



**Single  
Rulebook  
Q&A**

|   |  |
|---|--|
| <b>Question ID</b>  | 2014_1531  |
| <b>Status</b>   | Final Q&A  |
| <b>Legal act</b>  | Regulation (EU) No 575/2013 (CRR)  |
| <b>Topic</b>  | Supervisory reporting - Liquidity (LCR, NSFR, AMM)   |
| <b>Article</b>  | 415  |
| <b>Paragraph</b>  | -  |
| <b>Subparagraph</b>   | -  |
| <b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b> | Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)  |
| <b>Article/Paragraph</b>  | Annex XIII - C52   |
| <b>Date of submission</b>   | 10/10/2014   |
| <b>Published as Final Q&amp;A</b>                                     | 05/03/2021   |
| <b>Disclose name of institution / entity</b>                          | No   |
| <b>Type of submitter</b>  | Individual   |
| <b>Subject matter</b>   | Reporting liquidity outflow of non-retail deposits   |
| <b>Question</b>   | Non-retail deposits: Should the current amount outstanding or just the current amount outstanding that comes due be reported in outflows? Should the treatment be different for deposits that have to be maintained according to Art 422 (3)(4) (→ take just outstanding amounts that come due) versus non-retail deposits that do not meet criteria set out in Art 422 (3)(4) (→ take full current outstanding amount)? |
| <b>Background on the</b>  | Art 420 (1) specifies what should be reported in liquidity outflows a) the   |

|                          |   |
|--------------------------|---|
| <p><b>question</b></p>   | <p>current amount outstanding for retail deposits as set out in Article 421; b) the current amounts outstanding for other liabilities that come due, can be called for payout by issuing institutions or by provider of the funding, or entail an implicit expectation of the provider of the funding that the institution would repay the liability during the next 30 days as set out in Article 422; In Art 422 (3)(4) are defined non-retail deposits that have to be maintained, and have a stability over the next 30 days, but all other non-retail deposits do not need to be maintained and could be called by the provider of the funding. So from an outflow point of view, for deposits that fulfill Art 422 (3)(4) for Outflow reports only the outstanding amount that comes due should be considered, while for other non-retail deposits the full current amounts outstanding as they could be called without any impediment.</p>   |
| <p><b>EBA answer</b></p> | <p>Please note that templates C 72.00 to C 76.00 of Annex XXIV to Regulation (EU) No 680/2014 (ITS on Supervisory Reporting) and the related reporting instructions in Annex XXV to the ITS on Supervisory Reporting fully replaced templates C 51.00 to C 54.00 of Annex XII to the ITS on Supervisory Reporting and the related reporting instructions in Annex XIII for credit institution subject to the Regulation (EU) 2015/61.</p> <p>Consequently, the answer provided below only applies to investment firms subject to liquidity reporting according to Articles 6(4), 11(3) and 415 of Regulation (EU) No 575/2013 as amended by Regulation (EU) 2019/876 (CRR2), unless otherwise specified.</p> <p>The question refers to the reporting of outflows for deposits other than retail deposits in template C 52.00 of Annex XII to the ITS on Supervisory Reporting.</p> <p>Institutions shall report in rows 960-1030:</p> <ul style="list-style-type: none"> <li>• in column 010 the outstanding amount of deposits from financial customers that can be withdrawn within 30 days as per Article 420 (1) letter b of CRR2 and meet the conditions set forth by Article 422 (3) and (5) CRR2;</li> <li>• in column 020 the outflow calculated in accordance with Article 422 (3) and (5) CRR2;</li> <li>• in column 030 the outstanding amount of deposits from non-financial customers that can be withdrawn within 30 days as per Article 420 (1) letter b CRR2 and meet the conditions set forth by Article 422 (3) and (5) CRR2;</li> <li>• in column 040 the outflow calculated according to Article 422 (3) and (5) CRR2.</li> </ul> |

|             |   |
|-------------|---|
|             | The outstanding amount of the deposits that do not fulfill the conditions set forth by Article 422 (3) to (5) CRR2 shall be reported in rows 1060-1070 if they are from non-financial customers and in row 1130 if they are from financial customers. |
| <b>Link</b> | <a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1531">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1531</a>   |

European Banking Authority, 11/05/2021  
[www.eba.europa.eu](http://www.eba.europa.eu)