

RESCINDED

SAMPLE SHORT-TERM LIQUIDITY FORECAST

	Day 1	Day 2	Day 3	Day 4	Day 5	Days 6-10
Cash inflows	This document and any attachments are superseded by OCC 2012-17.					620
Cash outflows	This document and any attachments are superseded by OCC 2012-17.					510
Net surplus (deficit)	10	(10)	30	(50)	(30)	110
Cumulative net surplus (deficit)	10	0	30	(20)	(50)	60
Beginning liquid cash surplus ¹	25	35	25	55	5	0
<i>Plus:</i> Net surplus (deficit)	10	(10)	30	(50)	(30)	110
Ending liquid cash surplus	35	25	55	5	(25) ²	110
Net cash shortfall	0	0	0	0	25	0

¹ The liquid cash surplus is the level of cash and cash equivalents in **excess** of transactions balances required for day-to-day operations and any minimum reserve of cash for contingencies.

² The institution would have to close the projected cash shortfall by increasing cash inflows (for instance by borrowing) or by reducing cash outflows on or before day 5 to avoid dipping into the reserve for contingencies. The beginning liquid cash surplus on day 6 of zero (\$0) assumes that management will address the net cash shortfall on day 5 by taking some action. Of course, management may address that shortfall before day 5.