

Single Rulebook Q&A

Question ID	2014_809
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Liquidity (LCR, NSFR, AMM)
Article	99
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
Article/Paragraph	Annex XV
Date of submission	04/02/2014
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Illogical validation in Annex XV
Question	Illogical validations in Annex XV
Background on the question	We believe that next validations (form Annex XV) may contain logical errors: - v1548_m: $\text{sum}(\{C\ 61.00.x, r040, (c010-050)\}) = \text{sum}(\{C\ 52.00.w, c010, (r020-030)\})$ - v1549_m: $\text{sum}(\{C\ 61.00.x, r050, (c010-050)\}) = \text{sum}(\{C\ 52.00.w, (r040-050), c010\})$ - v1550_m: $\text{sum}(\{C\ 61.00.x, r060, (c010-050)\}) = \text{sum}(\{C\ 52.00.w, c010, (r060-090)\})$ Total retail deposits in stable funding in RSF can be higher than retail outflows in LCR.
Final answer	The Stable Funding Template C 61.00 row 040, 050, 060 only refers to Art. 421(1) and 421(2) of the Regulation (EU) No 575/2013 (CRR) what might lead to interpret that retail deposits according to Art. 421(5) of the CRR (e.g, term deposits when the depositor is not allowed to withdraw within 30 days) should not be reported under rows 040, 050, 060 in C 61.00. However, term deposits must certainly be taken into account as items providing stable funding. Consequently, the instructions for rows 040, 050 and 060 in C

	<p>61.00 shall clarify that retail deposits according to Art. 421(5) of the CRR shall also be included, a legal reference to Art. 421(5) shall be inserted in C 61.00 for rows 040,050 and 060 and validation rules shall be rectified as follows:</p> <ul style="list-style-type: none"> - v1548_m: $\text{sum}(\{C\ 61.00.x, r040, (c010-c050)\}) \geq \text{sum}(\{C\ 52.00.w, c010, (r020-030)\})$ - v1549_m: $\text{sum}(\{C\ 61.00.x, r050, (c010-c050)\}) \geq \text{sum}(\{C\ 52.00.w, c010, (r040-050)\})$ - v1550_m: $\text{sum}(\{C\ 61.00.x, r060, (c010-c050)\}) \geq \text{sum}(\{C\ 52.00.w, c010, (r060-090)\})$.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_809

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