

ANNEX VI

ANNEX XVI

## REPORTING TEMPLATES ON ASSET ENCUMBRANCE

ASSET ENCUMBRANCE TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>PART A - ENCUMBRANCE OVERVIEW</b>	
32,1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32,2	F 32.02	COLLATERAL RECEIVED	AE-COL
32,3	F 32.03	OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED	AE-NPL
32,4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		<b>PART B - MATURITY DATA</b>	
33	F 33.00	MATURITY DATA	AE-MAT
		<b>PART C - CONTINGENT ENCUMBRANCE</b>	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		<b>PART D - COVERED BONDS</b>	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		<b>PART E - ADVANCED DATA</b>	
36.1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36.2	F 36.02	ADVANCED DATA. PART II	AE-ADV2



F 32.02 - COLLATERAL RECEIVED (AE-COL)							
	Fair value of encumbered collateral received or own debt securities issued			Non-encumbered			
	010	020 of which: issued by other entities of the group	030 of which: central bank's eligible	040	050 of which: issued by other entities of the group	060 of which: central bank's eligible	Nominal of collateral received or own debt securities issued non available for encumbrance
<b>130</b>							070
	<b>Collateral received by the reporting institution</b>						
140	Loans on demand						
150	Equity instruments						
160	Debt securities						
170	of which: covered bonds						
180	of which: asset-backed securities						
190	of which: issued by general governments						
200	of which: issued by financial corporations						
210	of which: issued by non-financial corporations						
220	Loans and advances other than loans on demand						
230	Other collateral received						
<b>240</b>	<b>Own debt securities issued other than own covered bonds or ABSs</b>						
<b>250</b>	<b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>						

F 32.03 - OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED (AE-NPL)				
Non-encumbered				
	Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encumbrance		Nominal of own debt securities issued non available for encumbrance
			of which: central bank's eligible	
<b>010</b>	<b>Own covered bonds and asset-backed securities issued and not yet pledged</b>	010	020	040
020	Retained covered bonds issued			
030	Retained asset-backed securities issued			
040	Senior			
050	Mezzanine			
060	First Loss			

F 32.04 - SOURCES OF ENCUMBRANCE (AE-SOU)						
	Matching liabilities, contingent liabilities or securities lent		Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered			
	010	of which: from other entities of the group 020	030	of which: collateral received re-used 040	of which: own debt securities encumbered 050	
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>					
020	Derivatives					
030	of which: Over-The-Counter					
040	Deposits					
050	Repurchase agreements					
060	of which: central banks					
070	Collateralised deposits other than repurchase agreements					
080	of which: central banks					
090	Debt securities issued					
100	of which: covered bonds issued					
110	of which: asset-backed securities issued					
<b>120</b>	<b>Other sources of encumbrance</b>					
130	Nominal of loan commitments received					
140	Nominal of financial guarantees received					
150	Fair value of securities borrowed with non cash-collateral					
160	Other					
<b>170</b>	<b>TOTAL SOURCES OF ENCUMBRANCE</b>					

Not to be filled on a consolidated basis template

Not to be filled in any case



F 34.00 - CONTINGENT ENCUMBRANCE (AE-CONT)						
		Contingent Encumbrance				
		A. Decrease by 30% of the fair value of encumbered assets	B. Net effect of a 10% depreciation of significant currencies			
Matching liabilities, contingent liabilities or securities lent			Additional amount of encumbered assets			
		Additional amount of encumbered assets	Significant currency 1	Significant currency 2	...	Significant currency n
010		020	030	040	050	
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>					
020	Derivatives					
030	of which: Over-The-Counter					
040	Deposits					
050	Repurchase agreements					
060	of which: central banks					
070	Collateralised deposits other than repurchase agreements					
080	of which: central banks					
090	Debt securities issued					
100	of which: covered bonds issued					
110	of which: asset-backed securities issued					
<b>120</b>	<b>Other sources of encumbrance</b>					
<b>170</b>	<b>TOTAL SOURCES OF ENCUMBRANCE</b>					





		Cover pool			
		Cover pool amount in excess of minimum coverage requirements			
		as per credit rating agencies' methodology to maintain current external credit rating of covered bond			
	Cover pool derivative positions with net positive market value	as per the relevant statutory covered bond regime	Credit rating agency 1	Credit rating agency 2	Credit rating agency 3
	Reporting date				
		220	230	240	250
010	Nominal amount				
020	Present value (swap) / Market value				
030	Asset-specific value				
040	Carrying amount				

## F 36.01 - ADVANCE DATA. PART I (AE-ADV-1)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				of which: issued by other entities of the group
			Loans on demand	Equity instruments	Debt Securities		
					Total		
010			010	020	030	040	050
	Central bank funding (of all types, including e.g. repos)	Encumbered assets					
020		Matching liabilities					
030	Exchange traded derivatives	Encumbered assets					
040		Matching liabilities					
050	Over-the-counter derivatives	Encumbered assets					
060		Matching liabilities					
070	Repurchase agreements	Encumbered assets					
080		Matching liabilities					
090	Collateralised deposits other than repurchase agreements	Encumbered assets					
100		Matching liabilities					
110	Covered bonds securities issued	Encumbered assets					
120		Matching liabilities					

		Collateral Type - Classification by Asset type					
		Sources of encumbrance	Assets/Liabilities	Loans on demand	Equity instruments	Debt Securities	
						Total	of which: covered bonds of which: issued by other entities of the group
			010	020	030	040	050
130	<b>Asset-backed securities issued</b>	Encumbered assets					
140		Matching liabilities					
150	<b>Debt securities issued other than covered bonds and ABSs</b>	Encumbered assets					
160		Matching liabilities					
170	<b>Other sources of encumbrance</b>	Encumbered assets					
180		Contingent liabilities or securities lent					
190	<b>Total encumbered assets</b>						
200		<i>of which central bank eligible</i>					
210	<b>Total non-encumbered Assets</b>						
220		<i>of which central bank eligible</i>					
230	<b>Encumbered + Non-encumbered Assets</b>						



		Collateral Type - Classification by Asset type						
		Debt Securities				Loans and advances other than loans on demand		
		of which: asset-backed securities	of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations	
		060	070	080	090	100	110	120
	Assets/Liabilities							
130	Encumbered assets							
140	Matching liabilities							
150	Encumbered assets							
160	Matching liabilities							
170	Encumbered assets							
180	Contingent liabilities or securities lent							
190	<b>Total encumbered assets</b>							
200	<i>of which central bank eligible</i>							
210	<b>Total non-encumbered Assets</b>							
220	<i>of which central bank eligible</i>							
230	<b>Encumbered + Non-encumbered Assets</b>							

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total			
			Loans and advances other than loans on demand						Other assets		
			Non financial Corporations		Households		of which: mortgage loans				
				of which: mortgage loans		of which: mortgage loans					
010	Central bank funding (of all types, including e.g. repos)	Encumbered assets									
020		Matching liabilities									
030	Exchange traded derivatives	Encumbered assets									
040		Matching liabilities									
050	Over-the-counter derivatives	Encumbered assets									
060		Matching liabilities									
070	Repurchase agreements	Encumbered assets									
080		Matching liabilities									
090	Collateralised deposits other than repurchase agreements	Encumbered assets									
100		Matching liabilities									
110	Covered bonds securities issued	Encumbered assets									
120		Matching liabilities									
			130	140	150	160	170	180			

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total	
			Loans and advances other than loans on demand						Other assets
			Non financial Corporations	Households		of which: mortgage loans	Total		
				of which: mortgage loans					
130		Encumbered assets	130	140	150	160	170	180	
140	Asset-backed securities issued	Matching liabilities							
150	Debt securities issued other than covered bonds and ABSs	Encumbered assets							
160		Matching liabilities							
170	Other sources of encumbrance	Encumbered assets							
180		Contingent liabilities or securities lent							
190	Total encumbered assets								
200		of which central bank eligible							
210	Total non-encumbered Assets								
220		of which central bank eligible							
230	Encumbered + Non-encumbered Assets								

## F 36.02 - ADVANCE DATA. PART II (AE-ADV-2)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds of which: issued by other entities of the group	
			010	020	030	040	050
010		Encumbered collateral received					
020		Matching liabilities					
030		Encumbered collateral received					
040		Matching liabilities					
050		Encumbered collateral received					
060		Matching liabilities					
070		Encumbered collateral received					
080		Matching liabilities					
090		Encumbered collateral received					
100		Matching liabilities					
110		Encumbered collateral received					
120		Matching liabilities					



		Collateral Type - Classification by Asset type					
		Assets/Liabilities	Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds of which: issued by other entities of the group	
			010	020	030	040	050
130		Encumbered collateral received					
140	Asset-backed securities issued	Matching liabilities					
150		Encumbered collateral received					
160	Debt securities issued other than Covered bonds and ABSs	Matching liabilities					
170		Encumbered collateral received					
180	Other sources of encumbrance	Contingent liabilities or securities lent					
190	<b>Total encumbered collateral received</b>						
200		<i>of which central bank eligible</i>					
210	<b>Total non-encumbered collateral received</b>						
220		<i>of which central bank eligible</i>					
230	<b>Encumbered + Non-encumbered collateral received</b>						



		Collateral Type - Classification by Asset type						
		Debt Securities					Loans and advances other than loans on demand	
		of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
		of which: issued by other entities of the group	070	080	090	100	110	120
		060						
Sources of encumbrance		Assets/Liabilities						
130	Asset-backed securities issued	Encumbered collateral received						
140		Matching liabilities						
150	Debt securities issued other than Covered bonds and ABSs	Encumbered collateral received						
160		Matching liabilities						
170	Other sources of encumbrance	Encumbered collateral received						
180		Contingent liabilities or securities lent						
190	<b>Total encumbered collateral received</b>							
200		<i>of which central bank eligible</i>						
210	<b>Total non-encumbered collateral received</b>							
220		<i>of which central bank eligible</i>						
230	<b>Encumbered + Non-encumbered collateral received</b>							





## ANNEX VII

## ‘ANNEX XIX

**INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII**

## 1. Additional Monitoring Tools

## 1.1. General

1. In order to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding, institutions shall complete the template in Annex XVIII in accordance with the instructions in this Annex.
2. Total funding shall be all financial liabilities other than derivatives and short positions;
3. Funding with open maturity including on sight deposits shall be considered as maturing overnight.
4. Original maturity shall represent the time between the date of origination and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII. This means that in case of optionality such as in the case of paragraph 12 of Annex XXIII, the original maturity of a funding item can be shorter than the time elapsed since its origination.
5. Residual maturity shall represent the time between the end of the reporting period and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII.
6. For the purposes of calculating the original or residual weighted average maturity, deposits maturing overnight shall be considered to have a one day maturity.
7. For the purposes of calculating the original and residual maturity, where there is funding with a notice period or a cancellation or early withdrawal clause for the institution's counterparty, a withdrawal at the first possible date shall be assumed.
8. For perpetual liabilities, except where subject to optionality as referred to in paragraph 12 of Annex XXIII, a fixed 20 years original and residual maturity shall be assumed.
9. For calculating the threshold according to reporting templates C 67.00 and C 68.00 by significant currency, institutions shall use a threshold of 1 % of total liabilities in all currencies.

## 1.2. Concentration of funding by counterparty (C 67.00)

1. In order to collect information about the reporting institutions' concentration of funding by counterparty in template C 67.00, institutions shall apply the instructions contained in this section.
2. Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EU) No 575/2013, where the funding obtained from each counterparty or group of connected clients exceeds a threshold of 1 % of total liabilities in the sublines of section 1 of the template. The counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty or group of connected clients which is above the 1 % threshold as at the reporting date; item 1.02 shall be the second largest above the 1 % threshold; and similarly with the remaining items.
3. Where a counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the highest amount of funding.
4. Institutions shall report the total of all other remaining funding in section 2.
5. The totals of section 1 and section 2 shall equal an institution's total funding as per its balance sheet reported under the financial reporting framework (FINREP).