borrowings. |
| 17.1.0 Repo's, Term Debt and Other Borrowings - Resident | | |
| 17.1.1 | Central Government & Public Financial & Non-Financial Corporations (Public Entities) | Enter values against the relevant counterparties as defined in the Sectors of the Economy and in the appropriate Resident or Non-Resident line. |
| 17.1.2 | Non-Financial Corporations (Commercial Private Sector) | |
| 17.1.3(a) | Other Depository Corps. (Category 'A' Banks – Retail) | |
| 17.1.3(b) | Other Depository Corps. (Category 'A' Banks – Non-Retail) | |
| 17.1.3(c) | Other Depository Corps. (Category 'B' Banks – Including Resident Related Banks) | |
| 17.1.4 | Other Financial Corps. (Financial Intermediaries, | |

| Item | Category | Guidance |
|---|--|---|
| | Auxiliaries & Non-Bank Financial Institutions) | |
| 17.1.5 | Other Sectors (Households & NPISH) | |
| 17.2.0 Repo's, Term Debt and Other Borrowings - Non-Resident | | |
| 17.2.1 | Group Bank - Parent, Head Office, Branch, Subsidiary or Affiliate | Amounts owed to related non-resident Group Bank and affiliated entities; Other Banks, Financial Corporations and Others as defined in the Resident and Non-Resident Units of the Economy . |
| 17.2.2 | Other Banks | |
| 17.2.3 | Other Financial Corps. (Financial Intermediaries, Auxiliaries & Non-Bank Financial Institutions) | |
| 17.2.4 | Non-Financial Corporations (Commercial Private Sector) | |
| 17.2.5 | Others (Governments & Households) | |
| 18.0 | OTHER LIABILITIES | Other liabilities include accrued and unpaid interest on deposits and interest-payable accounts, which have not been credited to the corresponding liability balance, general loan loss reserves and all other accrued and unpaid expenses. |
| 18.1.0 | Other Liabilities – Resident | Enter values in the appropriate line as defined in the Resident and Non-Resident Units of the Economy |
| 18.2.0 | Other Liabilities – Non-Resident | |
| 19.0 | SHAREHOLDERS EQUITY | Shareholders equity consists of funds contributed by owners (share capital), retained earnings, valuation adjustments and specific reserves. |
| 19.1.1 | Shareholders Equity – Resident | Enter values in the appropriate line as defined in the Resident and Non-Resident Units of the Economy |
| 19.1.2 | Shareholders Equity – Non-Resident | |
| 20.0 | TOTAL LIABILITIES AND SHAREHOLDERS EQUITY | Sum of 13 to 19 |

APPENDIX I

STATUTORY AUTHORITIES (SA) and GOVERNMENT OWNED COMPANIES (GOC) and NPISH³

C.I. GOVERNMENT NONPROFIT INSTITUTIONS

- Cayman Islands National Museum
- Cayman National Cultural Foundation
- Children and Youth Services (CAYS) Foundation (CAYS)
- Electricity Regulatory Authority (ERA)
- Information Communication and Technology Authority (ICTA)
- National Drug Council (NDC)
- National Gallery of the Cayman Islands
- National Roads Authority (NRA)

PUBLIC FINANCIAL CORPORATIONS

- Cayman Islands Development Bank (CIDB)
- Cayman Islands Monetary Authority
- Cayman Islands National Insurance Company Limited (CINICO)
- Cayman Islands Stock Exchange Limited
- Public Service Pensions Board (PSPB)

PUBLIC NONFINANCIAL CORPORATIONS

- Cayman Airways Limited
- Cayman Islands Airports Authority
- Civil Aviation Authority
- Health Services Authority
- Maritime Authority of the Cayman Islands
- Port Authority of the Cayman Islands
- Tourism Attractions Board
- University College of the Cayman Islands
- Water Authority
- National Housing Development Trust
- Sister Islands Affordable Housing Corporation

³ Taken from the Budget of the Government of the Cayman Islands.

APPENDIX II

PRIVATE SECTOR NON PROFIT INSTITUTIONS – NPISH’s⁴

NPISH’s that receive grants from the Government of the Cayman Islands. However, this list does **NOT** cover all NPISH’s in the Cayman Islands and is to be used as a guide only.

- Big Brothers, Big Sisters of the Cayman Islands
- British Red Cross Cayman Islands Branch
- Cayman AIDS Foundation
- Cayman Against Substance Abuse (CASA)
- Cayman Carnival Committee
- Cayman Hospice Care
- Caymanian Land and Sea Cooperative Society Limited
- Cayman Islands Angling Club
- Cayman Islands Athletic Association
- Cayman Islands Basketball Association
- Cayman Islands Beautification Committee
- Cayman Islands Boxing Association
- Cayman Islands Chamber of Commerce
- Cayman Islands Cricket Association
- Cayman Islands Crisis Centre
- Cayman Islands Football Association (CIFA)
- Cayman Islands Marathon
- Cayman Islands Netball Association
- Cayman Islands Olympic Committee
- Cayman Islands Private School Association
- Cayman Islands Rugby Club 199
- Cayman Islands Sailing Club 205
- Cayman Islands Scouts Association
- Cayman Islands Special Olympics
- Cayman Islands Swimming Association
- Cayman Islands Volleyball Federation
- CODAC - Bodden Town
- CODAC - Cayman Brac
- CODAC - East End
- CODAC - George Town
- CODAC - North Side
- CODAC - Savannah/Newlands
- CODAC - West Bay
- Duke of Edinburgh Award Scheme
- Employee Assistance Programme (EAP)
- Gardening Club of Grand Cayman

⁴Taken from the Budget of the Government of the Cayman Islands.

- Girls Brigade
- Humane Society
- International College of the Cayman Islands (ICCI)
- Maritime Authority of the Cayman Islands
- Miss Cayman Islands Committee
- Nadine Andreas Children Services
- National Council of Voluntary Organisations (NCVO)
- National Gallery of the Cayman Islands
- National Trust for the Cayman Islands
- National Youth Commission
- Pines Retirement Home
- Rehoboth Ministries
- Savannah Seventh Day Adventist Gideon Pathfinders / Adventurers
- Sports Association of the Sister Islands (Formerly Cayman Brac Sports Club)