ANNEX XIX

## INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER TEMPLATE OF ANNEX XVIII

1. Maturity Ladder
	1. General remarks
2. The template of Annex XVIII is designed to capture the maturity mismatch of an institutions balance sheet, and as such, is referred to as the ‘maturity ladder’.
3. The maturity ladder is a monitoring tool which comprises a contractual template set out in a worksheet for contractual flows. The contractual flows resulting from legally binding agreements shall be reported according to the provisions of these legal agreements (i.e. residual maturity from the reporting date).
4. Institutions shall not double count inflows.
5. Where there is a requirement to report central bank eligible assets, this requirement shall be waived for those assets denominated in a currency included in the ITS issued under Article 416 (5) Regulation (EU) No 575/2013 as a currency with extremely narrow central bank eligibility. Institutions shall report the relevant assets as central bank eligible.
6. In the column “initial stock”, the stock of items at the reporting date shall be reported.
7. Only the blank white cells of the template in Annex XVIII shall be completed.
8. The contractual template consists of three sections: (i) “outflows”; (ii) “inflows” and (iii) “counterbalancing capacity”.
9. ” Outflows and inflows” cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.
10. “Counterbalancing capacity” represents the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential funding gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.
11. Cash outflows and inflows in the respective sections “outflows” and “inflows” shall be reported on a gross basis with a positive sign. Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.
12. For the section “counterbalancing capacity” outflows and inflows shall be reported on a net basis with a positive sign if an inflow and a negative sign if an outflow. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.
13. Contractual flows shall be allocated across the twenty-two time buckets according to their residual maturity..
14. All contractual flows shall be reported, including all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents .
15. Institutions shall follow a conservative approach in determining contractual maturities of flows.
	1. Consequently, for an instrument with a call or a prepayment option:
		* and where the exercise of this call or this option leads to a cash outflow, it shall be assumed that the call or prepayment occurs at their first possible date;
		* and where the exercise of this call or this option leads to a cash inflow, it shall be assumed that the call or prepayment occurs at their last possible callable date or maturity. By derogation from the previous paragraph, any cash outflow that would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow).
	2. all sight and non-maturing deposits shall be reported as open maturity in column 010.
16. Interest outflows and inflows from all on and off balance sheet instruments shall be included in all relevant items of the “outflows” and “inflows” sections and further aggregated and reported in lines 1.8 and 2.8 respectively, for the contractual template.
17. Foreign Exchange (FX) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.
18. Cash flows from unsettled assets and liabilities shall be reported, in the short period before settlement, in the appropriate rows and buckets.
19. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be completed with a zero.
	1. Maturity Ladder template (C 66.00)
		1. The contractual template
			1. Instructions concerning specific rows

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| Row | Legal references and instructions |
| 010 to 550 | **1 OUTFLOWS**The total amount of cash outflows shall be reported in the following sub-categories below: |
| 010 | **1.1 Liabilities resulting from securities issued**Cash outflows arising from debt securities issued by the reporting institution i.e. own issuances.  |
| 020 | **1.1.1 unsecured bonds due** The amount of liabilities resulting from securities issued with an initial maturity date equal to or longer than 1 year reported in line 1.1, which is unsecured debt (other than hybrid bonds) issued by the reporting institution to third parties.  |
| 030 | **1.1.2 hybrid bonds due** The amount of liabilities resulting from securities issued with an initial maturity date equal to or longer than 1 year reported in line 1.1, which are hybrid bonds issued by the reporting institution to third parties. In order for the securities to be reported in this row, they shall have to have characteristics reflecting debt and equity.  |
| 040 | **1.1.3 bonds eligible for the treatment set out in Article 129(4) or (5) of CRR due** The amount of liabilities resulting from securities issued with an initial maturity date equal to or longer than 1 year reported in line 1.1, which is bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013.  |
| 050 | **1.1.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported to in item 1.1.3**The amount of liabilities resulting from securities issued with an initial maturity date equal to or longer than 1 year reported in line 1.1, which is bonds defined in Article 52(4) of Directive 2009/65/EC other than those referred to in line 1.1.3. |
| 060 | **1.1.5 securitisations due**The amount of liabilities resulting from securities issued with an initial maturity date equal to or longer than 1 year reported in line 1.1, which is securitisation transactions with third parties, in accordance with Article 4(61) of Regulation 575/2013. |
| 070 | **1.1.6 short-term paper due**The amount of liabilities resulting from securities issued with an initial maturity date less than 1 year reported in line 1.1, which is short-term paper due. Issues sold at a discount shall be reported at their nominal amount at maturity. |
| 080 | **1.1.7 of which to intragroup entities**The amount of liabilities resulting from securities issued due reported in line 1.1, those to intragroup entities. |
| 090 | **1.1.8 of which debt securities issued for retail only**The amount of liabilities resulting from securities issued reported in line 1.1, those issued to retail customers only. |
| 100 | **1.2 Liabilities from secured lending and capital market driven transactions as defined in Article 192 of CRR, collateralised by:**Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 192 of Regulation 575/2013.Note: Only cash flows are reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the “counterbalancing capacity” section.  |
| 110 | **1.2.1 Central Bank eligible assets**The amount of cash outflows reported in item 1.2 which is collateralised by central bank eligible assets. For central bank eligible assets, only those assets shall be included which are proven to be eligible collateral for standard liquidity operations of a central bank in a Member State or third country including credit claims, if applicable.For assets denominated in a currency included in the ITS issued under Article 416 (5) Regulation 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall report the relevant assets as central bank eligible. |
| 120 | **1.2.1.1 securities with a 0% risk weight** Point 3 of Annex III of Regulation (EU) No 575/2013.The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2,1 which is collateralised by securities with a 0% risk weight under Chapter 2, Title II of Part Three of Regulation 575/2013. |
| 130 | **1.2.1.2 securities with a 20% risk weight** Point 5 of Annex III of Regulation 575/2013.The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1 which is collateralised by securities with a 20% risk weight under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 140 | **1.2.1.3 bonds eligible for the treatment set out in Article 129(4) or (5) of CRR** The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1, which is collateralised by bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013. |
| 150 | **1.2.1.3.1 credit quality step 1**The amount of cash outflows reported in item 1.2.1.3, which is collateralised by bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 160 | **1.2.1.3.2 credit quality step 2**The amount of cash outflows reported in item 1.2.1.3, which is collateralised by bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 170 | **1.2.1.3.3 credit quality step 3**The amount of cash outflows reported in item 1.2.1.3, which is collateralised by bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 180 | **1.2.1.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.1.3**The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1, which is collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.1.3. |
| 190 | **1.2.1.4.1 credit quality step 1**The amount of cash outflows reported in item 1.2.1.4, which is collateralised by bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 200 | **1.2.1.4.2 credit quality step 2**The amount of cash outflows reported in 1.2.1.4, which is collateralised by bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 210 | **1.2.1.4.3 credit quality step 3**The amount of cash outflows reported in 1.2.1.4, which is collateralised by bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 220 | **1.2.1.5 non financial corporate bonds**The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1, which is collateralised by non-financial corporate bonds.  |
| 230 | **1.2.1.5.1 credit quality step 1**The amount of cash outflows reported in item 1.2.1.5, where the bonds are rated at credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 240 | **1.2.1.5.2 credit quality step 2**The amount of cash outflows reported in item 1.2.1.5, where the bonds are rated at credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 250 | **1.2.1.5.3 credit quality step 3**The amount of cash outflows reported in item 1.2.1.5, where the bonds are rated at credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 260 | **1.2.1.6 residential mortgage backed securities of credit quality step 1**The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1, which is collateralised by residential mortgage backed securities rated at credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 270 | **1.2.1.7 other assets**The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2.1, which is collateralised by other assets. |
| 280 | **1.2.1.8 of which central bank open market operations**The amount of cash outflows reported in item 1.2.1 that arising from open market operations. |
| 290 | **1.2.2 non-central bank eligible but tradable assets**The amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, which is collateralised by non-central bank eligible but tradable assets. |
| 300 | **1.2.2.1 equities listed on a recognised exchange, not self issued or issued by financial institutions**Point 11 of Annex III of Regulation (EU) No 575/2013.The amount of cash outflows reported in item 1.2.2, which is collateralised by equities listed on a recognised exchange. |
| 310 | **1.2.2.2 gold**Point 12 of Annex III of Regulation (EU) No 575/2013.The amount of cash outflows reported in item 1.2.2, which is collateralised by gold listed on a recognised exchange. |
| 320 | **1.2.2.3 other assets**The amount of cash outflows reported in item 1.2.2, which is collateralised by all other assets not included in items 1.2.2.1-1.2.2.2. |
| 330 | **1.2.3 of which to intragroup entities** The amount of cash outflows reported in item 1.2 to intragroup entities. |
| 340 | **1.3 Liabilities not reported in 1.2, resulting from deposits by customers that are not financial customers**Cash outflows arising from all deposits provided by customers that are not financial customers with the exception of outflows reported in item 1.2. Cash outflows arising from derivative transactions shall be reported in items 1.5 or 1.6.Deposits shall be reported according to their earliest possible contractual maturity date. Sight deposits or non-maturity deposits shall be reported in the ‘open maturity’ bucket. A sight deposit is a deposit that can be withdrawn immediately without notice.  |
| 350 | **1.3.1 by retail customers**The amount of cash outflows reported in item 1.3 which derives from all retail deposits, in accordance with Article 411(2) of Regulation (EU) No 575/2013. |
| 360 | **1.3.2 by non-financial corporate customers**The amount of cash outflows reported in item 1.3, which derives from non-financial corporate customers. |
| 370 | **1.3.2.1 of which are intragroup entities**The amount of cash outflows reported in item 1.3.2, which derives from intragroup entities. |
| 380 | **1.3.3 by central banks**The amount of cash outflows reported in item 1.3, which derives from central banks. |
| 390 | **1.3.4 by other entities** The amount of cash outflows reported in item 1.3, which is provided by customers other than retail customers, non-financial corporate customers or central banks. |
| 400 | **1.3.4.1 of which are intragroup entities**The amount of cash outflows reported in item 1.3.4, which derives from intragroup entities. |
| 410 | **1.3.4.2 of which are public sector entities**The amount of cash outflows reported in item 1.3.4, which derives from public sector entities. |
| 420 | **1.4 Liabilities not reported in 1.2, resulting from deposits by customers that are financial customers**Cash outflows arising from all deposits provided by customers that are financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013**.** Cash outflows arising from derivative transactions shall be reported in items 1.5 or 1.6. |
| 430 | **1.4.1 by credit institutions**The amount of cash outflows from financial customers in item 1.4, which derives from credit institutions. |
| 440 | **1.4.1.1 of which are intragroup entities**The amount of cash outflows reported in item 1.4.1, which derives from intragroup entities. |
| 450 | **1.4.2 by financial customers other than credit institutions**The amount of cash outflows reported in item 1.4, which derives from financial customers other than credit institutions. |
| 460 | **1.4.2.1 of which are intragroup entities**The amount of cash outflows item 1.4.2, which derives from intragroup entities. |
| 470 | **1.4.3 of which are members of an institutional network** The amount of cash outflows from financial customers reported in item 1.4, which are in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) of Regulation (EU) No 575/2013 or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection scheme. |
| 480 | **1.4.3.1 of which are intragroup entities**The amount of cash outflows reported in item 1.4.3, which derives from intragroup entities. |
| 490 | **1.5 FX-swaps maturing**Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract.This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template. For example, where an institution has entered into a EUR/GBP 3 months FX-swap, the GBP outflow shall be reported in the twelfth time bucket of this line. |
| 500 | **1.6 Amount payable from the contracts listed in Annex II of CRR other than those reported in 1.5**Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation 575/2013 with the exception of outflows resulting from maturing FX swaps which shall be reported in item 1.5.The total amount shall reflect settlement amounts including unsettled margin calls as of reporting date.The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from the templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall furthermore also not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity. The sole exception to this are cash and securities flows in the context of recent margin calls (cash or securities collateral flows) which are due/payable in due course but have not yet been settled. The latter shall be reflected in lines 1.6 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in case of cash collateral and in section 3 (counterbalancing capacity) in case of securities collateral in the contractual template.2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction is made between contracts that involve optionality and other contracts:* 1. Flows related to option-like derivatives are only included if they are ‘in the money’, i.e. when the strike price is below (for a call) or above (for a put) the market price. These flows are proxied by including the current market value or net present value of the contract as inflow in line 2.6 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option and as outflow in line 1.6 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts are included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.6 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) and the contractual flows of liquid securities in lines 3.1 to 3.4 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at reporting date if the amounts are not yet fixed.
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| 510 | **1.7 Other cash outflows** Total amount of all other cash outflows, not reported in items 1.1, 1.2, 1.3, 1.4, 1.5 or 1.6. |
| 520 | **1.7.1 of which to intragroup entities**The amount of cash outflows reported in item 1.7, which is to intragroup entities. |
| 530 | **1.8 Of which: Interest flows due**The amount of outflows reported in items 1.1 to 1.7, which is total amount of interest outflows due on all interest bearing instruments. In case of zero-coupon bonds, the difference between nominal and original issue value shall be reported.  |
| 540 | **1.8.1 of which to intragroup entities**The amount of cash outflows reported in item 1.8 which is to intragroup entities.  |
| 550 | **1.9 Total outflows**The sum of outflows reported in items 1.1, 1.2, 1.3, 1.4, 1.5, 1.6 and 1.7.  |
| 560 to 1030 | **2 INFLOWS**Total amount of inflows shall be reported in the following subcategories below: |
| 560 | **2.1 Monies due from secured lending and capital market driven transactions as defined in Article 192 of CRR, collateralised by:**Total amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013. Note: Only cash flows are reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the “counterbalancing capacity” section.  |
| 570 | **2.1.1 Central Bank eligible assets**The amount of cash inflows reported in item 2.1 which is collateralised by central bank eligible assets. For central bank eligible assets, only those assets shall be included which are proven to be eligible collateral for standard liquidity operations of a central bank in a Member State or third country including credit claims, if applicable.For assets denominated in a currency included in the ITS issued under Article 416 (5) Regulation 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall report the relevant assets as central bank eligible. |
| 580 | **2.1.1.1 securities with a 0% risk weight** Point 3 of Annex III of Regulation (EU) No 575/2013.The amount of cash inflows reported in item 2.1.1, which is collateralised by securities with a 0% risk weight under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 590 | **2.1.1.2 securities with a 20% risk weight** Point 5 of Annex III of Regulation (EU) No 575/2013.The amount of cash inflows reported in item 2.1.1, which is collateralised by securities with a 20% risk weight under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 600 | **2.1.1.3 bonds eligible for the treatment set out in Article 129(4) or (5) of CRR** The amount of cash inflows reported in item 2.1.1, which is collateralised by bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013. |
| 610 | **2.1.1.3.1 credit quality step 1**The amount of cash inflows reported in item 2.1.1.3, which is collateralised by bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 620 | **2.1.1.3.2 credit quality step 2**The amount of cash inflows reported in item 2.1.1.3, which is collateralised by bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 630 | **2.1.1.3.3 credit quality step 3**The amount of cash inflows reported in item 2.1.1.3, which is collateralised by bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 640 | **2.1.1.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.1.3**The amount of cash inflows arising from secured lending and capital market driven transactions reported in item 2.1.1, which is collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.1.3. |
| 650 | **2.1.1.4.1 credit quality step 1**The amount of cash inflows reported in 2.1.1.4, which is collateralised by bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 660 | **2.1.1.4.2 credit quality step 2**The amount of cash inflows reported in 2.1.1.4, which is collateralised by bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 670 | **2.1.1.4.3 credit quality step 3**The amount of cash inflows reported in 2.1.1.4, which is collateralised by bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 680 | **2.1.1.5 non financial corporate bonds**The amount of cash inflows reported in item 2.1.1, which is collateralised by non-financial corporate bonds. |
| 690 | **2.1.1.5.1 credit quality step 1**The amount of cash inflows reported in item 2.1.1.5, which is collateralised by bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 700 | **2.1.1.5.2 credit quality step 2**The amount of cash inflows reported in item 2.1.1.5, which is collateralised by bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 710 | **2.1.1.5.3 credit quality step 3**The amount of cash inflows 2.1.1.5, which is collateralised by bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 720 | **2.1.1.6 residential mortgage backed securities of credit quality step 1**The amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation 575/2013 reported in item 2.1.1, which is collateralised by residential mortgage backed securities of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 730 | **2.1.1.7 other assets**The amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013 reported in item 2.1.1 which is collateralised by other assets than inflows reported in 2.1.1.1 to 2.1.1.6. |
| 740 | **2.1.1.8 of which central bank open market operations**The amount of cash inflows reported in item 2.1.1 which is from central bank open market operations. |
| 750 | **2.1.2 Non-central bank eligible but tradable assets**The amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013 reported in item 2.1, which is collateralised by non-central bank eligible but tradable assets. |
| 760 | **2.1.2.1 equities listed on a recognised exchange, not self issued or issued by financial institutions**Point 11 of Annex III of Regulation (EU) No 575/2013.The amount of cash inflows reported in item 2.1.2, which is collateralised by equities listed on a recognised exchange. |
| 770 | **2.1.2.2 gold**Point 12 of Annex III of Regulation (EU) No 575/2013.The amount of cash inflows reported in item 2.1.2, which is collateralised by gold. |
| 780 | **2.1.2.3 other assets**The amount of cash inflows reported in item 2.1.2 which is collateralised by assets other than those referred to in items 2.1.2.1 and 2.1.2.2. |
| 790 | **2.1.3 of which from intragroup entities**The amount of cash inflows reported in item 2.1 which is from intragroup entities. |
| 800 | **2.2 Monies due not reported in item 2.1 from customers that are not financial customers** Cash inflows from customers that are not financial customers according to Article 411(1) Regulation (EU) No 575/2013. Cash inflows shall only consist of payments due on exposures that are not past due and for which the institution has no reason to expect non-performance.Cash inflows shall be reported at the latest contractual date for repayment. Thus, inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of the exposure period for overdraft. Cash inflows from derivatives shall not be reported here but in items 2.4 or 2.5. |
| 810 | **2.2.1 from retail customers**The amount of cash inflows reported in item 2.2, which is from retail exposures qualifying for the retail exposure class under the Standardised or IRB approaches for credit risk (Articles 123 and 147(5) of Regulation (EU) No 575/2013). |
| 820 | **2.2.2 from non-financial corporate customers**The amount of cash inflows reported in item 2.2, which is from non-financial corporate customers. |
| 830 | **2.2.2.1 of which are intragroup entities**The amount of cash inflows reported in item 2.2.2, which is from intragroup entities. |
| 840 | **2.2.3 from central banks**The amount of cash inflows reported in item 2.2, which is from central banks. |
| 850 | **2.2.4 from other entities**The amount of cash inflows reported in item 2.2, which is from exposures to other entities not referred to in sections 2.2.1-2.2.3. |
| 860 | **2.2.4.1 of which are intragroup entities**The amount of cash inflows reported in item 2.2.4, which is from intragroup entities. |
| 870 | **2.2.4.2 of which are public sector entities**The amount of cash inflows reported in item 2.2.4 which is from exposures to public sector entities. |
| 880 | **2.3 Monies due not reported in 2.1 from financial customers**Cash inflows from financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013, shall only consist of contractual principal and interest payments due on exposures that are not past due and for which the institution has no reason to expect non-performance.Cash inflows shall be reported at the latest contractual date for repayment. Thus, inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of loan period for overdraft. |
| 890 | **2.3.1 from credit institutions**The amount of cash inflows reported in item 2.3 which derives from credit institutions. |
| 900 | **2.3.1.1 of which are intragroup entities**The amount of cash inflows reported in item 2.3.1 which derives from intragroup entities. |
| 910 | **2.3.2 from financial customers other than credit institutions**The amount of cash inflows reported in item 2.3 which is from financial customers other than credit institutions. |
| 920 | **2.3.2.1 of which are intragroup entities**The amount of cash inflows reported in item 2.3.2 which is from intragroup entities. |
| 930 | **2.3.3 of which are members of an institutional network** The amount of cash inflows reported in item 2.3, which is in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) Regulation (EU) No 575/2013 or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection scheme. |
| 940 | **2.4 FX-swaps maturing** Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract.This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template. |
| 950 | **2.5 Amount receivable expected from the contracts listed in Annex II of CRR other than those reported in item 2.4**Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of inflows resulting from maturing FX swaps which shall be reported in item 2.4.The total amount shall reflect settlement amounts including unsettled margin calls as of reporting date.The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from the template. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall furthermore also not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity. The sole exception to this are cash and securities flows in the context of recent margin calls (cash or securities collateral flows) which are due/payable in due course but have not yet been settled. The latter shall be reflected in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in case of cash collateral and in section 3 (counterbalancing capacity) in case of securities collateral in the contractual template.
2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction is made between contracts that involve optionality and other contracts:
	1. Flows related to option-like derivatives are only included if they are ‘in the money’, i.e. when the strike price is below (for a call) or above (for a put) the market price. These flows are proxied by including the current market value or net present value of the contract as inflow in line 2.5 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option and as outflow in line 1.6 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts are included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.6 (derivatives cash-outflows) and 2.5 (derivatives cash-inflows) and the contractual flows of securities in line 3.3 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at reporting date if the amounts are not yet fixed.
 |
| 960 | **2.6 Paper in own portfolio maturing** The amount of inflows reported in items 2.2 or 2.3 which is principal repayment from own investments due taken in bonds, reported according to their residual contractual maturity.  |
| 970 | **2.7 Other cash inflows** Total amount of all other cash inflows, not reported in items 2.1, 2.2, 2.3, 2.4 or 2.5 above. |
| 980 | **2.7.1 of which from intragroup entities**The amount of cash inflows reported in item 2.7 which is from intragroup entities. |
| 990 | **2.8 Of which: Interest flows received**The amount of inflows reported in 2.1, 2.2, 2.3, 2.4, 2.5 and 2.7 which is total amount of interest inflows due on all interest bearing items.Total amount of all interest inflows due on interest bearing instruments shall be aggregated and reported here. |
| 1000 | **2.8.1 of which from intragroup entities**The amount of inflows reported in item 2.8.1 which is from intragroup entities.  |
| 1010 | **2.9 Total inflows**Sum of inflows reported in items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.7.  |
| 1020 | **2.10 Net funding gap**Total Inflows reported in item 2.9 less total outflows reported in item 1.9.  |
| 1030 | **2.11 Cumulated net funding gap**Cumulated net funding gap from reporting date to the upper limit of a relevant time bucket.  |
| 1040-1420 | 3 COUNTERBALANCING CAPACITYThe ’Counterbalancing Capacity’ of the contractual template contains information on the development of the institutions holdings of assets of a certain liquidity together with credit lines contractually committed to the institution.In case of a reporting at a consolidated level, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction are taken into account.The counterbalancing capacity contains tradable assets (row 3.3) which designate assets that shall be traded in large, deep and active repo or cash markets characterised by a low level of concentration. Tradable assets shall have a proven record as reliable sources of liquidity in the markets (repo or sale) even during stressed market conditions.Assets reported in the columns of the counterbalancing capacity must be unencumbered.For the purpose of these ITS, unencumbrance of assets means that the assets accounted for must be available for the institution to convert into cash at any time to fill funding gaps between cash inflows and outflows during the time horizon. The assets shall not be co-mingled with or used as hedges on trading positions, be designated as collateral or as credit enhancements in structured transactions or to cover operational costs (such as rents and salaries), and shall be managed with the clear and sole intent for use as a source of contingent funds.However, assets that the institution received as collateral in reverse repo and securities financing transactions can be considered as part of the counterbalancing capacity if they are held at the institution, have not been rehypothecated, and are legally and contractually available for the institution's use. In addition, assets that have been pledged to the central bank or a public sector entity (PSE), but are not used, may be included in the counterbalancing capacity.Institutions shall report all available assets of a certain liquidity at the reporting date as an initial stock in column 010. Columns 020 to 220 contain contractual flows in the counterbalancing capacity. If an institution has entered into a repo transaction, the asset which has been repoed out shall re-enter as a security inflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo shall be booked in the relevant cash outflow bucket in item 1.2. Reverse-repo transactions shall be treated in a similar but opposite manner as pertains to the contract. Collateral swaps also result in contractual inflows and outflows of securities in the relevant maturity bucket in which these swaps mature in the counterbalancing capacity section.A change to the contractual available amount of credit and liquidity lines reported in item 3.5 shall be reported as a flow in the relevant time bucket. Further, if an institution has an overnight deposit at a central bank the amount of the deposit shall be reported as an initial stock in item 3.2 and as a cash outflow in the maturity bucket “overnight” for this item. Correspondingly, the resultant cash inflow shall be reported in item 2.2.3.Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. When a security matures, it shall be removed from the asset category it is initially reported in (i.e. to be treated as an outflow of securities), and the resultant cash inflow shall be reported in items 2.2 or 2.3 depending on the underlying issuer.All security values are reported in the relevant bucket at current market values.In item 3.5 only contractually available amounts shall be reported.To avoid double counting, cash-inflows are not to be accounted for in item 3.1 or 3.2 of the counterbalancing capacity.Items in the counterbalancing capacity should be reported in the following sub-categories below: |
| 1040 | 3.1 Cash Point 1 of Annex III of Regulation (EU) No 575/2013. |
| 1050 | 3.2 Exposures to central banksTotal amount of exposures to central banks other than minimum reserve requirements.Note: Securities representing claims on or guaranteed by central banks shall not be reported here. |
| 1060 | 3.3 Unencumbered Central Bank eligible collateral Total market value of unencumbered Central Bank eligible assets. For central bank eligible assets, only those assets shall be included which are proven to be eligible collateral for standard liquidity operations of a central bank in a Member State or third country including credit claims, if applicable.For assets denominated in a currency included in the ITS issued under Article 416 (5) Regulation 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall report the relevant assets as central bank eligible. |
| 1070 | 3.3.1 securities with a 0% risk weightPoint 3 of Annex III of Regulation (EU) No 575/2013.The amount reported in item 3.3, which is securities with a 0% risk weight under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013.  |
| 1080 | 3.3.1.1 representing claims on sovereignsThe amount reported in item 3.3.1, which is representing claims on sovereigns. |
| 1090 | 3.3.1.2 guaranteed by sovereignsThe amount reported in item 3.3.1, which is guaranteed by sovereigns. |
| 1100 | 3.3.1.3 representing claims on or guaranteed by central banksThe amount reported in item 3.3.1, which is representing claims on or guaranteed by central banks. |
| 1110 | 3.3.1.4 representing claims on or guaranteed by public sector entities, regions with fiscal autonomy to raise and collect taxes and local authoritiesThe amount reported in item 3.3.1, which is representing claims on or guaranteed by public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities. |
| 1120 | 3.3.1.5 representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Union or multilateral development banks.The amount reported in item 3.3.1, which is representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Union or multilateral development banks. |
| 1130 | 3.3.1.6 representing claims on or guaranteed by the European Financial Stability Facility and the European Stability MechanismThe amount reported in item 3.3.1 which is representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism. |
| 1140 | 3.3.2 securities with a 20% risk weightThe amount reported in item 3.3, which is securities with a 20% risk weight under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013.  |
| 1150 | 3.3.2.1 representing claims on sovereignsThe amount reported in item 3.3.2, which is representing claims on sovereigns. |
| 1160 | 3.3.2.2 guaranteed by sovereignsThe amount reported in item 3.3.2, which is guaranteed by sovereigns. |
| 1170 | 3.3.2.3 representing claims on or guaranteed by central banksThe amount reported in item 3.3.2, which is representing claims on or guaranteed by central banks. |
| 1180 | 3.3.2.4 representing claims on or guaranteed by public sector entities, regions with fiscal autonomy to raise and collect taxes and local authoritiesThe amount reported in item 3.3.2, which is representing claims on or guaranteed by public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities. |
| 1190 | 3.3.2.5 representing claims on or guaranteed by multilateral development banksThe amount reported in item 3.3.2, which is representing claims on or guaranteed by multilateral development banks. |
| 1200 | 3.3.3 bonds eligible for the treatment set out in Article 129(4) or (5) of CRRThe amount reported in item 3.3, which is bonds eligible for the treatment set out in Article 129 (4) and (5) of Regulation (EU) No 575/2013. |
| 1210 | 3.3.3.1 credit quality step 1The amount reported in item 3.3.3, which is bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1220 | 3.3.3.2 credit quality step 2The amount reported in item 3.3.3, which is bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1230 | 3.3.3.3 credit quality step 3The amount reported in item 3.3.3, which is bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1240 | 3.3.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in item 3.3.3The amount reported in item 3.3, which is bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3. |
| 1250 | 3.3.4.1 credit quality step 1The amount reported in item 3.3.4, which is bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1260 | 3.3.4.2 credit quality step 2The amount reported in item 3.3.4, which is bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1270 | 3.3.4.3 credit quality step 3The amount reported in item 3.3.4, which is bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1280 | 3.3.5 non financial corporate bondsThe amount reported in item 3.3, which is corporate bonds issued by non-financial corporates. |
| 1290 | 3.3.5.1 credit quality step 1The amount reported in item 3.3.5, which is bonds of credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1300 | 3.3.5.2 credit quality step 2The amount reported in item 3.3.5, which is bonds of credit quality step 2 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1310 | 3.3.5.3 credit quality step 3The amount reported in item 3.3.5, which is bonds of credit quality step 3 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1320 | 3.3.6 residential mortgage backed securities of credit quality step 1Residential mortgage backed securities rated at credit quality step 1 under Chapter 2, Title II of Part Three of Regulation (EU) No 575/2013. |
| 1330 | 3.3.7 other central bank eligible assets (including credit claims)The amount reported in item 3.3, which is other central bank eligible assets not reported in item 3.3.1-3.3.5. |
| 1340 | 3.4 Other unencumbered non central bank eligible, tradable assetsTotal market value of unencumbered non central bank eligible, tradable assets.For central bank eligible assets, only those assets shall be included which are proven to be eligible collateral for standard liquidity operations of a central bank in a Member State or third country including credit claims, if applicable.For assets denominated in a currency included in the ITS issued under Article 416 (5) Regulation 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall report the relevant assets as central bank eligible. |
| 1350 | 3.4.1 equities listed on a recognised exchange, not self issued or issued by financial institutionsPoint 11 of Annex III of Regulation 575/2013.The amount reported in item 3.4 above, which is equities listed on a recognised exchange. |
| 1360 | 3.4.2 goldPoint 12 of Annex III of Regulation 575/2013.The reported in item 3.4 above, which is gold. |
| 1370 | 3.5 Undrawn committed credit lines granted to the reporting institutionTotal amount of undrawn committed credit facilities extended to the reporting institution. These include contractually irrevocable or conditionally revocable lines. Institutions shall report a reduced amount for cases where the potential collateral needs for drawing on these lines exceeds the availability of collateral. In order to avoid double-counting, where the reporting institution has already prepositioned assets as collateral – or may need to, in order to draw as reported in this field – for an undrawn credit line, these assets shall not be reported in any of the other rows of the counterbalancing capacity table.  |
| 1380 | 3.5.1 by members of the institutional networkThe amount reported in item 3.5 which is extended to the reporting institution by members of the institutional network, that is, those which are in the context of common task sharing 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. |
| 1390 | 3.5.2 by intragroup entitiesThe amount reported in item 3.5 which is extended to the reporting institution by intragroup entities. |
| 1400 | 3.5.3 by other entitiesThe amount reported in item 3.5 which is extended to the reporting institution not included items 3.5.1-3.5.2. |
| 1410 | 3.6 Net change of Counterbalancing CapacityNet change in exposures to central banks, securities flows and committed credit lines in a given time bucket shall be reported. (i.e.net change of items 3.2, 3.3, 3.4 and 3.5). |
| 1420 | 3.7 Cumulated Counterbalancing CapacityCumulated amount of Counterbalancing Capacity from the reporting date to the upper limit of a relevant time bucket. |