

# Liquidity Adequacy Return Template and Reporting Instructions

## Summary of Changes – 2021 Revision

---

This document outlines the changes made to the Liquidity Adequacy Return (“LAR”) template and reporting instructions during the 2021 revision. The revised LAR is effective October 2021.

### Liquidity Adequacy Return (“LAR”) Template and Reporting Instructions

#### Section 5010 – Liquidity Available

- **Updated** Cash and Bankers’ Acceptances details in accordance with the amended Liquidity Requirement Regulation (effective January 1, 2021)
- **Clarified** that High Quality Liquid Assets (“HQLA”) should be reported in accordance with the International Financial Reporting Standards (“IFRS”) but at an amount no greater than their current market value
- **Clarified** that *National Housing Act* Mortgage Backed Securities (“NHA MBS”) that have been issued by the credit union but not yet sold to third parties should not be included in statutory liquidity