

EN
ANNEX VI

ANNEX XXV

REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)

1. Liquid assets

1.1. General remarks

1. 1. This is a summary template which contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.
2. 2. Assets reported shall comply with the requirements set out in Title II of the Commission Delegated Regulation (EU) 2015/61.
3. 3. By derogation to paragraph 2, credit institutions shall not apply currency restrictions defined in Article 8(6), 10(1)(d) and 12(1)(c) of the Commission Delegated Regulation (EU) 2015/61 when completing the template in a separate currency in accordance with Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.
4. 4. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013.
5. 5. When referring to Article 9 of Commission Delegated Regulation (EU) 2015/61, credit institutions shall report, where relevant, the amount/market value of liquid assets taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges defined in Article 8(5) and in accordance with the appropriate haircuts specified in Chapter 2.
6. 6. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word 'weight' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value according to Article 9 of Commission Delegated Regulation (EU) 2015/61 respectively.
7. 7. Credit institutions shall not double report items within and across sections 1.1.1., 1.1.2., 1.2.1., and 1.2.2.

1.2. Specific remarks

1.2.1. Specific requirements regarding CIUs

8. 9. For items 1.1.1.10., 1.1.1.11., 1.2.1.6., 1.1.2.2., 1.2.2.10., 1.2.2.11., 1.2.2.12., 1.2.2.13., credit institutions shall report the appropriate proportion of the market value of the CIUs corresponding to the liquid assets underlying the undertaking, in accordance with the principles defined in Article 15(4) of the Commission Delegated Regulation (EU) 2015/61.
9. 1.2.2. Specific requirements regarding grandfathering and transitional provisions
10. 10. Credit institutions shall report items as referred to in Article 35, Article 36 and Article 37 of the Commission Delegated Regulation (EU) 2015/61 in the appropriate asset rows. A total of all asset amounts reported based on these article shall also be reported in the 'Memorandum' section for reference.
11. 1.2.3. Specific requirements for reporting by Central Institutions
12. 11. Central institutions, when reporting liquid assets corresponding to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution, shall ensure that the reported amount of these liquid assets after haircut does not exceed the

outflow from the corresponding deposits (Article 27(3) of the Commission Delegated Regulation (EU) 2015/61).

13. 1.2.4. Specific requirements regarding settlement and forward starting transactions

14. 12. All assets complying with Articles 7, 8 and 9 of the Commission Delegated Regulation (EU) 2015/61 which are in the stock of the credit institution on the reference date shall be reported in the relevant row in Template C72 even if they are sold or used in secured forward transactions. Consistently, no liquid assets shall be reported in the template C72.00 of Annex XXIV from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets.

Liquid assets sub template

Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Amount/Market value</p> <p>Credit institutions shall report in Column 010 the market value, or the amount where applicable, of the liquid assets defined in Title II of Commission Delegated Regulation (EU) 2015/61.</p> <p>The amount/market value reported in Column 010:</p> <ul style="list-style-type: none"> — shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8(5) of the same Regulation; — shall not take into account haircuts specified in Title II of the same Regulation; — shall include the proportion of deposits referred to in Article 16(1)(a) of the same Regulation that are holding differing specific assets in the corresponding asset rows; — shall be reduced, where applicable, by the amount of deposits defined in Article 16 placed at the central credit institution as referred to in Article 27(3) of the same Regulation. <p>When referring to Article 8(5) of the Commission Delegated Regulation (EU) 2015/61, credit institutions shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. This does not take into account potential future value changes in the asset.</p>
020	<p>Standard weight</p> <p>Column 020 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of the Commission Delegated Regulation (EU) 2015/61. Weights are intended to reflect the reduction in the value of the liquid assets after applying the appropriate haircuts.</p>
030	<p>Applicable weight</p> <p>Credit institutions shall report in Column 030 the applicable weight applied to liquid assets defined in Title II of the Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. The figure reported in Column 030 shall not exceed the figure in Column 020.</p>
040	<p>Value according to Article 9</p> <p>Credit institutions shall report in Column 040 the value of the liquid asset in accordance with the definition set out in Article 9 of the Commission Delegated Regulation (EU) 2015/61. This is the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.</p>

Instructions concerning specific rows

Row	Legal references and instructions
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010	<p>1. TOTAL UNADJUSTED LIQUID ASSETS</p> <p>Title II of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report the total amount/Market value of their Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Liquid assets in c040.</p>
020	<p>1.1. Total unadjusted level 1 assets</p> <p>Articles 10, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount/Market value of their Level 1 Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Level 1 Liquid assets in c040.</p>
030	<p>1.1.1. Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds</p> <p>Articles 10, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61. Assets and underlying assets that qualify as extremely high quality covered bonds as defined in Article 10(1)(f) of the same Regulation shall not be reported in this subsection.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 1 assets excluding extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 1 assets excluding extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
040	<p>1.1.1.1. Coins and banknotes</p> <p>Article 10(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Total amount of cash arising from coins and banknotes.</p>
050	<p>1.1.1.2. Withdrawable central bank reserves</p> <p>Articles 10(1)(b)(iii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Total amount of reserves, withdrawable at any time during periods of stress, held by the credit institution in the ECB, in a Member State's central bank or in a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI (external credit assessment institution) which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p> <p>Eligible withdrawable amount is specified by an agreement between the competent authority of the credit institution and the central bank in which the reserves are held or in the applicable rules of the third country as defined by article 10(1)(b)(iii) of Commission Delegated Regulation (EU) 2015/61.</p>
060	<p>1.1.1.3. Central bank assets</p> <p>Articles 10(1)(b)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>Assets representing claims on or guaranteed by the ECB, a Member State's central bank or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p>
070	<p>1.1.1.4. Central government assets</p> <p><u>Articles 10(1)(c)(i) and (ii)</u> of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government of a Member State or the central government of a third country provided that it is assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with the grandfathering provision set out in Article 35 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p> <p>Assets issued by a Member State-sponsored impaired assets management agencies as referred to in Article 36 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>
080	<p>1.1.1.5. Regional government/local authorities assets</p> <p>Articles 10(1)(c)(iii) and (iv) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments or local authorities in a Member State, provided that they are treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013.</p> <p><u>Assets</u> representing claims on or guaranteed by regional governments or local authorities in a third country, being assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013, and provided they are treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from a regional government or a local authority in a Member State in accordance with the grandfathering provision set out in Article 35 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>
090	<p>1.1.1.6. Public Sector Entity assets</p> <p>Article 10(1)(c)(v) and (vi) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by public sector entities in a Member State or a third country, provided that they are treated as exposures to the central government, regional governments or local authorities of this Member State or third Country, in accordance with paragraphs 4 of Article 116 of Regulation (EU) No 575/2013.</p> <p>Any central government of a third country mentioned above shall be assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p> <p>Any regional government or local authority of a third country mentioned above shall be treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p>
100	<p>1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets</p> <p>Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p><u>Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of article 10 (1) (d) (ii) of Commission Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment</u></p>

	<p><u>by a nominated ECAI of at least credit quality step 1, provided that the credit institution recognises such assets in aggregate as Level 1 up to the amount of its stressed net liquidity outflows incurred in the same currency.</u></p> <p><u>Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of article 10 (1) (d) (ii) of Commission Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment by a nominated ECAI of at least credit quality step 1, and these assets are not denominated in the domestic currency of that third country, provided that the credit institution recognises the assets as Level 1 up to the amount of its stressed net liquidity outflows in that foreign currency corresponding to its operations in the jurisdiction where the liquidity risk is being taken.</u></p>
110	<p>1.1.1.8. Credit institution (protected by Member State government, promotional lender) assets</p> <p>Articles 10(1)(e)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets issued by credit institutions incorporated or established by the central government, regional government or local authority of a Member State that is under the legal obligation to protect the economic basis of the credit institution and maintain its financial viability.</p> <p>Assets issued by promotional lender as defined in Article 10(1)(e)(ii) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Any regional government or local authority mentioned above shall be treated as exposures to the central government of the Member State in accordance with Article 115(2) or Regulation (EU) No 575/2013.</p>
120	<p>1.1.1.9. Multilateral development bank and international organisations assets</p> <p>Article 10(1)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the multilateral development banks and the international organisations referred to in Articles 117(2) and 118 of Regulation (EU) No 575/2013.</p>
130	<p>1.1.1.10. Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure</p> <p>Article 15(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p><u>Shares or units in CIUs whose underlying assets correspond to coins, banknotes and exposures to the ECB, a Member State's or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</u></p>
140	<p>1.1.1.11. Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds</p> <p>Article 15(2)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as Level 1 assets, except coins, banknotes, exposures to the ECB and a Member State's or a third country's central bank, and extremely high quality covered bonds as specified in Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
150	<p>1.1.1.12. Alternative Liquidity Approaches: Central bank credit facility</p> <p>Article 19(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of credit facilities from the ECB, the central bank of a Member State or third country provided that the facility complies with the requirements defined in Article 19(1)(b)(i) to (iii) of the Commission Delegated Regulation (EU) 2015/61.</p>
160	<p>1.1.1.13. Central credit institutions: Level 1 assets excluding extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</p>

	<p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 1 assets excluding extremely high quality covered bonds.</p>
170	<p>1.1.1.14. Alternative Liquidity Approaches: Level 2A assets recognised as Level 1</p> <p>Article 19(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Where there is a deficit of level 1 assets, credit institutions shall report the amount of Level 2A assets they are recognising as Level 1 and not reporting as Level 2A in accordance with Article 19(1)(c) of the Commission Delegated Regulation (EU) 2015/61. These assets shall not be reported in the Level 2A assets section.</p>
180	<p>1.1.2. Total unadjusted Level 1 extremely high quality covered bonds</p> <p>Articles 10, 15 and 16 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61 and are, or whose underlying assets do qualify as, extremely high quality covered bonds defined in Article 10(1)(f) of the same Regulation.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 1 extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 1 extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
190	<p>1.1.2.1. Extremely high quality covered bonds</p> <p>Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of extremely high quality covered bonds which comply with Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
200	<p>1.1.2.2. Qualifying CIU shares/units: underlying is extremely high quality covered bonds</p> <p>Article 15(2)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as extremely high quality covered bonds as specified in Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
210	<p>1.1.2.3. Central credit institutions: Level 1 extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p>

	<p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 1 extremely high quality covered bonds.</p>
220	<p>1.2. Total unadjusted level 2 assets</p> <p>Articles 11, 12, 13, 14, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section have been explicitly identified as, or treated similarly to, either Level 2A or Level 2B assets according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount/Market value of their Level 2 Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Level 2 Liquid assets in c040.</p>
230	<p>1.2.1. Total unadjusted LEVEL 2A assets</p> <p>Articles 11, 15 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this sub-section have been explicitly identified as, or treated as Level 2A assets, according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 2A assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2A assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
240	<p>1.2.1.1. Regional government/local authorities or Public Sector Entities assets (Member State, RW20 %)</p> <p>Article 11(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments, local authorities or public sector entities in a Member State where exposures are assigned a risk weight of 20 %.</p>
250	<p>1.2.1.2. Central bank or central/regional government or local authorities or Public Sector Entities assets (Third Country, RW20 %)</p> <p>Article 11(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided they are assigned a 20 % risk weight.</p>
260	<p>1.2.1.3. High quality covered bonds (CQS2)</p> <p>Article 11(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of high quality covered bonds which comply with Article 11(1)(c) of Commission Delegated Regulation (EU) 2015/61 provided that they are assigned a credit assessment by a nominated ECAI which is at least credit quality step 2 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>
270	<p>1.2.1.4. High quality covered bonds (Third Country, CQS1)</p> <p>Article 11(1)(d) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>Assets representing exposures in the form of covered bonds issued by credit institutions in third countries which comply with Article 11(1)(d) of Commission Delegated Regulation (EU) 2015/61 provided that they are assigned a credit assessment by a nominated ECAI which is credit quality step 1 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>
280	<p>1.2.1.5. Corporate debt securities (CQS1)</p> <p>Article 11(1)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with Article 11(1)(e) of Commission Delegated Regulation (EU) 2015/61.</p>
290	<p>1.2.1.6. Qualifying CIU shares/units: underlying is Level 2A assets</p> <p>Article 15(2)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2A assets as specified in Article 11 of Commission Delegated Regulation (EU) 2015/61.</p>
300	<p>1.2.1.7. Central credit institutions: Level 2A assets which are considered liquid assets for the depositing credit institution</p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 2A assets.</p>
310	<p>1.2.2. Total unadjusted LEVEL 2B assets</p> <p>Articles 12, 13, 14, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as Level 2B assets according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 2B assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2B assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
320	<p>1.2.2.1. Asset-backed securities (residential, CQS1)</p> <p>Articles 12(1)(a) and 13(2)(g)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by residential loans secured by first ranking mortgage or fully guaranteed residential loans in accordance with Articles 13(2)(g)(i) and (ii) of the same Regulation.</p> <p>Assets which are subject to the transitional provision specified in Article 37 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>

330	<p>1.2.2.2. Asset-backed securities (auto, CQS1)</p> <p>Articles 12(1)(a) and 13(2)(g)(iv) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by auto loans and leases in accordance with Article 13(2)(g)(iv) of the same Regulation.</p>
340	<p>1.2.2.3. High quality covered bonds (RW35 %)</p> <p>Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of covered bonds issued by credit institutions which comply with Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61 provided that the pool of underlying assets consist exclusively of exposures which qualify for a 35 % or lower risk weight under Article 125 of Regulation (EU) No 575/2013.</p>
350	<p>1.2.2.4. Asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Articles 12(1)(a) and 13(2)(g)(iii) and (v) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by assets defined in Article 13(2)(g)(iii) and (v) of the same Regulation. Note that for the purpose of Article 13(2)(g)(iii), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>
360	<p>1.2.2.5. Corporate debt securities (CQS2/3)</p> <p>Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61</p>
370	<p>1.2.2.6. Corporate debt securities — non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)</p> <p>Article 12(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>For credit institutions which in accordance with their statutes of incorporation are unable for reasons of religious observance to hold interest bearing assets, the competent authority may allow to derogate from points (ii) and (iii) of paragraph 1(b) of Article 12, provided there is evidence of insufficient availability of non-interest bearing assets meeting these requirements and the non-interest bearing assets in question are adequately liquid in private markets.</p> <p>The above mentioned credit institutions shall report corporate debt securities containing non-interest bearing assets, as mentioned above, as long as they meet requirements of point (i) of paragraph 1(b) of Article 12 and have received proper derogation from their competent authority.</p>
380	<p>1.2.2.7. Shares (major stock index)</p> <p>Article 12(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares, which comply with Article 12(1)(c) of Commission Delegated Regulation (EU) 2015/61 and are denominated in the currency of the credit institution's home Member State.</p> <p>Credit institutions shall also report shares complying with Article 12(1)(c) and denominated in a different currency, provided that they are counted as level 2B assets only up to the amount to cover the liquidity outflows in that currency or in the jurisdiction where the liquidity risk is taken.</p>
390	<p>1.2.2.8. Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</p> <p>Article 12(1)(f) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>For credit institutions which in accordance with their statutes of incorporation are unable for reasons of religious observance from holding interest bearing assets, non-interest bearing assets constituting a claim on or guaranteed by central banks or by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided that those assets have a credit assessment by a nominated ECAI of at least credit quality step 5 in accordance with Article 114 of Regulation (EU) No 575/2013, or the equivalent credit-quality step in the event of a short-term credit assessment.</p>
400	<p>1.2.2.9. Restricted-use central bank committed liquidity facilities</p> <p>Articles 12(1)(d) and 14 of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of restricted-use committed liquidity facilities provided by central banks which comply with Article 14 of Commission Delegated Regulation (EU) 2015/61.</p>
410	<p>1.2.2.10. Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)</p> <p>Article 15(2)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (i), (ii) and (iv) of Article 13(2)(g) of Commission Delegated Regulation (EC) No 2015/61.</p>
420	<p>1.2.2.11. Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)</p> <p>Article 15(2)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61.</p>
430	<p>1.2.2.12. Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Article 15(2)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (iii) and (v) of Article 13(2)(g) of Commission Delegated Regulation (EU) 2015/61. Note that for the purpose of Article 13(2)(g)(iii), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>
440	<p>1.2.2.13. Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</p> <p>Article 15(2)(h) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to corporate debt securities that comply with Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61, shares that comply with Article 12(1)(c) of the same Regulation or non-interest bearing assets that comply with Article 12(1)(f) of the same Regulation.</p>
450	<p>1.2.2.14. Deposits by network member with central institution (no obligated investment)</p> <p>Article 16(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Minimum deposit that the credit institution maintains with the central credit institution, provided that it is part of an institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013, a network eligible for the waiver provided in Article 10 of the same Regulation or a cooperative network in a Member State governed by law or contract.</p> <p>Credit institutions shall ensure that the central institution is under no legal or contractual obligation to hold or invest the deposits in liquid assets of specified level or category.</p>
460	<p>1.2.2.15. Liquidity funding available to network member from central institution (non-specified collateralisation)</p>

	<p>Article 16(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of limited liquidity funding that complies with Article 16(2) of Commission Delegated Regulation (EU) 2015/61.</p>
470	<p>1.2.2.16. Central credit institutions: Level 2B assets which are considered liquid assets for the depositing credit institution</p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 2B assets.</p>
MEMORANDUM ITEMS	
485	<p>2. Deposits by network member with central institution (obligated investment)</p> <p>Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report total amount of assets reported in the above sections as per the requirements in Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p>
580	<p>3. Level 1/2A/2B assets excluded due to currency reasons</p> <p>Articles 8(6), 10(1)(d) and 12(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Institution shall report the portion of assets complying with Article 8(6), 10(1)(d) and Article 12(1)(c) that is not recognisable by institution under the provisions set out in those Articles.</p>
590	<p>4. Level 1/2A/2B assets excluded for operational reasons except for currency reasons</p> <p>Article 8 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report assets complying with Article 7 of the Commission Delegated Regulation (EU) 2015/61 but that do not meet the requirements specified in Article 8 of the same regulation, provided that they have not been reported in row 580 for currency reasons.</p>

REPORTING ON LIQUIDITY (PART 2 OUTFLOWS)

1. Outflows
- 1.1. General remarks
 1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.
 2. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013.
 3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authorities complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.
 4. In accordance with Article 22(1) of Commission Delegated Regulation (EU) 2015/61, liquidity outflows shall:
 - i. include those categories referred to in Article 22(2) of Commission Delegated Regulation (EU) 2015/61
 - ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in Commission Delegated Regulation (EU) 2015/61.
 5. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' just refers to these. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
 6. Outflows within a group or an institutional protection scheme (except for outflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential outflow rate and outflows from operational deposits maintained in the context of an institutional Protection Scheme or a cooperative network) shall be reported in the relevant categories. These outflows shall also be separately reported as memorandum items.
 7. The liquidity outflows shall be reported only once in the template unless additional outflows according to article 30 of the Commission Delegated Regulation (EU) 2015/61 are applicable or where the item is an "of which" item or a memorandum item.
 8. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, the following shall always apply:
 - only items and flows denominated in that currency shall be reported;
 - in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
 - where the Commission Delegated Regulation (EU) 2015/61 allows netting it may only be applied to flows in that currency;
 - where a flow has multicurrency optionality, the credit institution shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that separate currency.
 9. The standard weights in column 040 of template C 73.00 of Annex XXIV are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided here for information.

10. The template contains information about collateralised liquidity flows, referred to as ‘secured lending and capital-market driven transactions’ in Commission Delegated Regulation (EU) 2015/61, and for the purpose of calculating LCR as defined in that regulation. Where these transactions are made against a collateral pool, the identification of the specific assets pledged for the purposes of reporting in this template will be made, according to the liquid assets categories as defined in Title II, Chapter 2 of Commission Delegated Regulation (EU) 2015/61, starting from the least liquid assets. Simultaneously, in case of transactions with different residual maturities made against a collateral pool, less liquid assets are assigned to the transactions with the longest residual maturities first.
11. A separate template is provided for collateral swaps, C 75.01 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 of Annex XXIV, which only covers cash- versus-collateral transactions.
- 1.2. Specific remarks regarding settlement and forward starting transactions
12. Credit institutions shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.8.6. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In the case of a repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. If the amount to be received is larger than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an inflow. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.
- Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR’s 30 day horizon do not have any impact on a bank’s LCR and can be ignored.
13. Decision tree for sections 1 of C 73.00 of Annex XXIV, the decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well. DA refers to Commission Delegated Regulation (EU) 2015/61.

#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transaction entered into subsequent to the reporting date;	Yes	Do not report
		No	# 3
3	Forward transaction that start within the 30 day time horizon and mature after the 30-day horizon where the initial leg produces a net outflow	Yes	ID 1.1.8.6.
		No	Do not report
4	An item requiring additional outflows in accordance with Article 30 of DA?	Yes	# 5 and subsequently # 51
		No	# 5
5	Retail deposit in accordance with Article 411 (2) of Regulation (EU) 575/2013?	Yes	# 6
		No	# 12
6	Canceled deposit with a residual maturity of less than 30 calendar days and where pay-out has been agreed to another credit institution?	Yes	ID 1.1.1.2.
		No	# 7
7	Deposit in accordance with Article 25(4) of DA?	Yes	ID 1.1.1.1.
		No	# 8
8	Deposit in accordance with Article 25(5) of DA?	Yes	ID 1.1.1.6.
		No	# 9
9	Deposit in accordance with Article 25(2) of DA?	Yes	Allocate into one relevant item of ID 1.1.1.3.
		No	# 10

10	Deposit in accordance with Article 24(4) of DA?	Yes	ID 1.1.1.5.
		No	# 11
11	Deposit in accordance with Article 24(1) of DA?	Yes	ID 1.1.1.4.
		No	ID 1.1.1.7.
12	Liability that become due, can be called for pay- out by the issuer or by the provider of the funding or entail an expectation by the provider of the funding that the credit institution would repay the liability during the next 30 calendar days?	Yes	# 13
		No	# 30
13	Liability resulting from the institution's own operating expenses?	Yes	ID 1.1.8.1.
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with Article 28(6) of DA?	Yes	Follow path for retail deposits (ie. answer yes for # 5 and treat accordingly)
		No	# 15
15	Liability in form of debt security?	Yes	ID 1.1.8.2.
		No	# 16
16	Deposit received as collateral?	Yes	Allocate across relevant items of ID 1.1.5.
		No	# 17
17	Deposit arising out of a corresponding banking or from the prime brokerage?	Yes	ID 1.1.4.1.
		No	# 18
18	Operational deposit in accordance with Article 27 of DA?	Yes	# 19
		No	# 24
19	Maintained in the context of IPS or a cooperative network?	Yes	# 20
		No	# 22
20	Treated as liquid assets for the depositing credit institution?	Yes	ID 1.1.2.2.2.
		No	# 21
21	Maintained to obtain cash clearing and central credit institution services within a network?	Yes	ID 1.1.2.4.
		No	ID 1.1.2.2.1.
22	Maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship?	Yes	Allocate into one relevant item of ID 1.1.2.1.
		No	# 23
23	Maintained in the context of an established operational relationship (other) with non-financial customers?	Yes	ID 1.1.2.3.
		No	# 24
24	Excess operational deposits?	Yes	Allocate into one relevant item of ID 1.1.3.
		No	# 25
25	Other deposit?	Yes	# 26
		No	# 27
26	Deposits by financial customers?	Yes	ID 1.1.4.2.
		No	Allocate into one relevant item of ID 1.1.4.3.
27	Liability from secured lending and capital market driven transaction with the exception of derivatives and collateral swaps?	Yes	Allocate into one relevant item of ID 1.2.
		No	# 28
28	Liability from collateral swaps?	Yes	Allocate into one relevant item of C75.01 and ID 1.3. where applicable.
		No	# 29
29	Liability resulting in an outflow from derivatives in accordance with Article 30(4) of DA?	Yes	ID 1.1.5.5.
		No	# 30
30	Any other liability that becomes due in the next 30 days?	Yes	ID 1.1.8.3
		No	#31
31	Contractual commitments to extend funding to non-financial customers that is due in the next 30 days in excess of inflows from those customers?	Yes	One of the following IDs: 1.1.8.4.1 to 1.1.8.4.4
		No	#32
32	Other outflows that are due in the next 30 days not mentioned above?	Yes	ID 1.1.8.6
		No	#33

33	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Article 31 of DA?	Yes	#34
		No	# 42
34	Committed credit facility?	Yes	# 35
		No	# 37
35	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.1.6.
		No	# 36
36	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.1.5.
		No	Allocate into one relevant remaining item of ID 1.1.6.1.
37	Committed liquidity facility?	Yes	#38
		n/a	n/a
38	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.2.7.
		No	# 39
39	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.2.6.
		No	# 40
40	To SSPEs?	Yes	Allocate into one relevant item of ID 1.1.6.2.4.
		No	#41
41	To personal investment companies?	Yes	ID 1.1.6.2.3.
		No	Allocate into one relevant remaining item of ID 1.1.6.2.
42	Other product or service in accordance with Article 23 of DA?	Yes	# 43
		No	Do not report
43	Trade finance off balance sheet related product?	Yes	ID1.1.7.8.
		No	# 44
44	Undrawn loans and advances to wholesale counterparties?	Yes	ID 1.1.7.2.
		No	# 45
45	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.7.3.
		No	# 46
46	Planned outflow related to renewal or extension of new retail or wholesale loans?	Yes	ID 1.1.7.6.
		No	# 47
47	Credit cards?	Yes	ID 1.1.7.4.
		No	# 48
48	Overdrafts?	Yes	ID 1.1.7.5.
		No	# 49
49	Derivatives payable?	Yes	ID1.1.7.7.
		No	# 50
50	Other off balance sheet and contingent funding obligation?	Yes	ID1.1.7.1.
		No	ID 1.1.7.9.
51	Debt security already reported in item 1.1.8.2 of C 73.00?	Yes	Do not report
		No	# 52
52	Liquidity requirement for derivatives in accordance with article 30.4 of DA already considered in question # 29?	Yes	Do not report
		No	Allocate across relevant items of ID 1.1.5.

1.3. Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Amount</p> <p>1.1.. Unsecured transactions/deposits specific instructions:</p> <p>Credit institutions shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 22 to 31 of</p>

	<p>Commission Delegated Regulation (EU) 2015/61.</p> <p>Subject to prior approval of the competent authority within each category of outflows, the amount of each item reported in Column 010 of template C 73.00 of Annex XXIV shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 26.</p> <p>1.2..Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the outstanding balance of the liabilities in accordance with Article 22(2) of Commission Delegated Regulation (EU) 2015/61, which represent the cash leg of the secured transaction.</p>
020	<p>Market value of collateral extended</p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges (in accordance with Article 8(5) of Commission Delegated Regulation (EU) 2015/61 and subject to the following conditions:</p> <ul style="list-style-type: none"> — Where a credit institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (in accordance with Article 12(1)(c)(i) to (iii) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognized within liquid assets, the surplus amount shall be reported in the non-liquid section; — Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the secured transaction reporting).
030	<p>Value of collateral extended according to Article 9</p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the value of extended collateral in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61. This is calculated by multiplying Column 020 of template C 73.00 of Annex XXIV by the applicable weight/haircut from template C 72.00 of Annex XXIV corresponding to asset type. Column 030 of template C 73.00 of Annex XXIV is used in the calculation of the adjusted amount of liquid assets in template C 76.00 of Annex XXIV.</p>
040	<p>Standard Weight</p> <p>Articles 24 – 31A of Commission Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 040 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
050	<p>Applicable Weight</p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31A of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per</p>

	cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.
060	<p>Outflow</p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here the outflows. This is calculated by multiplying Column 010 C 73.00 of Annex XXIV by Column 050 C 73.00 of Annex XXIV.</p>

1.4. Instructions concerning specific rows

Row	Legal references and instructions
010	<p>1. OUTFLOWS</p> <p>Chapter 2 of Title III of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Chapter 2 of Title III of Commission Delegated Regulation (EU) 2015/61.</p>
020	<p>1.1. Outflows from unsecured transactions/deposits</p> <p>Articles 20 to 31A of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Articles 21 to 31A with the exception of outflows in accordance with Article 28(3) an (4) of Commission Delegated Regulation (EU) 2015/61.</p>
030	<p>1.1.1. Retail deposits</p> <p>Articles 24 and 25 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on retail deposits as defined in Article 411 (2) of Regulation (EU) 575/2013.</p> <p>In accordance with Article 28(6) of Commission Delegated Regulation (EU) 2015/61 credit institutions shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. Credit institutions will consider for this category of liability the applicable outflow rates provided for by the Commission Delegated Regulation (EU) 2015/61 for the different categories of retail deposits. Accordingly, credit institutions shall report as applicable weigh the average of the relevant applicable weights for all these deposits.</p>
035	<p>1.1.1.1. deposits exempted from the calculation of outflows</p> <p>Article 25(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here those categories of retail deposits exempted from the calculation of outflows if the conditions of Article 25(4)(a) or (b) have been met.</p>
040	<p>1.1.1.2. deposits where the pay-out has been agreed within the following 30 days</p> <p>Article 25(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here deposits with a residual maturity of less than 30 days where pay-out has been agreed.</p>
050	

	<p>1.1.1.3. deposits subject to higher outflows</p> <p>Articles 25(2) and (3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the full balance of the deposits subject to higher outflow rates in accordance with paragraph 2 and 3 of Article 25 of Commission Delegated Regulation (EU) 2015/61. Those retail deposits where the assessment under paragraph 2 of Article 25 for their categorization has not been carried out or is not completed shall also be reported here.</p>
060	<p>1.1.1.3.1. Category 1</p> <p>Article 25(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph (a) or two of the criteria in subparagraphs (b) to (e) of paragraph 2 of Article 25 of Commission Delegated Regulation (EU) 2015/61 unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this latter category.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph (a) of paragraph 3 of Article 25 of Commission Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred to in the previous paragraph and weighted by the cited corresponding amounts.</p>
070	<p>1.1.1.3.2. Category 2</p> <p>Article 25(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph (a) of paragraph 2 of Article 25 of the Commission Delegated Regulation (EU) 2015/61 and at least another criterion referred to in that paragraph 2 or three or more criteria of the cited paragraph unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this latter category.</p> <p>Those retail deposits where the assessment under paragraph 2 of Article 25 for their categorization has not been carried out or is not completed shall also be reported here.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph (b) of paragraph 3 of Article 25 of the Commission Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred in the previous paragraphs and weighted by the cited corresponding amounts.</p>
080	<p>1.1.1.4. stable deposits</p> <p>Article 24 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24 (2) and (3) of the Commission Delegated Regulation (EU) 2015/61 respectively and where:</p>

	<ul style="list-style-type: none"> — These deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or — These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this category; — The derogation specified in paragraph 4 of Article 24 is not applicable.
090	<p>1.1.1.5. Derogated stable deposits</p> <p>Articles 24(4) and (6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU up to a maximum level of EUR 100,000 and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission Delegated Regulation (EU) 2015/61 respectively and where:</p> <p>These deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or</p> <ul style="list-style-type: none"> — These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this category; — The derogation envisaged in paragraph 4 of Article 24 is applicable.
100	<p>1.1.1.6. deposits in third countries where a higher outflow is applied</p> <p>Article 25(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of retail deposits taken in third countries where a higher outflow is applied in accordance with the national law which sets out liquidity requirements in that third country.</p>
110	<p>1.1.1.7. other retail deposits</p> <p>Article 25(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other retail deposits than those captured in the previous items.</p>
120	<p>1.1.2. Operational deposits</p> <p>Articles 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the part of the operational deposits, in accordance with article 27 of the Commission Delegated Regulation (EU) 2015/61, which is necessary for the provision of operational services. Deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services shall be considered non-operational deposits in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.]</p>
130	

	<p>1.1.2.1. maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained by the depositor in order to obtain clearing, custody, cash management or other comparable services in the context of an established relationship (in accordance with Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61) which is critically important to the depositor (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61); funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61).</p> <p>Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4)) shall be reported.</p> <p>Credit institutions shall report separately, in accordance with Article 27(2) of the Commission Delegated Regulation (EU) 2015/61, the amount of these deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions.</p>
140	<p>1.1.2.1.1. covered by DGS (Deposit Guarantee Scheme)</p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship that fulfills the criteria set out in Article 27(1)(a) and 27 (4) of the Commission Delegated Regulation (EU) 2015/61 and which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
150	<p>1.1.2.1.2. not covered by DGS</p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfills the criteria set out in Article 27(1)(a) and 27 (4) of the Commission Delegated Regulation (EU) 2015/61 and which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
160	<p>1.1.2.2. maintained in the context of IPS (Institutional Protection Scheme) or a cooperative network</p> <p>Article 27(1)(b) and Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained in the context of a common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) of Regulation (EU) No 575/2013 or within a group of cooperative credit institutions permanently affiliated to a central body meeting the requirements of Article 113(6) of the same Regulation, or as a legal or contractually established minimum deposit by another credit institution that is a Member of the same institutional protection scheme or cooperative network, as set out in Article 27(1)(b) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report these deposits into different rows depending on whether they are treated as liquid assets by the depositing credit institution or not, in accordance with</p>

	Article 27(3) of the Commission Delegated Regulation (EU) 2015/61.
170	<p>1.1.2.2.1. not treated as liquid assets for the depositing institution</p> <p>Article 27(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained in the context of a cooperative network or an institutional protection scheme in accordance with the criteria set out in Article 27(1)(b) of the Commission Delegated Regulation (EU) 2015/61, provided those deposits are not recognized as liquid assets for the depositing credit institution.</p>
180	<p>1.1.2.2.2. treated as liquid assets for the depositing credit institution</p> <p>Article 27(1)(b) and Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report deposits from credit institutions placed at the central credit institution that are considered as liquid assets for the depositing credit institution in accordance with Article 16 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the amount of these deposits up to the amount of the correspondent liquid assets after haircut, as set out in Article 27(3) of the Commission Delegated Regulation (EU) 2015/61.</p>
190	<p>1.1.2.3. maintained in the context of an established operational relationship (other) with non-financial customers</p> <p>Article 27(1)(c), Article 27(4) and Article 27(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by a non-financial customer in the context of an established operational relationship other than that mentioned in Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61, and subject to the requirements set out in Article 27(6).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61) shall be reported.</p>
200	<p>1.1.2.4. maintained to obtain cash clearing and central credit institution services within a network</p> <p>Article 27(1)(d) and Article 27(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by the depositor to obtain cash clearing and central institution services and where the credit institution belongs to one of a network or schemes referred to in Article 16 of the Commission Delegated Regulation (EU) 2015/61, as set out in Article 27(1)(d) of the Commission Delegated Regulation (EU) 2015/61. These cash clearing and central credit institution services only covers such services to the extent that they are rendered in the context of an established relationship which is critically important to the depositor (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61); funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61) shall be reported.</p>
203	<p>1.1.3 Excess operational deposits</p> <p>Article 27(4) of Commission Delegated Regulation (EU) 2015/61.</p>

	<p>Credit institutions shall report here the part of the operational deposits in excess of those required for the provision of operational services.</p>
204	<p>1.1.3.1 deposits by financial customers</p> <p>Articles 27(4) and 31A(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the operational deposits from financial customers in excess of those required for the provision of the operational services in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61.</p>
205	<p>1.1.3.2 deposits by other customers</p> <p>Articles 27(4) and 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the operational deposits from customers other than financial customers, and excluding retail deposits, in excess of those required for the provision of the operational services in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>These excess operational deposits shall be reported in two different rows depending on whether or not the entire amount of the excess operational deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).</p>
206	<p>1.1.3.2.1 covered by DGS</p> <p>Articles 27(4) and 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
207	<p>1.1.3.2.2 not covered by DGS</p> <p>Article 27(4) and 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is not covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
210	<p>1.1.4. Non-operational deposits</p> <p>Art 27 (5), Article 28(1) and Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on unsecured deposits referred to in Article 28(1) of the Commission Delegated Regulation (EU) 2015/61 and those arising out of a correspondent banking or from the provision of prime brokerage services in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report separately, with the exception of the liabilities arising out of correspondent banking relationship or from the provision of prime brokerage services in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61, the non-operational deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions.</p> <p>The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.]</p>

220	<p>1.1.4.1. correspondent banking and provisions of prime brokerage deposits</p> <p>Article 27(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits arising out of correspondent banking relationship or from the provision of prime brokerage as referred to in Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p>
230	<p>1.1.4.2. deposits by financial customers</p> <p>Article 31A(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits in accordance with Article 27 of the Commission Delegated Regulation (EU) 2015/61.</p>
240	<p>1.1.4.3. deposits by other customers</p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) in accordance with Article 28(1) of the Commission Delegated Regulation (EU) 2015/61, to the extent they are not considered as operational deposits in accordance with Article 27.</p> <p>These deposits shall be reported in two different rows depending on whether or not the entire amount of the deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).</p>
250	<p>1.1.4.3.1. covered by DGS</p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
260	<p>1.1.4.3.2. not covered by DGS</p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is not covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
270	<p>1.1.5. Additional outflows</p> <p>Article 30 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on additional outflows as defined in Article 30 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>In accordance with Article 30(7) of the Commission Delegated Regulation (EU) 2015/61 deposits received as collateral shall not be considered as liabilities for the purposes of</p>

	<p>Article 24, 25, 27 or 31A of the Commission Delegated Regulation (EU) 2015/61 but shall be subject to the provisions of paragraphs 1 to 6 of article 30 of the Commission Delegated Regulation (EU) 2015/61 where applicable.</p>
280	<p>1.1.5.1. collateral other than Level 1 assets posted for derivatives</p> <p>Article 30(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
290	<p>1.1.5.2. level 1 EHQ Covered Bonds assets collateral posted for derivatives</p> <p>Article 30(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of level 1 EHQ Covered Bonds collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
300	<p>1.1.5.3. material outflows due to deterioration of own credit quality</p> <p>Article 30(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of additional outflows they have calculated and notified to the competent authorities in accordance with Article 30(2) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in Row 300 such that the sum of the outflows is 100 % outflow in total for the transaction.</p>
310	<p>1.1.5.4. impact of an adverse market scenario on derivatives transactions</p> <p>Article 30(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows calculated in accordance with Commission Delegated Regulation (EU) 2017/208.</p>
340	<p>1.1.5.5. outflows from derivatives</p> <p>Article 30(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives calculated in accordance with Article 21 of Commission Delegated Regulation (EU) 2015/61.</p> <p>For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report outflows which occur only in the respective significant currency. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR- 10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).</p>
350	<p>1.1.5.6. short positions</p> <p>Article 30(5) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>If the credit institution has a short position that is covered by an unsecured security borrowing, the credit institution shall add an additional outflow corresponding to 100% of the market value of the securities or other assets sold short unless the terms upon which the credit institution has borrowed them require their return only after 30 calendar days. If the short position is covered by a collateralized securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar day period and received a 0% outflow.</p>
360	<p>1.1.5.6.1. covered by collateralized SFT (securities financing transactions)</p> <p>Article 30(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short that are covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
370	<p>1.1.5.6.2. other</p> <p>Article 30(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short other than those covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
380	<p>1.1.5.7. callable excess collateral</p> <p>Article 30(6)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of excess collateral that the institution holds and that can be contractually called at any times by the counterparty.</p>
390	<p>1.1.5.8. due collateral</p> <p>Article 30(6)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.</p>
400	<p>1.1.5.9. liquid asset collateral exchangeable for non liquid assets</p> <p>Article 30(6)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the institution.</p>
410	<p>1.1.5.10. loss of funding on structured financing activities</p> <p>Article 30(8) to 30(10) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall assume 100 % outflow for loss of funding on asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period issued by the credit institution or by sponsored conduits or SPVs.</p>

	<p>Credit institutions that are providers of liquidity facilities associated with financing programs reported here do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.</p>
420	<p>1.1.5.10.1. structured financing instruments</p> <p>Article 30(8) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the current outstanding amount of own liabilities or liabilities of sponsored conduits or SPVs from asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period.</p>
430	<p>1.1.5.10.2. financing facilities</p> <p>Article 30(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maturing amount of liabilities from asset-backed commercial papers, conduits, securities investment vehicles and other such financing facilities, in so far they do not enter into the scope of definition of the instruments defined in item 1.1.5.10.1., or the amount of assets that could potentially be returned or the liquidity required in the scope of those instruments.</p> <p>All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Credit institutions having structured financing facilities that include the issuance of short-term debt instruments, such as asset backed commercial paper, shall report the potential liquidity outflows from these structures. These include, but are not limited to, (i) the inability to refinance maturing debt, and (ii) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the ‘return’ of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement (‘liquidity puts’) within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the credit institution shall, in determining the HQLA requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the ‘return’ of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.</p>
450	<p>1.1.5.11. internal netting of client’s positions</p> <p>Article 30(12) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the market value of the non-liquid assets of a client that, in relation to prime brokerage services, the credit institution has used to cover short sales of another client by internally matching them..</p>
460	<p>1.1.6. Committed facilities</p> <p>Article 31 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows as defined in Article 31 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall also report here on committed facilities in accordance with Article 29 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Maximum amount that could be drawn shall be assessed in accordance with Article 31(2) of Commission Delegated Regulation (EU) 2015/61.</p>

470	<p>1.1.6.1. credit facilities</p> <p>Credit institutions shall report here on committed credit facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61.</p>
480	<p>1.1.6.1.1. to retail customers</p> <p>Article 31(3) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to retail customers as defined in Article 411 (2) of Regulation (EU) 575/2013.</p>
490	<p>1.1.6.1.2. to non-financial customers other than retail customers</p> <p>Article 31(4) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013 and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.</p>
500	<p>1.1.6.1.3. to credit institutions</p> <p>Credit institutions shall report here on committed credit facilities provided to credit institutions.</p>
510	<p>1.1.6.1.3.1. for funding promotional loans of retail customers</p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
520	<p>1.1.6.1.3.2. for funding promotional loans of non-financial customers</p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
530	<p>1.1.6.1.3.3. other</p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions other than those reported above.</p>
540	<p>1.1.6.1.4. to regulated financial institutions other than credit institutions</p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than credit institutions.</p>
550	<p>1.1.6.1.5. within a group or an IPS if subject to preferential treatment</p> <p>Article 29 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
560	<p>1.1.6.1.6. within an IPS or cooperative network if treated as liquid asset by the depositing institution</p> <p>Article 31(7) of Commission Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed credit facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
570	<p>1.1.6.1.7. to other financial customers</p> <p>Article 31(8)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities other than those reported above to other financial customers.</p>
580	<p>1.1.6.2. liquidity facilities</p> <p>Article 31(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on committed liquidity facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61.</p>
590	<p>1.1.6.2.1. to retail customers</p> <p>Article 31(3) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to retail customers as defined in Article 411 (2) of Regulation (EU) 575/2013.</p>
600	<p>1.1.6.2.2. to non-financial customers other than retail customers</p> <p>Article 31(5) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are neither financial customers in accordance with article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with article 411 (2) of Regulation (EU) 575/2013.</p>
610	<p>1.1.6.2.3. to personal investment companies</p> <p>Article 31(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amounts that could be drawn from undrawn committed liquidity facilities provided to private investment companies.</p>
620	<p>1.1.6.2.4. to SSPEs (securitization special purpose vehicle)</p> <p>Credit institutions shall report here on committed liquidity facilities provided to SSPEs.</p>
630	<p>1.1.6.2.4.1. to purchase assets other than securities from non-financial customers</p> <p>Article 31(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount of undrawn committed liquidity facilities provided to an SSPE for the purpose of enabling such SSPE to purchase assets, other than securities from clients that are not financial customers, to the extent that it exceeds the amount of as sets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased.</p>
640	<p>1.1.6.2.4.2. other</p> <p>Article 31(8)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to SSPEs for other than above mentioned reasons. This includes arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
650	<p>1.1.6.2.5. to credit institutions</p> <p>Credit institutions shall report here on committed liquidity facilities provided to credit institutions.</p>
660	<p>1.1.5.2.5.1. for funding promotional loans of retail customers</p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
670	<p>1.1.6.2.5.2. for funding promotional loans of non-financial customers</p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn</p>

	<p>committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
680	<p>1.1.6.2.5.3. other</p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn of undrawn committed liquidity facilities provided to credit institutions not mentioned above.</p>
690	<p>1.1.6.2.6. within a group or an IPS if subject to preferential treatment</p> <p>Article 29 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities for which they have received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
700	<p>1.1.6.2.7. within an IPS or cooperative network if treated as liquid asset by the depositing institution</p> <p>Article 31(7) of Commission Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
710	<p>1.1.6.2.8. to other financial customers</p> <p>Article 31(8)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.</p>
720	<p>1.1.7. Other products and services</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on those products or services referred to in Article 23(1) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>The amount to be reported shall be the maximum amount that could be drawn from those products or services referred to in Article 23(1) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>The applicable weight to be reported shall be the weight as determined by the competent authorities in accordance with the procedure set out in Article 23(2) of Commission Delegated Regulation (EU) 2015/61.</p>
730	<p>1.1.7.1. Uncommitted funding facilities</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p>

	<p>Credit institutions shall report the amount of uncommitted funding facilities referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Guarantees shall not be reported in this row</p>
740	<p>1.1.7.2. undrawn loans and advances to wholesale counterparties</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
750	<p>1.1.7.3. mortgages that have been agreed but not yet drawn down</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
760	<p>1.1.7.4. credit cards</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of credit cards referred to in Article 23 (1) of Commission Delegated Regulation (EU) 2015/61.</p>
770	<p>1.1.7.5. overdrafts</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of overdrafts referred to in Article 23 (1) of Commission Delegated Regulation (EU) 2015/61.</p>
780	<p>1.1.7.6. planned outflows related to renewal or extension of new retail or wholesale loans</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
850	<p>1.1.7.7. Derivatives payables</p> <p>Article 23 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of derivatives payables, other than the contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives, referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
860	<p>1.1.7.8. trade finance off-balance sheet related products</p> <p>Credit institutions shall report the amount of the products or services related to trade finance</p>

	off-balance sheet related products referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.
870	<p>1.1.7.9. others</p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other products or services than those cited above referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Guarantees, among other items, shall be reported in this row.</p> <p>Contingent outflows due to triggers other than downgrade triggers referred to in Article 30 (2) of Commission Delegated Regulation (EU) 2015/61 shall be reported in this row.</p>
885	<p>1.1.8. Other liabilities and due commitments</p> <p>Article 28(2), Article 28(6) and Article 31A of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report outflows from other liabilities and due commitments as provided in Article 28(2), Article 28(6) and Article 31A of the Commission Delegated Regulation (EU) 2015/61.</p> <p>This item shall also include, where necessary, additional balances required to be kept in central bank reserves where agreed between the relevant competent authority and the ECB or the central bank according to Article 10(1)(b) (iii) of Commission Delegated Regulation (EU) 2015/61.</p>
890	<p>1.1.8.1. liabilities resulting from operating expenses</p> <p>Article 28(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of liabilities resulting from the credit institution's own operating expenses as referred to in Article 28(2) of the Commission Delegated Regulation (EU) 2015/61.</p>
900	<p>1.1.8.2. in the form of debt securities if not treated as retail deposits</p> <p>Article 28(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the credit institution other than that reported as retail deposits as referred to in Article 28(6) of the Commission Delegated Regulation (EU) 2015/61. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.</p>
912	<p>1.1.8.4 Excess of funding to non-financial customers</p> <p>Article 31A(2) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the amount of inflows from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
913	<p>1.1.8.4.1 excess of funding to retail customers</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the amount of inflows from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
914	

	<p>1.1.8.4.2 excess of funding to non-financial corporates</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the amount of inflows from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
915	<p>1.1.8.4.3 excess of funding to sovereigns, MLDBs (multilateral development banks) and PSEs (public sector entities)</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the amount of inflows from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
916	<p>1.1.8.4.4 excess of funding to other legal entities</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the amount of inflows from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
917	<p>1.1.8.5 Assets borrowed on an unsecured basis</p> <p>Article 28(7) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here assets borrowed on an unsecured basis and maturing within the 30 days. These assets shall be assumed to run off in full, leading to a 100 % outflow..</p> <p>Credit institutions shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the credit institution does not own the securities and they do not form part of institutions liquidity buffer.</p>
918	<p>1.1.8.6 Others</p> <p>Article 31A(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the amount of the outstanding balance of any liabilities that come due in the next 30 calendar days other than those referred to in Article 24 to 31 of Commission Delegated Regulation (EU) 2015/61.</p> <p>This row shall only include any other outflows from unsecured transactions. Secured transactions will be reported under ID 1.2. on “Outflows from secured lending and capital market-driven transactions” and under ID 1.3. on “Total outflows from collateral swaps”.</p>
920	<p>1.2. Outflows from secured lending and capital market-driven transactions</p> <p>Article 28(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013. Collateral swap transactions (which cover collateral-versus- collateral transactions) shall be reported in template C 75.01 of Annex XXIV.</p>
930	<p>1.2.1. Counterparty is central bank</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank.</p>
940	<p>1.2.1.1. level 1 excl. EHQ Covered Bonds collateral</p>

	<p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 collateral excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
945	<p>1.2.1.1.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.1 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
950	<p>1.2.1.2. level 1 EHQ Covered Bonds collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 collateral which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
955	<p>1.2.1.2.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.2 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
960	<p>1.2.1.3. level 2A collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 11 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
965	<p>1.2.1.3.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.3 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
970	<p>1.2.1.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (i),(ii) or (iv) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as</p>

	liquid asset.
975	<p>1.2.1.4.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.4 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
980	<p>1.2.1.5. level 2B covered bonds</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in Article 12(1)(e) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
985	<p>1.2.1.5.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.5 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
990	<p>1.2.1.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are commercial or individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (iii) or (v) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
995	<p>1.2.1.6.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.6 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1000	<p>1.2.1.7. other Level 2B assets collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid asset..</p>
1005	<p>1.2.1.7.1 of which collateral extended meets operational requirements</p>

	<p>Of the transactions in item 1.2.1.7 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1010	<p>1.2.1.8. non-liquid assets collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Non liquid assets collateral.</p>
1020	<p>1.2.2. Counterparty is non-central bank</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank.</p>
1030	<p>1.2.2.1. level 1 excl. EHQ Covered Bonds collateral</p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 collateral excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1035	<p>1.2.2.1.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.1 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1040	<p>1.2.2.2. level 1 EHQ Covered Bonds collateral</p> <p>Article 28(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 collateral which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1045	<p>1.2.2.2.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.2 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1050	<p>1.2.2.3. level 2A collateral</p> <p>Article 28(3)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation</p>

	(EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 11 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.
1055	<p>1.2.2.3.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.3 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1060	<p>1.2.2.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</p> <p>Article 28(3)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (i), (ii) or (iv) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1065	<p>1.2.2.4.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.4 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1070	<p>1.2.2.5. level 2B covered bonds</p> <p>Article 28(3)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in Article 12(1)(e) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1075	<p>1.2.2.5.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.5 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1080	<p>1.2.2.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</p> <p>Article 28(3)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are commercial or individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (iii) or (v) and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid asset..</p>

1085	<p>1.2.2.6.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.6 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1090	<p>1.2.2.7. other Level 2B assets collateral</p> <p>Article 28(3)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid asset</p>
1095	<p>1.2.2.7.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.7 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1100	<p>1.2.2.8. non-liquid assets collateral</p> <p>Article 28(3)(h) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.</p>
1130	<p>1.3. Total outflows from collateral swaps</p> <p>The sum of outflows from C75.01 of Annex XXIV Column 0070 shall be reported in Column 060.</p>
MEMORANDUM ITEMS	
1170	<p>2. Liquidity outflows to be netted by interdependent inflows</p> <p>Article 26 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in column 010 the amount of the outstanding balance of all liabilities and off- balance sheet commitments, whose liquidity outflows have been netted by the interdependent inflows in accordance with Article 26 of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in column 060 the outflows that have been netted by the interdependent inflows in accordance with Article 26 of Commission Delegated Regulation (EU) 2015/61.</p>
	<p>3. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</p> <p>Credit institutions shall report here on operational deposits referred to in item 1.1.2.1. broken down by the following counterparties:</p> <ul style="list-style-type: none"> — Credit institutions; — financial customers other than credit institutions;

	<ul style="list-style-type: none"> — sovereigns, central banks, multilateral development banks and public sector entities; — other customers.
1180	<p>3.1. provided by credit institutions</p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by credit institutions.</p>
1190	<p>3.2. provided by financial customers other than credit institutions</p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by financial customers other than credit institutions.</p>
1200	<p>3.3. provided by sovereigns, central banks, MDBs and PSEs</p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by sovereigns, central banks, multilateral development banks and public sector entities.</p>
1210	<p>3.4. provided by other customers</p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by other customers (other than those mentioned above and customers considered for the retail deposits).</p>
	<p>4. Intra group or IPS outflows</p> <p>Credit institutions shall report here all transactions reported in item 1 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
1290	<p>4.1. of which: to financial customer</p> <p>Credit institutions shall report total amount reported in item 1.1. to financial customers within the scope of item 4.</p>
1300	<p>4.2. of which: to non-financial customers</p> <p>Credit institutions shall report total amount reported in item 1.1. to non-financial customers within the scope of item 4.</p>
1310	<p>4.3. of which: secured</p> <p>Credit institutions shall report total amount of secured transactions reported in item 1.2. within the scope of item 4.</p>
1320	<p>4.4. of which: credit facilities without preferential treatment</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities reported in item 1.1.6.1. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
1330	

	<p>4.5. of which: liquidity facilities without preferential treatment</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities reported in item 1.1.6.2. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
1340	<p>4.6. of which: operational deposits</p> <p>Credit institutions shall report the amount of deposits referred to in item 1.1.2. to entities within the scope of item 4.</p>
1345	<p>4.7. of which: excess operational deposits</p> <p>Credit institutions shall report the amount of funds from operational deposits held in excess referred to in item 1.1.3. to entities within the scope of item 4.</p>
1350	<p>4.8. of which: non-operational deposits</p> <p>Credit institutions shall report the amount of the outstanding balance of the deposits referred to in item 1.1.4. from entities within the scope of item 4.</p>
1360	<p>4.9. of which: liabilities in the form of debt securities if not treated as retail deposits</p> <p>Credit institutions shall report the amount of the outstanding balance of debt securities reported in item 1.1.8.2. which are held by entities within the scope of item 4.</p>
1370	<p>5. FX outflows</p> <p>This item shall only be reported in case of reporting in currencies subject to separate reporting.</p> <p>For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report the portion of outflows from derivatives (reported in item 1.1.5.5.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).</p>
	<p>6. Secured funding waived from Article 17 (2) and (3)</p> <p>Credit institutions shall report here secured funding transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
1400	<p>6.1 of which: secured by L1 excl. EHQCB</p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral excluding extremely high quality covered bonds and but for being used as collateral would meet the requirements laid down in Article 7 and 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
1410	<p>6.2 of which: secured by L1 EHQCB</p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral which is extremely high quality covered bonds and but for being used as collateral</p>

	would meet the requirements laid down in Article 7 and 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
1420	6.3 of which: secured by L2A Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2A collateral and but for being used as collateral would meet the requirements laid down in Article 7 and 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
1430	6.4 of which: secured by L2B Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2B collateral and but for being used as collateral would meet the requirements laid down in Article 7 and 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
1440	6.5 of which: secured by non-liquid assets Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is a non-liquid collateral and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.

REPORTING ON LIQUIDITY (PART 3: INFLOWS)

2. Inflows

2.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured in grey.
2. Credit institutions shall submit the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013 .
3. In accordance with Article 32 of Commission Delegated Regulation (EU) 2015/61, liquidity inflows shall:
 - i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon.
 - ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in Commission Delegated Regulation (EU) 2015/61.
4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 3 of the template (rows 460-510).
5. In accordance with Article 32(6) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of that Regulation other than payments due on the assets that are not reflected in the market value of the asset.

6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1., 1.2. or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.
7. Monies due from securities issued by the credit institution itself or by a SSPE with which the credit institution has close links shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying assets pursuant to Article 32(3)(h) of Commission Delegated Regulation (EU) 2015/61.
8. In accordance with Article 32(7) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any new obligations entered into. This refers to contractual commitments which have not been contractually established at the reporting date, but will or may be entered into within the 30 day horizon.
9. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Commission Delegated Regulation (EU) 2015/61 where they are denominated in the same currency.
10. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 33 of Commission Delegated Regulation (EU) 2015/61. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap). Credit institutions reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.
11. In accordance with Article 2(3)(c) of Commission Delegated Regulation (EU) 2015/61 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.
12. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' in the template just refers to these in the appropriate context. The word 'weighted' in this Annex shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).
13. Some 'memorandum items' are included in the associated templates to these instructions. Among others, these items provide necessary information to allow the competent authority to complete an adequate assessment of credit institutions' compliance with the liquidity requirements.

2.2. Specific remarks regarding secured lending and capital market-driven transactions

1. The template categories collateralized flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps — C 75.01 of ANNEX XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 of ANNEX XXIV) which only covers cash-versus-collateral transactions.
2. Where secured lending and capital market-driven transactions are secured by shares or units in CIUs, these transactions shall be reported as if they would be collateralised by the assets underlying the CIU. For instance, in case a secured lending transaction is collateralised by shares or units in a CIU that exclusively invests into Level 2A assets, the secured lending transaction shall be reported as if directly collateralised by Level 2A collateral. The potentially higher inflow rate for secured lending transactions backed by shares or units in CIUs shall be reflected in the relevant inflow rate to be reported.
3. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that

only one side of the transaction is reported in the relevant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.

4. For the calculation of inflows, secured lending and capital market-driven transactions shall be reported irrespective of whether the underlying collateral received meets the operational requirements as provided under Article 8 of Commission Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where the underlying collateral received additionally meets the operational requirements as provided under Article 8 of Commission Delegated Regulation (EU) 2015/61.
5. Where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be reported within the rows related to Level 1, Level 2A and Level 2B assets (refer to Article 12(1)(c)(i)-(iii) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61). Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding Level 2A asset row, even if the Alternative Liquidity Approach under Article 19 of Commission Delegated Regulation (EU) 2015/61 is being followed.

2.3. Specific remarks regarding settlement and forward starting transactions

Credit institutions shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 if the institution holds the asset in its book at the reference date and it fulfills the related conditions.

Credit institutions shall report inflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in C.73.00. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 where the institution holds the asset in its book at the reference date and it fulfills the related conditions. In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00; r260} ('other inflows'). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported {C 74.00; r260} ('other inflows').

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

2.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61

1. The decision tree is without prejudice to the reporting of the memorandum items. The decision tree is part of the instructions to specify prioritisation assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient — credit institutions shall comply with the rest of the instructions at all times.
2. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not also be reported.

2.4.1. Decision tree on rows in template C 74.00 of ANNEX XXIV

#	Item	Decision	Reporting
1	Inflow meeting the operational criteria as specified in Article 32, such as: <ul style="list-style-type: none"> <input type="checkbox"/> Exposure is not past due (Article 32(1)) <input type="checkbox"/> Credit institution has no reason to expect non-performance within 30 calendar days (Article 32(1)) <input type="checkbox"/> Credit institutions shall not take into account inflows from any new obligation entered into (Article 32(7)) <input type="checkbox"/> No inflows shall be reported in case inflows are already netted against outflows (Article 26) <input type="checkbox"/> Credit institutions shall not take into account any inflows from any of the liquid assets referred to in Title II other than payments due on the assets that are not reflected in the market value of the asset (Article 32(6)) 	No	No Reporting
		Yes	# 2
2	Forward starting transaction	Yes	# 3
		No	# 5
3	Forward transaction entered into subsequent to the reporting date;	Yes	No Reporting
		No	# 4
4	Forward transaction that start within the 30 day horizon and mature after the 30-day horizon where the initial leg produces a net inflow	Yes	Row 260, ID 1.1.11.
		No	No Reporting
5	Inflows within a group or an institutional protection scheme	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate (Article 34)	Yes	Row 250, ID 1.1.10.
		No	# 7
7	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))	Yes	# 23
		No	# 8
8	Monies due from securities maturing within 30 calendar days (Article 32(2)(c))	Yes	Row 190, ID 1.1.5.
		No	# 9
9	Monies due from trade financing transactions with a residual maturity of no more than 30 days (Article 32(2)(b))	Yes	Row 180, ID 1.1.4.
		No	# 10
10	Loans with an undefined contractual end date (Article 32(3)(i))	Yes	# 11
		No	# 12
11	Interest and minimum payments from loans with an undefined contractual end date that are contractually due and that are subject to an actual cash inflow within the next 30 days	Yes	# 12
		No	Row 200, ID 1.1.6.
12	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets (Article 32(2)(d))	Yes	Row 210, ID 1.1.7.
		No	# 13
13	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets (Article 32(4))	Yes	Row 230, ID 1.1.8.
		No	# 14
14	Derivatives cash inflows net by counterparty and collateral (Article 32(5))	Yes	Row 240, ID 1.1.9.
		No	# 15
15	Inflows related to outflows in accordance with promotional loan commitments referred to in Article 31(9) (Article 32(3)(a))	Yes	Row 170, ID 1.1.3.
		No	# 16
16	Monies due from central banks and financial customers with a residual maturity of no more than 30 days (Article 32(2)(a))	Yes	# 20
		No	# 17
17	Monies due from non-financial customers (except for central banks) not corresponding to principal repayment (Article 32(2))	Yes	Row 040, ID 1.1.1.1.
		No	# 18
18	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	Yes	# 19
		No	Row 260, ID 1.1.11.
19	# 19.1 Retail customers	Yes	Row 060, ID 1.1.1.2.1.

				No	# 19.2
	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	# 19.2	Non-financial corporates	Yes	Row 070, ID 1.1.1.2.2.
No				# 19.3	
# 19.3		Sovereigns, MDBs and PSEs	Yes	Row 080, ID 1.1.1.2.3.	
			No	Row 090, ID 1.1.1.2.4.	
20	Inflows from financial customers being classified as operational deposits (Article 32(3)(d))			Yes	# 21
				No	# 22
21	Credit institution is able to establish a corresponding symmetrical inflow rate (Article 32(3)(d))			Yes	Row 120, ID 1.1.2.1.1.
				No	Row 130, ID 1.1.2.1.2.
22	Monies due from central banks (Article 32(2)(a))			Yes	Row 150, ID 1.1.2.2.1.
				No	Row 160, ID 1.1.2.2.2.
23	Collateral Swap Transaction (Article 32(3)(e))			Yes	Row 410, ID 1.3 ¹
				No	# 24
24	Transaction is conducted with a central bank			Yes	#25
				No	# 31
25	Collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 26
				No	# 30
26	Collateral is used to cover short positions			Yes	Row 297, ID 1.2.1.2
				No	# 27
27	Collateral received meets the operational requirements under Article 8			Yes	# 28
				No	# 29
28	Secured funding transaction secured by (Article 32(3)(b)):	# 28.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1 + Row 271, ID 1.2.1.1.1
				No	# 28.2
		# 28.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2 + Row 275, ID 1.2.1.1.2.1
				No	# 28.3
		# 28.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3 + Row 279, ID 1.2.1.1.3.1
				No	# 28.4
		# 28.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4 + Row 283, ID 1.2.1.1.4.1
				No	# 28.5
		# 28.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5 + Row 287, ID 1.2.1.1.5.1
				No	# 28.6
		# 28.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6 + Row 291, ID 1.2.1.1.6.1
				No	Row 293, ID 1.2.1.1.7 + Row 295, ID 1.2.1.1.7.1
29	Secured funding transaction secured by (Article 32(3)(b)):	# 29.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1
				No	# 29.2
		# 29.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2
				No	# 29.3
		# 29.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3
				No	# 29.4

¹ Collateral swap transactions additionally need to be reported in template C 75.01 of ANNEX XXIV.

		# 29.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4		
				No	# 29.5		
		# 29.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5		
				No	# 29.6		
		# 29.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6		
				No	Row 293, ID 1.2.1.1.7		
30	Collateral that does not qualify as a liquid asset (Article 32(3)(b)) and is non-liquid equity	Yes	Row 301, ID 1.2.1.3.1				
		No	Row 303, ID 1.2.1.3.2				
31	Collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)	Yes	# 32				
		No	# 36				
32	Collateral is used to cover short positions	Yes	Row 337, ID 1.2.2.2				
		No	# 33				
33	Collateral received meets the operational requirements under Article 8	Yes	# 34				
		No	# 35				
34	Secured funding transaction secured by (Article 32(3)(b))	# 34.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1 + Row 311, ID 1.2.2.1.1.1		
				No	# 34.2		
		# 34.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2 + Row 315, ID 1.2.2.1.2.1		
				No	# 34.3		
		# 34.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3 + Row 319, ID 1.2.2.1.3.1		
				No	# 34.4		
		# 34.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4 + Row 323, ID 1.2.2.1.4.1		
				No	# 34.5		
		# 34.5	Level 2B high quality covered bonds collateral	Yes	Row 325, ID 1.2.2.1.5 + Row 327, ID 1.2.2.1.5.1		
				No	# 34.6		
		# 34.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6 + Row 331, ID 1.2.2.1.6.1		
				No	Row 333, ID 1.2.2.1.7 + Row 335, ID 1.2.2.1.7.1		
35	Secured funding transaction secured by (Article 32(3)(b))	# 35.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1		
				No	# 35.2		
		# 35.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2		
				No	# 35.3		
		# 35.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3		
				No	# 35.4		
		# 35.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4		
				No	# 35.5		
						Yes	Row 325, ID 1.2.2.1.5

		# 35.5	Level 2B high quality covered bonds collateral	No	# 35.6
		# 35.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6
				No	Row 333, ID 1.2.2.1.7
36	Collateral that does not qualify as a liquid asset (Article 32(3)(b))	# 36.1	margin loans: collateral is non-liquid	Yes	Row 341, ID 1.2.2.3.1.
				No	# 36.2
		# 36.2	collateral is non-liquid equity	Yes	Row 343, ID 1.2.2.3.2.
				No	Row 345, ID 1.2.2.3.3.

2.4.2. Decision tree on columns in template C 74.00 of ANNEX XXIV

#	Item			Decision	Reporting
1	Inflow to be reported in rows 010-430 of template C 74.00 of ANNEX XXIV in accordance with Article 32, Article 33 and Article 34 and in accordance with the classification as specified in section 1 ('Decision tree on rows in template C 74.00')			No	No Reporting
				Yes	# 2
2	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))			Yes	# 11
				No	# 3
3	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 4
				No	# 6
4	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 4.1	Part of inflows exempted from the cap on inflows		# 5
		# 4.2	Part of inflows not exempted from the cap on inflows		# 7
5	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10
6	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 7
				No	# 8
7	Inflow subject to the 75 % cap on inflows (Article 33(1))	#7.1	Monies due/maximum amount that can be drawn		Column 010
		# 7.2	Applicable Weight		Column 080
		# 7.3	Inflow		Column 140
8	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10
9	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 9.1	Monies due/maximum amount that can be drawn		Column 020
		# 9.2	Applicable Weight		Column 090
		# 9.3	Inflow		Column 150
10	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 10.1	Monies due/maximum amount that can be drawn		Column 030
		# 10.2	Applicable Weight		Column 100
		# 10.3	Inflow		Column 160
11	Secured funding transaction where the collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 12
				No	# 3
12	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 13
				No	# 15
13	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 13.1	Part of inflows exempted from the cap on inflows		# 14
		# 13.2	Part of inflows not exempted from the cap on inflows		# 16
14	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19

15	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 16
				No	# 17
16	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 16.1	Monies due		Column 010
		# 16.2	Market value of collateral received		Column 040
		# 16.3	Applicable Weight		Column 080
		# 16.4	Value of collateral received according to Article 9 [only if the collateral received meets the operational requirements]		Column 110
		# 16.5	Inflow		Column 140
17	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19
18	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 18.1	Monies due		Column 020
		# 18.2	Market value of collateral received		Column 050
		# 18.3	Applicable Weight		Column 090
		# 18.4	Value of collateral received according to Article 9 [only if the collateral received meets the operational requirements]		Column 120
		# 18.5	Inflow		Column 150
19	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 19.1	Monies due		Column 030
		# 19.2	Market value of collateral received		Column 060
		# 19.3	Applicable Weight		Column 100
		# 19.4	Value of collateral received according to Article 9 [only if the collateral received meets the operational requirements]		Column 130
		# 19.5	Inflow		Column 160

2.5. Inflows sub template

2.5.1. Instructions concerning specific **columns**

Column	Legal references and instructions
010	<p>Amount — Subject to the 75 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269}-{297},{301}-{303},{309-337},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
020	<p>Amount — Subject to the 90 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269}-{297},{301}-{303},{309-337},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
030	<p>Amount – Exempted from the cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269}-{297},{301}-{303},{309-337},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
040	<p>Market value of collateral received — Subject to the 75 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295},{309-335} and for row {490}, credit institutions shall report in Column 040 the market value of collateral received in secured lending and capital market-driven transactions</p>

	<p>that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
050	<p>Market value of collateral received — Subject to the 90 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295},{309-335} and for row {490}, credit institutions shall report in Column 050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
060	<p>Market value of collateral received — Exempted from the cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295},{309-335} and for row {490}, credit institutions shall report in Column 060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
070	<p>Standard Weight</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 070 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
080	<p>Applicable Weight- Subject to the 75 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p>

	<p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470} –{510}, credit institutions shall report in Column 080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p>
090	<p>Applicable Weight- Subject to the 90 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470} –{510}, credit institutions shall report in Column 090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p>
100	<p>Applicable Weight — Exempted from the cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470} –{510}, credit institutions shall report in Column 100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p>
110	<p>Value of collateral received according to Article 9 — Subject to the 75 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {271},{275},{279},{283},{287},{291},{295},{311},{315},{319},{323},{327},{331} and {335}, credit institutions shall report in Column 110 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
120	<p>Value of collateral received according to Article 9 — Subject to the 90 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p>

	<p>For rows {271},{275},{279},{283},{287},{291},{295},{311},{315},{319},{323},{327},{331} and {335}, credit institutions shall report in Column 120 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
130	<p>Value of collateral received according to Article 9 — Exempted from the cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {271},{275},{279},{283},{287},{291},{295},{311},{315},{319},{323},{327},{331} and {335}, credit institutions shall report in Column 130 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>

140	<p>Inflow — Subject to the 75 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080.</p> <p>For row {170}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p>
150	<p>Inflow — Subject to the 90 % cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 020 with the relevant weight from Column 090. For row {170}, credit</p>

	<p>institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p>
160	<p>Inflow — Exempted from the cap on inflows</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{269},{273},{277},{281},{285},{289},{293},{301}-{303},{309},{313},{317},{321},{325},{329},{333},{341}-{345},{450} and {470}-{510}, credit institutions shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100.</p> <p>For row {170}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p>

2.5.2. Instructions concerning specific **rows**

Row	Legal references and instructions
010	<p>1. TOTAL INFLOWS</p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 010 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn as the sum of assets/monies due/maximum amount than can be drawn from unsecured transactions/deposits and secured lending and capital market-driven transactions; <input type="checkbox"/> for Column 140 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies; and <input type="checkbox"/> for Column 150 and 160 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised credit institution referred to in Article 2(3)(e) and Article 33(6) of Commission Delegated Regulation (EU) 2015/61.
020	<p>1.1. Inflows from unsecured transactions/deposits</p> <p>Articles 32, 33 and 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 020 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from unsecured transactions/deposits.
030	<p>1.1.1. monies due from non-financial customers (except for central banks)</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 030 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from non-financial customers (except for central banks) (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from non-financial customers (except for central banks) (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers). <p>Non-financial customers shall include, but not be limited to, natural persons, SMEs, corporates, sovereigns, multilateral development banks and public sector entities in accordance with Article 31A of Commission Delegated Regulation (EU) 2015/61.</p> <p>Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Title II of Commission Delegated Regulation</p>

	<p>(EU) 2015/61, where these transactions are specified in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013, shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 shall be reported in the relevant row of section 1.1.1.</p> <p>Monies due from central banks shall be reported in section 1.1.2. and shall not be reported here. Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.</p>
040	<p>1.1.1.1. monies due from non-financial customers (except for central banks) not corresponding to principal repayment</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from non-financial customers (except for central banks) with a residual maturity of no more than 30 days not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers (except for central banks). Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2. and shall not be reported here.</p>
050	<p>1.1.1.2. other monies due from non-financial customers (except for central banks)</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 050 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of other monies due from non-financial customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and <input type="checkbox"/> for each Column 140, 150 and 160 total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty. <p>Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1. and shall not be reported here.</p> <p>Other monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>
060	<p>1.1.1.2.1. monies due from retail customers</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from retail customers with a residual maturity of no more than 30 days.</p>
070	<p>1.1.1.2.2. monies due from non-financial corporates</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from non-financial corporates with a residual maturity of no more than 30 days.</p>

080	<p>1.1.1.2.3. monies due from sovereigns, multilateral development banks and public sector entities</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities with a residual maturity of no more than 30 days.</p>
090	<p>1.1.1.2.4. monies due from other legal entities</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from other legal entities not included anywhere above with a residual maturity of no more than 30 days.</p>
100	<p>1.1.2. monies due from central banks and financial customers</p> <p>Article 32(2)(a) and Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 100 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers (operational as well as non-operational deposits); and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from central banks and financial customers (operational as well as non-operational deposits). <p>Credit institutions shall report here monies due with a residual maturity of no more than 30 days from central banks and financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.</p> <p>Monies due from central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.</p> <p>Deposits at the central institution referred to in Article 27(3) of Commission Delegated Regulation (EU) 2015/61 shall not be reported as an inflow.</p> <p>Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.</p>
110	<p>1.1.2.1. monies due from financial customers being classified as operational deposits</p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 110 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not); and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not). <p>Credit institutions shall report here monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p>

120	<p>1.1.2.1.1. monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate</p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61 where the credit institution is able to establish a corresponding symmetrical inflow rate.</p>
130	<p>1.1.2.1.2. monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate</p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61 where the credit institution is not able to establish a corresponding symmetrical inflow rate. For these items, a 5 % inflow rate shall be applied.</p>
140	<p>1.1.2.2. monies due from central banks and financial customers not being classified as operational deposits</p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 140 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers not being classified as operational deposits and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from central banks and financial customers not being classified as operational deposits. <p>Credit institutions shall report here monies due from central banks and financial customers which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p>
150	<p>1.1.2.2.1. monies due from central banks</p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from central banks with a residual maturity of no more than 30 days in accordance with Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61.</p>
160	<p>1.1.2.2.2. monies due from financial customers</p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>

170	<p>1.1.3. inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61.</p>
180	<p>1.1.4. monies due from trade financing transactions</p> <p>Article 32(2)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from trade financing transactions with a residual maturity of no more than 30 days in accordance with Article 32(2)(b) of Commission Delegated Regulation (EU) 2015/61.</p>
190	<p>1.1.5. monies due from securities maturing within 30 days</p> <p>Article 32(2)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from securities maturing within 30 calendar days in accordance with Article 32(2)(c) of Commission Delegated Regulation (EU) 2015/61.</p>
200	<p>1.1.6. loans with an undefined contractual end date</p> <p>Article 32(3)(i) of Commission Delegated Regulation (EU) 2015/61</p> <p>Loans with an undefined contractual end date in accordance with Article 32(3)(i) of Commission Delegated Regulation (EU) 2015/61. The credit institution shall only consider those loans where the contract allows the credit institution to withdraw or to request payment within 30 calendar days. Interest and minimum payments to be debited against the client account within 30 calendar days shall be included in the amount reported. Interest and minimum payments from loans with an undefined contractual end date that are contractually due and give rise to an actual cash inflow within the next 30 calendar days shall be considered as monies due and shall be reported in the relevant row, following the treatment prescribed by Article 32 for monies due. Credit institutions shall not report other interest that accrues, but that is neither debited against the client account nor giving rise to an actual cash inflow over the next 30 calendar days.</p>
210	<p>1.1.7. monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</p> <p>Article 32(2)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with Article 32(2)(d) of Commission Delegated Regulation (EU) 2015/61. Position shall include monies contractually due within 30 calendar days, such as cash dividends from those major indexes and cash due from those equity instruments sold but not yet settled, if they are not recognized as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61.</p>
230	<p>1.1.8. inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</p> <p>Article 32(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets in accordance with Article 32(4) of Commission Delegated Regulation (EU) 2015/61.</p>

	<p>Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of Commission Delegated Regulation (EU) 2015/61.</p>
240	<p>1.1.9. inflows from derivatives</p> <p>Article 32(5) in conjunction with Article 21 of Commission Delegated Regulation (EU) 2015/61</p> <p>The net amount of receivables expected over 30 calendar days period from the contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives.</p> <p>Credit institutions shall calculate inflows expected over 30 calendar days on a net basis by counterparty subject to the existence of bilateral netting agreements in accordance with Article 295 of Regulation (EU) No 575/2013. Net basis shall mean also net of collateral received provided that it qualifies as a liquid asset under Title II of Commission Delegated Regulation (EU) 2015/61.</p> <p>Cash outflows and inflows arising from foreign currency derivative or credit derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement.</p> <p>In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, derivative or credit derivative transactions shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
250	<p>1.1.10. inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate</p> <p>Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate in accordance with Article 34 of Commission Delegated Regulation (EU) 2015/61.</p>
260	<p>1.1.11. other inflows</p> <p>Article 32(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>All other inflows in accordance with Article 32(2) of Commission Delegated Regulation (EU) 2015/61 not reported anywhere else in the template.</p>
263	<p>1.2. Inflows from secured lending and capital market-driven transactions</p> <p>Article 32(3)(b), Article 32(3)(c) and Article 32(3)(f) of Commission Delegated Regulation (EU) 2015/61 refer to inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days.</p> <p>Credit institutions shall report in row 263 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions. <p>Collateral swap transactions maturing within 30 calendar days shall be reported in template C 75.01 of Annex XXIV and shall not be reported here.</p>

265	<p>1.2.1. counterparty is central bank</p> <p>Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is a central bank.</p> <p>Credit institutions shall report in row 265 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is a central bank; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions where the counterparty is a central bank.
267	<p>1.2.1.1. collateral that qualifies as a liquid asset</p> <p>Credit institutions shall report in row 267 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets; and ▪ for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets. <p>Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
269	<p>1.2.1.1.1. Level 1 collateral excluding extremely high quality covered bonds</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).</p>
271	<p>1.2.1.1.1.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
273	<p>1.2.1.1.2. Level 1 collateral which is extremely high quality covered bonds</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and</p>

	10 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).
275	<p>1.2.1.1.2.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
277	<p>1.2.1.1.3. Level 2A collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
279	<p>1.2.1.1.3.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
281	<p>1.2.1.1.4. Level 2B asset backed securities (residential or auto) collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (i), (ii) or (iv) of point (g) of Article 13(2).</p>
283	<p>1.2.1.1.4.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
285	<p>1.2.1.1.5. Level 2B high quality covered bonds collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).</p>
287	<p>1.2.1.1.5.1. of which collateral received meets operational requirements</p>

	<p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
289	<p>1.2.1.1.6. Level 2B asset backed securities (commercial or individuals) collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (iii) or (v) of point (g) of Article 13(2).</p>
291	<p>1.2.1.1.6.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
293	<p>1.2.1.1.7. Level 2B collateral not already captured in section 1.2.1.1.4., 1.2.1.1.5. or 1.2.1.1.6.</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).</p>
295	<p>1.2.1.1.7.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
297	<p>1.2.1.2. collateral is used to cover a short position</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>
299	<p>1.2.1.3. collateral that does not qualify as a liquid asset</p> <p>Credit institutions shall report in row 299 of C 74.00 of ANNEX XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report</p> <p><input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from those transactions as the sum of monies due from secured lending and capital market-driven transactions where</p>

	<p>the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and</p> <ul style="list-style-type: none"> ▪ for each Column 140, 150 and 160 total inflows from those transactions as the sum of inflows from secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.
301	<p>1.2.1.3.1. collateral is non-liquid equity</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised non-liquid equity.</p>
303	<p>1.2.1.3.2 all other non-liquid collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.1.3.1.</p>
305	<p>1.2.2. counterparty is non-central bank</p> <p>Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is not a central bank.</p> <p>Credit institutions shall report in row 305 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is not a central bank; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions where the counterparty is not a central bank.
307	<p>1.2.2.1. collateral that qualifies as a liquid asset</p> <p>Credit institutions shall report in row 307 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets; and ▪ for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets. <p>Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
309	<p>1.2.2.1.1. Level 1 collateral excluding extremely high quality covered bonds</p>

	<p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).</p>
311	<p>1.2.2.1.1.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
313	<p>1.2.2.1.2. Level 1 collateral which is extremely high quality covered bonds</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).</p>
315	<p>1.2.2.1.2.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
317	<p>1.2.2.1.3. Level 2A collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
319	<p>1.2.2.1.3.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
321	<p>1.2.2.1.4. Level 2B asset backed securities (residential or auto) collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles</p>

	7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (i), (ii) or (iv) of point (g) of Article 13(2).
323	<p>1.2.2.1.4.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
325	<p>1.2.2.1.5. Level 2B high quality covered bonds collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).</p>
327	<p>1.2.2.1.5.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
329	<p>1.2.2.1.6. Level 2B asset backed securities (commercial or individuals) collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (iii) or (v) of point (g) of Article 13(2).</p>
331	<p>1.2.1.1.6.1. of which collateral received meets operational requirements</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
333	<p>1.2.2.1.7. Level 2B collateral not already captured in section 1.2.2.1.4., 1.2.2.1.5. or 1.2.2.1.6.</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Commission Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).</p>
335	<p>1.2.2.1.7.1. of which collateral received meets operational requirements</p>

	<p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
337	<p>1.2.2.2. collateral is used to cover a short position</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>
339	<p>1.2.2.3. collateral that does not qualify as a liquid asset</p> <p>Credit institutions shall report in row 339 of C 74.00 of ANNEX XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due from those transactions as the sum of monies due from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows from those transactions as the sum of inflows from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.
341	<p>1.2.2.3.1. margin loans: collateral is non-liquid</p> <p>Article 32(3)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Margin loans made against non-liquid assets with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the assets received are not used to cover short positions as outlined in Article 32(3)(c) of Commission Delegated Regulation (EU) 2015/61.</p>
343	<p>1.2.2.3.2. collateral is non-liquid equity</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised non-liquid equity.</p>
345	<p>1.2.2.3.3. all other non-liquid collateral</p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.2.3.1 or 1.2.2.3.2.</p>
410	<p>1.3. Total inflows from collateral swaps</p>

	Credit institutions shall report here the sum of total inflows from collateral swaps as calculated in template C 75.01 of ANNEX XXIV.
420	<p>1.4. (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</p> <p>Article 32(8) of Commission Delegated Regulation (EU) 2015/61</p> <p>Institutions shall report in the relevant Column 140, 150 and 160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies as reported in C 73.00 of ANNEX XXIV. In case this amount is negative, institutions shall report '0'.</p>
430	<p>1.5. (Excess inflows from a related specialised credit institution)</p> <p>Article 2(3)(e) and Article 33(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions reporting on a consolidated basis shall report in the relevant column 140, 150 or 160, the amount of the inflows arising from a related specialised credit institution referred to in Article 33 paragraph (3) and (4) of Commission Delegated Regulation (EU) 2015/61 that are in excess of the amount of outflows arising from the same undertaking.</p>
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450	<p>2. FX inflows</p> <p>This memorandum item shall only be reported in case of a separate reporting of the reporting currency or of a currency other than the reporting currency in accordance with Article 415(2) of Regulation (EU) 575/2013.</p> <p>Credit institutions shall report the portion of inflows from derivatives (reported in section 1.1.9.) which relate to FX principal flows in the respective currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency.</p>
460	<p>3. Inflows within a group or an institutional protection scheme</p> <p>Credit institutions shall report here as memorandum items all transactions reported in section 1 (excluding section 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p> <p>Credit institutions shall report in row 460 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <input type="checkbox"/> for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn within a group or an institutional protection scheme as the sum of monies due/maximum amount that can be drawn within a group or an institutional protection scheme by type of transaction and counterparty; and <input type="checkbox"/> for each Column 140, 150 and 160 total inflows within group or an institutional protection scheme as the sum of inflows within a group or an institutional protection scheme by type of transaction and counterparty.
470	<p>3.1. Monies due from non-financial customers (except for central banks)</p>

	<p>Credit institutions shall report here all monies due from non-financial customers reported in section 1.1.1. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central credit institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
480	<p>3.2. Monies due from financial customers</p> <p>Credit institutions shall report here all monies due from financial customers reported in section 1.1.2. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
490	<p>3.3. Secured transactions</p> <p>Credit institutions shall report here all monies due from secured lending and capital market driven transaction as well as the total market value of received collateral reported in section 1.2., where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
500	<p>3.4. Monies due from maturing securities within 30 days</p> <p>Credit institutions shall report here all monies due from maturing securities within 30 days reported in section 1.1.5. where the issuer is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
510	<p>3.5. Any other inflows within a group or an institutional protection scheme</p> <p>Credit institutions shall report here any other inflows within a group or an institutional protection scheme reported in section 1.1.3. to 1.1.11. (excluding section 1.1.5. and 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
	<p>4. Secured lending waived from Article 17 (2) and (3)</p> <p>Credit institutions shall report here secured lending transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
530	<p>4.1. of which: secured by L1 excl. EHQCB</p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are</p>

	exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
540	<p>4.2. of which: secured by L1 EHQCB</p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
550	<p>4.3. of which: secured by L2A</p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
560	<p>4.4. of which: secured by L2B</p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
570	<p>4.5. of which: secured by non-liquid assets</p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is a non-liquid collateral and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>

1. General remarks

REPORTING ON LIQUIDITY (PART 4: COLLATERAL SWAPS)

3. Collateral swaps

- 3.1. General remarks

15. 1. Any transaction maturing within the next 30 calendar days in which non-cash assets are swapped for other non-cash assets, shall be reported in this template. Items which do not need to be completed by institutions are colored grey.
2. Collateral swap transactions that mature within the next 30 calendar days shall lead to an outflow if the asset borrowed is subject to a lower haircut under Chapter 2 of Commission Delegated Regulation (EU) 2015/61 than the asset lent. The outflow shall be calculated by multiplying the market value of the asset borrowed by the difference between the outflow rate applicable to the asset lent and the outflow rate applicable to the asset borrowed in secured funding transactions maturing within the next 30 calendar days. In the case that the counterparty is the credit institution's domestic central bank, the outflow rate to be applied to the market value of the asset borrowed shall be 0%. The meaning of the credit institution's domestic central bank follows the definition provided under Article 28(8) of Commission Delegated Regulation (EU) 2015/61.
3. Collateral swaps that mature within the next 30 calendar days shall lead to an inflow if the asset lent is subject to a lower haircut under Chapter 2 of Commission Delegated Regulation (EU) 2015/61 than the asset borrowed. The inflow shall be calculated by multiplying the market value of the asset lent by the difference between the inflow rate applicable to the asset borrowed and the inflow rate applicable to the asset lent in secured lending transactions maturing within the next 30 calendar days. If the collateral obtained is used to cover short positions that can be extended beyond 30 calendar days no inflow shall be recognised.
4. For liquid assets the liquidity value is calculated in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61.
5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts. In the context of swap transactions of collateral baskets or pools that are maturing within the next 30 calendar days, non-cash assets lent shall be assigned individually to non-cash assets borrowed, according to the liquid assets categories as defined in Title II, Chapter 2 of Commission Delegated Regulation (EU) 2015/61, starting from the least liquid combination (i.e. non-liquid non-cash assets lent, non-liquid non-cash assets borrowed). Any excess collateral within one combination is moved to the higher category, so that up to the most liquid combination, the relevant combinations are fully matched. Any overall excess collateral is then captured in the most liquid combination.
6. Collateral swap transactions involving shares or units in CIUs shall be reported as if the transactions would involve the assets underlying the CIU. The different haircuts applied to shares or units in CIUs shall be reflected in the relevant outflow or inflow rate to be reported.
7. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415 (2) of Regulation (EU) 575/2013. In this case, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template, with corresponding impact on the excess liquidity value.

- 1.2. Specific remarks

9. For the calculation of inflows or outflows, collateral swap transactions shall be reported irrespective of whether the underlying collateral involved meets, or would meet if not already being used to secure this transaction, the operational requirements as provided under Article 8 of Commission Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where at least one collateral leg meets

the operational requirements as provided under Article 8 of Commission Delegated Regulation (EU) 2015/61.

16. 10. Where an institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (refer to Article 12(1)(c)(i) to (iii) and Article 10(1)(d)). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.
11. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the collateral swaps reporting).

Collateral swaps sub template

Instructions concerning specific columns

Column	Legal references and instructions
0010	<p>Market value of collateral lent</p> <p>The market value of the collateral lent shall be reported in Column 0010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>
0020	<p>Liquidity value of collateral lent</p> <p>The liquidity value of the collateral lent shall be reported in Column 0020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.</p>
0030	<p>Market value of collateral borrowed</p> <p>The market value of the collateral borrowed shall be reported in Column 0030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>
0040	<p>Liquidity value of collateral borrowed</p> <p>The liquidity value of the collateral borrowed shall be reported in Column 0040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.</p>
0050	<p>Standard weight</p> <p>Articles 28 and 32 of Commission Delegated Regulation (EU) 2015/61, The standard weights in column 0050 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
0060	<p>Applicable weight</p> <p>Articles 28 and 32 of Commission Delegated Regulation (EU) 2015/61, The applicable weights are those specified in Articles 28 and 32 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p>
0070	<p>Outflows</p> <p>Credit institutions shall report here the outflows. This is calculated by multiplying column 0060 by column 0030, both from C75.01 of Annex XXIV</p>
0080	<p>Inflows subject to the 75 % cap on inflows</p> <p>Credit institutions shall report here the inflows of transactions subject to the 75% cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.</p>

0090	<p>Inflows subject to the 90 % cap on inflows</p> <p>Credit institutions shall report here the inflows of transactions subject to the 90% cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.</p>
0100	<p>Inflows exempted from the cap on inflows</p> <p>Credit institutions shall report here the inflows of transactions exempt from the cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.</p>

Instructions concerning specific rows

Row	Legal references and instructions
0010	<p>1. TOTAL COLLATERAL SWAPS (counterparty is central bank)</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps.</p>
0020	<p>1.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.</p>
0030	<p>1.1.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0040	<p>1.1.1.1 Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0050	<p>1.1.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0060	<p>1.1.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

0070	<p>1.1.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>
0080	<p>1.1.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0090	<p>1.1.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0100	<p>1.1.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0110	<p>1.1.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0120	<p>1.1.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0130	<p>1.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0140	<p>1.1.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

0150	<p>1.1.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>
0160	<p>1.1.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0170	<p>1.1.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed).</p>
0180	<p>1.1.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0190	<p>1.2. Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.</p>
0200	<p>1.2.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0210	<p>1.2.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0220	<p>1.2.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0230	<p>1.2.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

0240	<p>1.2.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
0250	<p>1.2.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0260	<p>1.2.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0270	<p>1.2.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0280	<p>1.2.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0290	<p>1.2.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0300	<p>1.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0310	<p>1.2.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0320	<p>1.2.7. Other Level 2B</p>

	Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed).
0330	<p>1.2.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0340	<p>1.2.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
0350	<p>1.2.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0360	<p>1.3. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>
0370	<p>1.3.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0380	<p>1.3.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0390	<p>1.3.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0400	<p>1.3.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0410	<p>1.3.3. Level 2A assets</p>

	Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed).
0420	<p>1.3.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0430	<p>1.3.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0440	<p>1.3.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0450	<p>1.3.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
0460	<p>1.3.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0470	<p>1.3.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0480	<p>1.3.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0490	<p>1.3.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).</p>

0500	<p>1.3.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0510	<p>1.3.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>
0520	<p>1.3.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0530	<p>1.4. Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.</p>
0540	<p>1.4.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0550	<p>1.4.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0560	<p>1.4.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0570	<p>1.4.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0580	<p>1.4.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed).</p>

0590	<p>1.4.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0600	<p>1.4.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0610	<p>1.4.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0620	<p>1.4.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
0630	<p>1.4.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0640	<p>1.4.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0650	<p>1.4.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0660	<p>1.4.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed).</p>

0670	<p>1.4.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0680	<p>1.4.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed).</p>
0690	<p>1.4.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.4.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0700	<p>1.5. Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.</p>
0710	<p>1.5.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0720	<p>1.5.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0730	<p>1.5.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0740	<p>1.5.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0750	<p>1.5.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>

0760	<p>1.5.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0770	<p>1.5.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0780	<p>1.5.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0790	<p>1.5.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0800	<p>1.5.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0810	<p>1.5.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0820	<p>1.5.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0830	<p>1.5.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
0840	<p>1.5.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.7., credit institutions shall report</p>

	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0850	<p>1.5.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
0860	<p>1.5.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.5.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0870	<p>1.6. Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.</p>
0880	<p>1.6.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0890	<p>1.6.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0900	<p>1.6.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0910	<p>1.6.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0920	<p>1.6.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed).</p>

0930	<p>1.6.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0940	<p>1.6.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0950	<p>1.6.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0960	<p>1.6.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
0970	<p>1.6.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
0980	<p>1.6.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0990	<p>1.6.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1000	<p>1.6.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed).</p>

1010	<p>1.6.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1020	<p>1.6.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed).</p>
1030	<p>1.6.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.6.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1040	<p>1.7. Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.</p>
1050	<p>1.7.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1060	<p>1.7.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1070	<p>1.7.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1080	<p>1.7.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1090	<p>1.7.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed).</p>

1100	<p>1.7.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1110	<p>1.7.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1120	<p>1.7.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1130	<p>1.7.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).</p>
1140	<p>1.7.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1150	<p>1.7.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
1160	<p>1.7.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1170	<p>1.7.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed).</p>
1180	<p>1.7.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.7., credit institutions shall report</p>

	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1190	<p>1.7.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).</p>
1200	<p>1.7.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.7.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1210	<p>1.8. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>
1220	<p>1.8.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1230	<p>1.8.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
1240	<p>1.8.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1250	<p>1.8.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
1260	<p>1.8.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
1270	<p>1.8.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
1280	<p>1.8.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1290	<p>1.8.4.1. Of which collateral swapped meets operational requirements</p>

	Of the transactions in item 1.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1300	1.8.5. Level 2B high quality covered bonds Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).
1310	1.8.5.1. Of which collateral swapped meets operational requirements Of the transactions in item 1.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1320	1.8.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
1330	1.8.6.1. Of which collateral swapped meets operational requirements Of the transactions in item 1.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1340	1.8.7. Other Level 2B Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).
1350	1.8.7.1. Of which collateral swapped meets operational requirements Of the transactions in item 1.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1360	1.8.8. Non-liquid assets Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).
1370	2. TOTAL COLLATERAL SWAPS (counterparty is non-central bank) Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61 Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps.
1380	2.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed: Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61 Credit Institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.
1390	2.1.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
1400	2.1.1.1 Of which collateral swapped meets operational requirements Of the transactions in item 2.1.1., credit institutions shall report <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

1410	<p>2.1.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1420	<p>2.1.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1430	<p>2.1.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>
1440	<p>2.1.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1450	<p>2.1.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1460	<p>2.1.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1470	<p>2.1.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
1480	<p>2.1.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1490	<p>2.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p>

	Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
1500	<p>2.1.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1510	<p>2.1.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>
1520	<p>2.1.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1530	<p>2.1.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed).</p>
1540	<p>2.1.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1550	<p>2.2. Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.</p>
1560	<p>2.2.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1570	<p>2.2.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

1580	<p>2.2.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1590	<p>2.2.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1600	<p>2.2.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
1610	<p>2.2.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1620	<p>2.2.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1630	<p>2.2.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1640	<p>2.2.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
1650	<p>2.2.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1660	<p>2.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p>

	Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
1670	<p>2.2.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1680	<p>2.2.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
1690	<p>2.2.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1700	<p>2.2.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
1710	<p>2.2.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1720	<p>2.3. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>
1730	<p>2.3.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1740	<p>2.3.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

1750	<p>2.3.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1760	<p>2.3.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1770	<p>2.3.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>
1780	<p>2.3.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1790	<p>2.3.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1800	<p>2.3.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1810	<p>2.3.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
1820	<p>2.3.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1830	<p>2.3.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p>

	Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
1840	<p>2.3.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1850	<p>2.3.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).</p>
1860	<p>2.3.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1870	<p>2.3.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>
1880	<p>2.3.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1890	<p>2.4. Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.</p>
1900	<p>2.4.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1910	<p>2.4.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1920	<p>2.4.2. Level 1 extremely high quality covered bonds</p>

	Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).
1930	<p>2.4.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1940	<p>2.4.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed).</p>
1950	<p>2.4.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1960	<p>2.4.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1970	<p>2.4.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
1980	<p>2.4.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
1990	<p>2.4.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2000	<p>2.4.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p>

	Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
2010	<p>2.4.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2020	<p>2.4.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed).</p>
2030	<p>2.4.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2040	<p>2.4.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed).</p>
2050	<p>2.4.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2060	<p>2.5. Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.</p>
2070	<p>2.5.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2080	<p>2.5.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

2090	<p>2.5.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2100	<p>2.5.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2110	<p>2.5.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
2120	<p>2.5.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2130	<p>2.5.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2140	<p>2.5.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2150	<p>2.5.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
2160	<p>2.5.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2170	<p>2.5.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p>

	Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
2180	<p>2.5.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2190	<p>2.5.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
2200	<p>2.5.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2210	<p>2.5.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
2220	<p>2.5.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.5.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2230	<p>2.6. Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.</p>
2240	<p>2.6.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2250	<p>2.6.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

2260	<p>2.6.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2270	<p>2.6.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.2., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2280	<p>2.6.3. Level 2A assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed).</p>
2290	<p>2.6.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.3., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2300	<p>2.6.4. Level 2B asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2310	<p>2.6.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.4., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2320	<p>2.6.5. Level 2B high quality covered bonds</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
2330	<p>2.6.5.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.5., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

2340	<p>2.6.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
2350	<p>2.6.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2360	<p>2.6.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed).</p>
2370	<p>2.6.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2380	<p>2.6.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed).</p>
2390	<p>2.6.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.6.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2400	<p>2.7. Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.</p>
2410	<p>2.7.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2420	<p>2.7.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.7.1., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.

	2.7.2. Level 1 extremely high quality covered bonds
2430	Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed).
	2.7.2.1. Of which collateral swapped meets operational requirements
	Of the transactions in item 2.7.2., credit institutions shall report
2440	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
	2.7.3. Level 2A assets
2450	Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed).
	2.7.3.1. Of which collateral swapped meets operational requirements
	Of the transactions in item 2.7.3., credit institutions shall report
2460	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
	2.7.4. Level 2B asset-backed securities (residential or automobile, CQS1)
2470	Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).
	2.7.4.1. Of which collateral swapped meets operational requirements
	Of the transactions in item 2.7.4., credit institutions shall report
2480	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
	2.7.5. Level 2B high quality covered bonds
2490	Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).
	2.7.5.1. Of which collateral swapped meets operational requirements
	Of the transactions in item 2.7.5., credit institutions shall report
2500	<ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2510	2.7.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)

	Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
2520	<p>2.7.6.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.7.6., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2530	<p>2.7.7. Other Level 2B</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed).</p>
2540	<p>2.7.7.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.7.7., credit institutions shall report</p> <ul style="list-style-type: none"> ▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset; and ▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2550	<p>2.7.8. Non-liquid assets</p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).</p>
2560	<p>2.7.8.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.7.8., credit institutions shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of Commission Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2570	<p>2.8. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>
2580	<p>2.8.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2590	<p>2.8.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.</p>
2600	<p>2.8.2. Level 1 extremely high quality covered bonds</p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2610	<p>2.8.2.1. Of which collateral swapped meets operational requirements</p>

	Of the transactions in item 2.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2620	2.8.3. Level 2A assets Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).
2630	2.8.3.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2640	2.8.4. Level 2B asset-backed securities (residential or automobile, CQS1) Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).
2650	2.8.4.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2660	2.8.5. Level 2B high quality covered bonds Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).
2670	2.8.5.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2680	2.8.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
2690	2.8.6.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2700	2.8.7. Other Level 2B Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).
2710	2.8.7.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Commission Delegated Regulation (EU) 2015/61.
2720	2.8.8. Non-liquid assets Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).
MEMORANDUM ITEMS	

2730	<p>3. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</p> <p>Institutions shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0 % outflow rate has been applied.</p>
2740	<p>4. Total collateral swaps with intragroup counterparties</p> <p>Institutions shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties.</p>
	<p>5. Collateral swaps waived from Article 17 (2) and (3)</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2750	<p>5.1. of which: collateral borrowed is L1 excl. EHQCB</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2760	<p>5.2. of which: collateral borrowed is L1 EHQCB</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2770	<p>5.3. of which: collateral borrowed is L2A</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2780	<p>5.4. of which: collateral borrowed is L2B</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2790	<p>5.5. of which: collateral lent is L1 excl. EHQCB</p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.</p>
2800	<p>5.6. of which: collateral lent is L1 EHQCB</p>

	Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
2810	5.7. of which: collateral lent is L2A Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.
2820	5.8. of which: collateral lent is L2B Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Commission Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of paragraphs 2 and 3 of Article 17 of Commission Delegated Regulation (EU) 2015/61 by its paragraph 4.

REPORTING ON LIQUIDITY (PART 5: CALCULATIONS)

4. Calculations

4.1. General remarks

This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by institutions are coloured grey.

4.2. Specific remarks

Cell references are given in the format: template; row; column. For example, {C 72.00; r130; c040} refers to Liquid Assets template; row 130; column 040.

Calculations sub template

Instructions concerning specific rows

Row	Legal references and instructions
CALCULATIONS	
Numerator, Denominator, Ratio Article 4 of Commission Delegated Regulation (EU) 2015/61 The Liquidity Coverage Ratio numerator, denominator and ratio. Enter all below data into column 010 of given row.	
010	1. Liquidity Buffer Report figure from {C 76.00; r290; c010}.

020	<p>2. Net Liquidity Outflow</p> <p>Report figure from {C 76.00; r370; c010}.</p>
030	<p>3. Liquidity Coverage Ratio (%)</p> <p>Report the liquidity coverage ratio calculated as specified in Article 4(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.</p> <p>If {C 76.00; r020; c010} is zero (causing a ratio of infinity) then report the value 999999.</p>
<p>Numerator calculations</p> <p>Article 17 and ANNEX I of Commission Delegated Regulation (EU) 2015/61</p> <p>Formula for the calculation of the Liquidity Buffer.</p> <p>Enter all below data into column 010 of given row.</p>	
040	<p>4. L1 excl. EHQCB liquidity buffer (value according to Article 9): unadjusted</p> <p>Report figure from {C 72.00; r030; c040}.</p>
050	<p>5. L1 excl. EHQCB collateral 30 day outflows</p> <p>Report outflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
060	<p>6. L1 excl. EHQCB collateral 30 day inflows</p> <p>Report inflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
070	<p>7. Secured cash outflows</p> <p>Report outflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
080	<p>8. Secured cash inflows</p> <p>Report inflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
090	<p>9. L1 excl. EHQCB 'adjusted amount'</p> <p>This is referred to in subparagraph (a) of Annex I (3)</p> <p>Report the adjusted non-covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
100	<p>10. L1 EHQCB value according to Article 9: unadjusted</p> <p>Report figure from {C 72.00; r180; c040}.</p>

110	<p>11. L1 EHQCB collateral 30 day outflows</p> <p>Report outflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
120	<p>12. L1 EHQCB collateral 30 day inflows</p> <p>Report inflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
130	<p>13. L1 EHQCB ‘adjusted amount’</p> <p>This is referred to by subparagraph (b) of Annex I (3)</p> <p>Report the adjusted covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending, or collateral swap transactions that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
160	<p>14. L2A value according to Article 9: unadjusted</p> <p>Report figure from {C 72.00; r230; c040}.</p>
170	<p>15. L2A collateral 30 day outflows</p> <p>Report outflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
180	<p>16. L2A collateral 30 day inflows</p> <p>Report inflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
190	<p>17. L2A ‘adjusted amount’</p> <p>This is referred to by subparagraph (c) in Annex I (3)</p> <p>Report the adjusted level 2A asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
220	<p>18. L2B value according to Article 9: unadjusted</p> <p>Report figure from {C 72.00; r310; c040}.</p>
230	<p>19. L2B collateral 30 day outflows</p> <p>Report outflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
240	<p>20. L2B collateral 30 day inflows</p>

	Report inflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.
250	<p>21. L2B 'adjusted amount'</p> <p>This is referred to by subparagraph (d) in Annex I (3)</p> <p>Report the adjusted level 2B asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Commission Delegated Regulation (EU) 2015/61.</p>
280	<p>22. Excess liquid asset amount</p> <p>Annex I(4)</p> <p>Report the 'excess liquid assets amount': this amount shall be equal to:</p> <p>(a) the adjusted non-covered bond level 1 asset amount; plus</p> <p>(b) the adjusted level 1 covered bond amount; plus</p> <p>(c) the adjusted level 2A asset amount; plus</p> <p>(d) the adjusted level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(e) the sum of (a),(b),(c) and (d);</p> <p>(f) 100/30 times (a);</p> <p>(g) 100/60 times the sum of (a) and (b);</p> <p>(h) 100/85 times the sum of (a), (b) and (c).</p>
290	<p>23. LIQUIDITY BUFFER</p> <p>Annex I (2)</p> <p>Report the liquidity buffer which shall be equal to:</p> <p>(a) the level 1 asset amount; plus</p> <p>(b) the level 2A asset amount; plus</p> <p>(c) the level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(d) the sum of (a), (b), and (c); or</p> <p>(e) the 'excess liquid assets amount'.</p>
<p>Denominator calculations</p> <p>ANNEX II of Commission Delegated Regulation (EU) 2015/61</p> <p>Formula for the calculation of the net liquidity outflow</p> <p>Where,</p> <p>NLO = Net liquidity outflow</p> <p>TO = Total outflows</p> <p>TI = Total inflows</p> <p>FEI = Fully exempted inflows</p> <p>IHC = Inflows subject to higher cap of 90 % outflows</p>	

IC = Inflows subject to cap of 75 % of outflows	
Enter all below data in to column 010 of given row	
300	24. Total Outflows TO = from Outflow sheet Report figure from {C 73.00; r010; c060}.
310	25. Fully Exempt Inflows FEI = from Inflows sheet Report figure from {C 74.00; r010; c160}.
320	26. Inflows Subject to 90 % Cap IHC = from Inflows sheet Report figure from {C 74.00; r010; c150}.
330	27. Inflows Subject to 75 % Cap IC = from Inflows sheet Report figure from {C 74.00; r010; c140}.
340	28. Reduction for Fully Exempt Inflows Report the following part of the NLO calculation: = MIN (FEI, TO).
350	29. Reduction for Inflows Subject to 90 % Cap Report the following part of the NLO calculation: = MIN (IHC, 0.9*MAX(TO-FEI, 0)).
360	30. Reduction for Inflows Subject to 75 % Cap Report the following part of the NLO calculation: = MIN (IC, 0.75*MAX(TO-FEI-IHC/0.9, 0)).
370	31. NET LIQUIDITY OUTFLOW Report the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90 % cap less the reduction for inflows subject to the 75 % cap. $NLO = TO - MIN(FEI, TO) - MIN(IHC, 0.9*MAX(TO-FEI, 0)) - MIN(IC, 0.75*MAX(TO-FEI-IHC/0.9, 0))$
Pillar 2	
380	32. PILLAR 2 REQUIREMENT as set out in Article 105 CRD Report the Pillar 2 requirement.

REPORTING ON LIQUIDITY (PART 6: PERIMETER OF CONSOLIDATION)

1. Perimeter of consolidation

1.1. General remarks

This is a template that, for the only purposes of LCR at a consolidated level, identifies the entities to which the information reported in templates C 72.00, C 73.00, C 74.00, C 75.01 and C 76.00 refers. This template identifies all the entities that form part of the perimeter of consolidation of the LCR in accordance with articles 8, 10, 11(3) or 11 (5) of Regulation (EU) 575/2013, as applicable. This template shall have as many rows as entities are in the perimeter of consolidation.

1.2 Instructions concerning specific columns

Column	Legal references and instructions
0005	<p>Parent or subsidiary</p> <p>“Parent” will be reported in the case the entity in the row is:</p> <ul style="list-style-type: none"> • the EU parent institution, EU parent financial holding company or EU parent mixed financial holding company as envisaged in Article 11(3) of Regulation (EU) 575/2013; • the parent institution or subsidiary institution that need to comply with the LCR on a consolidated basis or in a sub-consolidated basis, respectively, in the context of a single liquidity subgroup as per Article 8 of Regulation (EU) 575/2013; • the relevant institution required to comply with the LCR on a sub-consolidated basis as per Article 11 (5) of Regulation (EU) 575/2013; • the EU central institution. <p>“Subsidiary” will be reported in the rest of the rows.</p>
010	<p>Name</p> <p>The name of each entity in the perimeter of consolidation shall be reported in Column 010.</p>
020	<p>Code</p> <p>This code is a row identifier and shall be unique for each row in the table. Code assigned to the entity within the scope of consolidation.</p>
030	<p>LEI code</p> <p>The Legal Entity Identifier code of each entity in the perimeter of consolidation shall be reported in Column 020. Where a Legal Entity Identification code (LEI code) exists for a given entity, it shall be used to identify that entity.</p>
040	<p>Country code</p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of each entity in the perimeter of consolidation shall be reported in Column 030.</p>
050	<p>Type of entity</p> <p>Entities reported in column 010 shall be assigned an entity type corresponding to its legal form as per the following list:</p> <p>“Credit institution” “Investment firm” “Other”</p>