FOR CONSULTATION ONLY

ANNEX XII

Effective from 1 July 2024

Annex XII - REPORTING ON NET STABLE FUNDING RATIO

LIQUIDITY TEMPLATES		
Template number	**Template code**	**Name of the template /group of templates**
		NSFR
80	C 80.00	REQUIRED STABLE FUNDING
81	C 81.00	AVAILABLE STABLE FUNDING
		THIS TEMPLATE HAS BEEN DELETED
82	C 82.00	THIS TEMPLATE HAS BEEN DELETED
83	C 83.00	THIS TEMPLATE HAS BEEN DELETED
		SUMMARY NSFR
84	C 84.00	SUMMARY NSFR

C 80.00 - NSFR - REQUIRED STABLE FUNDING

Currency	

			Amount				Standard RSF factor			
			Non-HQLA by maturity			HQLA	Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	**ID**	**Item**	0010	0020	0030	0040	0050	0060	0070	0080
0010	1	**REQUIRED STABLE FUNDING**								
0020	1.1	**RSF from central bank assets**								
0030	1.1.1	cash, reserves and HQLA exposures to central banks								
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	0%	0%	0%
0050	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	50%	50%
0060	1.1.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%	100%
0070	1.1.2	other non-HQLA central bank exposures					0%	50%	100%	
0080	1.2	**RSF from liquid assets**								
0090	1.2.1	level 1 assets eligible for 0% LCR haircut								
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months								0%
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year								50%
0120	1.2.1.3	encumbered for a residual maturity of one year or more								100%
0130	1.2.2	level 1 assets eligible for 5% LCR haircut								
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months								5%
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year								50%
0160	1.2.2.3	encumbered for a residual maturity of one year or more								100%
0170	1.2.3	level 1 eligible for 7% LCR haircut								
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months								7%
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year								50%
0200	1.2.3.3	encumbered for a residual maturity of one year or more								100%
0210	1.2.4	level 1 assets eligible for 12% LCR haircut								
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months								12%
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year								50%
0240	1.2.4.3	encumbered for a residual maturity of one year or more								100%
0250	1.2.5	level 2A assets eligible for 15% LCR haircut								
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months								15%
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year								50%
0280	1.2.5.3	encumbered for a residual maturity of one year or more								100%
0290	1.2.6	level 2A assets eligible for 20% LCR haircut								
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months								20%
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year								50%
0320	1.2.6.3	encumbered for a residual maturity of one year or more								100%
0330	1.2.7	level 2B securitizations eligible for 25% LCR haircut								
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months								25%
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year								50%
0360	1.2.7.3	encumbered for a residual maturity of one year or more								100%
0370	1.2.8	level 2B assets eligible for 30% LCR haircut								
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months								30%
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year								50%
0400	1.2.8.3	encumbered for a residual maturity of one year or more								100%
0410	1.2.9	level 2B assets eligible for 35% LCR haircut								
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months								35%
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year								50%
0440	1.2.9.3	encumbered for a residual maturity of one year or more								100%
0450	1.2.10	level 2B assets eligible for 40% LCR haircut								
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months								40%
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year								50%
0480	1.2.10.3	encumbered for a residual maturity of one year or more								100%
0490	1.2.11	level 2B assets eligible for 50% LCR haircut								
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year								50%
0510	1.2.11.2	encumbered for a residual maturity of one year or more								100%
0520	1.2.12	level 2B assets eligible for 55% LCR haircut								
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year								55%
0540	1.2.12.2	encumbered for a residual maturity of one year or more								100%
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool								85%

C 80.00 - NSFR - REQUIRED STABLE FUNDING

Currency	

			Amount				Standard RSF factor			
			Non-HQLA by maturity			HQLA	Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	**ID**	**Item**	0010	0020	0030	0040	0050	0060	0070	0080
0560	1.3	**RSF from securities other than liquid assets**								
0570	1.3.1	non- HQLA securities and exchange traded equities								
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%	
0590	1.3.1.2	encumbered for a residual maturity of one year or more					100%	100%	100%	
0600	1.3.2	non-HQLA non-exchange traded equities							100%	
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool					85%	85%	85%	
0620	1.4	**RSF from loans**								
0630	1.4.1	operational deposits					50%	50%	100%	
0640	1.4.2	securities financing transactions with financial customers								
0650	1.4.2.1	collateralized by level 1 assets eligible for 0% LCR haircut								
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	50%	100%	
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	100%	
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%	
0690	1.4.2.2	collateralized by other assets								
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					5%	50%	100%	
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	100%	
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more					100%	100%	100%	
0730	1.4.3	other loans and advances to financial customers					10%	50%	100%	
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool					85%	85%	85%	
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35% or less								
0760	1.4.5.0.1	of which, residential mortgages								
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months					50%	50%	65%	
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	65%	
0790	1.4.5.3	encumbered for a residual maturity of one year or more					100%	100%	100%	
0800	1.4.6	other loans to non-financial customers other than central banks								
0810	1.4.6.0.1	of which, residential mortgages								
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%	
0830	1.4.6.2	encumbered for a residual maturity of one year or more					100%	100%	100%	
0840	1.4.7	trade finance on-balance sheet products					10%	50%	85%	
0850	1.5	**RSF from interdependent assets**								
0860	1.5.1	centralised regulated savings					0%	0%	0%	
0870	1.5.2	promotional loans and credit and liquidity facilities					0%	0%	0%	
0880	1.5.3	eligible covered bonds					0%	0%	0%	
0890	1.5.4	derivatives client clearing activities					0%	0%	0%	
0900	1.5.5	others					0%	0%	0%	
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**								
0920	1.7	**RSF from derivatives**								
0930	1.7.1	required stable funding for derivative liabilities					5%			
0940	1.7.2	NSFR derivative assets					100%			
0950	1.7.3	initial margin posted					85%	85%	85%	85%
0960	1.8	**RSF from contributions to CCP default fund**					85%	85%	85%	85%
0970	1.9	**RSF from other assets**								
0980	1.9.1	physically traded commodities								
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year							85%	
1000	1.9.1.2	encumbered for a residual maturity of one year or more							100%	
1010	1.9.2	trade date receivables					0%			
1020	1.9.3	non-performing assets					100%	100%	100%	
1030	1.9.4	other assets					50%	50%	100%	
1040	1.10	**RSF from OBS items**								
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment								
1060	1.10.2	committed facilities					5%	5%	5%	
1070	1.10.3	trade finance off-balance sheet items					5%	7.5%	10%	
1080	1.10.4	non-performing off-balance sheet items					100%	100%	100%	
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors								

Currency

			Applicable RSF factor				Required stable funding
			Non-HQLA by maturity			HQLA	
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0010	1	**REQUIRED STABLE FUNDING**					
0020	1.1	**RSF from central bank assets**					
0030	1.1.1	cash, reserves and HQLA exposures to central banks					
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months					
0050	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year					
0060	1.1.1.3	encumbered for a residual maturity of one year or more					
0070	1.1.2	other non-HQLA central bank exposures					
0080	1.2	**RSF from liquid assets**					
0090	1.2.1	level 1 assets eligible for 0% LCR haircut					
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year					
0120	1.2.1.3	encumbered for a residual maturity of one year or more					
0130	1.2.2	level 1 assets eligible for 5% LCR haircut					
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year					
0160	1.2.2.3	encumbered for a residual maturity of one year or more					
0170	1.2.3	level 1 eligible for 7% LCR haircut					
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months					
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year					
0200	1.2.3.3	encumbered for a residual maturity of one year or more					
0210	1.2.4	level 1 assets eligible for 12% LCR haircut					
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months					
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year					
0240	1.2.4.3	encumbered for a residual maturity of one year or more					
0250	1.2.5	level 2A assets eligible for 15% LCR haircut					
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months					
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year					
0280	1.2.5.3	encumbered for a residual maturity of one year or more					
0290	1.2.6	level 2A assets eligible for 20% LCR haircut					
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months					
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year					
0320	1.2.6.3	encumbered for a residual maturity of one year or more					
0330	1.2.7	level 2B securitizations eligible for 25% LCR haircut					
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months					
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year					
0360	1.2.7.3	encumbered for a residual maturity of one year or more					
0370	1.2.8	level 2B assets eligible for 30% LCR haircut					
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months					
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year					
0400	1.2.8.3	encumbered for a residual maturity of one year or more					
0410	1.2.9	level 2B assets eligible for 35% LCR haircut					
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months					
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year					
0440	1.2.9.3	encumbered for a residual maturity of one year or more					
0450	1.2.10	level 2B assets eligible for 40% LCR haircut					
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months					
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year					
0480	1.2.10.3	encumbered for a residual maturity of one year or more					
0490	1.2.11	level 2B assets eligible for 50% LCR haircut					
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year					
0510	1.2.11.2	encumbered for a residual maturity of one year or more					
0520	1.2.12	level 2B assets eligible for 55% LCR haircut					
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year					
0540	1.2.12.2	encumbered for a residual maturity of one year or more					
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool					

Currency

Row	ID	Item	Applicable RSF factor: Non-HQLA by maturity: < 6 months	≥ 6 months to < 1 year	≥ 1 year	HQLA	Required stable funding
			0090	0100	0110	0120	0130
0560	1.3	**RSF from securities other than liquid assets**					
0570	1.3.1	non- HQLA securities and exchange traded equities					
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year					
0590	1.3.1.2	encumbered for a residual maturity of one year or more					
0600	1.3.2	non-HQLA non-exchange traded equities					
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool					
0620	1.4	**RSF from loans**					
0630	1.4.1	operational deposits					
0640	1.4.2	securities financing transactions with financial customers					
0650	1.4.2.1	collateralized by level 1 assets eligible for 0% LCR haircut					
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year					
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more					
0690	1.4.2.2	collateralized by other assets					
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year					
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more					
0730	1.4.3	other loans and advances to financial customers					
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool					
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35% or less					
0760	1.4.5.0.1	of which, residential mortgages					
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months					
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year					
0790	1.4.5.3	encumbered for a residual maturity of one year or more					
0800	1.4.6	other loans to non-financial customers other than central banks					
0810	1.4.6.0.1	of which, residential mortgages					
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year					
0830	1.4.6.2	encumbered for a residual maturity of one year or more					
0840	1.4.7	trade finance on-balance sheet products					
0850	1.5	**RSF from interdependent assets**					
0860	1.5.1	centralised regulated savings					
0870	1.5.2	promotional loans and credit and liquidity facilities					
0880	1.5.3	eligible covered bonds					
0890	1.5.4	derivatives client clearing activities					
0900	1.5.5	others					
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**					
0920	1.7	**RSF from derivatives**					
0930	1.7.1	required stable funding for derivative liabilities					
0940	1.7.2	NSFR derivative assets					
0950	1.7.3	initial margin posted					
0960	1.8	**RSF from contributions to CCP default fund**					
0970	1.9	**RSF from other assets**					
0980	1.9.1	physically traded commodities					
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year					
1000	1.9.1.2	encumbered for a residual maturity of one year or more					
1010	1.9.2	trade date receivables					
1020	1.9.3	non-performing assets					
1030	1.9.4	other assets					
1040	1.10	**RSF from OBS items**					
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment					
1060	1.10.2	committed facilities					
1070	1.10.3	trade finance off-balance sheet items					
1080	1.10.4	non-performing off-balance sheet items					
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors					

C 81.00 - NSFR - AVAILABLE STABLE FUNDING

Currency	

Row	ID	Item	Amount			Standard ASF factor			Applicable ASF factor			Available stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	2	**AVAILABLE STABLE FUNDING**										
0020	2.1	**ASF from capital items and instruments**										
0030	2.1.1	Common Equity Tier 1						100%				
0040	2.1.2	Additional Tier 1				0%	0%	100%				
0050	2.1.3	Tier 2				0%	0%	100%				
0060	2.1.4	Other capital instruments				0%	0%	100%				
0070	2.2	**ASF from retail deposits**										
0080	2.2.0.1	of which, retail bonds										
0090	2.2.1	Stable retail deposits				95%	95%	100%				
0100	2.2.0.2	of which with a material early withdrawable penalty						100%				
0110	2.2.2	Other retail deposits				90%	90%	100%				
0120	2.2.0.3	of which with a material early withdrawable penalty						100%				
0130	2.3	**ASF from other non-financial customers (except central banks)**										
0140	2.3.0.1	of which, securities financing transactions										
0150	2.3.0.2	of which, operational deposits										
0160	2.3.1	Liabilities provided by the central government of a Member State or a third country				50%	50%	100%				
0170	2.3.2	Liabilities provided by regional governments or local authorities of a Member State or a third country				50%	50%	100%				
0180	2.3.3	Liabilities provided by public sector entities of a Member State or a third country				50%	50%	100%				
0190	2.3.4	Liabilities provided by multilateral development banks and international organisations				50%	50%	100%				
0200	2.3.5	Liabilities provided by non-financial corporate customers				50%	50%	100%				
0210	2.3.6	Liabilities provided by credit unions, personal investment companies and deposit brokers				50%	50%	100%				
0220	2.4	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**										
0230	2.5	**ASF from financial customers and central banks**										
0240	2.5.0.1	of which, sight deposits provided by network member to central institution										
0250	2.5.1	Liabilities provided by the ECB or the central bank of a Member State				0%	50%	100%				
0260	2.5.2	Liabilities provided by the central bank of a third country				0%	50%	100%				
0270	2.5.3	Liabilities provided by financial customers										
0280	2.5.3.1	Operational deposits				50%	50%	100%				
0290	2.5.3.2	Excess operational deposits				0%	50%	100%				
0300	2.5.3.3	Other liabilities				0%	50%	100%				
0310	2.6	**ASF from liabilities provided where the counterparty cannot be determined**				0%	50%	100%				
0320	2.7	**ASF from net derivatives liabilities**				0%	0%	0%				
0330	2.8	**ASF from interdependent liabilities**										
0340	2.8.1	Centralised regulated savings				0%	0%	0%				
0350	2.8.2	Promotional loans and relevant credit and liquidity facilities				0%	0%	0%				
0360	2.8.3	Eligible covered bonds				0%	0%	0%				
0370	2.8.4	Derivatives client clearing activities				0%	0%	0%				
0380	2.8.5	Others				0%	0%	0%				
0390	2.9	**ASF from other liabilities**										
0400	2.9.1	Trade date payables				0%	0%	0%				
0410	2.9.2	Deferred tax liabilities				0%	50%	100%				
0420	2.9.3	Minority interests				0%	50%	100%				
0430	2.9.4	Other liabilities				0%	50%	100%				

C 82.00 - THIS TEMPLATE HAS BEEN DELETED

C 83.00 - THIS TEMPLATE HAS BEEN DELETED

C 84.00 - NSFR Summary

Currency	

Row	ID	Item	Amount	Required stable funding	Available stable funding	Ratio
			0010	0020	0030	0040
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.2	**RSF from liquid assets**				
0040	1.3	**RSF from securities other than liquid assets**				
0050	1.4	**RSF from loans**				
0060	1.5	**RSF from interdependent assets**				
0070	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0080	1.7	**RSF from derivatives**				
0090	1.8	**RSF from contributions to CCP default fund**				
0100	1.9	**RSF from other assets**				
0110	1.10	**RSF from OBS items**				
0120	2	**AVAILABLE STABLE FUNDING**				
0130	2.1	**ASF from capital items and instruments**				
0140	2.2	**ASF from retail deposits**				
0150	2.3	**ASF from other non-financial customers (except central banks)**				
0160	2.4	**ASF from operational deposits**				
0170	2.5	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**				
0180	2.6	**ASF from financial customers and central banks**				
0190	2.7	**ASF from liabilities provided where the counterparty cannot be determined**				
0200	2.8	**ASF from interdependent liabilities**				
0210	2.9	**ASF from other liabilities**				
0220	3	**NSFR**				