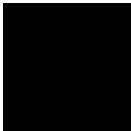


## Chapter 16

# Commission Implementing Regulation (EU) No 680/2014



ANNEX XII

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
LIQUIDITY COVERAGE TEMPLATES		
		PART I — LIQUID ASSETS
51	C 51.00	LIQUIDITY COVERAGE — LIQUID ASSETS
		PART II — OUTFLOWS
52	C 52.00	LIQUIDITY COVERAGE — OUTFLOWS
		PART III — INFLOWS
53	C 53.00	LIQUIDITY COVERAGE — INFLOWS
		PART IV — COLLATERAL SWAPS
54	C 54.00	LIQUIDITY COVERAGE — COLLATERAL SWAPS
STABLE FUNDING TEMPLATES		
		PART V — STABLE FUNDING
60	C 60.00	STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING
61	C 61.00	STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

C 51.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

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				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
010-390	1	ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF CRR	Article 416 and 417 of CRR				
010	1,1	cash	Article 416(1)(a) of CRR				
020	1,2	exposures to central bank	Article 416(1)(a) of CRR				
030	1.2.1	of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR				
040-110	1,3	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR				

040-050	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	Article 416(1)(c)(i) of CRR				
040	1.3.1.1	representing claims	Article 416(1)(c)(i) of CRR				
050	1.3.1.2	guaranteed by	Article 416(1)(c)(i) of CRR				
060-070	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	Article 416(1)(c)(ii) of CRR				

		and public sector entity					
060	1.3.2.1	representing claims on	Article 416(1)(c) (ii) of CRR				
070	1.3.2.2	guaranteed by	Article 416(1)(c) (ii) of CRR				
080-090	1.3.3	transferable assets rep resenting claims on or guaran teed by the Bank for In ternational Settlements, the Interna tional Mon etary Fund, the Commis sion and multilater al develop ment banks;	Article 416(1)(c) (iii) of CRR				
080	1.3.3.1	representing claims on	Article 416(1)(c) (iii) of CRR				
090	1.3.3.2	guaranteed by	Article 416(1)(c) (iii) of CRR				
100-110	1.3.4	transferable assets rep resenting claims on or guaran teed by the European Financial St ability Facil ity and the European Stability Mechanism	Article 416(1)(c) (iv) of CRR				
100	1.3.4.1	representing claims on	Article 416(1)(c) (iv) of CRR				
110	1.3.4.2	guaranteed by	Article 416(1)(c) (iv) of CRR				

120-140	1,4	<b>total shares or units in CIUs with underlying assets specified in Article 416</b>	Article 416(6) and 418(2) CRR				
120	1.4.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR				
130	1.4.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR				
140	1.4.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR				
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 collateralised by liquid assets and excluding emergency liquidity assistance</b>	Article 416(1) (e) CRR				
160-170	1,6	<b>deposits with the central credit institution and other statutory or contractually available liquid</b>	Article 416(1) (f) CRR				

		<b>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 CRR, to the extent that this funding is not collateralized by liquid assets</b>					
160	1.6.1	deposits	Article 416(1) (f) CRR				
170	1.6.2	contractually available liquid funding	Article 416(1) (f) CRR				
180	1,7	<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>	Article 416(2)(a) (iii) of CRR				
190-210	1,8	<b>non financial corporate bonds</b>	Article 416(1)(b) or (d) of CRR				

190	1.8.1	credit quality step 1	Article 122 CRR				
200	1.8.2	credit quality step 2	Article 122 CRR				
210	1.8.3	credit quality step 3	Article 122 CRR				
220-240	<b>1.9</b>	<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) of CRR				
220	1.9.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
230	1.9.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
240	1.9.3	credit quality step 3	Article 129(4) or 129(5) of CRR				
250-270	<b>1.10</b>	<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) CRR</b>	Article 416(2)(a)(i) of CRR				
250	1.10.1	credit quality step 1	Chapter 5, Title 2,				



			and Article 123, 124, 125, 126 of CRR				
260	1.10.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
270	1.10.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
280-300	<b>1,11</b>	<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) CRR</b>	Article 416(2)(a)(i) of CRR				
280	1.11.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR				
290	1.11.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR				
300	1.11.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR				

310-330	1.12	<b>bonds issued by a credit institution 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) of CRR				
310	1.12.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
320	1.12.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
330	1.12.3	credit quality step 3	Article 129(4) or 129(5) of CRR				
340-360	1.13	<b>other transferable assets that are of extremely high liquidity and credit quality</b>	Article 416(1)(b) of CRR				
340	1.13.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR				
350	1.13.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR				
360	1.13.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR				
370-390	1.14	<b>other transferable assets that are of high</b>	Article 416(1)(d) of CRR				

		<b>liquidity and credit quality</b>					
370	1.14.1	credit qual ity step 1	Chapter 2, Title 2, Part III of CRR				
380	1.14.2	credit qual ity step 2	Chapter 2, Title 2, Part III of CRR				
390	1.14.3	credit qual ity step 3	Chapter 2, Title 2, Part III of CRR				
400-410	2	<b>ASSETS WHICH MEET THE RE QUIRE MENTS OF ART. 416 (1) (b) AND (d) BUT DO NOT MEET THE RE QUIRE MENTS OF ART. 417 (b) AND (c) CRR</b>		<b>Market value</b>	<b>Value ac cording to Article 418 of CRR</b>	<b>Amount</b>	<b>Undrawn amount of line</b>
400	2,1	<b>assets not controlled by a liquid ity manage ment func tion</b>	Article 417 (c) of CRR				
410	2,2	<b>assets not legally and practically readily available at any time during the next 30 days to be liquid ated via outright sale via a</b>	Article 417 (b) of CRR				

		simple re purchase agreements on an approved re purchase markets					
420-610	3	ITEMS SUBJECT TO SUPPLEMENTARY REPORTING OF LIQUID ASSETS					
420	3,1	Cash	Annex III, article 1 CRR				
430	3,2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR				
440-480	3,3	transferable securities with a 0% risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR				
440	3.3.1	representing claims on sovereigns	Annex III, article 3 CRR				
450	3.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR				
460	3.3.3	representing claims on or claims guaranteed	Annex III, article 3 CRR				

		by central banks					
470	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	Annex III, article 3 CRR				
480	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 banks	Annex III, article 3 CRR				
490	3,4	<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</b>	Annex III, article 4 CRR				

		ic 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					
500-550	3,5	transferable securities with a 20% risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR				
500	3.5.1	representing claims on sovereigns	Annex III, article 5 CRR				
510	3.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR				
520	3.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR				
530	3.5.4	representing claims on or claims	Annex III, article 5 CRR				

		guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities					
540	3.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR				
550	3,6	<b>transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR</b>	Annex III, article 6 CRR				
560	3,7	<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 equival</b>	Annex III, article 7 CRR				

		ent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities					
570	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	Annex III, article 8 CRR				
580	3,9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these	Annex III, article 9 CRR				



		facilities are not collateralised by liquid assets and excluding emergency liquidity assistance					
590	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.	Annex III, article 10 CRR				

600	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	Annex III, article 11 CRR				
610	3,12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR				
620-850	4	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1) - (3) OF CRR BUT STILL MEET THE REQUIREMENTS OF ART. 417 (b) AND (c) CRR					
620-640	4,1	financial corporate bonds	Article 416 (2) of CRR				

620	4.1.1	credit quality step 1	Article 120(1) of CRR				
630	4.1.2	credit quality step 2	Article 120(1) of CRR				
640	4.1.3	credit quality step 3	Article 120(1) of CRR				
650-670	<b>4,2</b>	<b>own issuances</b>	Article 416.3(b) -of CRR				
650	4.2.1	credit quality step 1	Article 120(1) of CRR				
660	4.2.2	credit quality step 2	Article 120(1) of CRR				
670	4.2.3	credit quality step 3	Article 120(1) of CRR				
680-700	<b>4,3</b>	<b>unsecured credit institution issuances</b>	Article 416 of CRR				
680	4.3.1	credit quality step 1	Article 120(1) of CRR				
690	4.3.2	credit quality step 2	Article 120(1) of CRR				
700	4.3.3	credit quality step 3	Article 120(1) of CRR				
710-730	<b>4,4</b>	<b>non residential mortgage backed in struments not already reported in 1.10</b>	Article 416 (4)(b) CRR				
710	4.4.1	credit quality step 1	Chapter 5, Title 2, and Article				

			123, 124, 125, 126 of CRR				
720	4.4.2	credit qual ity step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
730	4.4.3	credit qual ity step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
740-760	<b>4,5</b>	<b>residential mortgage backed in struments not already reported in 1.11</b>	Article 509(3)(a) CRR				
740	4.5.1	credit qual ity step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR				
750	4.5.2	credit qual ity step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR				
760	4.5.3	credit qual ity step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR				
770	<b>4,6</b>	<b>equities lis ted on a re cognised ex change and major in dex linked equity in struments, not self is sued or is sued by fin ancial insti tutions</b>	Article 509(3)(c) and 416(4) (a) of CRR				

780	4,7	gold	Article 509(3)(c) and 416(4) (a) of CRR				
790	4,8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR				
800	4,9	covered bonds not already reported above	Article 509(3)(c) of CRR				
810	4.10	corporate bonds not already reported above	Article 509(3)(c) of CRR				
820	4.11	funds based on the assets reported in 4.5 -4.10	Article 509(3)(c) of CRR				
830-850	4.12	other categories of central bank eligible securities or loans	Article 509(3)(b) of CRR				
830	4.12.1	local government bonds	Article 509(3)(b) of CRR				
840	4.12.2	commercial paper	Article 509(3)(b) of CRR				
850	4.12.3	credit claims	Article 416(4)(c) of CRR				
860-870	5	TREATMENT FOR JURISDICTION WITH INSUFFICIENT HQLA	Article 419(2)(a) of CRR				

860	5,1	Use of derogation A (foreign currency)	Article 419(2)(a) of CRR				
870	5,2	Use of derogation B (credit line from the relev ant central bank)	Article 419(2)(b) of CRR				
880-900	6	<b>RE PORTING OF SHAR'IAH COM PLIANT ASSETS AS AL TERN ATIVE ASSETS UNDER 509(2)(i). Shar'iah - compliant financial products as alternative to assetss that would qualify as liquid as sets for the purposes of Article 416, for the use of Shar'iah compliant banks</b>	Article 509(2)(i) of CRR				
880	6.1	credit qual ity step 1					
890	6.2	credit qual ity step 2					
900	6.3	credit qual ity step 3					

**C 52.00 — LIQUIDITY COVERAGE — OUTFLOWS**

				Amount	Out flow										
Row	ID	Item	Legal references	010	020	030	040	050	060	070	080	090	100	110	120
Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank					Where the counterparty is a central bank					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 (Art.422.2(d))
					www.handbook.fca.org.uk										

020-100	1,1	<b>retail depos its</b>	Article 421 of CRR												
020-040	1.1.1	covered by a De posit Guaran tee Scheme in ac cord ance with Dir ective 94/19/ EC or an equi valent deposit guaran tee scheme in a third country	Article 421(1) of CRR												
020	1.1.1.1	part of an estab lished relation ship making with drawal highly unlikely	Article 421(1) (a) of CRR												



030	1.1.1.2	held in transactional accounts, including accounts to which salaries are regularly credited	Article 421(1) (b) of CRR												
040	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	Article 421(2) of CRR												

		qualify to be reported in items 1.1.1.1 or 1.1.1.2													
050	1.1.3	uninsured retail deposits	Article 421(2) of CRR												
060-080	1.1.4	deposits subject to different outflows than specified in Article 421(1) or 421(2)	Article 421(3) of CRR												
060	1.1.4.1	Category 1													
070	1.1.4.2	Category 2													
080	1.1.4.3	Category 3													
090	1.1.5	deposits in third countries	Article 421(4) of CRR												

		where a higher outflow is applied													
100	1.1.6	deposits exempted from the calculation of outflows where the conditions of Art. 421(5) (a) and (b) have been met	Article 421(5) of CRR												
110-1130	1,2	<b>out flows on other liabilities</b>													
110	1.2.1	liabilities resulting from the institution's own operating	Article 422(1) of CRR												

		ex penses													
120-950	1.2.2	<b>Liabilities resulting from secured lending and capital market driven transactions as defined in Article 192:</b>	Article 422(2) of CRR												
120-190	1.2.2.1	Other transferable assets representing claims on or guaranteed by	Article 416(1) (c) of CRR												
120-130	1.2.2.1.1	transferable assets representing claims on or guaran	Article 416(1) (c)(i) of CRR												

		teed by the cent ral gov ernment of a Mem ber State, a region with fiscal autonomy to raise and col lect taxes, or of a third country in the domest ic cur rency of the cent ral or re gional govern ment, if the insti tution in curs a li quidity risk in that Mem ber State or third country													
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		that it covers by holding those liquidity assets													
120	1.2.2.1.1.1	representing claims	Article 416(1) (c)(i) of CRR												
130	1.2.2.1.1.2	guaranteed by	Article 416(1) (c)(i) of CRR												
140-150	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	Article 416(1) (c)(ii) of CRR												

		ic cur rency of the cent ral bank and pub lic sec tor en tity													
140	1.2.2.1.2.1	repres enting claims on	Article 416(1) (c)(ii) of CRR												
150	1.2.2.1.2.2	guaran teed by	Article 416(1) (c)(ii) of CRR												
160-170	1.2.2.1.3	transfer able as sets rep resent ing claims on or guaran teed by the Bank for Inter national Settle ments, the Inter national Monet ary Fund,	Article 416(1) (c)(iii) of CRR												

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		the Commission and multilateral development banks;													
160	1.2.2.1.3.1	representing claims on	Article 416(1) (c)(iii) of CRR												
170	1.2.2.1.3.2	guaranteed by	Article 416(1) (c)(iii) of CRR												
180-190	1.2.2.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability	Article 416(1) (c)(iv) of CRR												



		Mechanism													
180	1.2.2.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR												
190	1.2.2.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR												
200-220	1.2.2.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR												
200	1.2.2.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR												
210	1.2.2.2.2	underlying assets in point (b) and	Article 418(2)(b) of CRR												

		(c) of article 416(1)													
220	1.2.2.2.3	underlying as sets in point (d) of article 416(1)	Article 418(2) (c) of CRR												
230	1.2.2.3	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)	Article 416(2) (a)(iii) of CRR												

		(iii) is met													
240-260	1.2.2.4	non financial corporate bonds	Article 416(1) (b) or (d) of CRR												
240	1.2.2.4.1	credit quality step 1	Article 122 CRR												
250	1.2.2.4.2	credit quality step 2	Article 122 CRR												
260	1.2.2.4.3	credit quality step 3	Article 122 CRR												
270-290	1.2.2.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2) (a)(i) of CRR												
270	1.2.2.5.1	credit quality step 1	Article 129(4) or												

			129(5) of CRR												
280	1.2.2.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR												
290	1.2.2.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR												
300-320	1.2.2.6	non res idential mort gage backed instru ments is sued by a cred it insti tution if de mostrated to be of the hihgest credit quality as estab lished by EBA pursu ant to the cri	Article 416(2) (a)(i) of CRR												

		teria in Art. 509 (3),(4) and (5) CRR													
300	1.2.2.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR												
310	1.2.2.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR												
320	1.2.2.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR												
330-350	1.2.2.7	residen tial	Article 416(2)												

		mort gage backed instru ments is sued by a cred it insti tution if de mostrated to be of the hihgest credit quality as estab lished by EBA pursu ant to the cri teria in Art. 509 (3),(4) and (5) CRR	(a)(i) of CRR												
330	1.2.2.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Art icle 125 of CRR												
340	1.2.2.7.2	credit quality step 2	Chapter 5, Title 2 of												

			part V and Art icle 125 of CRR												
350	1.2.2.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR												
360-380	1.2.2.8	bonds is sued by a cred it institu tion as defined in Art. 52(4) of Direct ive 2009/65/ EC oth er than those re ferred to in 1.9 of LCR- Assets' tem plate	Article 416(2) (a)(ii) of CRR												
360	1.2.2.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR												

370	1.2.2.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR												
380	1.2.2.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR												
390-410	1.2.2.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1) (b) of CRR												
390	1.2.2.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR												
400	1.2.2.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR												



410	1.2.2.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR												
420-440	1.2.2.10	other transferable assets that are of high liquidity and credit quality	Article 416(1) (d) of CRR												
420	1.2.2.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR												
430	1.2.2.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR												
440	1.2.2.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR												
450-460	1.2.2.11	Assets which meet													

		the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR													
450	1.2.2.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR												
460	1.2.2.11.2	assets not legally and practically readily available at any time dur	Article 417 (b) of CRR												

		ing the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets													
480-680	1.2.2.12	Items subject to supplementary reporting of liquid assets													
480	1.2.2.12.1	Cash	Annex III, article 1 CRR												
490	1.2.2.12.2	Central bank exposures, to the extent that	Annex III, article 2 CRR												

		these exposures can be drawn down in times of stress													
500-540	1.2.2.12.3	transferable securities with a 0% risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR												
500	1.2.2.12.3	representing claims on sovereigns	Annex III, article 3 CRR												
510	1.2.2.12.3	claims guaranteed by sovereigns	Annex III, article 3 CRR												
520	1.2.2.12.3	representing	Annex III, art												

		claims on or claims guaranteed by central banks	icle 3 CRR												
530	1.2.2.12.3	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	Annex III, article 3 CRR												
540	1.2.2.12.3	representing claims on or claims	Annex III, article 3 CRR												

		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 banks													
550	1.2.2.12.4	Transferable securities other than those re	Annex III, article 4 CRR												

		ferred to in 3.3 of the LCR- Assets' tem plate repres enting claims on or claims guaran teed by sover eigns or central banks is sued in domest ic cur rencies by the sover eign or central bank in the cur rency and country in which the li quidity risk is being taken or issued													
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		in for eign cur rencies, to the ex tent that holding of such debt matches the li quidity needs of the bank's opera tions in that third country													
570-610	1.2.2.12.5	transfer able se curities with a 20 % risk weight and not an oblig ation of an insti tution or any of its af filiated entities	Annex III, art icle 5 CRR												
570	1.2.2.12.5	repres enting	Annex III, art												



		claims on sov ereigns	icle 5 CRR												
580	1.2.2.12.5	claims guaran teed by sover eigns	Annex III, art icle 5 CRR												
590	1.2.2.12.5	repres enting claims on or claims guaran teed by central banks	Annex III, art icle 5 CRR												
600	1.2.2.12.5	repres enting claims on or claims guaran teed by non- central govern ment public sector entities, regions with fiscal autonomy to raise	Annex III, art icle 5 CRR												

		and collect taxes and local authorities													
610	1.2.2.12.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR												
620	1.2.2.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the con	Annex III, article 6 CRR												

		ditions spe cified in Point 6 of An nex III CRR													
630	1.2.2.12.7	transfer able se curities other than those re ferred to in 3.3 to 3.6 of the LCR- Assets' tem plate that qualify for a 50 % or bet ter risk weight under Chapter 2, Title II of Part Three or are in ternally rated as having an equi	Annex III, art icle 7 CRR												

		valent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities													
640	1.2.2.12.8	transferable securities other than those referred to in 3.3 to 3.7 of the LCR-Assets' template that are collateralised by assets that qualify for a 35 % or better risk	Annex III, article 8 CRR												

		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 Art. 125 CRR													
650	1.2.2.12.9	standby credit facilities granted by central	Annex III, article 9 CRR												

		banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance													
660	1.2.2.12.1	Legal or statutory minimum deposits with the central credit institution and other statutory or contrac	Annex III, article 10 CRR												

		usually available liquidity 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													
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		it institution belongs to a network in accordance with legal or statutory provisions.													
670	1.2.2.12.1	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member	Annex III, article 11 CRR												



		State and not issued by an institution or any of its affiliates													
680	1.2.2.12.1	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR												
690-920	1.2.2.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1)-(3) OF CRR but still meet the requirements of Art													

		icle 417 (b) and (c) CRR.													
690-710	1.2.2.13.1	finan cial cor porate bonds	Article 416 (2) of CRR												
690	1.2.2.13.1	credit quality step 1	Article 120(1) of CRR												
700	1.2.2.13.1	credit quality step 2	Article 120(1) of CRR												
710	1.2.2.13.1	credit quality step 3	Article 120(1) of CRR												
720-740	1.2.2.13.2	own is suances	Article 416.3(b) of CRR												
720	1.2.2.13.2	credit quality step 1	Article 120(1) of CRR												
730	1.2.2.13.2	credit quality step 2	Article 120(1) of CRR												
740	1.2.2.13.2	credit quality step 3	Article 120(1) of CRR												

750-770	1.2.2.13.3	unsecured credit institutions	Article 416 of CRR												
750	1.2.2.13.3	credit quality step 1	Article 120(1) of CRR												
760	1.2.2.13.3	credit quality step 2	Article 120(1) of CRR												
770	1.2.2.13.3	credit quality step 3	Article 120(1) of CRR												
780-800	1.2.2.13.4	asset backed securities not already reported in 1.10 to 1.11.3	Article 416 (4) (b) CRR												
780	1.2.2.13.4	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125,												

			126 of CRR												
790	1.2.2.13.4	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR												
800	1.2.2.13.4	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR												
810-830	1.2.2.13.5	residential mortgage backed securities not already reported in 1.10 to 1.11.3	Article 509(3) (a) CRR												

810	1.2.2.13.5	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR												
820	1.2.2.13.5	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR												
830	1.2.2.13.5	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR												
840	1.2.2.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self	Article 509(3) (c) and 416(4) (a) of CRR												

		issued or is sued by finan cial in stitu tions													
850	1.2.2.13.7	gold	Article 509(3) (c) and 416(4) (a) of CRR												
860	1.2.2.13.8	guaran teed bonds not already repor ted above	Article 509(3) (c) of CRR												
870	1.2.2.13.9	covered bonds not already repor ted above	Article 509(3) (c) of CRR												
880	1.2.2.13.1	corpor ate bonds not already repor	Article 509(3) (c) of CRR												

		ted above													
890	1.2.2.13.1	funds based on the assets re ported in 4.5 -4.9	Article 509(3) (c) of CRR												
900-920	1.2.2.13.1	other categor ies of central bank eli gible se curities or loans	Article 509(3) (b) of CRR												
900	1.2.2.13.1	local govern ment bonds	Article 509(3) (b) of CRR												
910	1.2.2.13.1	commer cial pa per	Article 509(3) (b) of CRR												
920	1.2.2.13.1	credit claims	Article 416(4) (c) of CRR												
930-950	1.2.2.14	Report ing of Shar'iah													

		compliant as sets as an alternative as sets under 509(2) (i)													
930-950	1.2.2.14.1	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	Article 509(2) (i) of CRR												



930	1.2.2.14.1	credit quality step 1													
940	1.2.2.14.1	credit quality step 2													
950	1.2.2.14.1	credit quality step 3													
960-1030	1.2.3	deposits that have to be maintained by the deposit or:	Article 422 (3) of CRR												
960-990	1.2.3.1.	in order to obtain clearing, custody or cash management services or other comparable services (excluding correspond	Article 422 (3) (a) of CRR												

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		ent banking or prime broker age ser vices)													
960-970	1.2.3.1.1	which are covered by a De posit Guaran tee Scheme accord ing to Direct ive 94/19/ EC or an equi valent deposit guaran tee scheme in a third country													
960	1.2.3.1.1.1	of which there is evid ence that the client is													

		unable to with draw amounts legally due over a 30 day horizon without com prom ising its opera tional func tional ity													
970	1.2.3.1.1.2	of which there is no evid ence that the client is unable to with draw amounts legally due over a 30 day horizon without com prom ising its													

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		opera tional func tional ity													
980-990	1.2.3.1.2	which are not covered by a De posit Guaran tee Scheme accord ing to Direct ive 94/19/ EC or an equi valent deposit guaran tee scheme in a third country													
980	1.2.3.1.2.1	of which there is evid ence that the client is unable to with													

		draw amounts legally due over a 30 day horizon without com prom ising its opera tional func tional ity													
990	1.2.3.1.2.2	of which there is no evid ence that the client is unable to with draw amounts legally due over a 30 day horizon without com prom ising its opera tional													

		functional ity													
1000	1.2.3.2	in the context of an es tab lished opera tional re lation ship oth er than that re ported in 1.2.3.1.1 and 1.2.3.1.2	Article 422 (3) (c) of CRR												
1010	1.2.3.2.1	of which are cor respond ent banking or prime broker age ser vices	Article 422 (3) (c) and (4) of CRR												
1020	1.2.3.3	in the context of com mon task sharing	Article 422 (3) (b) of CRR												

		within an institutional protection scheme meeting the requirements of Article 113(7) or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme													
1030	1.2.3.4	to obtain cash clearing and central credit institution ser	Article 422.3(d) of CRR												

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		vices and where the credit institution belongs to a network in accordance with legal or statutory provisions;													
1040	1.2.4	Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article	Article 422(3) of CRR												



		416(1) (f)													
1050	1.2.5	liquidity lines for assets spe cified in Article 416(1) (f)	Article 416(1) (f)												
1060-1070	1.2.6	liabilit ies not repor ted in 1.2.2 to 1.2.5 result ing from de posits by cli ents that are not finan cial cus tomers	Article 422(5) of CRR												
1060	1.2.6.1	which are covered by a De posit Guaran tee Scheme in ac cord	Article 422(5) of CRR												

		ance with Dir ective 94/19/ EC or an equi valent deposit guaran tee scheme in a third country													
1070	1.2.6.2	which are not covered by a De posit Guaran tee Scheme in ac cord ance with Dir ective 94/19/ EC or an equi valent deposit guaran tee scheme in a	Article 422(5) of CRR												

		third country													
1080	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	Article 422(6) of CRR												
1090-1100	1.2.8	liabilities for which the competent authority has determined a lower outflow in accordance with Art	Article 422(8) of CRR												

		icle 422(8)													
1090	1.2.8.1	where all the condi tions of Article 422(8) (a), (b), (c) and (d) are met	Article 422(8) of CRR												
1100	1.2.8.2	where point (d) of Article 422(8) (d) has been waived by the compet ent au thorities and all the con ditions of Art icle 422 (8) (a), (b), and (c) are met for the pur poses of apply ing the	Article 422(9) of CRR												

		in tra-group treat ment of Article 19 (1) (b) in re lation to institu tions that are not sub ject to the waiver of Art icle 8 li abilities for which the com petent author ity has determ ined a lower outflow in ac cord ance with art icle 422(9)													
1110-1120	1.2.9	<b>out flows not cap</b>	Article 420(1) (e) of CRR												

		tured above													
1110	1.2.9.1	liabilit ies, in cluding any con tractual arrange ments such as other off bal ance sheet and con tingent funding obliga tions, in cluding, but not limited to com mitted funding facilit ies, un drawn loans and ad vances to whole sale counter parties, mort gages	Article 420(2) of CRR												

		that have been agreed but not yet drawn down, credit cards, overdrafts, planned outflows related to renewal or extension of new retail or wholesale loans, planned derivative payables													
1120	1.2.9.2	trade finance off balance sheet related products, as defined in Article 429	Article 420(2) of CRR												

		and Annex I													
1130	1.2.10	all other liabilities	Article 422(7) of CRR												
1140-1210	1,3	<b>additional Outflows</b>													
1140	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 and credit derivatives	Article 423(1) of CRR												



1150	1.3.2	corres ponding to addi tional collater al needs that would result from a material deterior ation in the cred it qual ity of the insti tution	Article 423(2) of CRR												
1160	1.3.3	corres ponding to addi tional collater al needs that would result from the im pact of an ad verse market scen ario on the insti tution's	Article 423 (3) of CRR												

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		derivat ives transac tion, fin ancing transac tions and oth er con tracts if material													
1170	1.3.4	corres ponding to the market value of securit ies or other as sets sold short and to be de livered within the 30 days ho rizon un less the institu tion owns the se curities to be de livered or has	Article 423 (4) of CRR												

		bor rowed them at terms re quiring their re turn only after the 30 day horizon and the securit ies do not form part of the insti tutions liquid assets													
1180	1.3.5	corres ponding to the ex cess col lateral the insti tution holds that can be con tractu ally called at any time by the	Article 423(5) (a) of CRR												

		counter party													
1190	1.3.6	corresponding to collateral that is due to be returned to a counter party	Article 423(5) (b) of CRR												
1200	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	Article 423(5) (c) of CRR												

		would not qualify as liquid assets for the purposes of Article 416 without the consent of the institution.													
1210	1.3.8	deposits received as collateral	Article 423(6) of CRR												
1220-1370	1.4	<b>out flows from credit and liquidity facilities</b>													
1220	1.4.1	maximum amount that can be drawn of undrawn commitment	Article 424 (2) of CRR												

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		ted cred it facilit ies and un drawn commit ted li quidity facilit ies for retail cli ents													
1230-1240	1.4.2	maxim um amount that can be drawn of un drawn commit ted cred it facilit ies and un drawn commit ted li quidity facilit ies for clients other than re tail and finan	Article 424(3) of CRR												

		cial cus tomers													
1230	1.4.2.1	un drawn commit ted cred it facilit ies													
1240	1.4.2.2	un drawn commit ted li quidity facilit ies													
1250	1.4.3	maxim um amount that can be drawn of un drawn li quidity facilit ies that has been provided to an SSPE for the purpose of en abling such	Article 424(4) of CRR												

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		SSPE to purchase as sets other than securities from clients that are not financial customers that exceeds the amount of as sets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of as sets currently													
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		pur chased													
1260-1270	1.4.4	maxim um amount that can be drawn of oth er un drawn commit ted cred it fa cilities and un drawn commit ted li quidity facilit ies not repor ted in 1.4.1, 1.4.2 or 1.4.3	Article 424(5) of CRR												
1260	1.4.4.1	granted to SSPEs other than those in 1.4.3	Article 424(5) (a) of CRR												
1270	1.4.4.2	arrange ments	Article 424 (5)												

		under which the institution is required to buy or swap assets from an SSPE	(b) of CRR												
1280-1290	1.4.4.3	extended to credit institutions	Article 424(5) (c) of CRR												
1280	1.4.4.3.1	undrawn committed credit facilities													
1290	1.4.4.3.2	undrawn committed liquidity facilities													
1300-1310	1.4.4.4	extended to financial institutions	Article 424(5) (d) of CRR												

		tions and in vest ment firms													
1300	1.4.4.4.1	un drawn commit ted cred it facilit ies													
1310	1.4.4.4.2	un drawn commit ted li quidity facilit ies													
1320	1.4.4.5	exten ded to other cli ents													
1330	1.4.4.6	exten ded to in tra-group entity in accord ance with art icle 424(5)	Article 424(5) (d) of CRR												

1340	1.4.5	maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans	Article 424(6) of CRR												
1350	1.4.6	maximum amount that can be drawn from all other contingent liabilities													
1360	1.4.6.1	Of which: extended to in	Article 424(5) CRR												

		tra-group entity in accord ance with Art icle 424(5)													
1370	1.4.7	<b>Out flows accord ing to Article 105 CRD</b>	<b>Article 105 CRD</b>												

C 53.00 — LIQUIDITY COVERAGE — INFLOWS

				Amount	Inflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
Row	ID	Item	Legal references	extremely high liquidity and credit quality as sets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the as set securing the transaction	Amount due	Market value of the as set securing the transaction	Amount due	Market value of the as set securing the transaction
Row	ID	Item	Legal references	Amount	Inflow				
010-1030		IN FLOWS	Article 425 of CRR						
010-980	1	IN FLOWS (CAPPED	Article 425 (1) of CRR						
010-060	1.1.	Monies due from customers that are not financial customers	Article 425 of CRR						
010	1.1.1.	Monies due from retail customers	Article 425 of CRR						
020	1.1.2	monies due from non-financial corporate customers payment	Article 425 of CRR						

030	1.1.2.1	Of which: that the institution owing those monies treats according to Article 422 (2) (e)	Article 425 (2) (e)						
040	1.1.3	monies due from central banks	Article 425 (2) (a) of CRR						
050	1.1.1.3.1	Of which: that the institution owing those monies treats according to Article 422 (3) and (4)	Article 425 (2) (e) of CRR						
060	1.1.4	monies due from other entities	Article 425 (2) (a) of CRR						
070-080	<b>1.2</b>	<b>Monies due from financial customers</b>	Article 425 (2) of CRR						
070	1.2.1	that the institution owing those monies treats according to Article 422(3) and (4)	Article 425 (2) (e) of CRR						

080	1.2.2	that the competent authority has granted the permission to apply a lower outflow percentage according to Article 422.8	Article 422(8) of CRR						
090	1.3	<b>monies due from trade financing transactions according to Article 425(2) point (b)</b>	Article 425 (2) (b) of CRR						
100	1.4	<b>assets with an undefined contractual end date that are callable within 30 days</b>	Article 425 (2) (c) of CRR						
110	1.5	<b>monies due from positions in major index equity instruments provided that there is no</b>	Article 425 (2) (f) of CRR						



		double count ing with liquid as sets							
120-930	1.6	Mon ies due from se cured lend ing and capital market driven transac tions as defined in Art icle 192:	Article 425.2. (d) of CRR						
120-190	1.6.1.	Other transfer able as sets rep resenting claims on or guaran teed by	Article 416(1) (c) of CRR						
120-130	1.6.1.1	transfer able as sets rep resenting claims on or guaran teed by the cent ral gov ernment of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the do mestic currency of the	Article 416(1) (c)(i) of CRR						

		central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets							
120	1.6.1.1.1	representing claims	Article 416(1) (c)(i) of CRR						
130	1.6.1.1.2	guaranteed by	Article 416(1) (c)(i) of CRR						
140-150	1.6.1.2	transferable as sets 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	Article 416(1) (c)(ii) of CRR						

140	1.6.1.2.1	representing claims on	Article 416(1) (c)(ii) of CRR						
150	1.6.1.2.2	guaranteed by	Article 416(1) (c)(ii) of CRR						
160-170	1.6.1.3	transferable as sets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1) (c)(iii) of CRR						
160	1.6.1.3.1	representing claims on	Article 416(1) (c)(iii) of CRR						
170	1.6.1.3.2	guaranteed by	Article 416(1) (c)(iii) of CRR						
180-190	1.6.1.4	transferable as sets representing claims on or guaranteed by the European Financial St	Article 416(1) (c)(iv) of CRR						

		ability Facility and the European Stability Mechan ism							
180	1.6.1.4.1	repres enting claims on	Article 416(1) (c)(iv) of CRR						
190	1.6.1.4.2	guaran teed by	Article 416(1) (c)(iv) of CRR						
200-220	1.6.2	total shares or units in CIUs with un derlying assets specified in Art icle 416	Article 416(6) and 418(2) CRR						
200	1.6.2.1	underly ing as sets in point (a) of article 416(1)	Article 418(2) (a) of CRR						
210	1.6.2.2	underly ing as sets in point (b) and (c) of article 416(1)	Article 418(2) (b) of CRR						
220	1.6.2.3	underly ing as sets in point (d) of article 416(1)	Article 418(2) (c) of CRR						
230	1.6.3	assets is sued by a cred it insti tution which has been	Article 416(2) (a)(iii) of CRR						

		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							
240-260	1.6.4	non financial corporate bonds	Article 416(1) (b) or (d) of CRR						
240	1.6.4.1	credit quality step 1	Article 122 CRR						
250	1.6.4.2	credit quality step 2	Article 122 CRR						
260	1.6.4.3	credit quality step 3	Article 122 CRR						
270-290	1.6.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2) (a)(i) of CRR						
270	1.6.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.6.5.2	credit quality step 2	Article 129(4) or						

			129(5) of CRR						
290	1.6.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.6.6	non res idential mort gage backed instru ments is sued by a credit institu tion if de monstrated to be of the highest credit quality as estab lished by EBA pur suant to the criter ia in Art. 509 (3), (4) and (5) CRR	Article 416(2) (a)(i) of CRR						
300	1.6.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.6.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
320	1.6.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123,						

			124, 125, 126 of CRR						
330-350	1.6.7	residen tial mort gage backed instru ments is sued by a credit institu tion if de monstrated to be of the hihgest credit quality as estab lished by EBA pur suant to the criter ia in Art. 509 (3), (4) and (5) CRR	Article 416(2) (a)(i) of CRR						
330	1.6.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Art icle 125 of CRR						
340	1.6.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Art icle 125 of CRR						
350	1.6.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						
360-380	1.6.8	bonds is sued by a credit institu tion as defined in Art icle	Article 416(2) (a)(ii) of CRR						

		52(4) of Dir ective 2009/65/ EC oth er than those re ferred to in 1.9							
360	1.6.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.6.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
380	1.6.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.6.9	other transfer able as sets that are of ex tremely high li quidity and cred it quality	Article 416(1) (b) of CRR						
390	1.6.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.6.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
410	1.6.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						



420-440	1.6.10	other transferable assets that are of high liquidity and credit quality	Article 416(1) (d) of CRR						
420	1.6.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.6.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.6.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.6.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							
450	1.6.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						

460	1.6.11.2	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	Article 417 (b) of CRR						
470-660	1.6.12	Items subject to supplementary reporting of liquid assets							
470	1.6.12.1	Cash	Annex III, article 1 CRR						
480	1.6.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
490-530	1.6.12.3	transferable securities with a 0% risk weight	Annex III, article 3 CRR						

		and not an obligation of an institution or any of its affiliated entities							
490	1.6.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
500	1.6.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						
510	1.6.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
520	1.6.12.3.4	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	Annex III, article 3 CRR						
530	1.6.12.3.5	representing	Annex III, art						

		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 banks	Article 3 CRR						
540	1.6.12.4	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 sover	Annex III, article 4 CRR						

		<p>eign or central bank in the currency and country in which the liquidity risk is being taken or issued in for foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</p>							
550-590	1.6.12.5	transferable securities with a 20% risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
550	1.6.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
560	1.6.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						

570	1.6.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
580	1.6.12.5.4	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	Annex III, article 5 CRR						
590	1.6.12.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR						
600	1.6.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the	Annex III, article 6 CRR						

		LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR							
610	1.6.12.7	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	Annex III, article 7 CRR						
620	1.6.12.8	transferable securities other than those referred to	Annex III, article 8 CRR						

		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							
630	1.6.12.9	standby credit facilities granted by central banks with in the scope of monetary policy to the extent that these facilities are not collateralised by liquid as	Annex III, article 9 CRR						



		sets and exclud ing emer gency liquid ity assist ance							
640	1.6.12.10	Legal or statutory minim um de posits with the central credit in stitution and oth er stat utory or contrac tually available liquid funding from the central credit in stitution or institu tions that are mem bers of the net work re ferred to in Article 113(7), or eli gible for the waiver provided in Art icle 10, to the ex tent that this fund ing is not colat eralised by liq uid as sets, if the cred it insti tution belongs	Annex III, art icle 10 CRR						

		to a net work in accordance with legal or statutory provisions.							
650	1.6.12.11	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	Annex III, article 11 CRR						
660	1.6.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
670-920	1.6.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF							

		ARTICLE 416 (1) - (3) OF CRR but still meet the require ments of Article 417 (b) and (c) CRR.							
670-690	1.6.13.1	finan cial cor porate bonds	Article 416 (2) of CRR						
670	1.6.13.1.1	credit quality step 1	Article 120(1) of CRR						
680	1.6.13.1.2	credit quality step 2	Article 120(1) of CRR						
690	1.6.13.1.3	credit quality step 3	Article 120(1) of CRR						
700-720	1.6.13.2	own issu ances	Article 416.3(b) of CRR						
700	1.6.13.2.1	credit quality step 1	Article 120(1) of CRR						
710	1.6.13.2.2	credit quality step 2	Article 120(1) of CRR						
720	1.6.13.2.3	credit quality step 3	Article 120(1) of CRR						
730-750	1.6.13.3	unse cured credit institu tion issu ances	Article 416 of CRR						
730	1.6.13.3.1	credit quality step 1	Article 120(1) of CRR						

740	1.6.13.3.2	credit quality step 2	Article 120(1) of CRR						
750	1.6.13.3.3	credit quality step 3	Article 120(1) of CRR						
760-780	1.6.13.4	non residential mortgage backed instruments not already reported in 1.10 of the LCR-As sets' template	Article 416 (4) (b) CRR						
760	1.6.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
770	1.6.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
780	1.6.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
790-810	1.6.13.5	residential mortgage backed instruments not	Article 509(3) (a) CRR						

		already reported in 1.11 of the LCR-As sets' template							
790	1.6.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
800	1.6.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
810	1.6.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						
820	1.6.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3) (c) and 416(4) (a) of CRR						
830	1.6.13.7	gold	Article 509(3) (c) and 416(4) (a) of CRR						
840	1.6.13.8	guaranteed	Article 509(3)						

		bonds not already reported above	(c) of CRR						
850	1.6.13.9	covered bonds not already reported above	Article 509(3) (c) of CRR						
860	1.6.13.10	corporate bonds not already reported above	Article 509(3) (c) of CRR						
870	1.6.13.11	funds based on the assets reported in 4.5 - 4.9	Article 509(3) (c) of CRR						
880-900	1.6.13.12	other categories of central bank eligible securities or loans	Article 509(3) (c) of CRR						
880	1.6.13.12.1	local government bonds	Article 509(3) (c) of CRR						
890	1.6.13.12.2	commercial paper	Article 509(3) (c) of CRR						
900	1.6.13.12.3	credit claims	Article 416(4) (c) of CRR						
910-930	1.6.13.13	Shar'iah-compliant financial products as an al	Article 509(2)(i) of CRR						

		ternat ive to as setss that would qualify as liquid assets for the purposes of Art icle 416, for the use of Shar'i ah com pliant banks							
910	1.6.13.13.1	credit quality step 1							
920	1.6.13.13.2	credit quality step 2							
930	1.6.13.13.3	credit quality step 3							
940-960	1.7	<b>Un drawn credit and li quidity facilit ies and other commit ments re ceived from in tra-group entity in accord ance with article 425(4) of CRR</b>	Article 425 (4) of CRR						
940	1.7.1	where all the condi tions of Article 425.4 (a), (b)							

		and (c) are met							
950	1.7.2	where point (d) of Article 425(4) has been waived by the compet ent au thorities and all the condi tions of Article 425(4) (a), (b) and (c) are met for the purposes of ap plying the in tra-group treat ment of Article 19(1)(b) in rela tion to institu tions that are not subject to the waiver of Art icle 7, un drawn credit and li quidity facilit ies and other commit ments re ceived from in tra-group entity in accord ance with	Article 425 (4) (a) and (b) and (c) of CRR						



		article 425(5)							
960	1.7.3	net re ceiv ables ex pected from the contracts listed in Annex II (net of collater al to be received that qual ifies as liquid as sets un der Art icle 416)	Article 425 (3) of CRR						
970	1,8	<b>pay ments due on liquid assets not re flected in the market value of the asset</b>	Article 425 (7) of CRR						
980	1,9	<b>other in flows</b>							
990	2	<b>TOTAL CASH IN FLOWS EX CLUDED DUE TO THE CAP</b>	Article 425 of CRR						
1000-1030	3	<b>IN FLOWS EX EMPT FROM THE CAP</b>	Article 425 (1) of CRR						
1000	3.1	<b>mon ies due from</b>	Article 425 (1) of CRR						

		borrowers and bond investors related to mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) or in defined in Article 52(4) of Directive 2009/65/EC							
1010	3.2	inflows from promotional loans that the institution has passed through	Article 425 (1) of CRR						
1020	3.3	inflows qualifying from the treatment set out in article 113(6) or 113(7)	Article 425 (1) of CRR						
1030	3.4	inflows from intra-group entity approved by competent	Article 425 (1) of CRR						

C 54.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

				author ity			
				Other assets			
				Within 30 days		Over 30 days	
				Notional	Market value	Notional	Market value
Row	ID	Item	Legal refer ences	010	020	030	040
010-060	1	ASSETS					
010	1.1	cash and exposures to central banks	Article 416(1)(a) CRR				
020	1.2	other trans ferable as sets accord ing to Art icle 416(1) (b)	Article 416(1)(b) CRR				
030-060	1.3	other trans ferable as sets rep resenting claims on or guaran teed by	Article 416(1)(c) of CRR				
030	1.3.1	transferable assets rep resenting claims on or guaran teed by the central gov ernment of a Mem ber State, on a region with fiscal autonomy to raise and collect taxes, or of a third coun try in the domestic	Article 416(1)(c)(i) of CRR				

		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					
040	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	Article 416(1)(c) (ii) of CRR				
050	1.3.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks	Article 416(1)(c) (iii) of CRR				
060	1.3.4	transferable assets representing claims on or guaranteed by the	Article 416(1)(c) (iv) of CRR				

		European Financial St ability Facil ity and the European Stability Mechanism					
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C 60.00 — STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING

				amount extremely high liquidity and credit quality					amount high liquidity and credit quality					amount other assets				
				with in three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months	with in three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months	with in three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050	060	070	080	090	100	110	120	130	140	150
010-133	1	ITEMS REQUIRING STABLE FUNDING																
010-470	1.1	assets referred to in Article 416	Article 428(1) (a) of CRR															
010	1.1.1	cash	Article 416(1) (a) of CRR															
020	1.1.2	exposures to																

		cent ral bank																
030	1.1.2.1	Of which: expos ures that can be with drawn in times of stress	Art icle 416(1) (a) of CRR															
040-050	1.1.3	trans fer able assets repres enting claims on or guar an teed by the cent ral gov ern ment of a Mem ber State, a re	Art icle 416(1) (c)(i) of CRR															

		gion with fiscal autonom to raise and col lect taxes, or of a third coun try in the do mest ic cur rency of the cent ral or region al gov ern ment, if the institu tion in curs a liquid ity risk in that Mem ber State or third coun															
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		try that it covers by holding those liquidity assets																
040	1.1.3.1	representing claims	Article 416(1)(c)(i)															
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)															
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-cent	Article 416(c)(ii) of CRR															

		ral gov ern ment public sector entit ies in the do mest ic cur rency of the cent ral bank and public sector entity																
060	1.1.4.1	repres enting claims	Art icle 416(c) (ii)															
070	1.1.4.2	guar an teed by	Art icle 416(c) (ii)															
080-150	1.1.5	trans fer able assets repres enting claims on or	Art icle 416(c) (iii) of CRR															

		guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks																
080	1.1.5.1.a	representing claims	Article 416(c) (iii)															
090	1.1.5.2.a	guaranteed by	Article 416(c) (iii)															

100	1.1.5.1.b	amount unen cumbere																
110	1.1.5.2.b	amount en cumbere for a period within three months																
120	1.1.5.3.b	amount en cumbere for a period between three and 6 months																
130	1.1.5.4.b	amount en cumbere for a period between 6 and 9 months																
140	1.1.5.5.b	amount en cumbere for a period																

		between 9 and 12 months																
150	1.1.5.6.b	amount en cumbered for a period great er than 12 months																
152-153	1.1.6	trans fer able assets repres enting claims on or guar an teed by the Europea Finan cial St ability Facil ity and the Europea Stabil ity	Art icle 416(1) (c)(iv) of CRR															

		Mechanism																
152	1.1.6.1	representing claims																
153	1.1.6.2	guaranteed by																
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR															
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2) (a) of CRR															

170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418(2)(b) and (c) of CRR															
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR															
180	1.1.7.1.b	amount unencumbered																
190	1.1.7.2.b	amount encumbered for a period within three months																
200	1.1.7.3.b	amount encumbered																

		for a period between three and 6 months																
210	1.1.7.4.k	amount en cumbere for a period between 6 and 9 months																
220	1.1.7.5.k	amount en cumbere for a period between 9 and 12 months																
230	1.1.7.6.k	amount en cumbere for a period great er than 12 months																



232-233	1.1.8	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 416(1) (f) of CRR															
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		Art icle 113(7) or eli gible for the waiver provided in Art icle 10 CRR, to the extent that this fund ing is not collat eral ized by li quid assets																
232	1.1.8.1	depos its																
233	1.1.8.2	con tractu ally avail able li quid fund ing																

234	1.1.9	As sets is sued by a credit institu tion which has been set up by a Mem ber State cent ral or region al gov ern ment where at least one of the condi tions in Art icle 416(2) (a) (iii) is met	Art icle 416(2) (a) (iii) of CRR															
240-290	1.1.10	Other trans fer																

		able assets not spe cified else where																
240	1.1.10.1	amount unen cumbere																
250	1.1.10.2	amount en cumbere for a period within three months																
260	1.1.10.3	amount en cumbere for a period between three and 6 months																
270	1.1.10.4	amount en cumbere for a period between 6 and																

		9 months																
280	1.1.10.5	amount en cumbere for a period between 9 and 12 months																
290	1.1.10.6	amount en cumbere for a period great er than 12 months																
300-350	1.1.11	non finan cial cor porate bonds	Art icle 416(1) (b) or (d) of CRR															
300	1.1.11.1	amount unen cumbere																
310	1.1.11.2	amount en cumbere																

		for a period within three months																
320	1.1.11.3	amount en cumbere for a period between three and 6 months																
330	1.1.11.4	amount en cumbere for a period between 6 and 9 months																
340	1.1.11.5	amount en cumbere for a period between 9 and 12 months																
350	1.1.11.6	amount en																

		cumbers for a period great er than 12 months																
352-357	1.1.12	non resid ential mort gage backed instru ments issued by a credit institu tion if de monstrate to be of the highest credit qual ity as estab lished by EBA pursu ant to the cri teria in Art.	Art icle 416(2) (a)(i) of CRR															

		509 (3), (4) and (5) CRR																
352	1.1.12.1	amount unen cumbere																
353	1.1.12.2	amount en cumbere for a period within three months																
354	1.1.12.3	amount en cumbere for a period between three and 6 months																
355	1.1.12.4	amount en cumbere for a period between 6 and																



		9 months																
356	1.1.12.5	amount en cumbered for a period between 9 and 12 months																
357	1.1.12.6	amount en cumbered for a period greater than 12 months																
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be	Article 416(2)(a)(i) of CRR															

		of the highest credit qual ity as estab lished by EBA pursu ant to the cri teria in Art. 509 (3), (4) and (5) CRR																
359	1.1.13.1	amount unen cumbered																
360	1.1.13.2	amount en cumbered for a period within three months																
361	1.1.13.3	amount en cumbered for a period																

		between three and 6 months																
362	1.1.13.4	amount en cumbered for a period between 6 and 9 months																
363	1.1.13.5	amount en cumbered for a period between 9 and 12 months																
364	1.1.13.6	amount en cumbered for a period great er than 12 months																
366-410	1.1.14	bonds eli																

		gible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2) (a) CRR																
366	1.1.14.1	amount unencumbered																
370	1.1.14.2	amount encumbered for a period within three months																
380	1.1.14.3	amount encumbered for a period between three																

		and 6 months																
390	1.1.14.4	amount en cumbered for a period between 6 and 9 months																
400	1.1.14.5	amount en cumbered for a period between 9 and 12 months																
410	1.1.14.6	amount en cumbered for a period greater than 12 months																
420-470	1.1.15	bonds as defined in Art	Art icle 416(2) (a)(ii)															

		icle 52(4) of Dir ective 2009/65 EC other than those re ferred to in 1.1.9	of CRR														
420	1.1.15.1	amount unen cumbere															
430	1.1.15.2	amount en cumbere for a period within three months															
440	1.1.15.3	amount en cumbere for a period between three and 6 months															

450	1.1.15.4	amount en cumbere for a period between 6 and 9 months															
460	1.1.15.5	amount en cumbere for a period between 9 and 12 months															
470	1.1.15.6	amount en cumbere for a period great er than 12 months															
480-530	1.2	secur ities and money mar ket in stru	Art icle 428(1) (b)(i) of CRR														

		ments not re por ted in 1.1 quali fying for credit step 1 under Art icle 122																
480	1.2.1	amount unen cumbere																
490	1.2.2	amount en cumbere for a period within three months																
500	1.2.3	amount en cumbere for a period between three and 6 months																



510	1.2.4	amount en cumbere for a period between 6 and 9 months																
520	1.2.5	amount en cumbere for a period between 9 and 12 months																
530	1.2.6	amount en cumbere for a period great er than 12 months																
540-590	1.3	secur ities and money mar ket in stru	Art icle 428(1) (b)(ii) of CRR															

		ments not re por ted in 1.1 quali fying for credit step 2 under Art icle 122																
540	1.3.1	amount unen cumbere																
550	1.3.2	amount en cumbere for a period within three months																
560	1.3.3	amount en cumbere for a period between three and 6 months																

570	1.3.4	amount en cumbered for a period between 6 and 9 months															
580	1.3.5	amount en cumbered for a period between 9 and 12 months															
590	1.3.6	amount en cumbered for a period great er than 12 months															
600-650	1.4	other secur ities and money mar ket in	Art icle 415(1) (b) (iii) of CRR														

		stru ments not re por ted else where																
600	1.4.1	amount unen cumbere																
610	1.4.2	amount en cumbere for a period within three months																
620	1.4.3	amount en cumbere for a period between three and 6 months																
630	1.4.4	amount en cumbere for a period between 6 and																

		9 months																
640	1.4.5	amount en cumbered for a period between 9 and 12 months																
650	1.4.6	amount en cumbered for a period greater than 12 months																
660-710	1.5	equity securities of non-financial entities listed on a major index in a recog	Art icle 428(1) (c) of CRR															

		nised ex change																
660	1.5.1	amount unen cumbere																
670	1.5.2	amount en cumbere for a period within three months																
680	1.5.3	amount en cumbere for a period between three and 6 months																
690	1.5.4	amount en cumbere for a period between 6 and 9 months																

700	1.5.5	amount en cumbere for a period between 9 and 12 months																
710	1.5.6	amount en cumbere for a period great er than 12 months																
720-770	1.6	<b>other equity secur ities</b>	Art icle 428(1) (d) of CRR															
720	1.6.1	amount unen cumbere																
730	1.6.2	amount en cumbere for a period within																

		three months																
740	1.6.3	amount en cumbere for a period between three and 6 months																
750	1.6.4	amount en cumbere for a period between 6 and 9 months																
760	1.6.5	amount en cumbere for a period between 9 and 12 months																
770	1.6.6	amount en cumbere for a period																



		greater than 12 months																
780-830	1.7	gold	Article 428(1)(e) of CRR															
780	1.7.1	amount unencumbered																
790	1.7.2	amount encumbered for a period within three months																
800	1.7.3	amount encumbered for a period between three and 6 months																
810	1.7.4	amount encumbered																

		for a period between 6 and 9 months																
820	1.7.5	amount en cumbere for a period between 9 and 12 months																
830	1.7.6	amount en cumbere for a period great er than 12 months																
840-890	1.8	<b>other pre cious metals</b>	Art icle 428(1) (f) of CRR															
840	1.8.1	amount unen cumbere																

850	1.8.2	amount en cumbere for a period within three months																
860	1.8.3	amount en cumbere for a period between three and 6 months																
870	1.8.4	amount en cumbere for a period between 6 and 9 months																
880	1.8.5	amount en cumbere for a period between 9 and																

		12 months																
890	1.8.6	amount en cumbere for a period great er than 12 months																
Total amount																		
900-125	1.9	non-re new able loans and receiv ables	Art icle 428(1) (g) of CRR															
900-950	1.9.1	the bor row ers of which are natur al per sons other than com mer	Art icle 428(1) (g)(i) of CRR															

		cial sole propr itors and part ner ships																
900	1.9.1.1	amount unen cumbered																
910	1.9.1.2	amount en cumbered for a period within three months																
920	1.9.1.3	amount en cumbered for a period between three and 6 months																
930	1.9.1.4	amount en cumbered for a period between																

		6 and 9 months																
940	1.9.1.5	amount en cumbere for a period between 9 and 12 months																
950	1.9.1.6	amount en cumbere for a period great er than 12 months																
960-101	1.9.2	SMEs that quali fy for the re tail ex pos ure un der the Stand ard ised or	Art icle 428(1) (g)(ii) of CRR															

		IRB ap proache: for credit risk or to a com pany which is eli gible for the treat ment men tioned in Art icle 153(4) and where the ag greg ate de posit placed by the client or group of con nec ted cli ents is less than EUR																
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		1 mil lion																
960	1.9.2.1	amount unen cumbere																
970	1.9.2.2	amount en cumbere for a period within three months																
980	1.9.2.3	amount en cumbere for a period between three and 6 months																
990	1.9.2.4	amount en cumbere for a period between 6 and 9 months																
1000	1.9.2.5	amount en																



		cumbers for a period between 9 and 12 months																
1010	1.9.2.6	amount en cumbers for a period great er than 12 months																
1020-10	1.9.3	the bor row ers of which are sover eigns, cent ral banks and public sector entit ies	Art icle 428(1) (g) (iii) of CRR															

1020	1.9.3.1	amount unen cumbere																
1030	1.9.3.2	amount en cumbere for a period within three months																
1040	1.9.3.3	amount en cumbere for a period between three and 6 months																
1050	1.9.3.4	amount en cumbere for a period between 6 and 9 months																
1060	1.9.3.5	amount en cumbere for a period																

		between 9 and 12 months																
1070	1.9.3.6	amount en cumbered for a period great er than 12 months																
1080-11	1.9.4	the bor row ers of which are not re ported in item 1.9.1, 1.9.2 or 1.9.3 other than finan cial cus tom ers	Art icle 428(1) (g) (iv) of CRR															

1080	1.9.4.1	amount unen cumbere																
1090	1.9.4.2	amount en cumbere for a period within three months																
1100	1.9.4.3	amount en cumbere for a period between three and 6 months																
1110	1.9.4.4	amount en cumbere for a period between 6 and 9 months																
1120	1.9.4.5	amount en cumbere for a period																

		between 9 and 12 months																
1130	1.9.4.6	amount en cumbered for a period great er than 12 months																
1140-1150	1.9.5	the bor row ers of which are credit institu tions	Art icle 428(1) (g) (vi) of CRR															
1140	1.9.5.1	amount unen cumbered																
1150	1.9.5.2	amount en cumbered for a period within three months																

1160	1.9.5.3	amount en cumbere for a period between three and 6 months																
1170	1.9.5.4	amount en cumbere for a period between 6 and 9 months																
1180	1.9.5.5	amount en cumbere for a period between 9 and 12 months																
1190	1.9.5.6	amount en cumbere for a period great er than																

		12 months																
1200-12	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR															
1200	1.9.6.1	amount unencumbered																
1210	1.9.6.2	amount encumbered for a period within three months																

1220	1.9.6.3	amount en cumbere for a period between three and 6 months																
1230	1.9.6.4	amount en cumbere for a period between 6 and 9 months																
1240	1.9.6.5	amount en cumbere for a period between 9 and 12 months																
1250	1.9.6.6	amount en cumbere for a period great er than																



		12 months																
1260-12	1.10	non-re new able loans and receiv ables repor ted in 1.9 that are collat eral ised by real estate	Art icle 428(1) (h) of CRR															
1260	1.10.1	collat eral ised by com mer cial real es tate (CRE)	Art icle 428(1) (h)(i) of CRR															
1270	1.10.2	collat eral ised by res iden	Art icle 428(1) (h)(ii)															

		tial real es tate (PRE)	of CRR														
1280	1.10.3	match fun ded (pass- through) via bond eli gible for treat ment set out in art icle 129 (4) or (5) as defined in Art icle 52(4) of Dir ective 2009/65 EC	Art icle 428(1) (h) (iii) of CRR														
1290	1.11	<b>deriv atives receiv ables</b>	Art icle 428(1) (i) of CRR														

1300	1.12	any other assets	Article 428(1) (j) of CRR															
1310	1.13	assets deducted from own funds not requiring stable funding	Article 428(1) of CRR															
1320	1.14	undrawn committed credit facilities that qualify as "medium risk" or "medium/low risk"	Article 428(1) (k) of CRR															

		under An nex I.																
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C 61.00 — STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

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				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
010-260	<b>1</b>	<b>ITEMS PROVIDING STABLE FUNDING</b>						
010-030	<b>1.1</b>	<b>own funds after deduction have been applied where appropriate</b>	Article 427(1)(a) of CRR					
010	1.1.1	tier 1 capital instruments	Article 427(1)(a) (i)					
020	1.1.2	tier 2 capital instruments	Article 427(1)(a) (ii)					
030	1.1.3*	Memorandum item: Capital instruments and subordinated loans not eligible having an effective maturity of one year or greater	Article 427(1)(a) (iii)					
040-260	<b>1.2</b>	<b>liabilities excluding own funds</b>	Article 427(1)(b) of CRR					
040-060	1.2.1	retail deposits:	Article 427(1)(b)					

			(i-ii) of CRR					
040	1.2.1.1	as defined in Article 411(2) that quali fy for the treatment in Article 421(1)	Article 427(1) (b)(i) of CRR					
050	1.2.1.2	as defined in Article 411(2) that quali fy for the treatment in Article 421(2)	Article 427(1) (b)(ii) of CRR					
060	1.2.1.3	subject to higher out flows than specified in Article 421(1) or 421(2)						
070-130	1.2.2	liabilities from cus tomers that are not finan cial cus tomers	Article 427(1)(b) (vii) of CRR					
070-090	1.2.2.1	liabilit ies from secured lending and cap ital mar ket driv en transac tions	Article 427(1) (b)(ix) of CRR					
070	1.2.2.1.1	collateral ised by ex tremely high li quidity and credit quality as sets	Article 427(1) (b)(ix) of CRR					
080	1.2.2.1.2	collater alised by	Article 427(1)					

		high li quidity and credit quality as sets	(b)(ix) of CRR					
090	1.2.2.1.3	collater alised by any other assets	Article 427(1) (b)(ix) of CRR					
100	1.2.2.2	liabilities from unse cured lend ing trans actions	Article 427(1)(b) (vii) of CRR					
110-130	1.2.2.3	liabilities that quali fy for the treatment in Article 422(3) and (4)	Article 427(1) (b)(iii) of CRR					
110	1.2.2.3.1	liabilities reported in 1.2.2.3 which are covered by a De posit Guar antee Scheme in accord ance with Directive 94/19/ EC or an equivalent deposit guarantee scheme in a third country	Article 427(1) (b)(iv) of CRR					
120	1.2.2.3.2	liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)	Article 427(1) (b)(v) of CRR					
130	1.2.2.3.3	liabilities reported in 1.2.2.3 which	Article 427(1) (b)(vi) of CRR					

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		fall under point (d) of Article 422(3)						
140-200	1.2.3	liabilities from customers that are financial customers	Article 427(1)(b) (vii) of CRR					
140-160	1.2.3.1	liabilities from secured lending and capital market driven transactions	Article 414(1)(b) (viii) of CRR					
140	1.2.3.1.1	collateralised by extremely high liquidity and credit quality assets	Article 414(1)(b) (viii) of CRR					
150	1.2.3.1.2	collateralised by high liquidity and credit quality assets	Article 414(1)(b) (viii) of CRR					
160	1.2.3.1.3	collateralised by any other assets	Article 414(1)(b) (viii) of CRR					
170	1.2.3.2	liabilities from unsecured lending transactions	Article 414(1) (b)(vi) of CRR					
180-200	1.2.3.3	liabilities that qualify for the treatment in Article 422(3) and (4)	Article 414(1) (b)(iii) of CRR					



180	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	Article 414(1)(b)(iv) of CRR					
190	1.2.3.3.2	liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)	Article 427(1)(b)(v) of CRR					
200	1.2.3.3.3	liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)	Article 427(1)(b)(vi) of CRR					
210	1.2.4	liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	Article 427(1)(b)(x) of CRR					
220	1.2.5	liabilities resulting from securities defined in Article 52(4) of Directive	Article 427(1)(b)(x) of CRR					

		2009/65/ EC						
230	1.2.6	other li abilities resulting from se curities is sued	Article 427(1) (b)(xi) of CRR					
240	1.2.7	liabilities from deriv atives pay ables con tracts						
250	1.2.8	any other liabilities	Article 427(1)(b) (xii) of CRR					