

FINANCIAL RETURN EXPLANATORY NOTES

Accounting Principles

Unless specifically stated, valuation of assets and liabilities and recognition of income and expenses should accord with International Accounting Standards as adopted by the Institute of Chartered Accountants of Jamaica.

Reporting Currency Unit

All financial data provided should be reported to the nearest thousand unless otherwise specified on individual Forms.

Verification

Before a return is submitted, all amounts should be compared with the corresponding data on other forms.

Certification and Attestation

All relevant sections should be appropriately completed. The accuracy of the information that is submitted should be verified by at least two authorized signatories. In cases where the Responsible Officer and the Financial Controller are one and the same, the Chief Executive Officer may be the co-signatory. Forms may be e-mailed to securities@fscjamaica.org in which case the use of electronic signatures is strongly recommended.

Exchange Rate

Conversion of foreign currency balances should be done in accordance with International Accounting Standards. All balances should approximate to the Jamaica Dollar equivalent reported at the pertinent level codes on the Balance Sheet and Supplementary Information.

Reporting Convention

With the exception of 'Less Provision for Investment Losses (*level code 1.2.3*)', 'Less Provision for Loan Losses (*level code 1.3.6*)', 'Reserves arising from fair value accounting (*level code 3.3.3.1*)', 'Prior Years' Retained Earnings/(Accumulated Deficit) (*level code 3.4*)', and 'Unappropriated Profits/(Losses) (*level code 3.5*)', there should be no asset, liability or capital amount reported as negative.

Form: BALANCE SHEET & SUPPLEMENTARY INFORMATION

ACCOUNT 1.0 – ASSETS

This provides the total of all those accounts "owned by", managed under discretionary basis by, "due to", or "payable to" the reporting institution. This includes the following accounts: Liquid Funds; Investments; Loans/Advances and Discounts; Accounts Receivable; Fixed Assets; and Other Assets.

SUB -ACCOUNT 1.1 - LIQUID FUNDS

This represents all assets in the form of cash as well as those assets that can be easily converted into cash. Included in this category are notes and coins; amounts due from the Bank of Jamaica; amounts due from commercial banks; and amounts due from other deposit-taking financial institutions ("DTI").

Level code: 1.1.1 - Notes and Coins

This includes all domestic and foreign currency denominated bank notes and coins (i.e. cash) held in-house by the reporting institution on the reporting date. Cheques collected from clients but not yet credited to the reporting institution's bank account (i.e. held overnight in vault) should be reported as 'other receivables.'

Level code: 1.1.2 - Due from Bank of Jamaica

Level code 1.1.2.1 - Primary Dealer Account: This represents balances on operating accounts held at the Bank of Jamaica

Level code 1.1.2.2 - Other Accounts Designated as Liquid: This represents any other placements held at the Bank of Jamaica.

Level code: 1.1.3 - Due from Commercial Banks¹

Level code 1.1.3.1 - Domestic Currency: Includes all Claims (loans/deposits) in domestic currency from commercial banks.

Level code 1.1.3.2 - Foreign Currency: This includes all foreign currency claims on both domestic and foreign banks.

Level code: 1.1.4 - Due from other Deposit-Taking Institutions²

This includes all deposits due to the reporting institution by a licensed deposit-taking institution in Jamaica (e.g. licensees under the Financial Institutions Act and Building Societies Act), and all deposits on overseas deposit-taking financial institutions.

SUB -ACCOUNT 1.2 - INVESTMENTS

This account is to be reported at current market value as per International Accounting Standards. Those assets which are measured at amortized cost and which will therefore not be marked to market should be reported at face value.

Investments represent securities (domestic and foreign) held by the reporting institution:

¹ Balances 'due from' other local and overseas commercial banks should not be netted against balance 'due to' another bank or in another currency (e.g. balances due to 'Bank B' should not be netted against balances due from 'Bank C' or US\$ balances netted against J\$ balances.)

² Balances 'due from' local, and overseas deposit taking institutions ("DTIs") should not be netted against balances 'due to' another institution or in another currency

- For own account;
- Under discretionary fund management portfolio; or
- As investments in subsidiaries and affiliates.

For an adequate presentation of the financial statement, the balance of this account should be reflected net of Item 1.2.3 - "Provision for Investment Losses".

Level code: 1.2.1.1 – Public Sector Domestic Securities

This includes all securities issued by public sector entities.

Level code: 1.2.1.1.1 - Bank of Jamaica Securities

This represents holdings of Bank of Jamaica Securities e.g., BOJ Certificate of Deposits (*not under repurchase agreements*).

Level code: 1.2.1.1.2 - Jamaican Government Treasury Bills

This represents holdings of Jamaican Government Treasury Bills held by the reporting institution (*not under repurchase agreements*)

Level code: 1.2.1.1.3 - Jamaican Government Local Registered Stock

This represents holdings of Jamaican Government Local Registered Stock, which is further broken down to show stocks:

- i) meeting liquid assets eligibility criteria (*12 months and under to redemption and stock of any maturity with specific liquid asset designation*); and
- ii) other LRS (which are not eligible for treatment as liquid assets).

Level code: 1.2.1.1.4 - Other Jamaican Government Securities

This includes all other securities issued by the Government of Jamaica, e.g. Debentures, Land Bonds, Equity Investment Bonds, Investment Notes etc. This is broken down into two categories:

- i) securities meeting liquid assets eligibility; (*12 months and under to redemption and stock of any maturity with specific liquid asset designation*); and
- ii) other GOJ securities (which are not eligible for treatment as liquid assets).

Level code: 1.2.1.1.5 - Other Public Sector Securities

This reflects the total of all other securities issued by public sector entities.

Level code: 1.2.1.2 - Domestic Securities Purchased with a View to Resale

This reflects the value of Jamaica dollar denominated reverse repurchase agreement transactions, and is broken down to reflect transactions with BOJ and other counter-parties.

Level code: 1.2.1.3 - Other Local Securities

This represents the total of all other local securities issued other than those issued by the Government of Jamaica/Public Sector. These would include securities such as stocks, shares, debentures and investments in unit trusts.

Level code: 1.2.2 - Foreign Currency Investments

This represents the total market value of all securities denominated in foreign currency, issued by the Government of Jamaica, foreign governments and non-government entities (e.g. bonds, shares,

and foreign currency investment accounts).

Level code 1.2.2.1 – Jamaican Gov’t Foreign Currency Securities

This includes all holdings of Jamaican Government foreign currency denominated securities held outright by the reporting institution (*not under reverse repurchase agreements*).

Level code 1.2.2.2 – Foreign Government Securities

This includes all holdings of Foreign Government Securities held outright by the reporting institution (*not under reverse repurchase agreements*).

Level code 1.2.2.3 - Other Foreign Currency Investments

This includes holdings of all other foreign currency denominated investments held by the reporting institution, inclusive of other public sector securities denominated in foreign currency.

Level code: 1.2.3 - Provision for Investment Losses

This should reflect the accumulated provision kept by the reporting institution to protect it against possible losses due to a decrease in the market value of its securities held to maturity. It is deducted from the total book value of securities to arrive at the balance to be reported at Account 1.2.

SUB -ACCOUNT 1.3 - LOANS, ADVANCES AND DISCOUNTS

For the purposes of this report, this account should reflect the aggregate book value of all loans/advances, after deducting "Provision for Loan Losses as per International Accounting Standards". This account also includes commercial paper purchased, promissory notes purchased and 'participations' which should be reported on the same basis as other loans initiated by the reporting institution. The following should be noted:

- i) all loans should exclude 'add-on' or 'unearned interest;
- ii) all interest accrued and not yet received should be reported at level code 1.4.3 - interest accrued on loans.

Level code: 1.3.1 Public Sector Loans – This includes the debt of Central Government, Local Government, and other Public Sector Entities. Central Government covers Ministries and Government Departments, whereas Local Government covers K.S.A.C. and the Parish Councils.

Level code: 1.3.2 Financial Institutions Loans – This includes, but is not limited to, debt obligations of: development banks, insurance companies, building societies, pension funds, finance companies, remittance companies, cambios, personal loan companies and other money lenders, credit unions, co-operative societies, thrift societies, investment dealers and brokers.

Level code: 1.3.3 Private Sector Loans - This includes the debt of:

- Non-financial entities; and
- Individuals/Local Residents.

Level code: 1.3.4 - Overseas Residents (Non-Residents) Loans – This covers the debt of all persons and entities not normally residing in Jamaica.

Level code: 1.3.5 - Loans Funded by Specialized Institutions – This includes all loans granted to customers of the reporting institution for which the original loan funds were provided by one of the specialized institutions (i.e. NHT, EXIM, DBJ, JMB).

Level code: 1.3.6 - Provision for Loan Losses

This includes the accumulated provision kept by the institution (as per the International Accounting Standards) to protect it against possible losses in its loan portfolio. This balance is increased by the amount charged against income in each period for the purpose of increasing the provision and decreased by the amount of loan recoveries in each period.

SUB -ACCOUNT 1.4 - ACCOUNTS RECEIVABLE

This represents the amount of interest, dividends, commissions and other income earned or accrued but not yet collected.

Level code: 1.4.1 - From Banks and Other DTIs

This includes interest accrued but not credited to the accounts held at Banks and DTIs.

Level code: 1.4.2 - Investments

This includes all income earned and not collected on interest-bearing investments.

Level code 1.4.3 - Loans

This includes interest accrued but not collected on performing loans; in keeping with relevant IFRS requirements (see IFRS 36).

Level code 1.4.4 - Other Receivables

This includes all other receivables which are due in less than 1 year. Short-term advances against investment accounts for staff/connected entities should be reported as loans at level code 1.3. Withholding taxes which may not be settled within 1 year should be reported as 'other assets'. Cheques collected from clients but not yet credited to the reporting institution's bank account should be reported here.

SUB -ACCOUNT 1.5 - FIXED ASSETS

This represents the book value (net of accumulated depreciation) of all premises, leasehold improvements, furniture and fixtures, machinery and equipment actually owned by the reporting institution.

SUB -ACCOUNT 1.6 - OTHER ASSETS

This includes assets which are not otherwise classified.

ACCOUNT 2 – LIABILITIES

This provides the total of all accounts representing the obligations of the reporting institution. This includes: repo liabilities, client funds, borrowings, sundry current liabilities, and other liabilities.

SUB -ACCOUNT 2.1 –REPO LIABILITIES

This represents funds received under repurchase agreement transactions and includes both domestic and foreign currencies.

SUB -ACCOUNT 2.2 - CLIENT FUNDS (not under Repo Agreement)

This includes all outstanding client funds that are not repo liabilities.

SUB -ACCOUNT 2.3 - BORROWINGS

This account includes all borrowings of the reporting institution.

Level code 2.3.1 - Due to Bank of Jamaica

This includes balances held on behalf of the Bank of Jamaica.

Level code 2.3.2 - Due to Local Commercial Banks and Financial Institutions

This includes borrowings (domestic and foreign currency) from local commercial banks and financial institutions (including DTI's).

Level code: 2.3.3 - Due to Overseas Banks and Financial Institutions

This includes all borrowings in foreign currency from overseas institutions of the reporting institution.

Level code: 2.3.4 - Other Borrowings

This includes all borrowings not listed above.

SUB - ACCOUNT 2.4 – SUNDRY CURRENT LIABILITIES

This account reflects other current proprietary obligations of the reporting institution in the normal course of business.

Level code: 2.4.1 - Accounts Payable

This represents short-term obligations due and payable.

Level code: 2.4.2 - Interest Accrued

All accrued interest charges (domestic and foreign) which remain unpaid as at the reporting date.

SUB -ACCOUNT 2.5 - OTHER LIABILITIES

This includes all liabilities which are not otherwise classified.

ACCOUNT 3.0 - CAPITAL ACCOUNTS

Capital represents the owners' investment in the reporting institution, augmented by profits retained from operations over the years.

This includes: Capital Paid-up, Share Premium, Reserves, Retained Earnings/Accumulated Losses, and Unappropriated Profits (Losses).

SUB -ACCOUNT 3.1 - CAPITAL PAID UP

Paid-up Capital represents the amounts of subscribed capital paid by the shareholders of the reporting institution.

Level code: 3.1.1 - Ordinary Shares

This represents amounts paid up and received by the reporting institution from the sale of its ordinary share capital, not exceeding the par value of such shares. Unpaid portions of shares should be excluded.

Level code: 3.1.2 - Qualifying Preference Shares

This represents par value amounts received for preference shares with an original minimum term to maturity of five years.

SUB -ACCOUNT 3.2 - SHARE PREMIUM

This represents amounts received by the reporting institution from the initial sale of its stock in excess of the par value of such stock.

SUB -ACCOUNT 3.3 – RESERVES

Level code 3.3.1 - Redemption Reserve

This includes amounts set aside to cover the redemption of preference shares, where such shares are redeemed otherwise than from the proceeds of a new issue.

Level code: 3.3.2 - Capital Reserve

This account reflects the surplus on any capital items or transactions, other than those covered under the Revaluation Reserve.

Level code: 3.3.3 - Revaluation Reserve

This account reflects adjustments to the carrying value of the reporting institution's assets.

Level code 3.3.3.1 - Revaluation Reserves arising from Fair Value Accounting

This reflects adjustments to the carrying value of financial assets as a result of fair value accounting in accordance with IFRS requirements.

Level code 3.3.4 - Other Non-Distributable Reserves

This reflects amounts set aside from profits that are not available for distribution to shareholders. It includes for example, actuarial gains relating to assessments of reporting institutions' retirement benefit/pension plans.

Level code 3.3.5 - General Reserves

This reflects amounts appropriated from profits for general purposes such as construction, renovations and other contingencies.

SUB -ACCOUNT 3.4 - RETAINED EARNINGS/ACCUMULATED LOSSES

This represents the portion of earnings which the reporting institution has chosen to retain/reinvest and reflects the total retained earnings/losses accumulated from prior financial years.

SUB -ACCOUNT 3.5 - UNAPPROPRIATED PROFITS (LOSSES)

This represents the total amount of losses or undistributed profits during the current financial year.

MEMORANDA ITEMS

Level code 4.1 – Assets /Securities Assigned as Collateral

This reflects the institution's assets that have been pledged, assigned or encumbered.

Level code 4.1.1 – Placements

This includes deposits/bank balances with deposit taking institutions.

Level code 4.1.2 – To Bank of Jamaica

This includes balances in the reporting institution's primary dealer account held at the Bank of Jamaica.

Level code 4.1.3 – Securities Normally Eligible As Liquid Assets

This includes all securities that are considered liquid assets (*12 months and under to redemption and stock of any maturity with specific liquid asset designation*).

Level code 4.1.4 – Other Securities

This includes any other security not otherwise classified.

Level code 4.2 – Undrawn Credit Commitments for Clients

This reflects all firm commitments by the reporting institution to grant loans.

Level code 4.3 – Undrawn Credit Lines Available to Reporting Institutions

This reflects all the unused lines of credit/overdrafts of the reporting institution (local and overseas).

Level code 4.4 - Past Due Loans

This represents the principal balance on all loans (domestic and foreign currency) on which either interest or principal are past due 1 month and over as at the reporting date.

Level code 4.5 - Pending Litigation

This reflects the full value of all litigation pending against the reporting institution.

Level code 4.6 - Syndicated Loans

This reflects credit outstanding to the reporting institution in respect of loans arranged by a consortium of lenders.

Level code 4.7 - Loan Participation

This represents loans made by more than one lender and serviced (administered) by one of the participants. Loan participation differs from a syndicated loan in that with the latter, the syndicate members are known at the outset to the borrower.

Level code 4.7.1- Secured Loans

This represents secured loans on the reporting institution's books. The security for the loan must be perfected i.e. authenticated and stamped.

Level code 4.7.2 - Unsecured Loans

This represents unsecured loans on the reporting institution's books.

Level code 4.8 – Funds Under Management

This represents monies received by the reporting institution from clients for investments on a non-discretionary basis, with specific written instructions, which specify the type of investments to be made and acknowledge that no liability for loss on such investments attaches to the reporting institution.

Level code 4.9 - Loans to Staff

This represents advances to the staff of the reporting institution (not included in connected credits below)

Level code 4.10 and 4.11 - Funding To/From Connected/Associated Parties

Connected/Associated persons shall be construed in accordance with Section 3(1) of the Securities Act. 'Funding to' includes, but is not limited to, placements (deposits) with the connected/associated deposit-taking financial institution, credits, repos, receivables and investments.

'Funding from' includes, but is not limited to, share capital, deposits, credits, repos and accounts payable. The 'other' category reflects financing received which cannot be classified in any of the three previously mentioned categories.

Level Code 5- Repo Rollover Ratio

This is determined by dividing the number of repo contracts which are rolled during the reporting period (Level code 5.1) by the number of said repo contracts in existence at the beginning of the reporting period which mature during the reporting period (Level code 5.2).

Level Code 6- 10 Day Maturity Profile (Assets)

This represents the value of assets, in specified currencies, for which the remaining contractual term to maturity is less than or equal to 10 days.

Level Code 7- 10 Day Maturity Profile (Liabilities)

This represents the value of liabilities, in specified currencies, for which the remaining contractual term to maturity is less than or equal to 10 days.

Level code 8- 10 Day Maturity Gap

This represents the company's maturity gap based on the difference between level codes 6 and 7. (10 day maturity profile (assets) and 10 day maturity profile (liabilities))

Form: EARNINGS & EXPENDITURE

All income and expense balances should be related to the asset or liability account on which they were earned/incurred, as reported on the Balance Sheet and Supplementary Information.

ACCOUNT 4 – TOTAL REVENUE

This account reflects ordinary and recurring income accrued during the reporting period by the reporting entity.

SUB-ACCOUNT 4.1 - INTEREST INCOME

This includes all income produced by interest earning assets, such as investments, loans & advances, balances with the Bank of Jamaica, and balances with banks and other DTIs. The treatment of interest income should be consistent with relevant IFRS requirements.

SUB-ACCOUNT 4.2 – NON-INTEREST INCOME

This includes all income produced by non-interest earning assets, such as fee income, dividends, and trading profits on securities and foreign exchange gains.

Level code: 4.2.1 - Service Charges, Transaction fees & Commissions

This includes all income earned as fees on services provided by the reporting institution to its clients (e.g. commitment fees, commissions earned on handling of security issues and other like charges).

Level code: 4.2.2 - Dividends

This includes all dividend income from equity investments.

Level code: 4.2.3 - Trading Profits/ Losses on Debt Securities

This includes all realized profits/losses on the disposal of debt securities held outright by the reporting institution.

Level code: 4.2.4 - Trading Profits/Losses on Equities Securities

This includes all realized profits/losses on the disposal of equities.

Level code: 4.2.5 - Foreign Exchange Gains/Losses

This includes realized profits /losses on the purchases and sales of foreign exchange, and gains/losses obtained or incurred by the reporting institution as a result of fluctuations in the value of its accounts in the various currencies.

Level code: 4.2.6 - Other Income

This includes all other operating income not required to be detailed in the accounts above.

ACCOUNT 5 – TOTAL EXPENSE

This account reflects ordinary and recurring costs and expenses incurred during the reporting period by the reporting institution.

SUB-ACCOUNT 5.1 - INTEREST EXPENSE

This includes all interest expenses incurred by the reporting institution for all liabilities, such as repo liabilities, other client funds and borrowings.

SUB-ACCOUNT 5.2 - OPERATING EXPENSE

This includes all operating expenses incurred by the reporting institution.

Level code: 5.2.1 - Staff Expenses

This includes *inter alia* gross salaries, wages, allowances, education, training and other employee benefits, and superannuation contributions paid by the reporting institution.

Level code: 5.2.2 - Depreciation

This includes depreciation allowances for fixed assets written off over the useful life of the assets.

Level code: 5.2.3 - Advertising and Public Relations

This includes amounts paid for advertising and public relations.

Level code: 5.2.4 - Audit, Legal and Professional Fees

This represents amounts paid for professional services, where such professionals are not salaried employees of the reporting institution.

Level code: 5.2.5 - Other Fees

This includes all fees not required to be detailed in the accounts above.

Level code: 5.2.6 - Provision for Operational Losses

This includes *inter alia*, allowances for irrecoverable losses on loans and securities, losses from defalcations, thefts, forgeries and cashier shortages.

Level code: 5.2.7 - Expenses of Premises and Fixed Assets

This account reflects the gross expense of premises and fixed assets owned by the reporting institution, for example, repairs and maintenance expenses of property owned and occupied as office premises, premiums paid for fire and other property insurance, rents paid for properties rented and occupied as office premises, taxes on property owned, cost and maintenance of vehicles, furniture and equipment.

Level code: 5.2.8 - Other Operating Costs

This includes all expenses not required to be detailed in the accounts above.

ACCOUNT 6 - GROSS OPERATING PROFIT/ (LOSS)

This calculates the difference between all operating expenses and operating Income.

ACCOUNT 7 - EXTRAORDINARY INCOME

This includes all income obtained during the reporting period from extraordinary or non-recurring transactions.

ACCOUNT 8 - EXTRAORDINARY EXPENSES

This includes all expenses incurred during the reporting period from extraordinary income as well as other expenses of a non-recurring nature.

ACCOUNT 9 - ADJUSTMENTS FOR PRIOR PERIOD

This account reflects adjustments to correct errors or omissions in the financial statements of previous months. Adjustments relating to prior months should be reported as an 'adjustment for prior period' in the monthly column, but should be reported in the respective accounts for the Year to Date (Y-T-D) Columns.

ACCOUNT 10 - PRE-TAX PROFIT/LOSS

This calculates pre-tax profit/loss.

ACCOUNT 11 - TAXES

This includes all taxes levied against the reporting institution.

ACCOUNT 12 - AFTER TAX PROFIT/LOSS

This calculates the net profit/loss after the final deduction of taxation liability from pretax profits.

ACCOUNT 13 – DIVIDENDS PAID

This reflects dividends paid to shareholders.

ACCOUNT 14 - NET RETAINED PROFIT/LOSS

This calculates the net profit/loss after the deduction of taxes and the payment of dividends.

MEMORANDA ITEMS

ACCOUNT 15.1 - ACCRUED INTEREST ON PAST DUE LOANS

This represents accrued interest on past due loans (1 month and up to 3 months).

ACCOUNT 15.2/15.3 – CONNECTED AND ASSOCIATED PARTIES INCOME /EXPENSES

This includes all income/expenses obtained or incurred during the normal course of business through transactions with connected and associated parties. Refer to section 3(1) of the Securities Act for a definition of associated parties.

Form: MATURITY PROFILE OF ASSETS AND LIABILITIES

- Separate tables are required for domestic currency and for each of four foreign currency denominations in which reporting institutions hold financial assets and/or liabilities. Amounts should be entered in each table in the respective currency (in thousands). The four requisite foreign currency denominations are the United States Dollar, Canadian Dollar, Pound Sterling, and the Euro. Assets and Liabilities denominated in any other foreign currency should be converted to the US dollar equivalent for reporting purposes;
- Individual asset and liability items should be categorized under the appropriate maturity bucket based on the period remaining to maturity. Remaining maturity is the amount of time remaining from the reporting date until the final contractual maturity of the balance sheet items;
- Eight maturity buckets are represented, which are:
 - i) On Call: This includes, but is not limited to, notes and coins, and current accounts held at commercial banks;
 - ii) 1 – 30 days;
 - iii) 31 – 90 days;
 - iv) 91 – 180 days;
 - v) 181 – 365 days;
 - vi) 1 – 5 years;
 - vii) 5 – 10 years; and
 - viii) Over 10 years
- Reverse repo transactions should be reported based on the terms of the contractual agreements;
- Past due loans should be reported based on the date of expected settlement;
- With the exception of non-financial assets and liabilities, which are not reported on the maturity profile, amounts reported in the Total Assets/Liabilities column should correspond with balances reported on the Balance Sheet;
- Amounts should be reported in nominal terms with accrued interest reported in 'Accounts Receivable';
- Client funds not under repo agreements should be reported in the category - 'Other Financial Liabilities'; and
- Loans and advances should be reported net of IFRS provisions.

Form: REPRICING PROFILE OF ASSETS AND LIABILITIES

- Separate tables are required for domestic currency and for each of four foreign currency denominations in which reporting institutions hold financial assets and/or liabilities. Amounts should be entered in each table in the respective currency (in thousands). The four requisite foreign currency denominations are the United States Dollar, Canadian Dollar, Pound Sterling, and the Euro. Assets and Liabilities denominated in any other foreign currency should be converted to the US dollar equivalent for reporting purposes;
 - Individual asset and liability items should be categorized under the appropriate repricing/maturity bucket based on the earlier of contractual repricing or maturity dates from the reporting date;
 - Twelve repricing/maturity buckets are represented, which are:
 - i) On Call: This includes, but is not limited to, notes and coins, and current accounts held at commercial banks;
 - ii) 1 – 30 days;
 - iii) 31 – 90 days;
 - iv) 91 – 180 days;
 - v) 181 – 365 days;
 - vi) 1 – 2 years;
 - vii) 2 – 5 years;
 - viii) 5 – 10 years;
 - ix) 10 – 15 years;
 - x) 15 – 20 years;
 - xi) Over 20 years; and
 - xii) Non-rate sensitive: This includes all amounts that are not vulnerable to changes in interest rates.
 - Reverse repo transactions should be reported based on the terms of the contractual agreements;
 - Past due loans should be reported based on the date of expected settlement;
- With the exception of non-financial assets and liabilities, which are not reported on the repricing profile, amounts reported in the Total Assets/Liabilities column should correspond with balances reported on the Balance Sheet;
- Amounts should be reported at carrying value; and
 - Client funds not under repo agreements should be reported in the category 'Other Financial Liabilities'; and
 - Loans and advances should be reported net of IFRS provisions.

Form: INVENTORY OF SECURITIES HELD

This report should be completed for all securities held as investments on the reporting institution's balance sheet, both domestic and foreign currency denominated. The information to be provided on each security includes the following:

- Currency;
- Name of security;
- Date of acquisition;
- Nature of acquisition – This should be reported as either 'Registered Owner', 'Acquired under Repo', or 'Acquired under Margin';
- Nominal amount in respective currency;
- Type of instrument – This should be reported as either 'Fixed Rate' or 'Variable Rate';
- Initial Coupon (%);
- Issue Date;
- Maturity Date;
- Frequency of coupon payment – For example, '1' represents annual coupon payments, '2' represents semi-annual coupon payments, and '4' represents quarterly coupon payments;
- Previous reset coupon date;
- Next reset coupon date;
- Reset margin (%) – The additional fixed spread above the index underlying a floating rate security;
- Current coupon (%);
- Accounting classification – This may be reported, for example, as 'Available for sale', 'Held to maturity', or 'Loans & Receivables';
- Last valuation date;
- Current market value;
- Market yield; and
- Acquisition cost.

- Note:**
- a) Domestic securities should only be reported on the sheet designated as such, whereas foreign securities should be reported on the alternative sheet;
 - b) Domestic securities should appropriately be reported in one of three available categories: 'Jamaica Dollar', 'United States Indexed', or 'CPI Indexed', and further subdivided into: 'Government of Jamaica Securities', 'Public Sector Securities', 'Bank of Jamaica Securities', or 'Other Domestic Securities'; and
 - c) Foreign securities should appropriately be reported in one of five currency denominations: 'USD', 'GBP', 'EURO', 'CAD' or 'All other currencies (in USD equivalent)', and further subdivided into: 'Government of Jamaica Securities', 'Public Sector Securities', or 'Other Foreign Securities'.

Form: INTERDEALER EXPOSURE

- This report provides details on all the funding arrangements of the reporting institution (including both domestic and international counterparties) with respect to commercial banks, other DTI's, securities dealers and other financial institutions and should include all on and off-balance sheet funding arrangements;
- All exposure amounts denominated in foreign currency should be converted to the Jamaica dollar equivalent (in thousands) for reporting purposes;
- Exposure amounts should be reported in nominal terms with accrued interest reported in the 'OTHER' category;
- Amounts should be appropriately classified as secured or unsecured;
- 'Funding to' amounts represent amounts due to the reporting institution under arrangements in which the reporting institution has provided funding to counterparties;
- 'Funding from' amounts represent amounts owed by the reporting institution under arrangements in which the reporting institution has been provided with funding from counterparties;
- The 'total funding from' amount for each counterparty is subtracted from the 'total funding to' amount to determine the 'net funding' amount;
- The category 'Shares' includes all arrangements in which the reporting institution has purchased the shares (ordinary/preference) of counterparties; and
- The reporting institutions' total assets and off balance sheet funds under management ("FUM") amount should be reported in cell C8. Each aggregate 'total funding to' and 'total funding from' amount is then divided by this amount to determine the level of exposure per counterparty.