



ONLINE REPORTING INFORMATION MANAGEMENT SYSTEM (ORIMS)



Outline

- Historical Timeline
- ERS Forms Rationalization
- Major Changes to Forms
- Proposed Basel II & III Forms (Jan. 16)
- Annual Banking Survey
- International Banking Statistics
- Weekly Interim Reports
- Credit (Asset) Quality
- Question & Answer Period
- Demo of ORIMS Portal



Historical Timeline for ERS Reporting

Prior to 2010

EDRS (Research)

QRS (formerly BSD 1 & 2)

MRS (BSD)

November 2010

ERS (amalgamation of Research & BSD)

January 2015

rERS (ORIMS)



ORIMS

REVISED EXCEL REPORTING SYSTEM (RERS)



FORMS RATIONALIZATION

Eliminated

- Memo Items
- Sectoral Exposures
- Form 3A – Dormant Accounts
- Statement of Non-performing Assets & Provisions
- Trading Securities
- Market Risk Capital Charge Calculations

Enhanced

- Statement of Assets & Contingent Liabilities
- Statement of Liabilities & Capital Reserves
- Statement of Assets & Liabilities by Zone
- Analysis of Mortgages
- Statement of Fiduciary Assets
- Statement of Profit & Loss
- Separation of On-balance and Off-balance Sheet Items (Capital Adequacy)



Statement of Assets & Contingent Liabilities

Current Form

6.	Government Securities
	a) Treasury Bills (up to 1 year original maturity)
	b) Registered Stocks & Other Securities

Separation by Bahamas & Other Governments
 Locally Issued & Externally Issued
 Name changed **from** Registered Stocks & Other Securities **to** Long-term Securities

Revised Form

3.	Government Securities
	a) Bahamas Government
	<i>i) Locally Issued</i>
	a) Treasury Bills (up to 1 year original maturity)
	b) Long-term Securities
	<i>ii) Externally Issued</i>
	a) Treasury Bills (up to 1 year original maturity)
	b) Long-term Securities
	b) Other Governments
	a) Treasury Bills (up to 1 year original maturity)
	b) Long-term Securities



6. Claims on Multilateral Development Banks (MDBs)

NEW

7. Loans and Advances

of which: Non-performing Loans

NEW

a) Resident

(i) Government

(ii) Public Corporations

(iii) Public Financial Institutions

(iv) Mortgages

a) Residential Mortgages

of which: Equity Loans

b) Commercial Mortgages

(v) Others

b) Non-Resident

(i) Government

(ii) Public Corporations

(iii) Public Financial Institutions

(iv) Mortgages

(v) Others

NEW



Statement of Assets & Contingent Liabilities

13. Memorandum Items
a) Residential Mortgages Outstanding
b) Residential Mortgage Loan Disbursements (for the month)
c) Residential Mortgage Loan Commitments (for the month)
d) Commercial Mortgages Outstanding
e) Commercial Mortgage Loan Disbursements (for the month)
f) Commercial Mortgage Loan Commitments (for the month)
14. Contingent Liabilities
a) Acceptances
b) Guarantees given on behalf of group companies
c) Guarantees given on behalf of customers
d) Letters of Credit
e) Loan Commitments
15. Foreign Exchange Forward Contract: Purchases

REMOVED



Memo Items

6. ENCUMBERED ASSETS

2. RELATED PARTY LOANS AND ADVANCES

2.1 Due from: other group companies

2.2 :directors, controllers and their associates

2.3 :non-group companies with which directors and controllers are associated

2.4 *Of which: due from banks*

Statement of Assets & Contingent Liabilities

14. Memorandum Items

a) Encumbered Assets

b) Related Party Loans and Advances

15. Contingent Liabilities

a) Acceptances

b) Guarantees given on behalf of group companies

c) Guarantees given on behalf of customers

d) Letters of Credit

e) Loan Commitments

16. Foreign Exchange Forward Contract: Purchases

17. Unused Overdrafts (Facilities over \$100,000 only)



Memo Items

MEMO ITEMS

1. RELATED PARTY DEPOSITS

1.1 Due to: other group companies

1.2 :directors, controllers and their associates

1.3 :non-group companies with which directors and controllers are associated

1.4 *Of which: due to banks*

Statement of Liabilities & Capital Reserves

13. Profit & Loss Account

a) Retained Earnings

b) Accrued Profit for the Current Year

14. Total Liabilities & Capital Reserves

15. Foreign Exchange Forward Contracts: Sale

16. Related Party Deposits



Analysis of Deposits by Depositors

Current Form

2. Savings Deposits
a) Resident
(i) <i>Government</i> ← REMOVED
(ii) <i>Public Corporations</i>
(iii) <i>Public Financial Institutions</i>
(iv) <i>Private Financial Institutions</i>
(v) <i>Business Firms</i>
(vi) <i>Private Individuals</i>
(vii) <i>Other</i>
b) Non-Resident
Memorandum: of which:-
(i) <i>Central Govt. - Consolidated Fund Accounts</i>
(ii) <i>Commissioners' Accounts</i>
(iii) <i>Gov't. Minst./Dept. (See App. III)</i>
(iv) <i>Deposit Fund</i>

Revised Form

2. Savings Deposits
a) Resident
(i) <i>Public Corporations</i>
(ii) <i>Public Financial Institutions</i>
(iii) <i>Private Financial Institutions</i>
(iv) <i>Business Firms</i>
(v) <i>Private Individuals</i>
(vi) <i>Other</i>
b) Non-Resident
REMOVED



Analysis of Loans & Overdrafts Classified by Sector, Currency & Maturity

NEW

Current Form

SECTOR
1. AGRICULTURE
a) Livestock & Dairying
b) Food Crops
c) Other
2. FISHERIES
3. MINING & QUARRYING
4. MANUFACTURING
a) Food & Non-Alcoholic Beverages
b) Alcoholic Beverages & Tobacco
c) Building Material & Metal Products
d) Furniture & Wood Products
e) Textiles, Clothing, etc.
f) Petro-Chemicals, Chemical & Plastic Products
g) Other Manufacturing

Revised Form

Over 10 Years			Off Balance Sheet	
NO.	B\$	F/C	B\$	F/C
0	0	0	0	0
0	0	0	0	0



Mortgages Report

Current Form

OTHER ITEMS		
1. Residential Mortgages in Arrears:	Number	Value
1. 1-29 Days		
2. 30-59 Days		
3. 60-89 Days		
4. Over 90 Days		
REMOVED		
2. Arrears Over 90 Days		
Value of Payments Due		
3. Foreclosures		
	Number	
Residential		
Business (Secured By Property)		

Revised Form

OTHER ITEMS		
NEW		
Foreclosures	Number	Value
Residential		
Business (Secured By Property)		



Statement of Fiduciary Assets

Current Form

General Statistics - Value of Fiduciary Assets of which: [See Note Below]

1. For Total Value of Fiduciary Assets - Breakdown by Asset Class

A. Assets Under Management
(i) Deposits
(ii) Capital Market Instruments
(iii) Other (Please Specify)
B. Assets Under Custody
(i) Deposits
(ii) Capital Market Instruments
(iii) Other (Please Specify)

General Statistics - Number of Registered Companies Under Management

2. Total Number of Registered Companies under Management

A. International Business Companies
B. Investment Funds/Collective Investment Schemes
C. Other (Please Specify)

Revised Form

General Statistics - Value of Fiduciary Assets of which: [See Note Below]

1. For Total Value of Fiduciary Assets - Breakdown by Asset Class

A. Assets Under Administration	} NEW
(i) Deposits	
(ii) Capital Market Instruments	
(iii) Other (Please Specify)	
B. Assets Under Management	
(i) Deposits	
(ii) Capital Market Instruments	
(iii) Other (Please Specify)	
C. Assets Under Custody	
(i) Deposits	
(ii) Capital Market Instruments	
(iii) Other (Please Specify)	

General Statistics - Number of Investment Holding Structures/Vehicles

2. Total Number of Investment Holding Structures/Vehicles

A. International Business Companies	} NEW
B. Investment Funds/Collective Investment Schemes	
C. Trusts	
D. Limited Liability Companies (LLC)	
E. Private Trust Companies	
F. Foundations	
G. Bahamas Executive Entities (BEE)	
H. Investment Condominiums	
I. Individual	
J. Other	



Profit & Loss Statement

Current Form

I. Operating Income:	
1. Interest Income	
Resident Loans	
Interbank Loans/Deposits	
Resident Securities/Investments	
Other Interest Income	
2. Non-Interest Income	
Resident Loan Fees	
Securities Commission	
Dividend Income	
Net Foreign Exchange Income	
Other Non-Interest Income	

Revised Form

I. Operating Income:	
1. Interest Income	
<i>Resident</i>	
Loans	
Interbank Loans/Deposits	
Securities/Investments	
Other Interest Income	
<i>Non-Resident</i>	NEW
Loans	
Interbank Loans/Deposits	
Securities/Investments	
Other Interest Income	
2. Non-Interest Income	
Resident Loan Fees	
<i>Non-Resident Loan Fees</i>	NEW
Securities Commission	
Dividend Income	
Net Foreign Exchange Income	
Other Non-Interest Income	



Profit & Loss Statement

Current Form

II. Operating Expense:

1. Interest Expense
Resident Deposits
<i>Demand Deposits</i>
<i>Savings Deposits</i>
<i>Fixed Deposits</i>
Interbank Loans/Deposits
Borrowings from Head Office
Central Bank Loans/Deposits
Other Interest Expense

Revised Form

1. Interest Expense

Resident Deposits

Demand Deposits

Savings Deposits

Fixed Deposits

Non-resident Deposits



NEW

Interbank Loans/Deposits

Borrowings from Head Office

Central Bank Loans/Deposits

Other Interest Expense



Profit & Loss Statement

Current Form

V. MEMORANDUM ITEMS:

1. Interest, Dividends & Profits, Etc.

Received on Non-Resident F/C Assets

Paid on Non-Resident F/C Liabilities

2. Commissions, Charges, Fees, Etc.

Received on Offshore Transactions

Paid on Offshore Transactions

Offshore Management Fees

3. Employment

Number of Bahamians:

1. Male

2. Female

Number of Bahamians by Job Type:

1. Managerial

2. Administrative/Supervisory

3. Clerical/Secretarial

4. Other

Number of Non-Bahamians

Revised Form

3. Employment	Bahamians	Non-Bahamians	TOTAL
<i>Number of Employees:</i>	0	0	0
1. Males			0
2. Females			0
<i>Number of Temporary Bahamian Workers</i>			0
1. Males			0
2. Females			0
<i>Number of Employees by Job Type:</i>	0	0	0
1. Executive Management			0
2. Middle Management			0
3. Technical/Non-Management			0
4. Clerical/Administrative Support			0
5. Other			0
<i>Number of Employees employed permanently in:</i>	0	0	0
1. Local (Commercial) Banking			0
2. Offshore Banking			0
3. Trust Administration			0
4. Other			0

NEW

NEW



Statement of Assets & Liabilities by Zone

Current Form

ASSETS	
1	Balance with Financial Institutions (outside Bahamas)
a)	Head Office or Branches:
(i)	Loans
	of which: Loans to Zone B Banks over 1 year
b)	Others:
(i)	Fixed Deposits
	of which: Fixed Deposits to Zone A (excl. Bahamas) Banks < 1 yr maturity
	of which: Fixed Deposits to Zone B Banks < 1 yr maturity
(ii)	Loans
	of which: Loans to Zone B Banks over 1 year
2	Loans and Advances
b)	Non-Resident:
(i)	Government
a)	Zone A (excluding Bahamas) Governments or Government-guaranteed
b)	Outside Zone A Governments
(ii)	Public Corporations
a)	Zone A (excluding Bahamas) Public Corporations
b)	Outside Zone A Public Corporations
(iii)	Public Financial Institutions
a)	Zone A (excluding Bahamas) Public Financial Institutions
b)	Outside Zone A Public Financial Institutions
(iv)	Residential Mortgages
a)	Zone A (excluding Bahamas) Residential Mortgages
b)	Outside Zone A Residential Mortgages
(v)	Other
a)	Zone A (excluding Bahamas) Other
b)	Outside Zone A Other
3	Government Securities
a)	Treasury Bills (up to 1 year original maturity)
(i)	Issued by The Bahamas Government
(ii)	Issued by Other Zone A Regional and Local Government
(iii)	Issued Outside Zone A
b)	Registered Stocks & Other Securities
(i)	Issued by The Bahamas Government
(ii)	Issued by Other Zone A Regional and Local Government
(iii)	Issued Outside Zone A
4	Investment (in Stocks & Shares)
a)	Domestic Securities
(i)	Public Corporation Bonds
a)	Financial
b)	Non-Financial
(ii)	Other Domestic Securities
a)	Banking and Other, Financial
b)	Non-Financial

Revised Form

ASSETS	
1	Market Loans
i)	Balance with Financial Institutions (outside Bahamas)
a)	Head Office or Branches:
(i)	Demand Deposits
	of which: at Zone A banks in freely convertible currency
(ii)	Loans
	of which: at Zone A banks with a residual maturity up to 180 days
(iii)	Negotiable Paper Issued by Other Banks
	of which: at Zone A banks
b)	Others:
(i)	Demand Deposits
	of which: at Zone A banks in freely convertible currency
(ii)	Loans
	of which: at Zone A banks with a residual maturity up to 180 days
(iii)	Negotiable Paper Issued by Other Banks
	of which: at Zone A banks
2	Government Securities - Other Government
a)	Treasury Bills (up to 1 year original maturity)
(i)	Issued by Zone A Central Government
b)	Long-term Securities
(i)	Issued by Zone A Central Government
3	Investment (in Stocks & Shares)
a)	Domestic Securities
(i)	Public Corporation Bonds
a)	Financial
b)	Non-Financial
(ii)	Other Domestic Securities
a)	Banking and Other, Financial
b)	Non-Financial
LIABILITIES	
1	Market Receivables
i)	Due to Financial Institutions (outside Bahamas)
a)	Head Office or Branches:
(i)	Demand Deposits
	of which: at Zone A banks in freely convertible currency
b)	Others:
(i)	Demand Deposits
	of which: at Zone A banks in freely convertible currency



ORIMS

BASEL II & III FORMS



Capital Composition – Tier 1 Capital

Current Form

Capital Breakdown	
Item	CORE CAPITAL - TIER 1 (\$000s)
6.1	Ordinary shares/common stock (issued and paid up)
6.2	Perpetual non-cumulative preferred share/stock (issued and paid up)
6.3	Reserves
	6.3.1 Share Premium Account
	6.3.2 Disclosed prior years reserves (excluding item 6.9), etc.
	6.3.3 Current year's retained profit
6.4	Current year's losses
6.5	Minority Interests (in Tier One Capital)
6.6	Total of Items 6.1 to 6.5
6.7	Goodwill and other intangible assets
6.8	TOTAL TIER ONE CAPITAL (Item 6.6 less 6.7)

Revised Form - Basel III

Section I: Common Equity Tier 1 (CET1) Capital: Instruments and Reserves

- 1 Ordinary Shares/common stock (issued and paid up that relate to directly issued qualifying CET1 capital instruments)
- 2 Stock Surplus (Share Premiums arising from Item (1) above)
- 3 Disclosed reserves
- 4 Retained earnings
- 5 Minority Interest (arising from CET1 capital instruments issued by the consolidated bank subsidiaries and held by third parties)
- 6 Accumulated other comprehensive income (inclusive of interim profit or losses)

7 CET1 Capital Before Deductions (A)



Current Form

Capital Breakdown	
Item	CORE CAPITAL - TIER 1 (\$000s)
6.1	Ordinary shares/common stock (issued and paid up)
6.2	Perpetual non-cumulative preferred share/stock (issued and paid up)
6.3	Reserves <ul style="list-style-type: none"> 6.3.1 Share Premium Account 6.3.2 Disclosed prior years reserves (excluding item 6.9), etc. 6.3.3 Current year's retained profit
6.4	Current year's losses
6.5	Minority Interests (in Tier One Capital)
6.6	Total of Items 6.1 to 6.5
6.7	Goodwill and other intangible assets
6.8	TOTAL TIER ONE CAPITAL (Item 6.6 less 6.7)

Revised Form – Basel III

Section II: Additional Tier 1 Capital: Instruments

- 10 Perpetual non-cumulative preferred share/stock (issued and paid up)
- 11 Additional Tier 1 capital instruments issued (meeting criteria for AT1 and are not included in CET1)
 - 11.1 *of which: amount that is subject to phase out*
- 12 Stock surplus (i.e. share premium, if any, meeting the criteria for AT1)
- 13 Minority Interest i.e. Additional Tier 1 capital instruments issued by consolidated bank subsidiaries and held by third parties and are not included in CET1
 - 13.1 *of which: amount that is subject to phase out*

14 Additional Tier 1 Before Deductions (C)



Current Form

	SUPPLEMENTARY CAPITAL - TIER 2
6.9	Fixed asset revaluation reserve
6.10	Other Assets Revaluation Reserves
6.11	General provisions
6.12	Hybrid (debt/equity) instruments
6.13	Subordinated term debt
6.14	Minority Interests (in Tier 2 capital)
	LESS ADJUSTMENTS TO CAPITAL
6.15	Excess general provisions
6.16	Excess Tier 2 subordinated debt
6.17	Amortization on Tier 2 subordinated debt
6.18	Total of (items 6.9 to 6.14) less total of (items 6.15 to 6.17)
6.19	Tier 2 capital in excess of the overall limit/Excess Tier 2 capital
6.20	TOTAL ELIGIBLE TIER TWO CAPITAL (Items 6.18 less 6.19)
6.21	TOTAL BASE CAPITAL (TIER 1 + TIER 2)

Revised Form – Basel III

Section III: Tier 2 Capital: Instruments and Provisions

- 18 Directly issued qualifying Tier 2 instruments (i.e. Subordinated term debt meeting criteria of Tier 2)
- 19 Stock surplus (i.e. share premium, if any, resulting from the issue of instruments included in Tier 2)
- 20 Minority Interest i.e. Tier 2 instruments issued by consolidated bank subsidiaries and held by third parties (and are not included in CET1 and AT1)
- 21 Regulatory reserves
- 22 Revaluation Reserves
- 23 General provisions



Current Form

LESS ADJUSTMENTS TO BASE CAPITAL	
6.22	Equity and other capital requirements in subsidiary companies or associate (where not consolidated with the bank)
6.23	Equity and other capital requirements in non-operating bank or financial holding company companies (where financial institution is not consolidated with the bank or its subsidiary)
6.24	Equity and other capital requirements in financial institutions held by the bank or its companies (where financial institution is not consolidated with the bank or its subsidiary)
6.25	Any undertakings by the bank to absorb designated first level of losses on claims supported by the bank.
6.26	TOTAL DEDUCTION TO BASE CAPITAL
6.27	TOTAL ELIGIBLE BASE CAPITAL

Revised Form

These are applicable to CET1, however, each tier has its own set of deductions.

9 Deductions (Regulatory Adjustments):
9.1 Valuation Adjustments
9.2 Goodwill
9.3 Other intangible assets
9.4 Cumulative cash flow hedge reserve (that relates to the hedging of financial instruments that are not fair valued on the balance sheet)
9.5 Gains and losses due to changes in own credit risk on fair valued liabilities
9.6 Defined benefit pension fund assets (and liabilities)
9.7 Deferred tax assets
9.8 Investments in own shares (Treasury stock CET1 capital instruments)
9.9 Reciprocal cross holdings in CET1 capital instruments issued by any financial sector entities
9.10 Gains on sale related to securitization transactions
9.11 Non-significant investments in the capital of banking, financial and insurance entities (outside the scope of regulatory consolidation and the bank does not own more than 10% of the issued common share capital of the entity)
9.12 Significant investments in the capital of banking, financial and insurance entities (outside the scope of regulatory consolidation and the bank owns more than 10% of the issued common share capital of the entity or where the entity is an affiliate of the bank)
9.13 Other deduction or regulatory adjustments to CET1 as determined by the CBoB
9.14 Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions



Basel II – Credit Risk Capital Charge

Current Form

ASSETS
1. Notes & Coins
2. Balance with Central Bank
3. Balance with Financial Institutions (in Bahamas)
a) Commercial Banks (Authorized Dealers)
(i) Demand Deposits
(ii) Fixed Deposits
(iii) Loans
<i>of which: Loans to Zone B banks over 1 year</i>
(iv) Negotiable paper issued by other banks
b) Other Local Financial Institutions (Authorized Agents)
(i) Demand Deposits
(ii) Fixed Deposits
(iii) Loans
<i>of which: Loans to Zone B banks over 1 year</i>
(iv) Negotiable paper issued by other banks
c) Balance with "Offshore" Financial Institutions in Bahamas

Revised Form – Basel II

Item No.	On Balance Sheet Items
1 Cash Items	
1.1	Notes & Coins
1.2	Gold Bullion - In Vault
1.3	Gold Bullion- Other
1.4	Silver Bullion, precious metals & other gemstones
1.5	Cash items in the course of collection
1.6	Exposures collateralized by cash deposits
2 Sovereign Securities	
2.1	<i>Bahamas Government</i>
2.2	<i>Other Governments</i>
2.3	Credit Assessment of Sovereign Claims
2.3	
2.4	
2.5	
2.6	
2.7	Unrated

NEW

AAA to AA-
A+ to A-
BBB+ to BBB-
BB+ to B-
Below B-
Unrated



Current Form

4. Balance with Financial Institutions (outside Bahamas)

a) Head Office or Branches:

- i) Demand Deposits
- ii) Fixed Deposits
- iii) Loans
of which: Loans to Zone B banks over 1 year
- iv) Negotiable paper issued by other banks

b) Others:

- i) Demand Deposits
- ii) Fixed Deposits
of which: Fixed Deposits to Zone A (excl. Bahamas) banks < 1 yr
of which: Fixed Deposits to Zone B banks < 1 yr
- iii) Loans
of which: Loans to Zone B banks over 1 year
- iv) Negotiable paper issued by other banks

Revised Form – Basel II

Claims on Banks

NEW

Exposures with original maturity of more than three months:

Credit assessment of Sovereign	AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated
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Exposures with original maturity of three months or less (in domestic currency):

Credit assessment of Sovereign	AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated
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Exposures with original maturity of three months or less (in foreign currency):

Credit assessment of Sovereign	AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated
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Standardized Approach - Off Balance Sheet Assets (Non-Derivatives)

Off-balance sheet items (non-derivative instruments) Indirect credit instruments	Risk Weight	Exposures without CRM		Exposures with CRM			Risk Weighted Amount
		Notional Principal Amount before	Credit Equivalent Exposure	Notional Principal Amount before	Credit Equivalent Exposure pre-	Credit Equivalent Exposure	
CCF 0%							
1 COMMITMENTS THAT ARE UNCONDITIONALLY CANCELLABLE WITHOUT PRIOR NOTICE							
	ALL		0		0		0
CCF 20%							
2 COMMITMENTS WITH ORIGINAL MATURITY OF LESS THAN 1 YEAR							
	0%		0		0		0
	20%		0		0		0
	50%		0		0		0
	100%		0		0		0
	150%		0		0		0
3 SHORT-TERM SELF-LIQUIDATING TRADE RELATED CONTINGENCIES							
	0%		0		0		0
	20%		0		0		0
	50%		0		0		0
	100%		0		0		0
	150%		0		0		0



Standardized Approach - Off Balance Sheet Assets (Derivatives)

Off-balance sheet items (Derivatives)		Risk Weight (%)	Credit Conversion Factor	Exposures without CRM			Exposures with CRM			Risk Weighted Amount
				Replacement cost of contracts	Notional Principal amounts	Credit equivalent exposure	Replacement cost of contracts	Notional Principal amounts	Credit equivalent exposure pre-CRM	
A	INTEREST RATE RELATED CONTRACTS									
A.1	Residual maturity 1 year or less	20%	0.0%			0			0	0
A.2	Residual maturity > 1 year to 5 years	50%	0.5%			0			0	0
A.3	Residual maturity > 5 years	50%	1.5%			0			0	0
A.4	Contracts with residual maturity > 1 year that are subject to a CCF floor	50%	1.5%			0			0	0
A.5	Contracts with multiple exchange of principal	50%				0			0	0
A.6	Counterparty credit risk	50%				0			0	0
A.7	Total									0



Operational Risk – Basel II

Operational Risk

A) Reporting period				
Year	Date of the year end (dd-mm-yyyy)			
Year 1				
Year 2				
Year 3				
B) Basic Indicator Approach (BIA)				
Year	Total gross income	Total gross (after negative GI adjustment)	Alpha	Capital charge
1900-01-00		0	15%	0
1900-01-00		0	15%	0
1900-01-00		0	15%	0
Number of years with positive total gross income				0
Basic Indicator approach capital charge				0
Operational Risk Equivalent Assets				0

C) Standardised approach (TSA)

Year	Business line	Total gross income	Beta	Capital Charge	
1900-01-00	Corporate finance		18%	0	
	Trading & sales		18%	0	
	Retail banking		12%	0	
	Commercial banking		15%	0	
	Payment & settlement		18%	0	
	Agency services		15%	0	
	Asset management		12%	0	
	Retail brokerage		12%	0	
	Total business		0		0
	1900-01-00	Corporate finance		18%	0
Trading & sales			18%	0	
Retail banking			12%	0	
Commercial banking			15%	0	
Payment & settlement			18%	0	
Agency services			15%	0	
Asset management			12%	0	
Retail brokerage			12%	0	
Total business			0		0
1900-01-00		Corporate finance		18%	0
	Trading & sales		18%	0	
	Retail banking		12%	0	
	Commercial banking		15%	0	
	Payment & settlement		18%	0	
	Agency services		15%	0	
	Asset management		12%	0	
	Retail brokerage		12%	0	
	Total business		0		0
	Standardised approach capital charge				0
Operational Risk Equivalent Assets				0	



Operational Risk – Basel II

D) Alternative Standardised Approach (ASA)					
Year	Business line	Gross income	Loans and Advances	Beta	Capital Charge
1900-01-00	Corporate finance			18%	0
	Trading & sales			18%	0
	Retail banking			12%	0
	Commercial banking			15%	0
	Payment & settlement			18%	0
	Agency services			15%	0
	Asset management			12%	0
	Retail brokerage			12%	0
	Total gross income/loans and advances	0	0		0
	1900-01-00	Corporate finance			18%
Trading & sales				18%	0
Retail banking				12%	0
Commercial banking				15%	0
Payment & settlement				18%	0
Agency services				15%	0
Asset management				12%	0
Retail brokerage				12%	0
Total gross income/loans and advances		0	0		0
1900-01-00		Corporate finance			18%
	Trading & sales			18%	0
	Retail banking			12%	0
	Commercial banking			15%	0
	Payment & settlement			18%	0
	Agency services			15%	0
	Asset management			12%	0
	Retail brokerage			12%	0
	Total gross income/loans and advances	0	0		0
	Alternative Standardised approach capital charge				
Operational Risk Equivalent Assets					0



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ANNUAL BANKING SURVEY



Current Form

1. Employment (Permanent) :
Total Bahamians [100001]
i] Females[100011]
ii] Males[100021]
Total Non-Bahamians [100002]
iii] Females[100012]
iv] Males [100022]
Temporary Bahamian Workers

Revised Form

Total Employment (Permanent + Temporary Bahamian Workers) :
1. Employment (Permanent) :
Total Bahamians
i] Females
ii] Males
Total Non-Bahamians
iii] Females
iv] Males
Number of Temporary Bahamian Workers
i] Females
ii] Males

NEW



9. Number of Registered Companies Under Management

i) International Business Companies

ii) Investment Funds

iii) Other **(please specify)**

10. Value of Fiduciary Assets of which: [See Note 5 Below](Please report in US\$ millions)

i) Deposits [700001]

ii) Capital Markets Instruments [700002]

iii) Other [700003]

REMOVED



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INTERNATIONAL BANKING STATISTICS (IBS)



Changes to IBS Reporting

- Before

- Country
- Currency

- Now

- Country
- Currency
- Sector
 - Banks
 - Public Sector
 - Households



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WEEKLY INTERIM REPORTS



B\$ Open Position Reporting

Foreign Currency Transactions

B\$000's

Previous B\$ Position		Purchases	Sales	B\$ Position
	USD			
	GBP			0
	OTHER			
	TOTAL	0	0	

This allows for a maximum of 30 deals to be inputted per licensee

Max 30

DEALS				
Type	Institution	Currency	B\$ Value	Value Date



Weekly Interim - Assets

Current Form

ASSETS
1) NOTES AND COINS
2) BALANCE WITH CENTRAL BANK
3) i) LOANS AND ADVANCES
A) Government (excluding Treasury Bills & Registered Stocks)
B) Public Corporations (excluding securities) (See Appendix II)
C) Public Financial Institutions (excluding securities) (See App II)
D) Mortgages
E) Other Residents
(of which: Consumer Credit - ADD-ON)
APR
F) Non-Residents
ii) G.T./L.C. Housing (government guaranteed)

Revised Form

ASSETS
1) NOTES AND COINS
2) BALANCE WITH CENTRAL BANK
3) i) LOANS AND ADVANCES
A) Government (excluding Treasury Bills & Registered Stocks)
B) Public Corporations (excluding securities) (See Appendix II)
C) Public Financial Institutions (excluding securities) (See App II)
D) Mortgages
E) Other Residents
(of which: Consumer Credit)
F) Non-Residents
ii) G.T./L.C. Housing (government guaranteed)

REMOVED

This allows for a maximum of 5 eligible assets

Max 5

Memorandum:

I. As per Operating instruction Circular LR 1/12/90, kindly list below the extent to which any of the eligible assets used in the LAR calculations have been encumbered.

Assets	Amount



Weekly Interim - Liabilities

Current Form

Memorandum

I. Profit Remittances Date: ___/___/___ Amount: _____

II. Government Deposits

	Demand	Fixed
of which:-		
I) Central Government - Consolidated Fund Accounts		
ii) Commissioner's Accounts		
iii) Government Ministries/Departments (See Appendix IV)		
iv) Deposit Fund		

Revised Form

Memorandum		
	Date	Amount
I. Profit Remittances		
II. Government Deposits		
of which:-		
I) Central Government - Consolidated Fund Accounts		
ii) Commissioner's Accounts		
iii) Government Ministries/Departments (See Appendix IV)		
iv) Deposit Fund		



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CREDIT (ASSET) QUALITY REPORT



Credit Quality

		B\$ loans and advances						
Arrears	Current	Arrears				Total	Total Credit Facilities Portfolio	
		30-60 Days	61-90 Days	90-179 Days*	Over 180 Days*			
Consumer - Includes credit cards and all other consumer loans						0		
Consumer Mortgage						0		
Commercial/Corporate						0		
Commercial/Corporate Mortgage						0		
Government	0	0	0	0	0	0	0	
Student Loans - Guaranteed by Government								
Other/If any Small Business	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	

Summary of Current Loans, Arrears and Provisions

SECTOR	Current Loans	Total Arrears				Total Credit Portfolio
		31-60 Days	61-90 Days	91-180 Days	Over 180 Days	
1. AGRICULTURE						0
2. FISHERIES						0
3. MINING & QUARRYING						0
4. MANUFACTURING						0
5. DISTRIBUTION						0
6. TOURISM						0
7. ENTERTAINMENT & CATERING						0
8. TRANSPORT						0
9. PUBLIC CORPORATIONS						0
10. CONSTRUCTION						0
10a. of which: Other Construction						0
11. PERSONAL						0
11a. of which: Residential Mortgages						0
11b. of which: Land Purchases (Real Estate)						0
12. GOVERNMENT						0
13. PUBLIC FINANCIAL INSTITUTIONS						0
14. PRIVATE FINANCIAL INSTITUTIONS						0
15. PROFESSIONAL & OTHER SERVICES						0
16. MISCELLANEOUS						0
17. Total Current Loans, Aging of Past Dues and Non-Performing Loans by Sector	0	0	0	0	0	0

