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MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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MLAR

Α	BALANCE SHEET		(£000s)			Α
		Balance at end of quarter			Balance at end of quarter	
A1	Assets		A2	Liabilities		
A1.1	Fixed assets		A2.1	Shareholders' funds		
A1.2	Intangible assets					
A1.3	Tangible assets		A2.2	Minority interests		
A1.4	Investments		A2.3	Provisions for liabilities and charges		
A1.5	Current assets:					
	Loans to customers		A2.4	Creditors		
A1.7	Stocks		A2.5	Amounts falling due within one year		
A1.8	Debtors		A2.6	Amounts falling due after more than one year		
A1.9	Investments		A2.7	Other liabilities		
A1.10	Cash at bank and in hand					
			A2.8	TOTAL LIABILITIES		
A1.11	Other current assets					
A1.12	TOTAL ASSETS					
		Unsecuritised balances		Securitised balances		

		Unsecuritised balances			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							
A3.3	Non regulated			·				·
A3.4	Other secured loans							
12.5								
A3.5	Other loans		_	·				
A3.6	All loans to customers							

NB: A3.6[col 3] + A3.6[col 7] = A1.6

В	PROFIT AND LOSS ACCOUNT		(£000s)						<u> </u>
во		Financial year-to-date is	months (ie 3, 6, 9 or 12)			Provisions balance at start of financial	Write offs in financial year	Provisions charge in financial year to	Provisions balance at period end
B1	Summary Profit & Loss Account			B2	Provisional analysis	year	to date	date	
	Income								
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			B2.4	Other secured loans				
				B2.5	Other loans				
B1.6	Profits on dealing investments								
B1.7	Other income			B2.6	All loans 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 – I	B1.20)							

с	CAPITAL	(£000s)					
	CAPITAL RESOURCES	Balance at quarter end		CAPITAL REQUIREMENTS	Balance at quarter end	Balance at quart	er end
C1	Eligible capital		C4	For a lender, or an administrato	r with administered assets on its balance sh	leet.	
C1.1	Reserves			Assets based measure:			
C1.2	Interim Profits		C4.2	Total assets			
C1.3	Issued Capital		C4.2a	Less: assets subject to credit risk requirement			
C1.3a	Subordinated loans		C4.3	Add: undrawn commitments and home reversi unreleased amounts	ion		
C1.4	General provisions		C4.4	Less: Intangible assets			
C1.5	Other eligible Capital		C4.5	Total adjusted assets			(=C4.2 - C4.2a + C4.3 - C4.4)
C1.6	Total eligible Capital		C4.6	CAPITAL REQUIREMENT:			
				a) Minimum			Reflecting minimum capital
C2	Deductions from capital			b) 1% of C4.5			of £100,000 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	Subordinated loan restriction			e) Requirement (higher of a) and d))			
C2.4	Other deductions						
C2.5	Total deductions		C5	For an administrator not having administered	assets on its balance sheet		
				Latest find ending /	ancial year /	Estimated current financial year ending / /	
C3	CAPITAL RESOURCES CALCULATION					enang / /	
C3.1	CAPITAL RESOURCES	(C1.6 - C2.5)		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		(=0	C5.2 – C5.3)
			C5.5	CAPITAL REQUIREMENT:			
				a) Minimum		Re	flecting minimum capital of £100,000
				b) 10% of C5.4		Us	ing income based measure
				c) Requirement (higher of a) and b)			

D(1)	LENDING: Business flows & rates		(£000's)								
		Balance at end of previous quarter	Advances made in quarter	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 Aggregate of	
D1	Loans: Advances/Repayments							overdrafts		credit limits	
D1.1	Residential lending to individuals									<u> </u>	
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	<u>Transactions in quarter inclue</u> Loans acquired	ded in D1 [column 5] Loans sold	Loans securitised	Other	Total (b)	Balance at end qua assets subject to no				
D2	Loans: Book movements										
D2.1	Residential lending to individuals:										
D2.2	Regulated										
D2.3	Non regulated										
	Other secured loans										
	TOTAL Secured loans	Balances at end of quarter TOTAL £000s	Of which at: Fixed rates	Variable rates	Of which at: less than 2%	(b) D1 column [5] = D2[Col 1 - Co 2 < 3%	1 2 - Col 3 + Col 4] 3 < 4%	4% or more		d of quarter (to 2 decimal p nominal annual rate on balances at	laces) balances at
D3	Loans: Interest rates		£000s	£000s	above BBR £000s	above BBR £000s	above BBR £000s	above BBR £000s	%	Fixed rates %	variable rate %
D3.1	Residential loans to individuals										
D3.2	Total book Advances in quarter										
	Residential loans to individuals: Non regulated										
D3.3		LJ	L]							<u> </u>	
D3.4	Total book Advances in quarter										
	Other secured loans										
D3.5											
D3.6	Total book Advances in quarter									<u> </u>	
	All secured loans:										
D3.7		I		L				I		·	L
D3.8	Total book Advances in quarter			<u> </u>			·				

D(1)

D(2)	LENDING: Business flows & rates			(£000's)			D(2)
		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
D4	Loans: Commitments						
	Residential lending to individuals						
D4.1	Regulated a) House purchase						
	b) Remortgage						
	c) Other						
	d) TOTAL						
D4.2	Non regulated						
	a) House purchase						
	b) Remortgage						
	c) Other						
	d) TOTAL						
D4.3	Other secured loans						
D4.4	TOTAL Secured loans						

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

E(1) RESIDENTI	IAL LOANS TO INDIVIDUALS:	Income Multiple & LTV		(£000's)				E(1)
		Gross advances in quarter: (amount) by LTV < = 75% Over 75 < = 90%	Over 90 < = 95%	Over 95%		Gross advances in quarter: (amount) by LTV <= 75% Over 75 <= 90%	Over 90 < = 95%	Over 95%
E1 SINGLE Inc	come multiple				E2 JOINT Income multiple			
Regulated E1.1	Less than 2.50				E2.1 Regulated Less than 2.00			
E1.2	2.50 < 3.00		<u></u>		E2.2 2.00 < 2.50			- <u> </u>
E1.3	3.00 < 3.50		<u></u>		E2.3 2.50 < 2.75			- <u> </u>
E1.4	3.50 < 4.00		<u></u>		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	of which: Not evidenced		<u> </u>		E2.7a of which: Not evi	idenced		
	TOTAL		<u> </u>		TOTAL			<u> </u>
Non Regul					Non Regulated			
E1.8	Less than 2.50		<u> </u>		E2.8 Less than 2.00			
E1.9	2.50 < 3.00		<u> </u>		E2.9 2.00 < 2.50			
E1.10	3.00 < 3.50		<u> </u>		E2.10 2.50 < 2.75			<u> </u>
E1.11	3.50 < 4.00		<u> </u>		E2.11 2.75 < 3.00			<u> </u>
E1.12	4.00 or over				E2.12 3.00 or over			
E1.13	Other		- <u></u>	· · · · · · · · · · · · · · · · · · ·	E2.13 Other			- <u></u>
E1.14					E2.14			
E1.14a	of which: Not evidenced		<u> </u>		E2.14a of which: Not evi	idenced		<u> </u>
	TOTAL				TOTAL			<u>.</u>
All Loans E1.15	Less than 2.50				All Loans E2.15 Less than 2.00			
E1.16	2.50 < 3.00		<u> </u>		E2.16 2.00 < 2.50			
E1.17	3.00 < 3.50		<u> </u>		E2.17 2.50 < 2.75			
E1.18	3.50 < 4.00		<u> </u>		E2.18 2.75 < 3.00			<u> </u>
E1.19	4.00 or over				E2.19 3.00 or over			
E1.20	Other				E2.20 Other			
] [
E1.21			J L		E2.21		_ ∟	
E1.21a	of which: Not evidenced			·	E2.21a of which: Not evi	idenced		<u> </u>
	TOTAL			·	TOTAL			

E(2)	RESIDENTIAL LOANS TO INDIVIDUALS: Nature of	loan and purpose			(£000's)									E(2)
		Regulated loans	i			Non regulated	oans			All loans				
		Gross advances in	quarter	Balances outstand	ding	Gross advances in	n quarter	Balances outstar	nding	Gross advances i	n quarter	Balances outstan	ding	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	
E3	By credit history													
E3.1	Impaired credit history													
E3.2	Other										<u> </u>			
E3.3	TOTAL													
E4	By payment type													
E4.1	Repayment (capital & interest)								<u> </u>					
E4.2	Interest only								<u> </u>					
E4.3	Combined													
E4.4	Other													
E4.5	TOTAL													
E5	By drawing facility													
E5.1	Loans with extra drawing facility: a) Loans including unused facility:													
	b) Unused facility													
	c) net loans (a - b)								<u> </u>					
E5.2	Loans with no extra drawing facility													
E5.3	TOTAL													
E6	By purpose													
E6.1	House Purchase: a) FTB's Owner occupation b) Other													
E6.2	Buy to let					<u> </u>							E6.2	
E6.3	Further Advance													
E6.4	Remortgage:													
E6.5	Own borrowers Lifetime Mortgage													
E6.6	From other lenders								<u> </u>				E6.6	
E6.7	Other													
E6.8	TOTAL													

F(1) LENDING: Arrears analysis

(£000's)

		Cases entering higher	(ie more serious) arrears band in q	warter	Position on all arrea	rs cases at end of quarter		Performance of current arrears cases during the quarter
		Number	Amount of arrears	Balance outstanding	Number	Amount in arrears	Balance outstanding	
Arrears catego by type of loan								~
F1	Residential loans to individuals: Regulated							%
F1.1	1.5 < 2.5%		<u> </u>					
F1.2	2.5 < 5%							
F1.3	5.0 < 7.5%							
F1.4	7.5 < 10%							
F1.5	10% or more							
F1.6	In possession							
F1.7	TOTAL							
F2	Residential loans to individuals: Non regulated							
F2.1	1.5 < 2.5%							
F2.2	2.5 < 5%							
F2.3	5.0 < 7.5%		<u> </u>					
F2.4	7.5 < 10%		<u> </u>					
F2.5	10% or more							
F2.6	In possession							
F2.7	TOTAL							
F3	Residential loans to individuals: All loans							
F3.1	1.5 < 2.5%							
F3.2	2.5 < 5%							
F3.3	5.0 < 7.5%							
F3.4	7.5 < 10%							
F3.5	10% or more							
F3.6	In possession							
F3.7	TOTAL							

F(1)

(2) LENDING: Arrears analysis			(£000's)						F(
	Cases enterina hiaher (ie m	ore serious) arrears band in quar	ter	Position on a	ll arrears cases at end of quarter		Performance of	f current arrears		
	Number	Amount of arrears	Balance outstanding	Number	Amount in arrears	Balance outstanding				
Arrears categorisation by type of loan 4 Other secured loans		·	-			-				
4.1 1.5 < 2.5%										
4.2 2.5 < 5%			<u> </u>					-		
4.3 5.0 < 7.5%			<u> </u>					-		
4.4 7.5 < 10%										
4.5 10% or more			<u> </u>	. <u> </u>				-		
4.6 In possession			·,					<u>.</u>		
]	
4.7 TOTAL										
5 Arrears management	Those cases no longer repo	orted (ie not included in F1 to F4.7)				Arrears cases re	eported in F1 to F4.7	at end quarter	
	Possession sales during qua	arter		Capitalisation	o of arrears cases in quarter		Number of case	es for which there is	a place:	
	Number		Balance outstanding	Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement	
5.1 Residential loans to individuals:										
5.2 Regulated										
5.3 Non regulated									·	
Total										
5.4 Other secured loans										

G(1) MORTGAGE ADMINISTRATION: Business Profile

G0	Do you need to complete tables G and H?						
	If you have a mortgage lenders permission, and only administer your own on-bala sheet loans to administer, then please tick this box (and do not complete the rest of this section).	ance sheet loan book, and	do not have any off-balance				
	Otherwise, please complete sections G1 and G2, and the table H in your capacity $% \left({{{\mathbf{G}}_{\mathbf{G}}}^{T}} \right)$	as a loan administrator.					
G1	Mortgage contracts administered at end of quarter:						
		As PRINCIPAL administ	rator		As OTHER administrator		
		Residential loans to inc	dividuals		Residential loans to individ	uals	
		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 persons (but not special purpose vehicles - see c) below)						
	c) Special purpose vehicles						
	d) Total						
G1.2	Balance outstanding on loans administered for:						
	a) Firms with a mortgage lender's permission						
	b) Other persons (but not special purpose vehicles - see c) below)						
	c) Special purpose vehicles						
	d) Total						

(£000's)

G(1)

		Residential loans to in	lividuals administered for third parties				
	oom mortgage administration ied out at end of quarter	Details of lender		Balances outstanding at	end of quarter		Administrator Status
		Firm reference (if available)	Name of firm	Regulated loans £000s	Non regulated loans £000s	All loans £000s	Indicate whether acting as "Principal" or "Other"
Firms with a m	ortgage 1						
lenders permiss	sion: 2						
[top 5 only]	3						
	4					<u> </u>	
	5						
Other persons	(but not <i>special</i> 1						
purpose vehicle	es - see G.2.3 2						
below):	3						
[top 5 only]	4						
	5						
Special purpose	e vehicles : 1						
[top 5 only]	2						
	3						
	4						
	5						

H(1)	MORTGAGE ADMINISTRATION: Arrears analysis				(£000's)			H(1)	_
		Cases entering higher (ie more seriou Number	s) arrears band in quarter Amount of arrears	Balance outstanding	Position on all arrears cases at end Number	of quarter Amount in arrears	Balance outstanding	Performance of current arrears cases during the quarter	
Arrears by type	categorisation of loan							%	
H1	Residential loans to individuals: Regulated								
H1.1	1.5 < 2.5%				<u> </u>				
H1.2	2.5 < 5%								
H1.3	5.0 < 7.5%								
H1.4	7.5 < 10%								
H1.5	10% or more				<u> </u>				
H1.6	In possession				<u> </u>				
H1.7	TOTAL								
H2	Residential loans to individuals: Non regulated								
H2.2	1.5 < 2.5%				<u> </u>				
H2.3	2.5 < 5%								
H2.4	5.0 < 7.5%				<u> </u>				
H2.5	7.5 < 10%				. <u> </u>				
H2.6	10% or more				. <u> </u>				
H2.7	In possession								
H2.8	TOTAL								
H3	Residential loans to individuals: All loans								
H2.2	1.5 < 2.5%								
H2.3	2.5 < 5%				<u> </u>				
H2.4	5.0 < 7.5%				<u> </u>				
H2.5	7.5 < 10%		·		. <u> </u>				
H2.6	10% or more		·		. <u> </u>				
H2.7	In possession		. <u> </u>		<u> </u>				
H2.8	TOTAL								

H(2)	MORTGAGE ADMINISTRATION: Arrears	analysis				(£000's)									H(1)
Arrears by type	categorisation of loan														
H4	[Other secured loans]	[Not relevant to this analysis of	of arrears by Loan Adm	inistrators, but structure maintai	ined as per	table F in order to make use o	f the same p	uidance notes].							
HS	Arrears management	Those cases no	longer reported (ie no	t included in H1 to H3.7)							Arrears cases re	eported in F	1 to F4.7 at end qu	arter	
		Possession sale Number	s during quarter	Balance outstanding		Capitalisation of arrears of Number	ases in quar	ter Amount of arrears		Balance outstanding	Number of case A temporary concession		there is a place: A formal arrangement		No concession arrangement
H5.1	Residential loans to individuals:														
H5.2	Regulated								-						
H5.3	Non regulated														
	TOTAL]]						

1	FEE TARIFF MEASURES		1
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 can 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.

К	SALE & RENT BACK (SRB) BUSINESS		J
		Regulated	
		Number	Amount
K1	Overall business summary (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		

SALE & RENT BACK (SRB) BUSINESS К

		Regulated	Amount
К2	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		. <u> </u>
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 %)		

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			
КЗ.2	12 – 36 Months			
КЗ.З	36 – 60 Months			
КЗ.4	60 – 72 Months			
КЗ.5	> 72 Months			
K3.6	Avg Duration of Agreement			

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

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

Regulated

Cases in arrears at end quarter

		Number	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

К5	SRB administrators	
K5.1	Regulated SRB agreements administered	
К5.2	Non-regulated SRB agreements administered	
K5.3	Number of SRB agreements administered for other firms	
	Number of SRB agreements administered for other firms – top 5 firms	
	Firm: Ref Number (FRN)	Number of SRB agreements administered
К5.4	1	1
K5.5	2	2
K5.6	3	3
К5.7	4	4
K5.8	5	5

MLAR L – Credit risk

							Memo items	
		A	B	C	D	E	F	G
		Exposure value (Balance sheet)	Credit risk mitigation	Other value Adjustments	Risk weighted exposure amount	Capital Requirement	Individual impairment Balance	Collective impairment Balance
	Part 1	. ,	Ū		·	·		
	Loans/exposures not securitised							
1 2 3	Loans with mortgages on residential property Loans with mortgages on commercial property Other loans							
4	Collective investment undertakings							
5	Loans/exposures securitised Securitisations (originated only)							
6	Total exposure value							
7	Total credit risk requirement							
	Part 2					-	_	
		A Exposure value			D Risk weighted	E Capital	F Individual impairment	G Collective impairment
		(Balance sheet)			exposure amount	Requirement	Balance	Balance
	Memo items							
8	Memo items Past due items on loans with mortgages on residential property							
8 9	Past due items on loans with mortgages							
	Past due items on loans with mortgages on residential property Past due items on loans with mortgages							
9	Past due items on loans with mortgages on residential property Past due items on loans with mortgages on commerical property							
9 10	Past due items on loans with mortgages on residential property Past due items on loans with mortgages on commerical property Past due items on other loans							
9 10 11	Past due items on loans with mortgages on residential property Past due items on loans with mortgages on commerical property Past due items on other loans Buy-to-let mortgages on residential property							
9 10 11 12	Past due items on loans with mortgages on residential property Past due items on loans with mortgages on commerical property Past due items on other loans Buy-to-let mortgages on residential property Buy-to-let mortgages on commercial property							
9 10 11 12 13	Past due items on loans with mortgages on residential property Past due items on loans with mortgages on commerical property Past due items on other loans Buy-to-let mortgages on residential property Buy-to-let mortgages on commercial property Second charge mortgages on residential property							

Þ	N N			В	C	D	E	F	G	н	1	к	L
Γ		Prog	ramme Name	Ori	ginators Interest (ie amount re	etained)	Investors' in	terest (ie amount purchasec	l by investors)	Capital requirement before securitisation	Capital requirement after s	ecuritisation	
				Senior	Mezzanine	Equity	Senior	Mezzanine	Equity		Based on risk weights	Significant risk transfer add-on	Total
1													
n													

16 Total requirement after securitisation

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Liquidity Questionnaire

Part 1 – Adequacy of liquidity resources

	A	В
		If no or not applicable, please explain (max 400 chars)
Do you maintain, at all times, liquidity resources which are adequate, both as to amount and quality, 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)

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

Part 2 – Systems and controls

3 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 of time horizons for your business activities, ot ensure you maintain adequate levels of liquidity resources?

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 currency exposures 5 that could have an impact on your liquidity/solvency?
- Does your firm undertake stress testing regularly on your liquidity risk model? 6
- 7 Is your approach to stress testing documented?

Part 4 – Contingency funding plans

- 8 Do you have an appropriate contingency funding plan in place that is regularly 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?
- 12 Does the governing body/senior management approve stress levels and contingency funding plans?