ANNEX XIII

**REPORTING ON LIQUIDITY (PART 5: STABLE FUNDING)**

1. Items providing stable funding
	1. General remarks
2. 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.
3. 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.
4. 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.

1. 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.
2. 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. Items providing stable funding
		1. Instructions concerning specific rows

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| Row | Legal references and instructions |
| 010-250 | 1 ITEMS PROVIDING STABLE FUNDINGArticle 427 of REGULATION (EU) NO 575/2013Total amount of own funds shall be reported in column J of the following subcategories as follows:[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”] |
| 010-030 | **1.1 Own funds**Article 427(1)(a) of REGULATION (EU) NO 575/2013The 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 |
| 010 | **1.1.1 Tier 1 capital instruments**Article 427(1)(a)(i) of REGULATION (EU) NO 575/2013Total amount of Tier 1 capital as specified in Article 25 of REGULATION (EU) NO 575/2013. |
| 020 | **1.1.2 Tier 2 capital**Article 427(1)(a)(ii) of REGULATION (EU) NO 575/2013Total amount of Tier 2 capital as specified in Article 71 of REGULATION (EU) NO 575/2013. |
| 030 | **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**Article 427(1)(a)(iii) of REGULATION (EU) NO 575/2013Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater. |
| 040-260 | **1.2 Liabilities excluding own funds** Article 427(1)(b) of REGULATION (EU) NO 575/2013Total 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: |
| 040-060 | **1.2.1 Retail deposits**Article 427(1)(b)(i-ii)) of REGULATION (EU) NO 575/2013Total 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:  |
| 040 | **1.2.1.1 as defined in Article 421(1)**Article 427(1)(b)(i) of REGULATION (EU) NO 575/2013Total 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”. |
| 050 | **1.2.1.2 as defined in Article 421(2)**Article 427(1)(b)(ii) of REGULATION (EU) NO 575/2013Total 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”. |
| 060 | **1.2.1.3 subject to higher outflows than specified in Article 421(1) or 421(2)**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’ . |
| 070-130 | **1.2.2 liabilities from customers that are not financial customers**Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013, 427(1)(b)(iii)Total amount of liabilities from customers that are not financial customers.  |
| 070-090 | **1.2.2.1 liabilities from secured lending and capital market driven transactions**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013 Total amount of liabilities from secured lending and capital market driven transactions s defined in Article 192, from customers that are not financial customers |
| 070 | **1.2.2.1.1 collateralised by extremely high liquidity and credit quality assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013Total 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’. |
| 080 | **1.2.2.1.2 collateralised by high liquidity and credit quality assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013 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’. |
| 090 | **1.2.2.1.3 collateralised by any other assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2. |
| 100 | **1.2.2.2 liabilities from unsecured lending** Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013 Total amount of liabilities from unsecured lending from customers that are not financial customers. |
| 110-130 | **1.2.2.3 liabilities that qualify for the treatment in Article 422(3) and (4)**Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013 The total amount of liabilities that qualify for the treatment in Article 422 (3) and (4). |
| 110 | **1.2.2.3.1 liabilities reported in 1.2.2.2.1 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 427(1)(b)(iv) of REGULATION (EU) NO 575/2013 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. |
| 120 | **1.2.2.3.2 liabilities reported in 1.2.2.2.1 which fall under point (b) of Article 422(3)**Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013 Of the liabilities reported in 1.2.2.3, the total amount of deposits that fall under point (b) of Article 422(3). |
| 130 | **1.2.2.3.3 liabilities reported in 1.2.2.2.1 which fall under point (d) of Article 422(3)** Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013 Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3). |
| 140-200 | **1.2.3 liabilities from customers that are financial customers**Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013Total amount of liabilities from customers that are financial customers |
| 140-160 | **1.2.3.1 liabilities from secured lending and capital market driven transactions**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013 Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 192, from customers that are financial customers |
| 140 | **1.2.3.1.1 collateralised by extremely high liquidity and credit quality assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013Total 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’. |
| 150 | **1.2.3.1.2 collateralised by highly liquidity and credit quality assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013 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’. |
| 160 | **1.2.3.1.3 collateralised by any other assets**Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2. |
| 170 | **1.2.3.2 liabilities from unsecured lending** Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013 Total amount of liabilities from unsecured lending to customers that are financial customers. |
| 180-200 | **1.2.3.3 liabilities that qualify for the treatment in Article 422(3) and (4)**Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013 The total amount of liabilities that qualify for the treatment in Article 422(3) and (4). |
| 180 | **1.2.3.3.1 liabilities reported in 1.2.3.2.1 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 427(1)(b)(iv) of REGULATION (EU) NO 575/2013 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. |
| 190 | **1.2.3.3.2 liabilities reported in 1.2.3.2.1 which fall under point (b) of Article 422(3)**Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013 Of the liabilities reported in 1.2.3.3, the total amount of deposits that fall under point (b) of Article 422(3). |
| 200 | **1.2.3.3.3 liabilities reported in 1.2.3.2.1 which fall under point (d) of Article 422(3)** Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013 Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3). |
| 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 REGULATION (EU) NO 575/2013Total amount of liabilities resulting from securities issued qualifying for the treatment in Article 129 (covered bonds). |
| 220 | **1.2.5 liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC**Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013Total amount of liabilities resulting from securities issued qualifying for the treatment defined in Article 52(4) of Directive 2009/65/EC (covered bonds). |
| 230 | **1.2.6 other liabilities resulting from securities issued**Article 427(1)(b)(xi) of REGULATION (EU) NO 575/2013Total amount of liabilities resulting from securities issued, other than those reported in 1.1. |
| 240 | **1.2.7 liabilities from derivatives payables contracts**Total amount of liabilities from derivatives payables contracts. |
| 250 | **1.2.8 any other liabilities**Article 427(1)(b)(xii) of REGULATION (EU) NO 575/2013Total amount of any other liabilities. |

1. Items requiring stable funding
	1. General remarks
2. 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.
3. 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.
4. Treatment of maturity:
	1. 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.

* 1. 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.
	2. Assets shall be reported according to their residual contract maturity and not behavioural assumptions.
1. 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:
	1. The amount of assets reported which are unencumbered shall be reported in the first sub-category.
	2. The amount of assets which are encumbered shall be reported in the relevant sub-line depending on the period of encumbrance, as follows:
		1. for a period within three months
		2. for a period between three and 6 months
		3. for a period between 6 and 9 months
		4. for a period between 9 and 12 months
		5. for a period greater than 12 months
2. 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:
	1. 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.
	2. 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.
	3. 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.
3. Treatment of derivatives payables and receivables:
	1. 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. Items requiring stable funding
		1. Instructions concerning specific rows

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| --- | --- |
| Row | Legal references and instructions |
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| 010-1320 | **1 ITEMS REQUIRING STABLE FUNDING**Total assets shall be reported as follows:1. In columns P-T for assets which are not reported as liquid assets for the purpose of the liquidity coverage template.
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
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. |
| 010-470 | **1.1 Assets that would qualify as liquid in accordance with Article 416**Article 428(1)(a) of REGULATION (EU) NO 575/2013 Total assets referred to in Article 416 shall be reported within the relevant sub-line(s) and column(s)  |
| 010 | **1.1.1 Cash** Articles 416(1)(a) Total amount of cash including coins and banknotes/currency. |
| 020 | **1.1.2 Exposures to central banks**Articles 416(1)(a) Total amount of deposits held with central banks. |
| 030 | **1.1.2.1 Of which: exposures that can be withdrawn in times of stress**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 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**Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013Total amount of transferable assets referred to in Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013  |
| 040 | **1.1.3.1 representing claims**  |
| 050 | **1.1.3.2 guaranteed by**  |
| 060-070 | **1.1.4 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 REGULATION (EU) NO 575/2013 |
| 060 | **1.1.4.1 representing claims**  |
| 070 | **1.1.4.2 guaranteed by**  |
| 080-150 | **1.1.5 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks**Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013 |
| 080 | **1.1.5.1 (a) representing claims** |
| 090 | **1.1.5.2 (a) guaranteed by** |
| 100 | **1.1.5.1 (b) amount unencumbered**  |
| 110 | **1.1.5.2 (b) encumbered for a period within three months** |
| 120 | **1.1.5.3 (b) encumbered for a period between three months and six months** |
| 130 | **1.1.5.4 (b) encumbered for a period between six and nine months** |
| 140 | **1.1.5.5 (b) encumbered for a period between nine and twelve months** |
| 150 | **1.1.5.6 (b) encumbered for a period greater than twelve months**  |
| 152-153 | **1.1.6 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism**Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013 |
| 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(1)**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) underlying assets in point (a) of Article 416(1)** |
| 170 | **1.1.7.2 (a)** **underlying assets in point (b) and (c) of Article 416(1)** |
| 175 | **1.1.7.3 (a) underlying assets in point (d) of Article 416(1)** |
| 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 (b) amount encumbered for a period between 6 and 9 months** |
| 220 | **1.1.7.5 (b) amount encumbered for a period between 9 and 12 months** |
| 230 | **1.1.7.6 (b) amount encumbered for a period greater 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 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**  |
| 232 | **1.1.8.1 deposits** |
| 233 | **1.1.8.2 contractually available funding** |
| 234 | **1.1.9 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** |
| 240-290 | **1.1.10 Other transferable assets not specified elsewhere** |
| 240 | **1.1.10.1 amount unencumbered** |
| 250 | **1.1.10.2 amount encumbered for a period within three months** |
| 260 | **1.1.10.3 amount encumbered for a period between three and 6 months** |
| 270 | **1.1.10.4 amount encumbered for a period between 6 and 9 months** |
| 280 | **1.1.10.5 amount encumbered for a period between 9 and 12 months** |
| 290 | **1.1.10.6 amount encumbered for a period greater than 12 months** |
| 300-350 | **1.1.11 Non financial corporate bonds****Article 416(1)(b) or (d) of REGULATION (EU) NO 575/2013** |
| 300 | **1.1.11.1 amount unencumbered** |
| 310 | **1.1.11.2 amount encumbered for a period within three months** |
| 320 | **1.1.11.3 amount encumbered for a period between three and 6 months** |
| 330 | **1.1.11.4 amount encumbered for a period between 6 and 9 months** |
| 340 | **1.1.11.5 amount encumbered for a period between 9 and 12 months** |
| 350 | **1.1.11.6 amount encumbered for a period greater than 12 months** |
| 351 | **1.1.12 non residential mortgage backed instruments issued by a credit institution if demostrated to be of the hihgest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013** |
| 352 | **1.1.12.1 amount unencumbered** |
| 353 | **1.1.12.2 amount encumbered for a period within three months** |
| 354 | **1.1.12.3 amount encumbered for a period between three and 6 months** |
| 355 | **1.1.12.4 amount encumbered for a period between 6 and 9 months** |
| 356 | **1.1.12.5 amount encumbered for a period between 9 and 12 months** |
| 357 | **1.1.12.6 amount encumbered for a period greater than 12 months** |
| 358 | **1.1.13 residential mortgage backed instruments issued by a credit institution if demonstrated to be of the hihgest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013** |
| 359 | **1.1.13.1 amount unencumbered** |
| 360 | **1.1.13.2 amount encumbered for a period within three months** |
| 361 | **1.1.13.3 amount encumbered for a period between three and 6 months** |
| 362 | **1.1.13.4 amount encumbered for a period between 6 and 9 months** |
| 363 | **1.1.13.5 amount encumbered for a period between 9 and 12 months** |
| 364 | **1.1.13.6 amount encumbered for a period greater than 12 months** |
| 365 | **1.1.14 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** |
| 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 encumbered for a period between 6 and 9 months** |
| 400 | **1.1.14.5 amount encumbered for a period between 9 and 12 months** |
| 410 | **1.1.14.6 amount encumbered for a period greater than 12 months** |
| 420-470 | **1.1.15 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9** |
| 420 | **1.1.15.1 amount unencumbered** |
| 430 | **1.1.15.2 amount encumbered for a period within three months** |
| 440 | **1.1.15.3 amount encumbered for a period between three and 6 months** |
| 450 | **1.1.15.4 amount encumbered for a period between 6 and 9 months** |
| 460 | **1.1.15.5 amount encumbered for a period between 9 and 12 months** |
| 470 | **1.1.15.6 amount encumbered for a period greater than 12 months** |
| 480-530 | **1.2 securities and money market instruments not reported in item 1.1, qualifying for credit step 1 under Article 122**Article 428(1)(b) (i)of REGULATION (EU) NO 575/2013Total securities and money market instruments not already reported in item 1.1Total market value of bonds as defined in Article 428(1)(b)(i) of REGULATION (EU) NO 575/2013 |
| 480 | **1.2.1 amount unencumbered** |
| 490 | **1.2.2 amount encumbered for a period within three months** |
| 500 | **1.2.3 amount encumbered for a period between three and 6 months** |
| 510 | **1.2.4 amount encumbered for a period between 6 and 9 months** |
| 520 | **1.2.5 amount encumbered for a period between 9 and 12 months** |
| 530 | **1.2.6 amount encumbered for a period greater than 12 months** |
| 540-590 | **1.3 securities and money market instruments not reported in item 1.1, qualifying for credit step 2 under Article 122**Total market value of bonds as defined in Article 428(1)(b)(ii) of REGULATION (EU) NO 575/2013 |
| 540 | **1.3.1 amount unencumbered** |
| 550 | **1.3.2 amount encumbered for a period within three months** |
| 560 | **1.3.3 amount encumbered for a period between three and 6 months** |
| 570 | **1.3.4 amount encumbered for a period between 6 and 9 months** |
| 580 | **1.3.5 amount encumbered for a period between 9 and 12 months** |
| 580 | **1.3.6 amount encumbered for a period greater than 12 months** |
| 600-650 | **1.4 Other securities and money market instruments not reported elsewhere**Total market value of bonds as defined in Article 428(1)(b)(iii) of REGULATION (EU) NO 575/2013 |
| 600 | **amount unencumbered** |
| 610 | **amount encumbered for a period within three months** |
| 620 | **amount encumbered for a period between three and 6 months** |
| 630 | **amount encumbered for a period between 6 and 9 months** |
| 640 | **amount encumbered for a period between 9 and 12 months** |
| 650 | **amount encumbered for a period greater than 12 months** |
| 660-710 | **1.5 equity securities of non-financial entities listed on a major index in a recognised exchange**Article 428(1)(c) of REGULATION (EU) NO 575/2013Total equity securities of non-financial entities listed on a major index in a recognised exchange |
| 660 | **1.5.1 amount unencumbered** |
| 670 | **1.5.2 amount encumbered for a period within three months** |
| 680 | **1.5.2 amount encumbered for a period between three and 6 months** |
| 690 | **1.5.3 amount encumbered for a period between 6 and 9 months** |
| 700 | **1.5. 3 amount encumbered for a period between 9 and 12 months** |
| 710 | **1.5.4 amount encumbered for a period greater than 12 months** |
| 720-770 | **1.6 other equity securities**Article 428(1)(d) of REGULATION (EU) NO 575/2013Total equity securities not reported in 1.3  |
| 720 | **1.6.1 amount unencumbered** |
| 730 | **1.6.2 amount encumbered for a period within three months** |
| 740 | **1.6.3 amount encumbered for a period between three and 6 months** |
| 750 | **1.6.4 amount encumbered for a period between 6 and 9 months** |
| 760 | **1.6.5 amount encumbered for a period between 9 and 12 months** |
| 770 | **1.6.6 amount encumbered for a period greater than 12 months** |
| 780-830 | **1.7 gold**Article 428(1)(e) of REGULATION (EU) NO 575/2013 |
| 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 encumbered for a period between 9 and 12 months** |
| 830 | **1.7.6 amount encumbered for a period greater than 12 months** |
| 840-890 | **1.8 other precious metals**Article 428(1)(f) of REGULATION (EU) NO 575/2013Total 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 amount unencumbered** |
| 850 | **1.8.2 amount encumbered for a period within three months** |
| 860 | **1.8.3 amount encumbered for a period between three and 6 months** |
| 870 | **1.8.4 amount encumbered for a period between 6 and 9 months** |
| 880 | **1.8.5 amount encumbered for a period between 9 and 12 months** |
| 890 | **1.8.6 amount encumbered for a period greater than 12 months** |
| 900-1250 | **1.9 non-renewable loans and receivables**Article 428(1)(g) of REGULATION (EU) NO 575/2013Total 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 The borrowers of which are natural persons other than commercial sole proprietors and partnerships**Article 428(1)(g)(i) of REGULATION (EU) NO 575/2013Total 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 amount unencumbered** |
| 910 | **1.9.1.2 amount encumbered for a period within three months** |
| 920 | **1.9.1.3 amount encumbered for a period between three and 6 months** |
| 930 | **1.9.1.4 amount encumbered for a period between 6 and 9 months** |
| 940 | **1.9.1.5 amount encumbered for a period between 9 and 12 months** |
| 960 | **1.9.1.6 amount encumbered for a period greater than 12 months** |
| 960-1010 | **1.9.2 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.**Article 428(1)(g)(ii) of REGULATION (EU) NO 575/2013Total 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. |
| 960 | **1.9.2.1 amount unencumbered** |
| 970 | **1.9.2.2 amount encumbered for a period within three months** |
| 980 | **1.9.2.3 amount encumbered for a period between three and 6 months** |
| 990 | **1.9.2.4 amount encumbered for a period between 6 and 9 months** |
| 1000 | **1.9.2.5 amount encumbered for a period between 9 and 12 months** |
| 1010 | **1.9.2.6 amount encumbered for a period greater than 12 months** |
| 1020-1070 | **1.9.3 the borrowers of which are sovereigns, central banks and public sector entities (PSEs)**Article 428(1)(g)(iii) of REGULATION (EU) NO 575/2013Total non-renewable loans and receivables where the borrowers are sovereigns, central banks and public sector entities (PSEs) |
| 1020 | **1.9.3.1 amount unencumbered** |
| 1030 | **1.9.3.2 amount encumbered for a period within three months** |
| 1040 | **1.9.3.3 amount encumbered for a period between three and 6 months** |
| 1050 | **1.9.3.4 amount encumbered for a period between 6 and 9 months** |
| 1060 | **1.9.3.5 amount encumbered for a period between 9 and 12 months** |
| 1070 | **1.9.3.6 amount encumbered for a period greater than 12 months** |
| 1080-1130 | **1.9.4 the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3, excluding financial customers**Article 428(1)(g)(iv) of REGULATION (EU) NO 575/2013Total 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. |
| 1080 | **1.9.4.1 amount unencumbered** |
| 1090 | **1.9.4.2 amount encumbered for a period within three months** |
| 1100 | **1.9.4.3 amount encumbered for a period between three and 6 months** |
| 1110 | **1.9.4.4 amount encumbered for a period between 6 and 9 months** |
| 1120 | **1.9.4.5 amount encumbered for a period between 9 and 12 months** |
| 1130 | **1.9.4.6 amount encumbered for a period greater than 12 months** |
| 1140-1190 | **1.9.5 the borrowers of which are credit institutions**Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013Total non-renewable loans and receivables where the borrowers are credit institutions.  |
| 1140 | **1.9.5.1 amount unencumbered** |
| 1150 | **1.9.5.2 amount encumbered for a period within three months** |
| 1160 | **1.9.5.3 amount encumbered for a period between three and 6 months** |
| 1170 | **1.9.5.4 amount encumbered for a period between 6 and 9 months** |
| 1180 | **1.9.5.5 amount encumbered for a period between 9 and 12 months** |
| 1190 | **1.9.5.6 amount encumbered for a period greater than 12 months** |
| 1200-1250 | **1.9.6 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**Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013Total non-renewable loans and receivables where the borrowers are financial customers.  |
| 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 encumbered for a period between three and 6 months** |
| 1230 | **1.9.6.4 amount encumbered for a period between 6 and 9 months** |
| 1240 | **1.9.6.5 amount encumbered for a period between 9 and 12 months** |
| 1250 | **1.9.6.6 amount encumbered for a period greater than 12 months** |
| 1260-1280 | **1.10 Non-renewable loans and receivables reported in 1.7 that are considered real estate** Article 428(1) (h) REGULATION (EU) NO 575/2013 |
| 1260 | **1.10.1 Collateralised by commercial real estate**Article 428(1)(h)(i) REGULATION (EU) NO 575/2013 |
| 1270 | **1.10.2 Collateralised by residential real estate**Article 428(1)(h)(ii) REGULATION (EU) NO 575/2013 |
| 1280 | **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**Article 428(1)(h)(iii) REGULATION (EU) NO 575/2013 |
| 1290 | **1.11 derivatives receivables**Article 428(1)(i) of REGULATION (EU) NO 575/2013Total net derivatives receivables  |
| 1300 | **1.12 any other assets**Article 428(1)(j) of REGULATION (EU) NO 575/2013Any other assets, not already reported in 1.1.1-1.8 aboveNote: assets deducted from own funds shall be reported in item 1.10. |
| 1310 | **1.13 assets deducted from own funds not requiring stable funding**Article 428(1) of REGULATION (EU) NO 575/2013All assets, deducted from own funds for the purpose of complying with REGULATION (EU) NO 575/2013 capital rules  |
| 1320 | **1.14 Undrawn committed Credit facilities** Article 428(1)(k) of REGULATION (EU) NO 575/2013Credit facilities as referred to in Article 428(1)(k) of REGULATION (EU) NO 575/2013 |