

BASEL III LIQUIDITY – ROADMAP FOR IMPLEMENTATION

CALENDAR QUARTER	DISCUSSION/CONSULTATION	IMPLEMENTATION (See note 1)	APPLICATION	
			IOM incorporated banks	IOM branches
Q1 2025	LCR reporting forms, guidance and proposed regulatory requirements (including LCR by significant currency)		✓	✗
Q2 2025	NSFR reporting forms, guidance and proposed regulatory requirements		✓	✗
Q3 2025	Other liquidity monitoring metrics (see note 2)		✓	✓ (partly applies)
		LCR reporting forms, guidance and proposed regulatory requirements (including LCR by significant currency)	✓	✗
Q4 2025	Updated liquidity management guidance and supervisory review processes (pillar 2 and ICAAP / ILAAP)		✓	✓ (partly applies)
		NSFR reporting forms, guidance and proposed regulatory requirements	✓	✗
Q1 2026		Other liquidity monitoring metrics (see note 2)	✓	✓ (partly applies)
Q2 2026		Updated liquidity management guidance and supervisory review processes (pillar 2 and ICAAP / ILAAP)	✓	✓ (partly applies)

Note 1 – implementation of certain regulatory requirements may initially be via modifications of rules by direction, pending formal implementation through changes to the Financial Services Rule Book.

Note 2 – may include contractual maturity mismatch, concentration of funding, available unencumbered assets, and intraday liquidity.