

## ANNEX XIII

**REPORTING ON LIQUIDITY (PART 1 of 5: LIQUID ASSETS)**

1. Liquid assets
  - 1.1. General remarks
    1. This is a summary template which contains information about assets for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are colored grey.
    2. Assets shall be reported in one of six sections in this template:
    3. Assets which meet the requirements of Article 416 and Article 417: assets identified as liquid for reporting purposes in the REGULATION (EU) NO 575/2013, which meet the operational requirements for holdings of liquid assets.
    4. Assets which meet the requirements of Article 416 (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
    5. Items subject to supplementary reporting of liquid assets according to Annex III REGULATION (EU) NO 575/2013
    6. Assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013.
    7. Treatment for jurisdictions with insufficient liquid assets
    8. Reporting of Shar'iah compliant assets as alternative assets under Article 509(2)(i).
  - 1.2. Specific remarks
    9. For items 1.1 to 1.2 institutions shall report the relevant amounts in column 030.
    10. For items 1.3 to 1.4 institutions shall report the market value of assets in column 010 and the value according to Article 418 in column 020 for each category of assets.
    11. For item 1.5 institutions shall report the relevant undrawn amount in column 040.
    12. For item 1.6.1/1.6.2 institutions shall report the relevant amounts in column 030/040.
    13. For items 1.7 to 2.2, in accordance with the last paragraph of Article 416(1) REGULATION (EU) NO 575/2013 and pending a uniform definition in accordance with Article 460 of high and extremely high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are of extremely high and high liquidity and credit quality and report their market value in columns 010 and 030 and the value according to Article 418 in columns 020 and 040.
    14. For items 1.3 to 1.4 and 1.7 to 1.14, institutions shall only report assets that fulfill all the operational requirements referred to in Article 417 REGULATION (EU) NO 575/2013.
    15. For items 2.1 to 2.2, institutions shall report assets which would otherwise qualify to be reported in section 1.1 to 1.14 but do not meet the operational requirements referred to in Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
    16. For items 1.1 to 2.2, with the exception of item 1.5, institutions shall only report assets which fulfill all the conditions referred to in Article 416(3) REGULATION (EU) NO 575/2013.
    17. For items 3.1 to 3.12, institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.

18. For items 4.1 to 4.12.3, institutions shall only report assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013
19. For items 5.1 to 5.2, institutions shall only report items related to the derogations as referred to in Article 419(2) REGULATION (EU) NO 575/2013 for currencies with constraints on the availability of liquid assets
20. For items 6.1 to 6.1.3, only Shar'iah compliant banks shall report items that are Shar'iah compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416 REGULATION (EU) NO 575/2013
21. The value of the liquid assets of all items in the template, with the exception of 1.1 to 1.2.1, 1.5 to 1.6.2, 3.1 to 3.2, 3.9 to 3.10 and 5.2 shall be the market value and the value after the application of the relevant haircuts. For items 1.1 to 1.2.1, 1.6 to 1.6.2, 3.1 to 3.2, 3.10 and 5.2 the amount of the item shall be reported. For item 1.5 and 3.9 the undrawn amount of the line shall be reported.

#### Liquid assets sub template

##### 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-390	<b>1. ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 REGULATION (EU) NO 575/2013</b> Assets reported in this section have been explicitly identified as potentially being of high or extremely high liquidity and credit quality. REGULATION (EU) NO 575/2013
010	<b>1.1 Cash</b> Article 416(1)(a) of REGULATION (EU) NO 575/2013 Total amount of cash including coins and banknotes/currency. Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.
020	<b>1.2 Exposures to central banks</b> Articles 416(1)(a) REGULATION (EU) NO 575/2013 Total amount of exposures to central banks.
030	<b>1.2.1 Exposures that can be withdrawn in times of stress</b> Article 416(1)(a) REGULATION (EU) NO 575/2013
040-110	<b>1.3 Other transferable assets representing claims on or guaranteed by</b> Article 416.1(c) REGULATION (EU) NO 575/2013
040-050	<b>1.3.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b> Article 416(1)(c)(i) REGULATION (EU) NO 575/2013
040	<b>1.3.1.1 representing claims</b> Assets specified in 1.3.1 that represent claims on the above counterparties, according to Article 416(1)(c)(i)
050	<b>1.3.1.2 guaranteed by</b> Assets specified in 1.3.1 guaranteed by the above counterparties, according to Article 416(1)(c)(i)
060-070	<b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b> Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013

Row	Legal references and instructions
060	1.3.2.1 <b>representing claims</b> Assets specified in 1.3.2 that represent claims on the above counterparties, according to Article 416(1)(c)(ii)
070	1.3.2.2 <b>guaranteed by</b> Assets specified in 1.3.2 guaranteed by the above counterparties, according to Article 416(1)(c)(ii)
080-090	1.3.3 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b> Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013
080	1.3.3.1 <b>representing claims</b> Assets specified in 1.3.3 that represent claims on the above counterparties, according to Article 416(1)(c)(iii)
090	1.3.3.2 <b>guaranteed by</b> Assets specified in 1.3.3 guaranteed by the above counterparties, according to Article 416(1)(c)(iii)
100-110	1.3.4 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013
100	1.3.4.1 <b>representing claims</b> Assets specified in 1.3.4 that represent claims on the above counterparties, according to Article 416(1)(c)(iv)
110	1.3.4.2 <b>guaranteed by</b> Assets specified in 1.3.4 guaranteed by the above counterparties, according to Article 416(1)(c)(iv)
120-140	1.4 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b> Article 416(6) of REGULATION (EU) NO 575/2013
120	1.4.1 <b>underlying assets in point (a) of Article 416(1)</b>
130	1.4.2 <b>underlying assets in point (b) and (c) of Article 416(1)</b>
140	1.4.3 <b>underlying assets in point (d) of Article 416(1)</b>
150	1.5 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b> Article 416(1)(e) REGULATION (EU) NO 575/2013
160-170	1.6 <b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b> Article 416(1)(f) REGULATION (EU) NO 575/2013 if the credit institution belongs to a network in accordance with legal or statutory provisions, the legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution
160	1.6.1 <b>deposits</b>
170	1.6.2 <b>contractually available funding</b>

Row	Legal references and instructions
180	<b>1.7 Assets issued by a credit institution which has been set up by a Member State central or regional government</b> Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013
190-210	<b>1.8 non-financial corporate bonds</b> Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013 Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013.
190	<b>1.8.1 credit quality step 1</b>
200	<b>1.8.2 credit quality step 2</b>
210	<b>1.8.3 credit quality step 3</b>
220-240	<b>1.9 bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013
220	<b>1.9.1 credit quality step 1</b>
230	<b>1.9.2 credit quality step 2</b>
240	<b>1.9.3 credit quality step 3</b>
250-270	<b>1.10 asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013
250	<b>1.10.1 credit quality step 1</b>
260	<b>1.10.2 credit quality step 2</b>
270	<b>1.10.3 credit quality step 3</b>
280-300	<b>1.11 Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013
280	<b>1.11.1 credit quality step 1</b>
290	<b>1.11.2 credit quality step 2</b>
300	<b>1.11.3 credit quality step 3</b>
310-330	<b>1.12 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b> Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013
310	<b>1.12.1 credit quality step 1</b>

Row	Legal references and instructions
320	1.12.2 <b>credit quality step 2</b>
330	1.12.3 <b>credit quality step 3</b>
340-360	<p><b>1.13 Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 Only items that are not specified in the rows above shall be reported here.</p>
340	1.13.1 <b>credit quality step 1</b>
350	1.13.2 <b>credit quality step 2</b>
360	1.13.3 <b>credit quality step 3</b>
	<p><b>1.14 Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 Only items that are not specified in the rows above shall be reported here.</p>
370	1.14.1 <b>credit quality step 1</b>
380	1.14.2 <b>credit quality step 2</b>
390	1.14.3 <b>credit quality step 3</b>
400-410	<p><b>2. ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) and (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b></p> <p>Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.</p>
400	<p><b>2.1 Assets not controlled by a liquidity management function</b></p> <p>Article 417(c) of REGULATION (EU) NO 575/2013</p>
410	<p><b>2.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
420-610	<p><b>3. Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p>
420	<p><b>3.1 Cash</b></p> <p>Annex III Point 1 REGULATION (EU) NO 575/2013 Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416 (3) and can thus not be reported under reporting item 1.1. Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>

Row	Legal references and instructions
430	<p><b>3.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p>
440-480	<p><b>3.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
440	<p><b>3.3.1 representing claims on sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
450	<p><b>3.3.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
460	<p><b>3.3.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
470	<p><b>3.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
480	<p><b>3.3.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
490	<p><b>3.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 REGULATION (EU) NO 575/2013</p>
500-550	<p><b>3.5 transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
500	<p><b>3.5.1 representing claims on sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
510	<p><b>3.5.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
520	<p><b>3.5.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
530	<p><b>3.5.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
540	<p><b>3.5.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
550	<p><b>3.6 transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 REGULATION (EU) NO 575/2013</p>
560	<p><b>3.7 transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 REGULATION (EU) NO 575/2013</p>
570	<p><b>3.8 transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
580	<p><b>3.9 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013 Only to the extent not reported under reporting item 1.5.</p>
590	<p><b>3.10 Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013 This item to be included only to the extent not reported under reporting item 1.6.</p>
600	<p><b>3.11 exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
610	<p><b>3.12 gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
620-850	<p><b>4 ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013</b></p>
620-640	<p><b>4.1 Financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013 Bonds issued by an investment firm, insurance undertaking, financial holding company, a mixed financial holding company or any other entity that performs one or more of the activities listed in Annex I to Directive 2013/36/EU. Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
620	4.1.1 <b>credit quality step 1</b>
630	4.1.2 <b>credit quality step 2</b>
640	4.1.3 <b>credit quality step 3</b>
650-670	4.2 <b>own issuances</b> Article 416 (3)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
650	4.2.1 <b>credit quality step 1</b>
660	4.2.2 <b>credit quality step 2</b>
670	4.2.3 <b>credit quality step 3</b>
680-700	4.3 <b>unsecured credit institution issuances</b> REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
680	4.3.1 <b>credit quality step 1</b>
690	4.3.2 <b>credit quality step 2</b>
700	4.3.3 <b>credit quality step 3</b>
710-730	4.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
710	4.4.1 <b>credit quality step 1</b>
720	4.4.2 <b>credit quality step 2</b>
730	4.4.3 <b>credit quality step 3</b>
740-760	4.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3)(a) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
740	4.5.1 <b>credit quality step 1</b>
750	4.5.2 <b>credit quality step 2</b>
760	4.5.3 <b>credit quality step 3</b>
770	4.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013



Row	Legal references and instructions
780	<b>4.7 gold not reported above under 3.1.2</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
790	<b>4.8 guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
800	<b>4.9 covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
810	<b>4.10 corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
820	<b>4.11 funds based on the assets reported in 4.6 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
830-850	<b>4.12 other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
830	<b>4.12.1 local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
840	<b>4.12.2 commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
850	<b>4.12.3 credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
860-870	<b>5 Treatment for jurisdictions with insufficient HQLA</b> Article 419(2) of REGULATION (EU) NO 575/2013
860	<b>5.1 Use of derogation A (foreign currency)</b> Article 419(2)(a) of REGULATION (EU) NO 575/2013 Total amount of assets held pursuant to derogation A
870	<b>5.2 Use of derogation B (credit line from the relevant central bank)</b> Article 419(2)(b) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit line held pursuant to derogation B
880-900	<b>6 Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Article 509(2)(i) of REGULATION (EU) NO 575/2013 of REGULATION (EU) NO 575/2013
880	<b>6.1 credit quality step 1</b>
890	<b>6.1 credit quality step 2</b>
900	<b>6.1 credit quality step 3</b>

**REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS)**

## 1. Outflows

## 1.1. General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with Article 420 REGULATION (EU) NO 575/2013, this section covers reporting requirements on retail deposits (Article 421), other deposits and liabilities (Article 422), additional outflows (Article 423) and outflows from credit and liquidity facilities (Article 424).
3. In accordance with Article 421(5) of the REGULATION (EU) NO 575/2013, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits. For completeness, the reporting of these deposits is requested in item 1.1.6 of the template.

## 1.2. Outflows sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
020-137	<p><b>1. OUTFLOWS</b></p> <p>Articles 421 to 424 of REGULATION (EU) NO 575/2013.</p> <p>Liabilities reported in this section have been explicitly identified as a potential source of liquidity outflows, over the next 30 days, for reporting purposes.</p>
020-100	<p><b>1.1 Retail deposits</b></p> <p>Article 421 of REGULATION (EU) NO 575/2013</p> <p>Total liability of retail deposits as defined in Article 411(2), including sight deposits and fixed term deposits, of REGULATION (EU) NO 575/2013 shall be reported in column 020. The resulting outflow after having applied the relevant outflow rate shall be reported in column 030.</p> <p>The following subcategories shall be reported:</p>
020-040	<p><b>1.1.1 Covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 421(1) of REGULATION (EU) NO 575/2013</p>
020	<p><b>1.1.1.1 part of an established relationship making withdrawal highly unlikely</b></p> <p>Article 421(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is part of an established relationship making withdrawal highly unlikely.</p> <p>Retail deposits which are both part of an established relationship making withdrawal highly unlikely and held in transactional accounts, including accounts to which salaries are regularly credited, shall instead be reported in item 1.1.1.2.</p>
030	<p><b>1.1.1.2 held in transactional accounts, including accounts to which salaries are regularly credited</b></p> <p>Article 421(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is held in transactional accounts, including accounts to which salaries are regularly credited, making withdrawal highly unlikely.</p>

Row	Legal references and instructions
040	<p><b>1.1.2 covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, those other deposits which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2.</p>
050	<p><b>1.1.3 uninsured retail deposits</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>
060-080	<p><b>1.1.4 deposits subject to higher outflows than specified in Article 421(1) or 421(2)</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits subject to higher outflows than those specified in Article 421(1) or 421(2) of REGULATION (EU) NO 575/2013 REGULATION (EU) NO 575/2013 shall be reported in the following subcategories:</p>
060	<p><b>1.1.4.1 deposits subject to higher outflow rate - Category 1 – medium risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 1.</p>
070	<p><b>1.1.4.2 deposits subject to higher outflow rate - Category 2 – high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 2.</p>
080	<p><b>1.1.4.3 deposits subject to higher outflow rate – Category 3 - very high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 3.</p>
090	<p><b>1.1.5 deposits in third countries where a higher outflow is applied</b></p> <p>Article 421(4) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits taken in third countries subject to outflows in that third country which are higher than those specified in Article 421(1) or (2) of REGULATION (EU) NO 575/2013.</p>
100	<p><b>1.1.6 deposits exempted from the calculation of outflows where the conditions of Art. 421(5) (a) and (b) have been met</b></p> <p>Article 421 (5) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits exempted from the calculation of outflows, as referred to in Article 421 (5) of REGULATION (EU) NO 575/2013.</p>
110-1130	<p><b>1.2 outflows on other liabilities</b></p> <p>Article 422 REGULATION (EU) NO 575/2013</p> <p>Total outflows on other liabilities due over the next 30 days shall be reported in the following subcategories as follows: Liabilities reported in this section shall only consist of general obligations other than retail deposits defined in Article 411(2) (which shall instead be reported in item 1.1. above).</p> <p>Liabilities reported here shall fall due over the next 30 days, have an earliest possible contractual maturity date within the next 30 days or have an undefined maturity date. This includes both (i) liabilities with options that are exercisable at the investor's discretion and (ii) liabilities with options exercisable at the institution's discretion where the institution's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed within the next 30 days, before their legal final maturity date, such liabilities shall be included in the appropriate subcategory.</p>
110	<p><b>1.2.1 liabilities resulting from the institution's own operating expenses</b></p> <p>Article 422(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities due over the next 30 days resulting from the institution's own operating expenses. Examples include office and utilities expenses, accounting expenses, salary and wages etc and any other costs incurred by the operation of the institution's own activities.</p>

Row	Legal references and instructions
120-950	<p><b>1.2.2 liabilities resulting from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 422(2) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of outflows relating to secured lending and capital market driven transactions over the next 30 days, the market value of the corresponding assets which collateralise the transactions and the value of these assets according to Article 418 REGULATION (EU) NO 575/2013.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily. Therefore, any transaction in which the institution has received a collateralised loan in cash, such as repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days shall be reported in this section.</li> </ol> <p>Institutions shall report the market value of the assets securing the secured lending and capital market driven transactions in column 010. Institutions shall report these transactions in one of seven categories:</p> <p><i>Category one:</i> where the counterparty is not a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 020 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 030.</p> <p><i>Category two:</i> where the counterparty is not a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 040 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 050.</p> <p><i>Category three:</i> where the counterparty is not a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 060.</p> <p><i>Category four:</i> where the counterparty is a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 070 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 080.</p> <p><i>Category five:</i> where the counterparty is a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 090 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 100.</p> <p><i>Category six:</i> where the counterparty is a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 110.</p> <p><i>Category seven:</i> Where the counterparty is the central government, a public sector entity of the member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank, the amount due shall be reported in column 120.</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.</b></p> <p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has deposited both 'extremely high', 'high' and 'other' liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with 'other liquidity and credit quality' shall be assigned first. Only once all those assets are fully assigned, shall assets of 'high liquidity and credit quality' be assigned. Only once all those assets are assigned too, shall 'extremely high liquidity and credit quality' be assigned.</b></p> <p><b>Collateral swaps where the institution simultaneously borrows collateral and lends collateral (in the form of assets other than cash), shall be reported as follows:</b></p> <p>The value of the asset borrowed shall be its market value in column 010 and its value according to Article 418 REGULATION (EU) NO 575/2013 in the appropriate column. Collateral swaps only relate to collateral, and there is no underlying 'Amount due' to be reported.</p> <p>The market value of the asset lent shall be reported in the 'Market value of the asset securing the transaction' column in the appropriate subcategory of .3 of template 'Inflows'. Collateral swaps only relate to collateral, and there is no underlying 'Amount due' to be reported.</p>

Row	Legal references and instructions
120-190	<p><b>1.2.2.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.2.2.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>
120	<p><b>1.2.2.1.1.1 representing claims</b></p> <p>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)</p>
130	<p><b>1.2.2.1.1.2 guaranteed by</b></p> <p>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)</p>
140-150	<p><b>1.2.2.1.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>
140	<p><b>1.2.2.1.2.1 representing claims</b></p> <p>Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)</p>
150	<p><b>1.2.2.1.2.2 guaranteed by</b></p> <p>Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)</p>
160-170	<p><b>1.2.2.1.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks.</b></p> <p>Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013</p>
160	<p><b>1.2.2.1.3.1 representing claims</b></p> <p>Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)</p>
170	<p><b>1.2.2.1.3.2 guaranteed by</b></p> <p>Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)</p>
180-190	<p><b>1.2.2.1.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013</p>
180	<p><b>1.2.2.1.4.1 representing claims</b></p> <p>Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)</p>

Row	Legal references and instructions
190	1.2.2.1.4.2 <b>guaranteed by</b> Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416 (1)(c)(iv)
200-220	1.2.2.2 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b> Article 416(6) of REGULATION (EU) NO 575/2013 Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
200	1.2.2.2.1 <b>underlying assets in point (a) of article 416(1)</b>
210	1.2.2.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>
220	1.2.2.2.3 <b>underlying assets in point (d) of article 416(1)</b>
230	1.2.2.3 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b> Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013
240-260	1.2.2.4 <b>non-financial corporate bonds</b> Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013 Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013 and in accordance with 1.2.2 above, in the appropriate sub-category.
240	1.2.2.4.1 <b>credit quality step 1</b>
250	1.2.2.4.2 <b>credit quality step 2</b>
260	1.2.2.4.3 <b>credit quality step 3</b>
270-290	1.2.2.5 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
270	1.2.2.5.1 <b>credit quality step 1</b>
280	1.2.2.5.2 <b>credit quality step 2</b>
290	1.2.2.5.3 <b>credit quality step 3</b>
300-320	1.2.2.6 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
300	1.2.2.6.1 <b>credit quality step 1</b>
310	1.2.2.6.2 <b>credit quality step 2</b>
320	1.2.2.6.3 <b>credit quality step 3</b>

Row	Legal references and instructions
330-350	<b>1.2.2.7 Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3 of the liquid assets template</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
330	1.2.2.7.1 <b>credit quality step 1</b>
340	1.2.2.7.2 <b>credit quality step 2</b>
350	1.2.2.7.3 <b>credit quality step 3</b>
360-380	<b>1.2.2.8 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b> Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
360	1.2.2.8.1 <b>credit quality step 1</b>
370	1.2.2.8.2 <b>credit quality step 2</b>
380	1.2.2.8.3 <b>credit quality step 3</b>
390-410	<b>1.2.2.9 Other transferable assets that are of extremely high liquidity and credit quality</b> Article 416.1(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category Only items that are not specified in the rows above shall be reported here.
390	1.2.2.9.1 <b>credit quality step 1</b>
400	1.2.2.9.2 <b>credit quality step 2</b>
410	1.2.2.9.3 <b>credit quality step 3</b>
420-440	<b>1.2.2.10 Other transferable assets that are of high liquidity and credit quality</b> Article 416.1(d) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category. Only items that are not specified in the rows above shall be reported here.
420	1.2.2.10.1 <b>credit quality step 1</b>
430	1.2.2.10.2 <b>credit quality step 2</b>
440	1.2.2.10.3 <b>credit quality step 3</b>
450-460	<b>1.2.2.11 ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b> These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
450	1.2.2.11.1 <b>Assets not controlled by a liquidity management function</b> Article 417(c) of REGULATION (EU) NO 575/2013

Row	Legal references and instructions
460	<p>1.2.2.11.2 <b>assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
480-680	<p>1.2.2.12 <b>Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
480	<p>1.2.2.12.1 <b>Cash</b></p> <p>Annex III, Point 1 of REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 'Inflows' if it qualifies as monies due over the next 30 days.</p>
490	<p>1.2.2.12.2 <b>Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 of REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p>
500-540	<p>1.2.2.12.3 <b>transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
500	<p>1.2.2.12.3.1 <b>representing claims on sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
510	<p>1.2.2.12.3.2 <b>claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
520	<p>1.2.2.12.3.3 <b>representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
530	<p>1.2.2.12.3.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
540	<p>1.2.2.12.3.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
550	<p>1.2.2.12.4 <b>transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 of REGULATION (EU) NO 575/2013</p>



Row	Legal references and instructions
570-610	<p>1.2.2.12.5 <b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
570	<p>1.2.2.12.5.1 <b>representing claims on sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
580	<p>1.2.2.12.5.2 <b>claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
590	<p>1.2.2.12.5.3 <b>representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
600	<p>1.2.2.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
610	<p>1.2.2.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
620	<p>1.2.2.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 of REGULATION (EU) NO 575/2013</p>
630	<p>1.2.2.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 of REGULATION (EU) NO 575/2013</p>
640	<p>1.2.2.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Point 125</b></p> <p>Annex III, Point 8 of REGULATION (EU) NO 575/2013</p>
650	<p>1.2.2.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 of REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>
660	<p>1.2.2.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 of REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
670	1.2.2.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b> Annex III, Point 11 of REGULATION (EU) NO 575/2013
680	1.2.2.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b> Annex III, Point 12 of REGULATION (EU) NO 575/2013
<b>690-920</b>	<b>1.2.2.13 ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.</b> These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
690-710	1.2.2.13.1 <b>financial corporate bonds</b> Article 416 (2) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
690	1.2.2.13.1.1 <b>credit quality step 1</b>
700	1.2.2.13.1.2 <b>credit quality step 2</b>
710	1.2.2.13.1.3 <b>credit quality step 3</b>
720-740	1.2.2.13.2 <b>own issuances</b> Article 416 (3)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
720	1.2.2.13.2.1 <b>credit quality step 1</b>
730	1.2.2.13.2.2 <b>credit quality step 2</b>
740	1.2.2.13.2.3 <b>credit quality step 3</b>
750-770	1.2.2.13.3 <b>unsecured credit institution issuances</b> Article 416 of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
750	1.2.2.13.3.1 <b>credit quality step 1</b>
760	1.2.2.13.3.2 <b>credit quality step 2</b>
770	1.2.2.13.3.3 <b>credit quality step 3</b>
780-800	1.2.2.13.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
780	1.2.2.13.4.1 <b>credit quality step 1</b>
790	1.2.2.13.4.2 <b>credit quality step 2</b>

Row	Legal references and instructions
800	1.2.2.12.4.3 <b>credit quality step 3</b>
810-830	1.2.2.13.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
810	1.2.2.13.5.1 <b>credit quality step 1</b>
820	1.2.2.13.5.2 <b>credit quality step 2</b>
830	1.2.2.13.5.3 <b>credit quality step 3</b>
840	1.2.2.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
850	1.2.2.13.7 <b>gold</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
860	1.2.2.13.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
870	1.2.2.13.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
880	1.2.2.13.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
890	1.2.2.13.11 <b>funds based on the assets reported in 4.5 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
900-920	1.2.2.13.12 <b>other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.2.2.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
910	1.2.2.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
920	1.2.2.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
930-950	1.2.2.14 <b>Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Articles 419(2)(a) of REGULATION (EU) NO 575/2013 and 509(2)(i) These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
930	1.2.2.14.1 <b>credit quality step 1</b>
940	1.2.2.14.2 <b>credit quality step 2</b>

Row	Legal references and instructions
950	1.2.2.14.3 <b>credit quality step 3</b>
960-1030	<p>1.2.3 <b>Deposits that have to be maintained by the depositor</b></p> <p>Article 422(3) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits, including sight deposits and fixed term deposits, that have to be maintained by the depositor shall be reported in the following subcategories in columns 010 'Amount deposited by clients that are financial customers' and column 030 'Amount deposited by clients that are not financial customers' dependent on the counterparty type, as follows:</p>
960-990	<p>1.2.3.1 <b>in order to obtain clearing, custody or cash management services (excluding correspondent banking or prime brokerage)</b></p> <p>Article 422(3)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage), shall be reported in the following subcategories as follows:</p> <p>[Note: A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers (Basel III liquidity rules text paragraph 75).</p> <p>A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).</p> <p>A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related]</p>
960-970	<p>1.2.3.1.1 <b>which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
960	<p>1.2.3.1.1.1 <b>of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and where there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>
970	<p>1.2.3.1.1.2 <b>of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country yet there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>

Row	Legal references and instructions
980-990	<p><b>1.2.3.1.2 which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
980	<p><b>1.2.3.1.2.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>
990	<p><b>1.2.3.1.2.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>
1000	<p><b>1.2.3.2 in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2</b></p> <p>Article 422(3)(c)</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2.</p>
1010	<p><b>1.2.3.2.1 of which are correspondent banking or prime brokerage services</b></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2 which are deposits relating to correspondent banking or prime brokerage services.</p>
1020	<p><b>1.2.3.4 in the context of common task sharing within an institutional protection scheme or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme</b></p> <p>Article 422(3)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of common task sharing within an institutional protection scheme meeting or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme.</p>
1030	<p><b>1.2.3.5 to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</b></p> <p>Article 422(3)(d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</p>
1040	<p><b>1.2.4 Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</b></p> <p>Article REGULATION (EU) NO 575/2013 422(3), last paragraph</p> <p>Total amount of deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</p>

Row	Legal references and instructions
1050	<p><b>1.2.5 liquidity lines for assets specified in Article 416(1)(f)</b>            Article 416(1)(f)            Total amount of liquidity lines for assets specified in Article 416(1)(f)</p>
1060-1070	<p><b>1.2.6 liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients</b>            Article 422(5) of REGULATION (EU) NO 575/2013            Total amount of liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients.</p>
1060	<p><b>1.2.6.1 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1070	<p><b>1.2.6 which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1060	<p><b>1.2.7 net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b>            Article 422(6) of REGULATION (EU) NO 575/2013            The net amount of payable expected over the 30 day horizon from the contracts listed in Annex II.            Amounts shall:            — be net across all counterparties            — be net of collateral to be received that qualifies as liquid assets under Article 416            — not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon            Note net amount <b>receivable</b> shall be reported in 1.3 'Inflows' item 1.1.6 (net amount receivable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)).</p>
1090-1100	<p><b>1.2.8 liabilities for which the competent authority has determined a lower outflow</b>            Article 422(8) of REGULATION (EU) NO 575/2013            Total amount of liabilities for which the competent authority has determined a lower outflow on a case-by-case basis, shall be reported in the following subcategories as follows:</p>
1090	<p><b>1.2.8.1 where all the conditions of Article 422(8) (a), (b), (c) and (d) are met</b>            Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), (c) and (d) are met.</p>
1100	<p><b>1.2.8.2 where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8</b>            Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8.</p>
1110-1120	<p><b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b>            Articles 420(1)(e) and 420(2) of REGULATION (EU) NO 575/2013            Total amount of all liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013.</p>
1110	<p><b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>

Row	Legal references and instructions
1120	<b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b>
1130	<b>1.2.10 all other liabilities</b> Article 422(7) of REGULATION (EU) NO 575/2013 Total amount of all other liabilities.
1140-1210	<b>1.3 Additional Outflows</b> Total amount of all additional outflows, shall be reported in the following subcategories as follows:
1140	<b>1.3.1 for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II</b> Article 423(1) of REGULATION (EU) NO 575/2013 Total amount of all additional outflows for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II, shall be reported in the following subcategories as follows:
1150	<b>1.3.2 corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution</b> Article 423(2) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution.
1160	<b>1.3.3 corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material</b> Article 423(3) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to additional collateral needs that would result from the impact of an adverse market scenario.
1170	<b>1.3.4 corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets</b> Article 423(4) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets.
1180	<b>1.3.5 corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</b> Article 423(5)(a) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty
1190	<b>1.3.6 corresponding to collateral that is due to be returned to a counterparty</b> Article 423(5)(b) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to collateral that is due to be returned to a counterparty
1200	<b>1.3.7 corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</b> Article 423(5)(c) of REGULATION (EU) NO 575/2013 Total amount of outflows corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.

Row	Legal references and instructions
1210	<p><b>1.3.8 deposits received as collateral</b></p> <p>Article 423(6) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to deposits received as collateral</p>
1220-1370	<p><b>1.4 Outflows from credit and liquidity facilities</b></p> <p>Total maximum amount that could be drawn from undrawn credit and liquidity facilities, shall be reported in the following subcategories as follows:</p> <p>[Note: This maximum amount that can be drawn may be assessed net of the value according to Article 418 of collateral to be provided if the institution can reuse the collateral and if the collateral in the form of liquid assets in accordance with Article 416. The collateral to be provided may not be assets issued by the counterparty of the facility or one of its affiliated entities. If the necessary information is available to the institution, the maximum amount that can be drawn for credit and liquidity facilities provided to SSPEs shall be determined as the maximum amount that could be drawn given an SSPEs own obligations coming due over the next 30 days.]</p>
1220	<p><b>1.4.1 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients</b></p> <p>Article 424(2) REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for retail clients if they qualify for the retail exposure class under the Standardised or IRB approaches for credit risk.</p>
1230-1240	<p><b>1.4.2 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers</b></p> <p>Article 424(3) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for clients other than retail and financial customers, where they meet the following conditions:</p> <p>(a) they do not qualify for the retail exposure class under the Standardised or IRB approaches for credit risk;</p> <p>(b) they have been provided to clients that are not financial customers;</p> <p>(c) they have not been provided for the purpose of replacing funding of the client in situations where he is unable to obtain its funding requirements in the financial markets.</p>
1230	<p><b>1.4.2.1 – undrawn committed credit facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed credit facilities</p>
1240	<p><b>1.4.2.2 – undrawn committed liquidity facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed liquidity facilities</p>
1250	<p><b>1.4.3 maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased</b></p> <p>Article 424(4) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers.</p>
1260-1270	<p><b>1.4.4 maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3</b></p> <p>Article 424(5) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities to customers other than that reported in 1.4.1, 1.4.2 or 1.4.3. This includes:</p> <p>(a) liquidity facilities that the institution has granted to SSPEs;</p> <p>(b) arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
1260	<p><b>1.4.4.1 granted to SSPEs other than those in 1.4.3</b></p> <p>Article 424(5) point (a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items granted to SSPEs other than those in 1.4.3</p>



Row	Legal references and instructions
1270	<p><b>1.4.4.2 arrangements under which the institution is required to buy or swap assets from an SSPE</b></p> <p>Article 424.5 point (b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relate to arrangements under which the institution is required to buy or swap assets from an SSPE</p>
1280-1290	<p><b>1.4.4.3 extended to credit institutions</b></p> <p>Article 424.5 point (c) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items extended to credit institutions</p>
1280	<p><b>1.4.4.3.1 undrawn committed credit facilities</b></p> <p><b>Total amount of 1.4.4.3 that relate to undrawn committed credit facilities</b></p>
1290	<p><b>1.4.4.3.2 undrawn committed liquidity facilities</b></p> <p><b>Total amount of 1.4.4.3 that relate to undrawn committed liquidity facilities</b></p>
1300-1310	<p><b>1.4.4.4 extended to financial institutions and investment firms</b></p> <p>Article 424.5 point (d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items extended to financial institutions and investment firms excluding credit institutions</p>
1300	<p><b>1.4.4.4.1 undrawn committed credit facilities</b></p> <p><b>Total amount of 1.4.4.4 that relate to undrawn committed credit facilities</b></p>
1310	<p><b>1.4.4.4.2 undrawn committed liquidity facilities</b></p> <p><b>Total amount of 1.4.4.4 that relate to undrawn committed liquidity facilities</b></p>
<b>1320</b>	<p><b>1.4.4.5 extended to other clients</b></p> <p>Total amount of 1.4.4 that relates to items extended to other clients</p>
1330	<p><b>1.4.4.6 extended to intra-group entities</b></p> <p>Total amount of 1.4.4 that relates to items extended to a intra-group REGULATION (EU) NO 575/2013 entities</p>
1340	<p><b>1.4.5 maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans</b></p> <p>Article 424(6) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities granted for the sole purpose of directly or indirectly funding promotional loans qualifying for the exposure classes referred to in those paragraphs 2 and 3. Those promotional loans shall be available only to persons who are not financial customers on a non-competitive, not for profit basis in order to promote public policy objectives of that Member State central or regional government. It shall only be possible to draw on such facilities following a request for a promotional loan and up to the amount of such request.</p>
1350	<p><b>1.4.6 maximum amount that can be drawn from all other contingent liabilities</b></p> <p>Total maximum amount that could result from all other contingent liabilities. These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.</p>
1360	<p><b>1.4.6.1 extended to intra-group entities</b></p> <p>Amount of 1.4.6 that is extended to an intra-group REGULATION (EU) NO 575/2013 entities</p>

Row	Legal references and instructions
1370	<p><b>1.4.7 outflows according to Article 105 CRD</b></p> <p>Total outflows stemming from the risk factors mentioned in points (a) and (d) of Article 105 REGULATION (EU) NO 575/2013 to the extent that they are expected to occur with 30 days.</p>

### REPORTING ON LIQUIDITY (PART 3 of 5: INFLOWS)

#### 1. Inflows

##### 1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with Article 425(2) REGULATION (EU) NO 575/2013, liquidity inflows shall:
  - (i) comprise only contractual inflows from exposures that are not passed due and for which the bank has no reason to expect non-performance within the 30-day time horizon.
  - (ii) be reported in full.
3. In accordance with Article 425(7) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any of the liquid assets reported in accordance with Article 416 other than payments due on the assets that are not reflected in the market value of the asset.
4. In accordance with Article 425(8) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any new obligations entered into.

##### 1.2. Inflows sub template

###### 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-030	<p><b>INFLOWS</b></p> <p>Article 425 REGULATION (EU) NO 575/2013</p> <p>Total inflows.</p> <p>Monies due reported in this section have been explicitly identified as a potential source of liquidity inflows, over the next 30 days, for reporting purposes, in Article 425 of REGULATION (EU) NO 575/2013.</p> <p>Amounts reported in the 'amount column' in each subcategory shall be full amounts i.e. not reduced, by the percentages given in the REGULATION (EU) NO 575/2013.</p>
010-980	<p><b>1 Inflows</b></p> <p>Article 425 of REGULATION (EU) NO 575/2013</p> <p>Column 010 refers to the total amount of monies due, whereas column 020 refers to the relevant inflow, after application of inflow rate where applicable.</p>
010-060	<p><b>1.1 monies due from customers that are not financial customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days, (including interest payments) from customers that are not financial customers, shall be reported in the following subcategories as follows:</p> <p>[Note: these include maturing loans that have already been agreed to be rolled-over. Non-maturing loans are assumed not to represent a cash inflow and shall not be reported here].</p>

Row	Legal references and instructions
010	<p><b>1.1.1 monies due from retail customers</b></p> <p>Articles 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from retail customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
020	<p><b>1.1.2 monies due from non-financial corporate customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from non-financial corporate customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
030	<p><b>1.1.2.1 that the institution owing those monies treats according to Article 422 (3) and (4)</b></p> <p>Article 425(2)(e) REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.2, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
040	<p><b>1.1.3 monies due from central banks</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from central banks, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
050	<p><b>1.1.3.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.3, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
060	<p><b>1.1.4 monies due from other customers that are not financial customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from customers that are not financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments), not included in rows 1.1.1 to 1.1.3.</p>
070-080	<p><b>1.2 monies due from financial customers</b></p> <p>Article 425(2) REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p> <p>Secured lending and capital market transactions shall be reported in section 1.2.</p>
070	<p><b>1.2.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
080	<p><b>1.2.2 that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</p>
090	<p><b>1.3 monies due from trade financing transactions according to article 425(2)(b)</b></p> <p>Article 425(2)(b) REGULATION (EU) NO 575/2013</p> <p>Monies from trade financing transactions according to article 425(2)(b)</p>

Row	Legal references and instructions
100	<p><b>1.4 assets with an undefined contractual end date according to Article 425(2)(c)</b></p> <p>Article 425(2)(c) REGULATION (EU) NO 575/2013</p> <p>Assets with an undefined contractual end date according to Article 425(2)(c)</p>
110	<p><b>1.5 monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Article 425(2)(f) REGULATION (EU) NO 575/2013</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</p>
120-930	<p><b>1.6 Monies due from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 425(2)(d) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of inflows relating to secured lending and capital market driven transactions over the next 30 days and the market value of the corresponding assets which collateralise the transactions.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily. Therefore, any transaction in which the institution has provided a collateralised loan in cash, such as reverse repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days, shall be reported in this section.</li> </ol> <p>Institutions shall report the amount due with 30 days in columns 010, 030 and 050 and the market value of the assets securing the secured lending and capital market driven transactions in columns 020, 040 and 060, depending on the asset quality category the asset has been allocated to (extremely high liquidity and credit quality, high liquidity and credit quality and other liquidity and credit quality).</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.</b></p> <p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has received both 'extremely high', 'high' and 'other' liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with 'other liquidity and credit quality' shall be assigned first. Only once all those assets are fully assigned, shall assets of 'high liquidity and credit quality' be assigned. Only once all those assets are assigned too, shall 'extremely high liquidity and credit quality' be assigned.</b></p>
120-190	<p><b>1.6.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416.1(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.6.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
120	1.6.1.1.1 <b>representing claims</b> Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)
130	1.6.1.1.2 <b>guaranteed by</b> Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)
140-150	1.6.1.2 <b>transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b> Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013
140	1.6.1.2.1 <b>representing claims</b> Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)
150	1.6.1.2.2 <b>guaranteed by</b> Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)
160-170	1.6.1.3 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks.</b> Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013
160	1.6.1.3.1 <b>representing claims</b> Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)
170	1.6.1.3.2 <b>guaranteed by</b> Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)
180-190	1.6.1.4 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013
180	1.6.1.4.1 <b>representing claims</b> Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)
190	1.6.1.4.2 <b>guaranteed by</b> Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iv)
200-220	1.6.2 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b> Article 416(6) of REGULATION (EU) NO 575/2013 Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here, using the appropriate sub-category according to the LCR liquid assets template.
200	1.6.2.1 <b>underlying assets in point (a) of article 416(1)</b>
210	1.6.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>
220	1.6.2.3 <b>underlying assets in point (d) of article 416(1)</b>

Row	Legal references and instructions
230	<p><b>1.6.3 Assets issued by a credit institution which has been set up by a Member State central or regional government</b></p> <p>Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met</p>
240-260	<p><b>1.6.4 non-financial corporate bonds</b></p> <p>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013</p> <p>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013, using the appropriate sub-category.</p>
240	1.6.4.1 <b>credit quality step 1</b>
250	1.6.4.2 <b>credit quality step 2</b>
260	1.6.4.3 <b>credit quality step 3</b>
270-290	<p><b>1.6.5 bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
270	1.6.5.1 <b>credit quality step 1</b>
280	1.6.5.2 <b>credit quality step 2</b>
290	1.6.5.3 <b>credit quality step 3</b>
300-320	<p><b>1.6.6 asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
300	1.6.6.1 <b>credit quality step 1</b>
310	1.6.6.2 <b>credit quality step 2</b>
320	1.6.6.3 <b>credit quality step 3</b>
330-350	<p><b>1.6.7 Residential mortgage backed instruments of the instruments reported in lines 1.6.6</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
330	1.6.7.1 <b>credit quality step 1</b>
340	1.6.7.2 <b>credit quality step 2</b>
350	1.6.7.3 <b>credit quality step 3</b>
360-380	<p><b>1.6.8 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in line 1.9 of the liquid assets template</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p>
360	1.6.8.1 <b>credit quality step 1</b>

Row	Legal references and instructions
370	1.6.8.2 <b>credit quality step 2</b>
380	1.6.8.3 <b>credit quality step 3</b>
390-410	<p>1.6.9 <b>Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
390	1.6.9.1 <b>credit quality step 1</b>
400	1.6.9.2 <b>credit quality step 2</b>
410	1.6.9.3 <b>credit quality step 3</b>
420-440	<p>1.6.10 <b>Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
420	1.6.10.1 <b>credit quality step 1</b>
430	1.6.10.2 <b>credit quality step 2</b>
440	1.6.10.3 <b>credit quality step 3</b>
450-460	<p>1.6.11 <b>ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) OR (c) REGULATION (EU) NO 575/2013</b></p> <p>Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.</p>
450	<p>1.6.11.1 <b>Assets not controlled by a liquidity management function</b></p> <p>Article 417(c) of REGULATION (EU) NO 575/2013</p>
460	<p>1.6.11.2 <b>assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale or via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
470-660	<p>1.6.12 <b>Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
470	<p>1.6.12.1 <b>Cash</b></p> <p>Annex III Point 1 REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>

Row	Legal references and instructions
480	<p>1.6.12.2 <b>Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b> Annex III, Point 2 REGULATION (EU) NO 575/2013 Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.3.</p>
490-530	<p>1.6.12.3 <b>transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b> Annex III, Point 3 REGULATION (EU) NO 575/2013 Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 3 of Annex III. Of which:</p>
490	<p>1.6.12.3.1 <b>representing claims on sovereigns</b> Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
500	<p>1.6.12.3.2 <b>claims guaranteed by sovereigns</b> Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
510	<p>1.6.12.3.3 <b>representing claims on or guaranteed by central banks</b> Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
520	<p>1.6.12.3.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
530	<p>1.6.12.3.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
540	<p>1.6.12.4 <b>transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b> Annex III, Point 4 REGULATION (EU) NO 575/2013</p>
550-590	<p>1.6.12.5 <b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b> Annex III, Point 5 REGULATION (EU) NO 575/2013 Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
550	<p>1.6.12.5.1 <b>representing claims on sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
560	<p>1.6.12.5.2 <b>claims guaranteed by sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
570	<p>1.6.12.5.3 <b>representing claims on or guaranteed by central banks</b> Annex III, Point 5 REGULATION (EU) NO 575/2013</p>



Row	Legal references and instructions
580	<p>1.6.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
590	<p>1.6.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
600	<p>1.6.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 REGULATION (EU) NO 575/2013</p>
610	<p>1.6.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 REGULATION (EU) NO 575/2013</p>
620	<p>1.6.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
630	<p>1.6.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>
640	<p>1.6.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013</p>
650	<p>1.6.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
660	<p>1.6.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
670-920	<p>1.6.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.</b></p> <p>These items shall be reported here in the appropriate sub-category of the liquid assets template.</p>

Row	Legal references and instructions
670-690	1.6.13.1 <b>financial corporate bonds</b> Article 416 (2) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
670	1.6.13.1.1 <b>credit quality step 1</b>
680	1.6.13.1.2 <b>credit quality step 2</b>
690	1.6.13.1.3 <b>credit quality step 3</b>
700-720	1.6.13.2 <b>own issuances</b> Article 416 (3)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
700	1.6.13.2.1 <b>credit quality step 1</b>
710	1.6.13.2.2 <b>credit quality step 2</b>
720	1.6.13.2.3 <b>credit quality step 3</b>
730-750	1.6.13.3 <b>unsecured credit institution issuances</b> Article 416 of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
730	1.6.13.3.1 <b>credit quality step 1</b>
740	1.6.13.3.2 <b>credit quality step 2</b>
750	1.6.13.3 <b>credit quality step 3</b>
760-780	1.6.13.4 <b>asset backed securities not already reported in 1.6.6</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
760	1.6.13.4.1 <b>credit quality step 1</b>
770	1.6.13.4.2 <b>credit quality step 2</b>
780	1.6.13.4.3 <b>credit quality step 3</b>
790-810	1.6.13.5 <b>residential mortgage backed securities not already reported in 1.6.7</b> Article 509(3) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
790	1.6.13.5.1 <b>credit quality step 1</b>

Row	Legal references and instructions
800	1.6.13.5.2 <b>credit quality step 2</b>
810	1.6.13.5.3 <b>credit quality step 3</b>
820	1.6.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
830	1.6.13.7 <b>gold</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
840	1.6.13.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
850	1.6.13.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
860	1.6.13.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
870	1.6.13.11 <b>funds based on the assets reported in 1.6.13.6– 1.6.13.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
880-900	1.6.13.12 <b>other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
880	1.6.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
890	1.6.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.6.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
910-930	1.6.13.13 <b>Shar'iah-compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks</b> 509(2)(i) Article 509(2)(i) of REGULATION (EU) NO 575/2013
910	1.6.13.13.1 <b>credit quality step 1</b>
920	1.6.13.13.2 <b>credit quality step 2</b>
930	1.6.13.13.3 <b>credit quality step 3</b>
940-960	1.7 <b>undrawn credit and liquidity facilities and other commitments received from intra-group entities in accordance with article 425(4)</b> Article 425(4) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit and liquidity facilities and other commitments received from intra-group entities for which the competent authority has granted a higher inflow on a case-by-case basis, shall be reported in the following subcategories as follows:

Row	Legal references and instructions
940	<p><b>1.7.1 where all the conditions of Article 425(4) (a), (b) and (c) are met</b></p> <p>Article 425(4)(a),(b) and (c) REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due for which the competent authority has granted the permission to apply a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b) and (c) are met.</p>
950	<p><b>1.7.2 where point (d) of Article 425(4) has been waived by the competent authorities and all the conditions of Article 425(4) (a), (b) and (c) are met for the purposes of applying the intra-group treatment of Article 20 (1)(b) in relation to institutions that are not subject to the waiver of Article 8, undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(5)</b></p> <p>Article 425(4) (a), (b), (c) and (d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due for which the competent authority has granted the permission to apply, a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b), (c) and are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8 and where the condition of Article 425(4)(d) has been waived.</p>
960	<p><b>1.7.3 net receivables expected from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b></p> <p>Article 425(3) of REGULATION (EU) NO 575/2013</p> <p>The net amount of receivables expected over the 30 day horizon from the contracts listed in Annex II.</p> <p>Amounts shall:</p> <ul style="list-style-type: none"> <li>— be net across all counterparties</li> <li>— be net of collateral to be received that qualifies as liquid assets under Art 416</li> <li>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon</li> </ul> <p>Note net amount <b>payable</b> shall be reported in 1.2 'Outflows' item 1.2.7 (net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416).</p>
970	<p><b>1.8 payments due on liquid assets not reflected in the market value of the asset</b></p> <p>Article 425(7) of REGULATION (EU) NO 575/2013</p> <p>The total amount of any payment due on assets that qualify as liquid assets according to Article 416, not reflected in the market value of that asset.</p>
980	<p><b>1.9 other inflows</b></p> <p>Total amount of all other inflows due not reported in items 1.1 to 1.8</p>
990	<p><b>2. Total inflows excluded due to cap</b></p> <p>Total monies due which are excluded due to an inflow cap which is set at 75 % of liquidity outflows in accordance with Article 425(1) of REGULATION (EU) NO 575/2013. This will require to be checked by reference to total outflows as calculated from the outflows template.</p>
1000-1030	<p><b>3 inflows exempted from the cap</b></p>
1000	<p><b>3.1 monies due from borrowers and bond investors related to mortgage lending</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p> <p>Mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) as in defined in Article 52(4) of Directive 2009/65/EC</p>
1010	<p><b>3.2 inflows from promotional loans that the institution has passed through</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
1020	<p><b>3.3 Inflows qualifying for the treatment set out in Article 113(6) or (7)</b></p> <p>Total amount of inflows which are deposits placed with other institutions which qualify for the treatments set out in Article 113(6) and Article 113(7), and are therefore exempt from the cap on inflows. Article 425(1) of REGULATION (EU) NO 575/2013</p>
1030	<p><b>3.4 Inflows from intra-group entity approved by the competent authority</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>

#### REPORTING ON LIQUIDITY (PART 4 of 5: COLLATERAL SWAPS)

##### General remarks

1. This is a summary template which contains information that will allow EBA to assess whether secured lending and collateral swap transactions have been properly unwound, where liquid assets referred to in points (a), (b) and (c) of Article 416(1) have been obtained against collateral that does not qualify under points (a), (b) and (c) of Article 416 (1).

(a) Collateral swaps sub template

i. Instructions concerning specific rows

Row	Legal references and instructions
<b>1. Collateral Swaps</b>	
<p>Article 415(1) paragraph 2 of REGULATION (EU) NO 575/2013. Institutions shall report any collateral swap where liquid assets referred to in points (a), (b) or (c) of Article 416 have been obtained against collateral that does not qualify under points (a), (b) and (c) of Article 416(1). Assets that do not qualify under points (a), (b) and (c) of Article 416(1) of REGULATION (EU) NO 575/2013 are referred to as 'other assets' in this template. Collateral swaps maturing in less than or equal to 30 days shall be reported in columns 010 and 020. In column 010 the notional amount shall be reported. In column 020 the market value shall be reported. Collateral swaps maturing in greater than 30 days shall be reported in columns 030 and 040. In column 030 the notional amount shall be reported. In column 040 the market value shall be reported.</p>	
010-060	<b>1.0 Assets</b>
010	<p><b>1.1 cash and exposures to central banks</b></p> <p>Article 416(1)(a) REGULATION (EU) NO 575/2013</p>
020	<p><b>1.2 other transferable assets according to Article 416(1)(b)</b></p> <p>Article 416(1)(b) REGULATION (EU) NO 575/2013</p>
030-060	<p><b>1.3 other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) of REGULATION (EU) NO 575/2013 The following subcategories shall be reported:</p>
030	<p><b>1.3.1 transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p>
040	<p><b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013</p>

Row	Legal references and instructions
050	1.3.3 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b> Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013
060	1.3.4 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) of REGULATION (EU) NO 575/2013

#### REPORTING ON LIQUIDITY (PART 5 of 5: STABLE FUNDING)

#### 1. Items providing stable funding

##### 1.1. General remarks

1. This is a summary template which contains information about items providing stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All own funds and liabilities reported on an institution's balance sheet shall be reported here. The total amount of these two categories shall therefore reflect the size of the institutions' total assets.
3. In accordance with Article 427(2) REGULATION (EU) NO 575/2013, liabilities shall be reported in five buckets as follows:
  - (a) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column F of the relevant category. All sight deposits shall be reported here.
  - (b) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column G of the relevant category.
  - (c) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column H of the relevant category.
  - (d) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column I of the relevant category.
  - (e) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column J of the relevant category.
4. Institutions shall assume that investors redeem a call option at the earliest possible date. For funding with options exercisable at the institution's discretion, reputational factors that may limit the institution's ability to exercise the option shall be taken into account. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, institutions shall assume such behaviour.
5. For retail deposits reported in section 1.2, the same assumptions with regard to maturity for the Liquidity Coverage template shall be used in the Available Stable Funding template.

## 1.2. Items providing stable funding

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-250	<p><b>1 ITEMS PROVIDING STABLE FUNDING</b></p> <p>Article 427 of REGULATION (EU) NO 575/2013</p> <p>Total amount of own funds shall be reported in column J of the following subcategories as follows:</p> <p>[Note: except item 1.1.3, instruments which would otherwise qualify as 'own funds' but no longer meet the definition, such as instruments which no longer qualify due to their maturity, shall instead be reported in the applicable subcategory of section 1.2 'Liabilities excluding own funds']</p>
010-030	<p><b>1.1 Own funds</b></p> <p>Article 427(1)(a) of REGULATION (EU) NO 575/2013</p> <p>The subcomponents of own funds, after deductions have been applied, consisting of the sum of Tier 1 capital and Tier 2 capital as specified in Articles 25 and 71 of REGULATION (EU) NO 575/2013, and related elements</p>
010	<p><b>1.1.1 Tier 1 capital instruments</b></p> <p>Article 427(1)(a)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 1 capital as specified in Article 25 of REGULATION (EU) NO 575/2013.</p>
020	<p><b>1.1.2 Tier 2 capital</b></p> <p>Article 427(1)(a)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 2 capital as specified in Article 71 of REGULATION (EU) NO 575/2013.</p>
030	<p><b>1.1.3 Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater</b></p> <p>Article 427(1)(a)(iii) of REGULATION (EU) NO 575/2013</p> <p>Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater.</p>
040-260	<p><b>1.2 Liabilities excluding own funds</b></p> <p>Article 427(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities excluding own funds shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040-060	<p><b>1.2.1 Retail deposits</b></p> <p>Article 427(1)(b)(i-ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040	<p><b>1.2.1.1 as defined in Article 421(1)</b></p> <p>Article 427(1)(b)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(1) REGULATION (EU) NO 575/2013 as reported in item 1.1.1 of the liquidity coverage template 'outflows', for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 'Outflows'.</p>
050	<p><b>1.2.1.2 as defined in Article 421(2)</b></p> <p>Article 427(1)(b)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(2) REGULATION (EU) NO 575/2013, as reported in items 1.1.2-1.1.3 of the liquidity coverage template 'outflows', for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 'Outflows'.</p>

Row	Legal references and instructions
060	<p><b>1.2.1.3 subject to higher outflows than specified in Article 421(1) or 421(2)</b></p> <p>Total amount of retail deposits subject to higher outflows than specified in Articles 421(1) and 421 (2), as reported in item 1.1.4 of the liquidity coverage template 'outflows'.</p>
070-130	<p><b>1.2.2 liabilities from customers that are not financial customers</b></p> <p>Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013, 427(1)(b)(iii)</p> <p>Total amount of liabilities from customers that are not financial customers.</p>
070-090	<p><b>1.2.2.1 liabilities from secured lending and capital market driven transactions</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from secured lending and capital market driven transactions s defined in Article 192, from customers that are not financial customers</p>
070	<p><b>1.2.2.1.1 collateralised by extremely high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by assets of extremely high liquidity and credit quality as reported in 1.1 Assets section 1 as 'Extremely high liquidity and credit quality assets'.</p>
080	<p><b>1.2.2.1.2 collateralised by high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by assets of high liquidity and credit quality as reported in 1.1 Assets section 1 as 'High liquidity and credit quality assets'.</p>
090	<p><b>1.2.2.1.3 collateralised by any other assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
100	<p><b>1.2.2.2 liabilities from unsecured lending</b></p> <p>Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from unsecured lending from customers that are not financial customers.</p>
110-130	<p><b>1.2.2.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b></p> <p>Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013</p> <p>The total amount of liabilities that qualify for the treatment in Article 422 (3) and (4).</p>
110	<p><b>1.2.2.3.1 liabilities reported in 1.2.2.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>
120	<p><b>1.2.2.3.2 liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)</b></p> <p>Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
130	<p><b>1.2.2.3.3 liabilities reported in 1.2.2.3 which fall under point (d) of Article 422(3)</b></p> <p>Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>



Row	Legal references and instructions
140-200	<p><b>1.2.3 liabilities from customers that are financial customers</b></p> <p>Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from customers that are financial customers</p>
140-160	<p><b>1.2.3.1 liabilities from secured lending and capital market driven transactions</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 192, from customers that are financial customers</p>
140	<p><b>1.2.3.1.1 collateralised by extremely high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by extremely high liquidity and credit quality assets as reported in 1.1 Assets section 1 as 'Extremely high liquidity and credit quality assets'.</p>
150	<p><b>1.2.3.1.2 collateralised by highly liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by high liquidity and credit quality assets as reported in 1.1 Assets section 1 as 'High liquidity and credit quality assets'.</p>
160	<p><b>1.2.3.1.3 collateralised by any other assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
170	<p><b>1.2.3.2 liabilities from unsecured lending</b></p> <p>Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from unsecured lending to customers that are financial customers.</p>
180-200	<p><b>1.2.3.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b></p> <p>Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013</p> <p>The total amount of liabilities that qualify for the treatment in Article 422(3) and (4).</p>
180	<p><b>1.2.3.3.1 liabilities reported in 1.2.3.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.3.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>
190	<p><b>1.2.3.3.2 liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)</b></p> <p>Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.3.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
200	<p><b>1.2.3.3.3 liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)</b></p> <p>Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>
210	<p><b>1.2.4 liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)</b></p> <p>Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment in Article 129 (covered bonds).</p>

Row	Legal references and instructions
220	<p><b>1.2.5 liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC</b></p> <p>Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment defined in Article 52(4) of Directive 2009/65/EC (covered bonds).</p>
230	<p><b>1.2.6 other liabilities resulting from securities issued</b></p> <p>Article 427(1)(b)(xi) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued, other than those reported in 1.1.</p>
240	<p><b>1.2.7 liabilities from derivatives payables contracts</b></p> <p>Total amount of liabilities from derivatives payables contracts.</p>
250	<p><b>1.2.8 any other liabilities</b></p> <p>Article 427(1)(b)(xii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of any other liabilities.</p>

## 2. Items requiring stable funding

### 2.1. General remarks

1. This is a summary template which contains information about items requiring stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All assets reported on an institutions balance sheet shall be reported here. The total amount reported shall therefore reflect the size of total own funds and liabilities together.
3. Treatment of maturity:
  - (i) In accordance with Article 428(2) of the REGULATION (EU) NO 575/2013, items shall be presented in five buckets as follows:
    - (a) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column 010, 060 or 110 depending on the relevant category.
    - (b) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column 020, 070, or 120 depending on the relevant category.
    - (c) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column 030, 080, or 130 depending on the relevant category.
    - (d) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column 040, 090, or 140 depending on the relevant category.
    - (e) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column 050, 100, or 150 depending on the relevant category.
  - (ii) For options exercisable at the institution's discretion, institutions shall take into account reputational factors that may limit the ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the institution shall assume such behaviour for the purpose of reporting assets in this template.
  - (iii) Assets shall be reported according to their residual contract maturity and not behavioural assumptions.

4. In accordance with Article 510 of the REGULATION (EU) NO 575/2013, for the purpose of monitoring Stable Funding, for each category of assets reported in the required stable funding template, institutions shall provide a separate break down of the assets encumbrance as follows:
- (i) The amount of assets reported which are unencumbered shall be reported in the first sub-category.
  - (ii) The amount of assets which are encumbered shall be reported in the relevant sub-line depending on the period of encumbrance, as follows:
    - i. for a period within three months
    - ii. for a period between three and 6 months
    - iii. for a period between 6 and 9 months
    - iv. for a period between 9 and 12 months
    - v. for a period greater than 12 months
5. Treatment of assets received or lent in secured lending and capital market driven transactions in accordance with Article 192 of REGULATION (EU) NO 575/2013:
- (i) Institutions shall exclude assets which they have borrowed in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as reverse repurchase transactions and collateral swaps) of which they do not have beneficial ownership.
  - (ii) Institutions shall report those assets they have lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as repurchase transactions or collateral swaps) of which they retain beneficial ownership.
  - (iii) Where an institution has encumbered securities in repurchase transactions lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 but retained beneficial ownership and they remain on their balance sheet, they shall allocate such securities to the appropriate RSF category.
6. Treatment of derivatives payables and receivables:
- (i) An institution will usually have both net derivatives liabilities (i.e. payables) and net derivative assets (i.e. receivables) on its balance sheet. Institutions shall calculate these according to regulatory netting rules, not accounting rules, and report the amounts in both template 1.1. 'Required funding' and template 1.2 'Stable funding' accordingly.

## 2.2. Items requiring stable funding

### 2.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-1320	<p><b>1 ITEMS REQUIRING STABLE FUNDING</b></p> <p>Total assets shall be reported as follows:</p> <ol style="list-style-type: none"> <li>1. In columns P-T for assets which are not reported as liquid assets for the purpose of the liquidity coverage template.</li> <li>2. In columns F-J for assets which are considered extremely high liquidity and credit quality for the purpose of the liquidity coverage template columns</li> <li>3. In columns K-O for assets which are considered high liquidity and credit quality for the purpose of the liquidity coverage template. Assets shall be reported according to the closer of their maturity date and the earliest date at which they can contractually be called.</li> </ol>
010-470	<p><b>1.1 Assets that would qualify as liquid in accordance with Article 416</b></p> <p>Article 428(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Total assets referred to in Article 416 shall be reported within the relevant sub-line(s) and column(s)</p>

Row	Legal references and instructions
010	1.1.1 <b>Cash</b> Articles 416(1)(a) Total amount of cash including coins and banknotes/currency.
020	1.1.2 <b>Exposures to central banks</b> Articles 416(1)(a) Total amount of deposits held with central banks.
030	1.1.2.1 <b>Of which: exposures that can be withdrawn in times of stress</b> Article 416(1)(a) Total amount of deposits held with central banks to the extent that these deposits can be withdrawn in times of stress.
040-050	1.1.3 <b>transferable assets representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquidity assets</b> Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013 Total amount of transferable assets referred to in Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013
040	1.1.3.1 <b>representing claims</b>
050	1.1.3.2 <b>guaranteed by</b>
060-070	1.1.4 <b>transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b> Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013
060	1.1.4.1 <b>representing claims</b>
070	1.1.4.2 <b>guaranteed by</b>
080-150	1.1.5 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks</b> Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013
080	1.1.5.1 (a) <b>representing claims</b>
090	1.1.5.2 (a) <b>guaranteed by</b>
100	1.1.5.1 (b) <b>amount unencumbered</b>
110	1.1.5.2 (b) <b>encumbered for a period within three months</b>
120	1.1.5.3 (b) <b>encumbered for a period between three months and six months</b>
130	1.1.5.4 (b) <b>encumbered for a period between six and nine months</b>

Row	Legal references and instructions
140	1.1.5.5 (b) <b>encumbered for a period between nine and twelve months</b>
150	1.1.5.6 (b) <b>encumbered for a period greater than twelve months</b>
152-153	1.1.6 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013
152	1.1.6.1 <b>representing claims</b>
153	1.1.6.2 <b>guaranteed by</b>
160-230	1.1.7 <b>total shares or units in CIUs with underlying assets specified in Article 416(1)</b> Article 416(6) of REGULATION (EU) NO 575/2013 Total market value of shares or units in CIU's as referred to in Article 416(6) of REGULATION (EU) NO 575/2013
160	1.1.7.1 (a) <b>underlying assets in point (a) of Article 416(1)</b>
170	1.1.7.2 (a) <b>underlying assets in point (b) and (c) of Article 416(1)</b>
175	1.1.7.3 (a) <b>underlying assets in point (d) of Article 416(1)</b>
180	1.1.7.1 (b) <b>amount unencumbered</b>
190	1.1.7.2 (b) <b>amount encumbered for a period within three months</b>
200	1.1.7.3 (b) <b>amount encumbered for a period between three and 6 months</b>
210	1.1.7.4 (b) <b>amount encumbered for a period between 6 and 9 months</b>
220	1.1.7.5 (b) <b>amount encumbered for a period between 9 and 12 months</b>
230	1.1.7.6 (b) <b>amount encumbered for a period greater than 12 months</b>
232-233	1.1.8 <b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b>
232	1.1.8.1 <b>deposits</b>
233	1.1.8.2 <b>contractually available funding</b>
234	1.1.9 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met</b>
240-290	1.1.10 <b>Other transferable assets not specified elsewhere</b>
240	1.1.10.1 <b>amount unencumbered</b>
250	1.1.10.2 <b>amount encumbered for a period within three months</b>

Row	Legal references and instructions
260	1.1.10.3 <b>amount encumbered for a period between three and 6 months</b>
270	1.1.10.4 <b>amount encumbered for a period between 6 and 9 months</b>
280	1.1.10.5 <b>amount encumbered for a period between 9 and 12 months</b>
290	1.1.10.6 <b>amount encumbered for a period greater than 12 months</b>
300-350	1.1.11 <b>Non financial corporate bonds</b> Article 416(1)(b) or (d) of REGULATION (EU) NO 575/2013
300	1.1.11.1 <b>amount unencumbered</b>
310	1.1.11.2 <b>amount encumbered for a period within three months</b>
320	1.1.11.3 <b>amount encumbered for a period between three and 6 months</b>
330	1.1.11.4 <b>amount encumbered for a period between 6 and 9 months</b>
340	1.1.11.5 <b>amount encumbered for a period between 9 and 12 months</b>
350	1.1.11.6 <b>amount encumbered for a period greater than 12 months</b>
351	1.1.12 <b>non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013</b>
352	1.1.12.1 <b>amount unencumbered</b>
353	1.1.12.2 <b>amount encumbered for a period within three months</b>
354	1.1.12.3 <b>amount encumbered for a period between three and 6 months</b>
355	1.1.12.4 <b>amount encumbered for a period between 6 and 9 months</b>
356	1.1.12.5 <b>amount encumbered for a period between 9 and 12 months</b>
357	1.1.12.6 <b>amount encumbered for a period greater than 12 months</b>
358	1.1.13 <b>residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013</b>
359	1.1.13.1 <b>amount unencumbered</b>
360	1.1.13.2 <b>amount encumbered for a period within three months</b>
361	1.1.13.3 <b>amount encumbered for a period between three and 6 months</b>
362	1.1.13.4 <b>amount encumbered for a period between 6 and 9 months</b>
363	1.1.13.5 <b>amount encumbered for a period between 9 and 12 months</b>

Row	Legal references and instructions
364	1.1.13.6 <b>amount encumbered for a period greater than 12 months</b>
365	1.1.14 <b>bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) REGULATION (EU) NO 575/2013</b>
366	1.1.14.1 <b>amount unencumbered</b>
370	1.1.14.2 <b>amount encumbered for a period within three months</b>
380	1.1.14.3 <b>amount encumbered for a period between three and 6 months</b>
390	1.1.14.4 <b>amount encumbered for a period between 6 and 9 months</b>
400	1.1.14.5 <b>amount encumbered for a period between 9 and 12 months</b>
410	1.1.14.6 <b>amount encumbered for a period greater than 12 months</b>
420-470	1.1.15 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9</b>
420	1.1.15.1 <b>amount unencumbered</b>
430	1.1.15.2 <b>amount encumbered for a period within three months</b>
440	1.1.15.3 <b>amount encumbered for a period between three and 6 months</b>
450	1.1.15.4 <b>amount encumbered for a period between 6 and 9 months</b>
460	1.1.15.5 <b>amount encumbered for a period between 9 and 12 months</b>
470	1.1.15.6 <b>amount encumbered for a period greater than 12 months</b>
480-530	1.2 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 1 under Article 122</b> Article 428(1)(b) (i) of REGULATION (EU) NO 575/2013 Total securities and money market instruments not already reported in item 1.1 Total market value of bonds as defined in Article 428(1)(b)(i) of REGULATION (EU) NO 575/2013
480	1.2.1 <b>amount unencumbered</b>
490	1.2.2 <b>amount encumbered for a period within three months</b>
500	1.2.3 <b>amount encumbered for a period between three and 6 months</b>
510	1.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
520	1.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
530	1.2.6 <b>amount encumbered for a period greater than 12 months</b>
540-590	1.3 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 2 under Article 122</b> Total market value of bonds as defined in Article 428(1)(b)(ii) of REGULATION (EU) NO 575/2013
540	1.3.1 <b>amount unencumbered</b>

Row	Legal references and instructions
550	1.3.2 <b>amount encumbered for a period within three months</b>
560	1.3.3 <b>amount encumbered for a period between three and 6 months</b>
570	1.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
580	1.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
580	1.3.6 <b>amount encumbered for a period greater than 12 months</b>
600-650	<b>1.4 Other securities and money market instruments not reported elsewhere</b> Total market value of bonds as defined in Article 428(1)(b)(iii) of REGULATION (EU) NO 575/2013
600	<b>amount unencumbered</b>
610	<b>amount encumbered for a period within three months</b>
620	<b>amount encumbered for a period between three and 6 months</b>
630	<b>amount encumbered for a period between 6 and 9 months</b>
640	<b>amount encumbered for a period between 9 and 12 months</b>
650	<b>amount encumbered for a period greater than 12 months</b>
660-710	<b>1.5 equity securities of non-financial entities listed on a major index in a recognised exchange</b> Article 428(1)(c) of REGULATION (EU) NO 575/2013 Total equity securities of non-financial entities listed on a major index in a recognised exchange
660	1.5.1 <b>amount unencumbered</b>
670	1.5.2 <b>amount encumbered for a period within three months</b>
680	1.5.2 <b>amount encumbered for a period between three and 6 months</b>
690	1.5.3 <b>amount encumbered for a period between 6 and 9 months</b>
700	1.5.3 <b>amount encumbered for a period between 9 and 12 months</b>
710	1.5.4 <b>amount encumbered for a period greater than 12 months</b>
720-770	<b>1.6 other equity securities</b> Article 428(1)(d) of REGULATION (EU) NO 575/2013 Total equity securities not reported in 1.3
720	1.6.1 <b>amount unencumbered</b>
730	1.6.2 <b>amount encumbered for a period within three months</b>
740	1.6.3 <b>amount encumbered for a period between three and 6 months</b>



Row	Legal references and instructions
750	1.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
760	1.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
770	1.6.6 <b>amount encumbered for a period greater than 12 months</b>
780-830	1.7 <b>gold</b> Article 428(1)(e) of REGULATION (EU) NO 575/2013
780	1.7.1 <b>amount unencumbered</b>
790	1.7.2 <b>amount encumbered for a period within three months</b>
800	1.7.3 <b>amount encumbered for a period between three and 6 months</b>
810	1.7.4 <b>amount encumbered for a period between 6 and 9 months</b>
820	1.7.5 <b>amount encumbered for a period between 9 and 12 months</b>
830	1.7.6 <b>amount encumbered for a period greater than 12 months</b>
840-890	1.8 <b>other precious metals</b> Article 428(1)(f) of REGULATION (EU) NO 575/2013 Total holdings of precious metals other than gold [Note: examples include silver or platinum. Gold shall be reported in item 1.5 instead.]
840	1.8.1 <b>amount unencumbered</b>
850	1.8.2 <b>amount encumbered for a period within three months</b>
860	1.8.3 <b>amount encumbered for a period between three and 6 months</b>
870	1.8.4 <b>amount encumbered for a period between 6 and 9 months</b>
880	1.8.5 <b>amount encumbered for a period between 9 and 12 months</b>
890	1.8.6 <b>amount encumbered for a period greater than 12 months</b>
900-1250	1.9 <b>non-renewable loans and receivables</b> Article 428(1)(g) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables as referred to in Article 428(1)(g) of REGULATION (EU) NO 575/2013 shall be reported within the relevant sub-line(s) and column(s)
900-950	1.9.1 <b>The borrowers of which are natural persons other than commercial sole proprietors and partnerships</b> Article 428(1)(g)(i) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables where the borrowers of which are natural persons and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.
900	1.9.1.1 <b>amount unencumbered</b>
910	1.9.1.2 <b>amount encumbered for a period within three months</b>

Row	Legal references and instructions
920	1.9.1.3 <b>amount encumbered for a period between three and 6 months</b>
930	1.9.1.4 <b>amount encumbered for a period between 6 and 9 months</b>
940	1.9.1.5 <b>amount encumbered for a period between 9 and 12 months</b>
960	1.9.1.6 <b>amount encumbered for a period greater than 12 months</b>
960-1010	<p>1.9.2 <b>the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</b></p> <p>Article 428(1)(g)(ii) of REGULATION (EU) NO 575/2013  Total non-renewable loans and receivables where the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</p>
960	1.9.2.1 <b>amount unencumbered</b>
970	1.9.2.2 <b>amount encumbered for a period within three months</b>
980	1.9.2.3 <b>amount encumbered for a period between three and 6 months</b>
990	1.9.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
1000	1.9.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
1010	1.9.2.6 <b>amount encumbered for a period greater than 12 months</b>
1020-1070	<p>1.9.3 <b>the borrowers of which are sovereigns, central banks and public sector entities (PSEs)</b></p> <p>Article 428(1)(g)(iii) of REGULATION (EU) NO 575/2013  Total non-renewable loans and receivables where the borrowers are sovereigns, central banks and public sector entities (PSEs)</p>
1020	1.9.3.1 <b>amount unencumbered</b>
1030	1.9.3.2 <b>amount encumbered for a period within three months</b>
1040	1.9.3.3 <b>amount encumbered for a period between three and 6 months</b>
1050	1.9.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
1060	1.9.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
1070	1.9.3.6 <b>amount encumbered for a period greater than 12 months</b>
1080-1130	<p>1.9.4 <b>the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3, excluding financial customers</b></p> <p>Article 428(1)(g)(iv) of REGULATION (EU) NO 575/2013  Total non-renewable loans and receivables where the borrowers are not referred to in item 1.7.1, 1.7.2 or 1.7.3 and excluding financial customers.</p>

Row	Legal references and instructions
1080	1.9.4.1 <b>amount unencumbered</b>
1090	1.9.4.2 <b>amount encumbered for a period within three months</b>
1100	1.9.4.3 <b>amount encumbered for a period between three and 6 months</b>
1110	1.9.4.4 <b>amount encumbered for a period between 6 and 9 months</b>
1120	1.9.4.5 <b>amount encumbered for a period between 9 and 12 months</b>
1130	1.9.4.6 <b>amount encumbered for a period greater than 12 months</b>
1140-1190	1.9.5 <b>the borrowers of which are credit institutions</b> Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables where the borrowers are credit institutions.
1140	1.9.5.1 <b>amount unencumbered</b>
1150	1.9.5.2 <b>amount encumbered for a period within three months</b>
1160	1.9.5.3 <b>amount encumbered for a period between three and 6 months</b>
1170	1.9.5.4 <b>amount encumbered for a period between 6 and 9 months</b>
1180	1.9.5.5 <b>amount encumbered for a period between 9 and 12 months</b>
1190	1.9.5.6 <b>amount encumbered for a period greater than 12 months</b>
1200-1250	1.9.6 <b>the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2 or 1.9.3) other than credit institutions</b> Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables where the borrowers are financial customers.
1200	1.9.6.1 <b>amount unencumbered</b>
1210	1.9.6.2 <b>amount encumbered for a period within three months</b>
1220	1.9.6.3 <b>amount encumbered for a period between three and 6 months</b>
1230	1.9.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
1240	1.9.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
1250	1.9.6.6 <b>amount encumbered for a period greater than 12 months</b>
1260-1280	1.10 <b>Non-renewable loans and receivables reported in 1.7 that are considered real estate</b> Article 428(1) (h) REGULATION (EU) NO 575/2013

Row	Legal references and instructions
1260	<b>1.10.1 Collateralised by commercial real estate</b> Article 428(1)(h)(i) REGULATION (EU) NO 575/2013
1270	<b>1.10.2 Collateralised by residential real estate</b> Article 428(1)(h)(ii) REGULATION (EU) NO 575/2013
1280	<b>1.10.3 Match funded (pass-through) via bond eligible for treatment set out in Article 129(4) or (5), or as defined in Article 52(4) of Directive 2009/65/EC</b> Article 428(1)(h)(iii) REGULATION (EU) NO 575/2013
1290	<b>1.11 derivatives receivables</b> Article 428(1)(i) of REGULATION (EU) NO 575/2013 Total net derivatives receivables
1300	<b>1.12 any other assets</b> Article 428(1)(j) of REGULATION (EU) NO 575/2013 Any other assets, not already reported in 1.1.1-1.8 above Note: assets deducted from own funds shall be reported in item 1.10.
1310	<b>1.13 assets deducted from own funds not requiring stable funding</b> Article 428(1) of REGULATION (EU) NO 575/2013 All assets, deducted from own funds for the purpose of complying with REGULATION (EU) NO 575/2013 capital rules
1320	<b>1.14 Undrawn committed Credit facilities</b> Article 428(1)(k) of REGULATION (EU) NO 575/2013 Credit facilities as referred to in Article 428(1)(k) of REGULATION (EU) NO 575/2013