

DRAFT ANNEX XXV
REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)

1. Liquid assets

1.1. General remarks

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) No XXX/2015. Items which do not need to be completed by credit institutions are coloured grey.
2. Assets reported shall comply with the requirements set out in Title II of the Commission delegated regulation (EU) No XXX/2015.
3. By derogation to paragraph 2, credit institutions shall not apply currency restrictions defined in Article 8(6), 10(d) and 12(c) of the Commission delegated regulation (EU) No XXX/2015 when completing the template on a significant currency basis, as required in Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.
4. When referring to Article 9 of Commission delegated regulation (EU) No XXX/2015, 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.
5. Commission delegated regulation (EU) No XXX/2015 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) No XXX/2015 respectively.
6. Credit institutions shall not double report items within and across sections 1.1.1, 1.1.2, 1.2.1, and 1.2.2.
7. 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 authority complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

1.2. Specific remarks

1.2.1. Specific requirements regarding CIUs

8. For items 1.1.1.10, 1.1.1.11, 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) No XXX/2015.

1.2.2. Specific requirements regarding grandfathering and transitional provisions

9. Credit institutions shall report items as referred to in Article 35, Article 36 and Article 37 of the Commission delegated regulation (EU) No XXX/2015 in the appropriate asset rows. A total of all asset amounts reported based on this article shall also be reported in the 'Memorandum' section for reference.

1.2.3. Specific requirements for reporting by Central Institutions

10. 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) No XXX/2015).

1.2.3. Specific requirements regarding settlement and forward starting transactions

11. All assets complying with Articles 7, 8 and 9 of the Commission delegated regulation No XXX/2015 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

<u>Column</u>	<u>Legal references and instructions</u>
010	<p><u>Amount/Market value</u></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 No xxx/2015.</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) No xxx/2015, 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. Credit institutions shall not report a negative number.</p>
020	<p><u>Standard weight</u></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 No. xxx/2015. Weights are intended to reflect the reduction in the value of the liquid assets after applying the appropriate haircuts.</p>
030	<p><u>Applicable weight</u></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 No XXX/2015. Applicable weights may result in weighted average values and must 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 must not exceed the figure in Column 020.</p>
040	<p><u>Value according to Article 9</u></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) No. XXX/2015. 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
010	<p><u>1 TOTAL LIQUID ASSETS</u></p> <p>Title II of Commission delegated regulation (EU) No XXX/2015</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><u>1.1 LEVEL 1 ASSETS</u></p> <p>Articles 10, 15, 16 and 19 of Commission delegated regulation (EU) No. XXX/2015</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) No. XXX/2015.</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><u>1.1.1 Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds</u></p> <p>Articles 10, 15, 16 and 19 of Commission delegated regulation (EU) No. XXX/2015</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) No. XXX/2015. 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) No XXX/2015</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) No XXX/2015</p>
040	<p><u>1.1.1.1 Coins and banknotes</u></p> <p>Article 10 (1)(a) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Total amount of cash including coins and banknotes/currency.</p>

050	<p><u>1.1.1.2 Withdrawable central bank reserves</u></p> <p>Articles 10(1)(b)(iii) of Commission delegated regulation (EU) No XXX/2015</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 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 and the relevant central bank as defined by article 10(1)(b)(iii) of Commission delegated regulation (EU) No. XXX/2015</p>
060	<p><u>1.1.1.3 Central bank assets</u></p> <p>Articles 10(1)(b)(i) and (ii) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.1.4 Central government assets</u></p> <p>Articles 10(1)(c)(i) and (ii) of Commission delegated regulation (EU) No. XXX/2015</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) No XXX/2015 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) No XXX/2015 are reported here.</p>
080	<p><u>1.1.1.5 Regional government / local authorities assets</u></p> <p>Articles 10(1)(c)(iii) and (iv) of Commission delegated regulation (EU) No. XXX/2015</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>Assets 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) No XXX/2015 are reported here.</p>
090	<p><u>1.1.1.6 Public Sector Entity assets</u></p> <p>Article 10(1)(c)(v) of Commission delegated regulation (EU) No XXX/2015</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 and 5 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><u>1.1.1.7 Recognisable domestic and foreign currency central govt/bank assets</u></p> <p>Article 10(1)(d) of Commission delegated regulation (EU) No XXX/2015</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a third country which is not assigned a credit quality step 1 credit assessment by a nominated ECAI, provided that the credit institution recognises the assets as Level 1 to cover liquidity outflows incurred in the same currency in which the asset is denominated, or recognises the assets as Level 1 up to the amount of the stressed liquidity outflows in a foreign currency, when differing from the currency in which the asset is denominated.</p>
110	<p><u>1.1.1.8 Credit institution (protected by Member State govt, promotional lender) assets</u></p> <p>Articles 10(1)(e)(i) and (ii) of Commission delegated regulation (EU) No XXX/2015</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 No XXX/2015.</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><u>1.1.1.9 Multilateral development bank and international organisations assets</u></p> <p>Article 10(1)(g) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.1.10 Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure</u></p> <p>Article 15(2)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>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.</p>
140	<p><u>1.1.1.11 Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds</u></p> <p>Article 15(2)(b) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
150	<p><u>1.1.1.12 Alternative Liquidity Approaches: Central bank credit facility</u></p> <p>Article 19(1)(b) of Commission delegated regulation (EU) No. XXX/2015</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) No XXX/2015.</p>
160	<p><u>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</u></p> <p>Article 27(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>In accordance with Article 27(3) of Commission delegated regulation (EU) No XXX/2015, 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 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>These assets shall be reported in the applicable section of template C 51.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 1 assets excluding extremely high quality covered bonds.</p>
170	<p><u>1.1.1.14 Alternative Liquidity Approaches: Level 2A assets recognised as Level 1</u></p> <p>Article 19(1)(c) of Commission delegated regulation (EU) No XXX/2015</p> <p>Where there is a deficit of level 1 assets, credit institutions shall report the</p>

	<p>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) No XXX/2015. These assets shall not be reported in the Level 2A assets section.</p>
180	<p><u>1.1.2 Total unadjusted Level 1 extremely high quality covered bonds assets</u></p> <p>Articles 10, 15 and 16 of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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) No XXX/2015 :</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) No XXX/2015 :</p>
190	<p><u>1.1.2.1 Extremely high quality covered bonds</u></p> <p>Article 10(1)(f) of Commission delegated regulation (EU) No. XXX/2015</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) No. XXX/2015.</p>
200	<p><u>1.1.2.2 Qualifying CIU shares/units: underlying is extremely high quality covered bonds</u></p> <p>Article 15(2)(c) of Commission delegated regulation (EU) No XXX/2015</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 No XXX/2015.</p>
210	<p><u>1.1.2.3 Central credit institutions: Level 1 extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</u></p> <p>Article 27(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>In accordance with Article 27(3) of Commission delegated regulation (EU) No XXX/2015, 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 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>These assets shall be reported in the applicable section of template C 51.00 of Annex XXIV and the relevant figure shall be noted here.</p>

	Assets referred to in this row are level 1 extremely high quality covered bonds.
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220	<p><u>1.2 LEVEL 2 ASSETS</u></p> <p>Articles 11, 12, 13, 14, 15, 16 and 19 of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</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><u>1.2.1 Total unadjusted LEVEL 2A assets</u></p> <p>Articles 11, 15 and 19 of Commission delegated regulation (EU) No. XXX/2015</p> <p>Assets reported in this sub-section have been explicitly identified as, or treated as Level 2A assets, when specified in the instructions according to the Commission delegated regulation (EU) No XXX/2015.</p> <p>Credit institutions shall report in Column 040 the sum of total market value amount of Level 2A assets, unadjusted from provision of Article 17 of the Commission delegated regulation (EU) No XXX/2015:</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) No XXX/2015:</p>
240	<p><u>1.2.1.1 Regional government / local authorities or Public Sector Entities assets (Member State, RW20%)</u></p> <p>Article 11(1)(a) of Commission delegated regulation (EU) No XXX/2015</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><u>1.2.1.2 Central bank or central / regional government or local authorities or Public Sector Entities assets (Third Country, RW20%)</u></p> <p>Article 11(1)(b) of Commission delegated regulation (EU) No XXX/2015</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><u>1.2.1.3 High quality covered bonds (COS2)</u></p> <p>Article 11(1)(c) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.2.1.4 High quality covered bonds (Third Country, COS1)</u></p>

	<p>Article 11(1)(d) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.2.1.5 Corporate debt securities (CQS1)</u></p> <p>Article 11(1)(e) of Commission delegated regulation (EU) No XXX/2015</p> <p>Corporate debt securities which comply with Article 11(1)(e) of Commission delegated regulation (EU) No XXX/2015.</p>
290	<p><u>1.2.1.6 Qualifying CIU shares/units: underlying is Level 2A assets</u></p> <p>Article 15(2)(d) of Commission delegated regulation (EU) No. XXX/2015</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 No. XXX/2015.</p>
300	<p><u>1.2.1.7 Central credit institutions: Level 2A assets which are considered liquid assets for the depositing credit institution</u></p> <p>Article 27(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>In accordance with Article 27(3) of Commission delegated regulation (EU) No XXX/2015, 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 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>These assets shall be reported in the applicable section of template C 51.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 2A assets.</p>
310	<p><u>1.2.2 Total unadjusted LEVEL 2B assets</u></p> <p>Articles 12, 13, 14, 15, 16 and 19 of Commission delegated regulation (EU) No XXX/2015</p> <p>Assets reported in this subsection have been explicitly identified as Level 2B assets according to the Commission delegated regulation (EU) No XXX/2015.</p> <p>Credit institutions shall report in Column 040 the sum of total market value amount of Level 2B assets, unadjusted from provision of Article 17 of the Commission delegated regulation (EU) No XXX/2015 :</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) No XXX/2015 :</p>

320	<p><u>1.2.2.1 Asset-backed securities (residential, CQS1)</u></p> <p>Articles 12(1)(a) and 13(2)(g)(i) and (ii) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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) No XXX/2015 are reported here.</p>
330	<p><u>1.2.2.2 Asset-backed securities (auto, CQS1)</u></p> <p>Articles 12(1)(a) and 13(2)(g)(iv) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.2.2.3 High quality covered bonds (RW35%)</u></p> <p>Article 12(1)(e) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.2.2.4 Asset-backed securities (commercial or individuals, Member State, CQS1)</u></p> <p>Articles 12(1)(a) and 13(2)(g)(iii) and (v) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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 must be SMEs at the time of issuance of the securitisation.</p>
360	<p><u>1.2.2.5 Corporate debt securities (CQS2/3)</u></p> <p>Article 12(1)(b) of Commission delegated regulation (EU) No XXX/2015</p> <p>Corporate debt securities which comply with Article 12(1)(b) of Commission delegated regulation (EU) No XXX/2015</p>
370	<p><u>1.2.2.6 Corporate debt securities - non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)</u></p> <p>Article 12(3) of Commission delegated regulation (EU) No XXX/2015</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</p>

	<p>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><u>1.2.2.7 Shares (major stock index)</u></p> <p>Article 12(1)(c) of Commission delegated regulation (EU) No XXX/2015</p> <p>Shares, which comply with Article 12(1)(c) of Commission delegated regulation (EU) No. XXX/2015 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><u>1.2.2.8 Non-interest bearing assets (held by credit institutions for religious reasons) (COS3-5)</u></p> <p>Article 12(1)(f) of Commission delegated regulation (EU) No XXX/2015</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><u>1.2.2.9 Restricted-use central bank committed liquidity facilities</u></p> <p>Articles 12(1)(d) and 14 of Commission delegated regulation (EU) No XXX/2015</p> <p>Undrawn amount of restricted-use committed liquidity facilities provided by central banks which comply with Article 14 of Commission delegated regulation (EU) No XXX/2015.</p>
410	<p><u>1.2.2.10 Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, COS1)</u></p> <p>Article 15(2)(e) of Commission delegated regulation (EU) No XXX/2015</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 No XXX/2015.</p>
420	<p><u>1.2.2.11 Qualifying CIU shares/units: underlying is High quality covered bonds (RW35%)</u></p> <p>Article 15(2)(f) of Commission delegated regulation (EU) No XXX/2015</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 No XXX/2015.</p>

430	<p><u>1.2.2.12 Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)</u></p> <p>Article 15(2)(g) of Commission delegated regulation (EU) No XXX/2015</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 No XXX/2015. Note that for the purpose of Article 13(2)(g)(iii), at least 80% of the borrowers in the pool must be SMEs at the time of issuance of the securitisation.</p>
440	<p><u>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)</u></p> <p>Article 15(2)(h) of Commission delegated regulation (EU) No XXX/2015</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 No. XXX/2015, 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><u>1.2.2.14 Deposits by network member with central institution (no obligated investment)</u></p> <p>Article 16(1)(b) of Commission delegated regulation (EU) No XXX/2015</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 must 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><u>1.2.2.15 Liquidity funding available to network member from central institution (non-specified collateralisation)</u></p> <p>Article 16(2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Undrawn amount of limited liquidity funding that complies with Article 16(3) of Commission delegated regulation (EU) No XXX/2015.</p>
470	<p><u>1.2.2.16 Central credit institutions: Level 2B assets which are considered liquid assets for the depositing credit institution</u></p> <p>Article 27(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>In accordance with Article 27(3) of Commission delegated regulation (EU) No XXX/2015, 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 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</p>

	<p>outflow from the corresponding deposits.</p> <p>These assets shall be reported in the applicable section of template C 51.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 2B assets.</p>
480-610	<p><u>1.3 Memorandum</u></p> <p>Memorandum items – Not included in Liquidity Coverage Ratio calculation.</p>
480	<p><u>1.3.1 Alternative Liquidity Approaches: Additional Level 1/2A/2B assets included due to ALA currency consistency not applying</u></p> <p>Article 19(1)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Where there are insufficient liquid assets in a given currency for credit institutions to meet the LCR the credit institution may cover the deficit of liquid assets in a currency by disregarding the operational requirements on currency consistency set out in Article 8(6) of Commission delegated regulation (EU) No XXX/2015.</p> <p>The extra assets shall be reported as normal in their applicable section of template C 51.00 of Annex XXIV and the total amount of assets included due to this Alternative liquidity approach due to not applying currency consistency shall be noted here.</p>
490	<p><u>1.3.6 Deposits by network member with central institution (obligated investment in Level 1 excl. extremely high quality covered bonds assets)</u></p> <p>Article 16(1)(a) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report total amount of level 1 assets excluding extremely high quality covered bonds reported in above sections as per the requirements in Article 16(1)(a) of Commission delegated regulation (EU) No XXX/2015.</p>
500	<p><u>1.3.7 Deposits by network member with central institution (obligated investment in Level 1 extremely high quality covered bonds assets)</u></p> <p>Article 16(1)(a) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report total amount of level 1 extremely high quality covered bonds assets reported in above sections as per the requirements in Article 16(1)(a) of Commission delegated regulation (EU) No XXX/2015.</p>
510	<p><u>1.3.8 Deposits by network member with central institution (obligated investment in Level 2A assets)</u></p> <p>Article 16(1)(a) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report total amount of level 2A assets reported in above sections as per the requirements in Article 16(1)(a) of Commission delegated regulation (EU) No XXX/2015.</p>
520	<p><u>1.3.9 Deposits by network member with central institution (obligated investment in Level 2B assets)</u></p> <p>Article 16(1)(a) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report total amount of level 2B assets reported in above sections as per the requirements in Article 16(1)(a) of Commission delegated regulation (EU) No XXX/2015.</p>

530	<p><u>1.3.10 Adjustments made to assets due to net liquidity outflows from early close-out of hedges</u></p> <p>Article 8(5)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report the total amount of adjustments they have made to their liquid assets reported in the sections for Level 1/2A/2B regarding the net cash outflows due to early close-out of hedges in accordance with Article 8(5)(b) of the Commission delegated regulation No XXX/2015.</p>
540	<p><u>1.3.11 Adjustments made to assets due to net liquidity inflows from early close-out of hedges</u></p> <p>Article 8(5)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report the total amount of adjustments they have made to their liquid assets reported in the sections for Level 1/2A/2B regarding the net cash inflows due to early close-out of hedges in accordance with Article 8(5)(b) of the Commission delegated regulation No XXX/2015.</p>
550	<p><u>1.3.12 Member State-sponsored guaranteed bank assets subject to grandfathering</u></p> <p>Article 35 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report total amount of assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with Article 35 of Commission delegated regulation (EU) No XXX/2015 reported in above sections.</p>
560	<p><u>1.3.13 Member State-sponsored impaired asset management agencies subject to transitional provision</u></p> <p>Article 36 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report total amount of assets referred to in Article 36 of Commission delegated regulation (EU) No XXX/2015 reported in above sections.</p>
570	<p><u>1.3.14 Securitisations backed by residential loans subject to transitional provision</u></p> <p>Article 37 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report total amount of assets referred to in Article 37 of Commission delegated regulation (EU) No XXX/2015 reported in above sections.</p>
580	<p><u>1.3.15 Level 1/2A/2B assets excluded due to currency reasons</u></p> <p>Articles 8(6), 10(1)(d) and 12(1)(c) of Commission delegated regulation (EU) No. XXX/2015</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><u>1.3.16 Level 1/2A/2B assets excluded for operational reasons except for currency reasons</u></p> <p>Article 8 of Commission delegated regulation (EU) No. XXX/2015</p>

	Credit institutions shall report assets complying with Article 7 of the Commission delegated regulation No XXX/2015 but that do not meet the requirements specified in Article 8 of the same regulation, provided that they have not been reported in row 500 for currency reasons.
600	<p><u>1.3.17 Level 1 Non-interest bearing assets (held by credit institutions for religious reasons)</u></p> <p>Credit institutions shall report the total amount of Level 1 non-interest bearing assets (held by credit institutions for religious reasons)</p>
610	<p><u>1.3.18 Level 2A Non-interest bearing assets (held by credit institutions for religious reasons)</u></p> <p>Credit institutions shall report the total amount of Level 2A non-interest bearing assets (held by credit institutions for religious reasons)</p>