

DRAFT ANNEX XXV

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) No XXX/2015. Items which do not need to be completed by institutions are coloured grey.
2. All items shall be reported as positive numbers..
3. Credit institutions shall report the template in each of the currencies in accordance with Article 4(5) as well as for liabilities in the reporting currency.
4. 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 and 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.
5. In accordance with Article 22 (1) of Commission delegated regulation (EU) No XXX/2015, liquidity outflows shall:
 - i. include those categories referred to in Article 22 (2) of Commission delegated regulation (EU) No XXX/2015
 - 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) No XXX/2015.
6. Commission delegated regulation (EU) No XXX/2015 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).
7. 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.
8. The liquidity outflows must be reported only once in the template unless additional outflows according to article 30 of DA are applicable or where the item is also a

memorandum item. The reporting of the memorandum items does not affect the calculations of liquidity outflows.

9. When reporting in a significant currency, 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) No XXX/2015 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 that the flow is likely to occur in and shall report the item only in that significant currency.
10. The standard weights in column 040 of template C 73.00 of Annex XXIV are those specified in the Commission delegated regulation (EU) No XXX/2015 by default and are provided here for information.
11. The template contains information about collateralised liquidity flows, referred to as “secured lending and capital-market driven transactions” in Commission delegated regulation (EU) No XXX/2015, and for the purpose of calculating LCR as defined in that regulation.
12. A separate template is provided for collateral swaps, C 75.00 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.

1.1.1. Specific remarks regarding settlement and forward starting transactions

1. Credit institutions shall report outflows from transactions which have been contractually agreed but not yet settled at the reporting date and which will imply an outflows in the 30-day horizon. These outflows shall be reported in item 1.1.7.3 gross of the corresponding inflows, unless the transaction involves contracts listed in Annex II of Commission delegated regulation (EU) No XXX/2015. Those outflows related to collateral shall be reported in the same row after applying the haircuts specified in Article 9 of Commission delegated regulation No XXX/2015. The following transactions do not have any impact on a credit institution’s LCR and shall be ignored:
 - i. Forward transactions entered into subsequent to the reporting date;
 - ii. Forward transactions that start prior to and mature after the 30-day horizon.
 2. Where the transaction involves contracts listed in Annex II of Regulation 575/2013/EU (CRR), cash outflows from forward transactions shall be netted against the value of the collateral received according to Article 21 of Commission delegated regulation (EU) No XXX/2015.
13. Decision tree for sections 1 of C 73.00 (final DA), 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. Without the decision tree it could be the case that one item would qualify for several categories of outflows. 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.

#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transactions entered into subsequent to the reporting date;	Yes	Do not report
		No	# 3
3	Forward transactions that start prior to and mature after the 30-day horizon.	Yes	Do not report
		No	ID 1.1.7.3
4	An item requiring additional outflows in accordance with Art. 30 of DA?	Yes	# 5 and subsequently # 48
		No	# 5
5	Retail deposit in accordance with Art. 3 (8) of DA.	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 1.1.1.1
		No	# 7
7	Deposit in accordance with Art. 25 (4) of DA?	Yes	Do not report
		No	# 8
8	Deposit in accordance with Art. 25 (5) of DA?	Yes	ID 1.1.1.5
		No	# 9
9	Deposit in accordance with article 25 (2) of DA?	Yes	Allocate into one relevant item of ID 1.1.1.2
		No	# 10
10	Deposit in accordance with Art. 24 (4) of DA?	Yes	ID 1.1.1.4
		No	# 11
11	Deposit in accordance with Art. 24 (1) of DA?	Yes	ID 1.1.1.3
		No	ID 1.1.1.6
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	# 29
13	Liability resulting from the institution's own operating expenses?	Yes	ID 1.1.7.1
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with Art. 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 1.1.7.2
		No	# 16
16	Deposit received as collateral?	Yes	Allocate across relevant items of ID 1.1.4
		No	# 17
17	Deposit arising out of a corresponding banking or from the prime brokerage?	Yes	ID 1.1.3.1
		No	# 18
18	Operational deposit in accordance with Art. 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	Other deposit?	Yes	# 25
		No	# 26
25	Deposits by financial customers?	Yes	ID 1.1.3.2
		No	Allocate into one relevant item of ID 1.1.3.3
26	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	# 27
27	Liability from collateral swaps?	Yes	Allocate into one relevant item of C 75.00 and ID 1.3 where applicable.
		No	# 28
28	Liability resulting in an outflow from derivatives in accordance with Article 30 (4) of DA?	Yes	ID 1.1.4.5
		No	ID 1.1.7.3
29	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Art. 31 of DA?	Yes	#30
		No	# 38
30	Committed credit facility?	Yes	# 31
		No	# 33
31	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.5.1.6
		No	# 32
32	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.5.1.5
		No	Allocate into one relevant remaining item of ID 1.1.5.1
33	Committed liquidity facility?	Yes	#34
		n/a	n/a
34	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.5.2.7
		No	# 35

35	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.5.2.6
		No	# 36
36	To SSPEs?	Yes	Allocate into one relevant item of ID 1.1.5.2.4
		No	#37
37	To personal investment companies?	Yes	ID 1.1.5.2.3
		No	Allocate into one relevant remaining item of ID 1.1.5.2
38	Other product or service in accordance with Art. 23 of DA?	Yes	# 39
		No	Do not report
39	Trade finance off balance sheet related product?	Yes	ID1.1.6.8
		No	# 40
40	Contractual commitments to extend funding to non-financial customers in excess of monies due from those customers?	Yes	One of the following IDs: 1.1.6.6.1.1 to 1.1.6.6.1.4
		No	# 41
41	Undrawn loans and advances to wholesale counterparties?	Yes	ID 1.1.6.2
		No	# 42
42	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.6.3
		No	# 43
43	Is it other planned outflow related to renewal or extension of new loans?	Yes	ID 1.1.6.6.2
		No	# 44
44	Credit cards?	Yes	ID 1.1.6.4
		No	# 45
45	Overdraft?	Yes	ID 1.1.6.5
		No	# 46
46	Planned derivatives payable?	Yes	ID1.1.6.7
		No	# 47
47	Other off balance sheet and contingent funding obligation?	Yes	ID1.1.6.1
		No	ID 1.1.6.9
48	Debt security already reported in item 1.1.7.2 of C 73.00?	Yes	Do not report
		No	# 49
49	Liquidity requirement for derivatives in accordance with article 30.4 of DA already considered in question # 28?	Yes	Do not report
		No	Allocate across relevant items of ID 1.1.4

1.1.2. Instructions concerning specific columns

<u>Column</u>	<u>Legal references and instructions</u>
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<p><u>010</u></p>	<p><u>Amount</u></p> <p><u>1.1Unsecured transactions/deposits specific instructions:</u></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 Commission delegated regulation (EU) No XXX/2015.</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><u>1.2Secured lending and capital market-driven transactions specific instructions:</u></p> <p>Credit institutions shall report here the outstanding balance of the liabilities in accordance with Article 22 (2) of Commission delegated regulation (EU) No XXX/2015, which represent the cash leg of the secured transaction.</p>
<p><u>020</u></p>	<p><u>Market value of collateral extended</u></p> <p><u>Secured lending and capital market-driven transactions specific instructions:</u></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) No XXX/2015) and subject to the following conditions:</p> <ul style="list-style-type: none"> - These extended collateral to be reported only refer to Level 1, 2A and 2B assets that would qualify upon maturity as liquid assets in accordance with Title II. Where collateral is Level 1, 2A or 2B but would not qualify as liquid asset in accordance with Title II of Commission delegated regulation (EU) No XXX/2015it shall be reported as non-liquid. Similarly, 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) No XXX/2015). 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).
<p><u>030</u></p>	<p><u>Value of collateral extended according to Article 9</u></p> <p><u>Secured lending and capital market-driven transactions specific instructions:</u></p> <p>Credit institutions shall report here the value of extended collateral in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015. This is calculated by multiplying Column 020 of template C 73.00 of Annex XXIV by the</p>

	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.
<u>050</u>	<p><u>Applicable Weight</u></p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31 of Commission delegated regulation (EU) No XXX/2015. The template is designed to minimise reporting of blended weights, however credit institutions may apply a weighted average reflecting different weights for the relevant items. The applicable weights must be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent).</p>
<u>060</u>	<p><u>Outflow</u></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>

1.1.3. in accordance with Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1 OUTFLOWS</u></p> <p>Chapter 2 of Title III of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on outflows in accordance with Chapter 2 of Title III of Commission delegated regulation (EU) No XXX/2015</p>
020	<p><u>1.1 Outflows from unsecured transactions/deposits</u></p> <p>Articles 20 to 31 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on outflows in accordance with Articles 21 to 31 with the exception of outflows in accordance with Article 28 (3) and (4) of Commission delegated regulation (EU) No XXX/2015</p>
030	<p><u>1.1.1 Retail deposits</u></p> <p>Articles 24 and 25 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on retail deposits as defined in Article 3 of Commission delegated regulation (EU) No XXX/2015.</p> <p>In accordance with Article 28 (6) of Commission delegated regulation (EU) No</p>

	<p>XXX/2015 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 assets the applicable outflow rates provided for by the Commission delegated regulation (EU) No XXX/2015 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 bonds.</p>
040	<p><u>1.1.1.1 deposits where the pay-out has been agreed within the following 30 days</u></p> <p>Article 25 (4) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.1.2 deposits subject to higher outflows</u></p> <p>Articles 25(2) and (3) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015. 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><u>1.1.1.2.1 Category 1</u></p> <p>Article 25(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfils 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) No XXX/2015 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) No XXX/2015 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><u>1.1.1.2.2 Category 2</u></p> <p>Article 25(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of the whole outstanding balance of</p>

	<p>every retail deposit which fulfils the criteria in subparagraph (a) of paragraph 2 of Article 25 of the Commission delegated regulation (EU) No XXX/2015 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) No XXX/2015 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 paragraph and weighted by the cited corresponding amounts.</p>
080	<p><u>1.1.1.3 stable deposits</u></p> <p>Article 24 of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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) No XXX/2015 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><u>1.1.1.4 Derogated stable deposits</u></p> <p>Articles 24 (4) and (6) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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 24 paragraphs 2, 3, or 5 of the Commission

	<p>delegated regulation (EU) No XXX/2015 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><u>1.1.1.5 deposits in third countries where a higher outflow is applied</u></p> <p>Article 25(5) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.1.6 other retail deposits</u></p> <p>Article 25(1) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of other retail deposits than those captured in the previous items.</p>
120	<p><u>1.1.2 Operational deposits</u></p> <p>Articles 27 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on operational deposits in accordance with article 27 of the Commission delegated regulation (EU) No XXX/2015, with the exception of deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services which are considered as non-operational deposits in accordance with Article 27 (5) of the Commission delegated regulation (EU) No XXX/2015.</p>
130	<p><u>1.1.2.1 maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</u></p> <p>Article 27 (1) (a), Article 27 (2) and Article 27 (4) of the Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015) which is critically important to the depositor (in accordance with Article 27 (4) of the Commission delegated regulation (EU) No XXX/2015); 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) No XXX/2015.</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) No XXX/2015, 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><u>1.1.2.1.1 covered by DGS</u></p> <p>Article 27 (1) (a), Article 27 (2) and Article 27 (4) of the Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.1.2.1.2 not covered by DGS</u></p> <p>Article 27 (1) (a), Article 27 (2) and Article 27 (4) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015 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><u>1.1.2.2 maintained in the context of IPS or a cooperative network</u></p> <p>Article 27 (1) (b) and Article 27 (3) of Commission delegated regulation (EU) No XXX/2015</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 requirement 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 requirement 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) No XXX/2015.</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 Article 27 (3) of the Commission delegated regulation (EU) No XXX/2015.</p>
170	<p><u>1.1.2.2.1 not treated as liquid assets for the depositing institution</u></p> <p>Article 27 (1) (b) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015, provided those deposits are not recognized as liquid assets for the depositing credit institution.</p>
180	<p><u>1.1.2.2 treated as liquid assets for the depositing credit institution</u></p> <p>Article 27 (1) (b) and Article 27 (3) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</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) No XXX/2015.</p>
190	<p><u>1.1.2.3 maintained in the context of an established operational relationship (other) with non-financial customers</u></p> <p>Article 27 (1) (c), Article 27 (4) and Article 27 (6) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by non-financial customer in the context of an established operational relationship other than that mentioned in Article 27 (1) (a) of the delegated regulation (EU) No XXX/2015, 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 delegated regulation (EU) No XXX/2015) shall be reported.</p>
200	<p><u>1.1.2.4 maintained to obtain cash clearing and central credit institution services within a network</u></p> <p>Article 27 (1) (d) and Article 27 (4) of Commission delegated regulation (EU) No XXX/2015</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 delegated regulation (EU) No XXX/2015, as set out in Article 27 (1) (d) of the delegated regulation (EU) No XXX/2015. 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 delegated regulation (EU) No XXX/2015); 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 delegated regulation (EU) No XXX/2015).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance</p>

	with Article 27 (4) of the delegated regulation (EU) No XXX/2015) shall be reported.
210	<p><u>1.1.3 Non-operational deposits</u></p> <p>Art 27 (5), Article 28 (1) and Article 31 (9) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on unsecured deposits referred to in Article 28 (1) of the delegated regulation (EU) No XXX/2015 and those arising out of a correspondent banking or from the provision of prime brokerage services in accordance with Article 27 (5) of the delegated regulation (EU) No XXX/2015.</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 delegated regulation (EU) No XXX/2015, the amount of these 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>
220	<p><u>1.1.3.1 correspondent banking and provisions of prime brokerage deposits</u></p> <p>Article 27 (5) of Commission delegated regulation (EU) No XXX/2015</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 delegated regulation (EU) No XXX/2015.</p>
230	<p><u>1.1.3.2 deposits by financial customers</u></p> <p>Article 31 (9) of Commission delegated regulation (EU) No XXX/2015</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 delegated regulation (EU) No XXX/2015.</p> <p>Credit institutions shall include here also funds in excess of those required for the provision of the operational deposits in accordance with Article 27 (4) of the delegated regulation (EU) No XXX/2015</p>
240	<p><u>1.1.3.3 deposits by other customers</u></p> <p>Article 28 (1) of Commission delegated regulation (EU) No XXX/2015</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 delegated regulation (EU) No XXX/2015, to the extent they are not considered as operational deposits in accordance with Article 27.</p> <p>This section shall also include:</p> <ul style="list-style-type: none"> - funds in excess of those required for the provision of the operational services in

	<p>accordance with Article 27 (4) of the delegated regulation (EU) No XXX/2015 provided that they are not from financial customers ; and</p> <p>- the excess part of the deposits in accordance with Article 27 (6) of the delegated regulation (EU) No XXX/2015.</p> <p>These deposits shall be reported in two different rows depending on the amount of the deposit covered) or not covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme.</p>
250	<p><u>1.1.3.3.1 covered by DGS</u></p> <p>Article 28 (1) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of the outstanding balance of these deposits maintained by other customers and 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><u>1.1.3.3.2 not covered by DGS</u></p> <p>Article 28 (1) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of the outstanding balance of these deposits maintained by other customers and 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><u>1.1.4 Additional outflows</u></p> <p>Article 30 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on additional outflows as defined in Article 30 of the Commission delegated regulation (EU) No XXX/2015.</p> <p>In accordance with article 30 (7) of the Commission delegated regulation (EU) No XXX/2015 deposits received as collateral shall not be considered as liabilities for the purposes of Article 27 or 29 of the Commission delegated regulation (EU) No XXX/2015 but shall be subject to the provisions of paragraphs 1 to 6 of article 30 of the Commission delegated regulation (EU) No XXX/2015 where applicable.</p>
280	<p><u>1.1.4.1 collateral other than Level 1 assets posted for derivatives</u></p> <p>Article 30(1) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the market value of collateral other than Level 1 which is posted for contracts listed in Annex II of Regulation (EU) No. 575/2013 and credit derivatives.</p>
290	

	<p><u>1.1.4.2 level 1 EHQ Covered Bonds assets collateral posted for derivatives</u></p> <p>Article 30(1) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.4.3 material outflows due to deterioration of own credit quality</u></p> <p>Article 30(2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report total amount of additional outflows they have calculated and notified to the competent authorities in accordance with Art. 30(2) of the Commission delegated regulation (EU) No XXX/2015.</p>
310	<p><u>1.1.4.4 impact of adverse market scenario on derivatives, financing transactions and other contracts</u></p> <p>Article 30 (3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of outflows calculated in accordance with the regulatory technical standard [] adopted by the Commission in accordance with Article 423(3) of regulation (EU) No. 575/2013.</p>
320	<p><u>1.1.4.4.1 HLBA approach</u></p> <p>Article 30 (3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount resulting from application of the Historical Look-back Approach as referred to in Section 2 of the regulatory technical standard [] adopted by the Commission in accordance with Article 423(3) of regulation (EU) No. 575/2013.</p>
330	<p><u>1.1.4.4.2 AMAO approach</u></p> <p>Article 30 (3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here the excess amount over the amount in item 1.4.3.1 resulting from the application of the Advanced Method for Additional Outflows as referred to in Section 1 of the regulatory technical standard [] adopted by the Commission in accordance with Article 423(3) of regulation (EU) No. 575/2013.</p> <p>Only credit institution that has been permitted by the relevant competent authorities to use the internal-model method (IMM) set out in Section 6 of Chapter 6 of Regulation (EU) No 575/2013 shall report this item.</p>
340	<p><u>1.1.4.5 outflows from derivatives</u></p>

	<p>Article 30(4) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II calculated in accordance with Article 21 of Commission delegated regulation (EU) No XXX/2015.</p> <p>For significant currency reporting 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><u>1.1.4.6 short positions</u></p> <p>Article 30(5) and Article 30(11) of Commission delegated regulation (EU) No XXX/2015</p> <p>The credit institution shall add an additional outflow corresponding to 100% of the market value of securities or other assets sold short and to be delivered within 30 calendar day period to reflect the requirement that the credit institution needs to collateralise a borrow to settle any short sales. No outflow shall be assumed either if the credit institution owns the securities to be delivered, since they have been fully paid for, or has borrowed them at terms requiring their return only after the 30 calendar day period, and the securities do not form part of the institution's liquid assets. If the short position is being covered by an existing collateralised securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar day period and receive a 0% outflow.</p>
360	<p><u>1.1.4.6.1 covered by collateralized SFT</u></p> <p>Article 30(5) of Commission delegated regulation (EU) No XXX/2015</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 owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 calendar da period and the securities do not form part of the institutions liquid assets. If the short position is being covered by a collateralized securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar days period and receive a 0% outflow.</p>
370	<p><u>1.1.4.6.2 other</u></p> <p>Article 30(5) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the market value of securities or other assets sold</p>

	<p>short other than those covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 calendar day period and the securities do not form part of the institutions liquid assets.</p>
380	<p><u>1.1.4.7 callable excess collateral</u></p> <p>Article 30(6) (a) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.4.8 due collateral</u></p> <p>Article 30(6) (b) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.4.9 liquid asset collateral exchangeable for non liquid assets</u></p> <p>Article 30(6) (c) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.4.10 loss of funding on structured financing activities</u></p> <p>Article 30(8) to 30(10) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.4.10.1 structured financing instruments</u></p> <p>Article 30(8) of Commission delegated regulation (EU) No XXX/2015</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</p>

	calendar day period.
430	<p><u>1.1.4.10.2 financing facilities</u></p> <p>Article 30(9) of Commission delegated regulation (EU) No XXX/2015</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 1.1.9.1., 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>
440	<p><u>1.1.4.11 assets borrowed on an unsecured basis</u></p> <p>Article 30(11) of Commission delegated regulation (EU) No XXX/2015</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. This treatment aims to reflect the fact that securities lent against a fee are likely to be recalled under stressed conditions or that security lenders will seek full collateralization.</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>
450	<p><u>1.1.4.12 internal netting of client`s positions</u></p> <p>Article 30(12) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here the market value of client`s assets where in relation to prime brokerage services the credit institution has financed the assets of one client by internally netting them against the short sales of another</p>

	client.
460	<p><u>1.1.5 Committed facilities</u></p> <p>Article 31 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on outflows as defined in Article 31 of the Commission delegated regulation (EU) No XXX/2015.</p> <p>Credit institutions shall also report here on committed facilities in accordance with Article 29 of the Commission delegation regulation (EU) No XXX/2015.</p> <p>Maximum amount that could be drawn shall be assessed in accordance with Article 31(2) of Commission delegated regulation (EU) No XXX/2015.</p>
470	<p><u>1.1.5.1 credit facilities</u></p> <p>Credit institutions shall report here on committed credit facilities as defined in Article 31 (1) of Commission delegation regulation (EU) No XXX/2015.</p>
480	<p><u>1.1.5.1.1 to retail customers</u></p> <p>Article 31(3) of Commission delegated regulation (EU) No XXX/2015.</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 3(6) of Commission delegated regulation (EU) No XXX/2015.</p>
490	<p><u>1.1.5.1.2 to non-financial customers other than retail customers</u></p> <p>Article 31(4) of Commission delegated regulation (EU) No XXX/2015.</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 3(10) of Commission delegated regulation (EU) No XXX/2015 nor retail customers in accordance with Article 3(6) of Commission delegated regulation (EU) No XXX/2015 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><u>1.1.5.1.3 to credit institutions</u></p> <p>Credit institutions shall report here on committed credit facilities provided to credit institutions.</p>
510	<p><u>1.1.5.1.3.1 for funding promotional loans of retail customers</u></p> <p>Article 31(9) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Credit institutions shall report the maximum amount that could be drawn from</p>

	<p>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 3(6) of Commission delegated regulation (EU) No XXX/2015.</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><u>1.1.5.1.3.2 for funding promotional loans of non-financial customers</u></p> <p>Article 31(9) of Commission delegated regulation (EU) No XXX/2015</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 3(10) of Commission delegated regulation (EU) No XXX/2015 nor retail customers in accordance with article 3(6) of Commission delegated regulation (EU) No XXX/2015.</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><u>1.1.5.1.3.3 other</u></p> <p>Article 31(8) letter (a) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.1.4 to regulated institutions other than credit institutions</u></p> <p>Article 31(8) letter (a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated institutions other than credit institutions.</p>
550	<p><u>1.1.5.1.5 within a group or an IPS if subject to preferential treatment</u></p> <p>Article 29 of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
560	<p><u>1.1.5.1.6 within an IPS or cooperative network if treated as liquid asset by the depositing institution</u></p>

	<p>Article 31 (7) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.1.6.2 to other financial customers</u></p> <p>Article 31 (7) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.2 liquidity facilities</u></p> <p>Article 31(1) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on committed liquidity facilities as defined in Article 31(1) of Commission delegated regulation (EU) No XXX/2015.</p>
590	<p><u>1.1.5.2.1 to retail customers</u></p> <p>Article 31(3) of Commission delegated regulation (EU) No XXX/2015.</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 3(6) of Commission delegated regulation (EU) No XXX/2015.</p>
600	<p><u>1.1.5.2.2 to non-financial customers other than retail customers</u></p> <p>Article 31(5) of Commission delegated regulation (EU) No XXX/2015</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 3(10) of Commission delegated regulation (EU) No XXX/2015 nor retail customers in accordance with article 3(6) of Commission delegated regulation (EU) No XXX/2015.</p>
610	<p><u>1.1.5.2.3 to personal investment companies</u></p> <p>Article 31(5) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.2.4 to SSPEs</u></p>

	<p>Credit institutions shall report here on committed liquidity facilities provided to SSPEs.</p>
630	<p><u>1.1.5.2.4.1 to purchase assets other than securities from non-financial customers</u></p> <p>Article 31(6) of Commission delegated regulation (EU) No XXX/2015</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 the amount to be reported exceeds the amount of assets currently purchased and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased.</p>
640	<p><u>1.1.5.2.4.2 other</u></p> <p>Article 31(7)(b) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.2.5 to credit institutions</u></p> <p>Credit institutions shall report here on committed liquidity facilities provided to credit institutions.</p>
660	<p><u>1.1.5.2.5.1 for funding promotional loans of retail customers</u></p> <p>Article 31(9) of Commission delegated regulation (EU) No XXX/2015</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 3(6) of Commission delegated regulation (EU) No XXX/2015.</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><u>1.1.5.2.5.2 for funding promotional loans of non-financial customers</u></p> <p>Article 31(9) of Commission delegated regulation (EU) No XXX/2015</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</p>

	<p>exposures to customers who are neither financial customers in accordance with article 3(10) of Commission delegated regulation (EU) No XXX/2015 nor retail customers in accordance with article 3(6) of Commission delegated regulation (EU) No XXX/2015.</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><u>1.1.5.2.5.3 other</u></p> <p>Article 31(8)(c) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.2.6 within a group or an IPS if subject to preferential treatment</u></p> <p>Article 29 of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
700	<p><u>1.1.5.2.7 within an IPS or cooperative network if treated as liquid asset by the depositing institution</u></p> <p>Article 31 (7) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.5.2.7.2 to other financial customers</u></p> <p>Article 31 (7) of Commission delegated regulation (EU) No XXX/2015</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><u>1.1.6 Other products and services</u></p> <p>Article 23(2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here on those products or services referred to in Article 23 (1) of the Commission delegated regulation (EU) No XXX/2015.</p> <p>The applicable weight to be reported shall be the weight as determined by the</p>

	<p>competent authorities in accordance with the procedure set out in Article 23(2) of Commission delegated regulation (EU) No XXX/2015. in accordance with</p>
730	<p><u>1.1.6.1 Other off-balance sheet and contingent funding obligations</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of guarantees and other off-balance sheet and contingent funding obligations referred to in Article 23 (1) of Commission delegated regulation (EU) No XXX/2015 than those which can be included in the following items of other products and services.</p>
740	<p><u>1.1.6.2 undrawn loans and advances to wholesale counterparties</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
750	<p><u>1.1.6.3 mortgages that have been agreed but not yet drawn down</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
760	<p><u>1.1.6.4 credit cards</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of credit cards referred to in Article 23 (1) of Commission delegated regulation (EU) No XXX/2015.</p>
770	<p><u>1.1.6.5 overdrafts</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of overdrafts referred to in Article 23 (1) of Commission delegated regulation (EU) No XXX/2015.</p>
780	<p><u>1.1.6.6 planned outflows related to renewal or extension of new retail or wholesale loans</u></p> <p>Article 23 (2) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>

790	<p><u>1.1.6.6.1 Excess of funding to non-financial customers</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the monies due from such customers referred to by Article 32 (1) (a) when the former exceeds the latter.</p> <p>Only balances of new loans shall be reported, no rollovers.</p>
800	<p><u>1.1.6.6.1.1 excess of funding to retail customers</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the monies due from such customers referred to by Article 32 (1) (a) when the former exceeds the latter.</p>
810	<p><u>1.1.6.6.1.2 excess of funding to non-financial corporates</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the monies due from such customers referred to by Article 32 (1) (a) when the former exceeds the latter.</p>
820	<p><u>1.1.6.6.1.3 excess of funding to sovereigns, MLDBs and PSEs</u></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 monies due from such customers referred to by Article 32 (1) (a) when the former exceeds the latter.</p>
830	<p><u>1.1.6.6.1.4 excess of funding to other legal entities</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the monies due from such customers referred to by Article 32 (1) (a) when the former exceeds the latter.</p>
840	<p><u>1.1.6.6.2 other</u></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) No XXX/2015 not captured above.</p>
850	<p><u>1.1.6.7 planned derivatives payables</u></p> <p>Article 23 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the amount of planned derivatives payables referred to in Article 23 (1) of Commission delegated regulation (EU) No</p>

	XXX/2015.
860	<p><u>1.1.6.8 trade finance off-balance sheet related products</u></p> <p>Credit institutions shall report the amount of the products or services related to trade finance referred to in Article 23 (1) of Commission delegated regulation (EU) No XXX/2015.</p>
870	<p><u>1.1.6.9 others</u></p> <p>Article 23(2) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
880	<p><u>1.1.7 Other liabilities</u></p> <p>Article 28 (2), Article 28 (6) and Article 31 (9) of the Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report outflows from other liabilities as provided in Article 28 (2), Article 28 (6) and Article 31 (9) of the Commission delegated regulation (EU) No XXX/2015.</p> <p>This item shall also include, where necessary, additional balances required to be installed 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) No XXX/2015.</p>
890	<p><u>1.1.7.1 liabilities resulting from operating expenses</u></p> <p>Article 28 (2) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015.</p>
900	<p><u>1.1.7.2 in the form of debt securities if not treated as retail deposits</u></p> <p>Article 28 (6) of Commission delegated regulation (EU) No XXX/2015</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) No XXX/2015. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.</p>
910	<p><u>1.1.7.3 Others</u></p> <p>Article 31 (10) of Commission delegated regulation (EU) No XXX/2015</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 23 to 31 of Commission delegated regulation (EU) No XXX/2015
920	<p><u>1.2 Outflows from secured lending and capital market-driven transactions</u></p> <p>Article 28 (3) of Commission delegated regulation (EU) No XXX/2015</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 No. 575/2013. Collateral swap (which cover collateral-versus-collateral transactions) shall be reported in template C 75.00 of Annex XXIV.</p>
930	<p><u>1.2.1 Counterparty is central bank</u> 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 No. 575/2013 where the counterparty is a central bank.</p>
940	<p><u>1.2.1.1 level 1 excl. FHO Covered Bonds collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 collateral excluding extremely high quality covered bonds</p>
950	<p><u>1.2.1.2 level 1 FHO Covered Bonds collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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 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</p>
960	<p><u>1.2.1.3 level 2A collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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</p>

	<p>of Regulation No. 575/2013 where the counterparty is a central bank and the collateral extended is Level 2A collateral, all types</p>
970	<p><u>1.2.1.4 level 2B asset-backed securities (residential or automobile, COS1) collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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 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 (6) (d)</p>
980	<p><u>1.2.1.5 level 2B covered bonds</u></p> <p>Article XXXX of Commission delegated regulation (EU) No. XXX/2015</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 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).</p>
990	<p><u>1.2.1.6 level 2B asset-backed securities (commercial or individuals, Member State, COS1) collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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 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 (6) (d)</p>
1000	<p><u>1.2.1.6 other Level 2B assets collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B collateral not captured above</p>
1010	<p><u>1.2.1.7 non-liquid assets collateral</u></p> <p>Article 28 (3) (g) (ii) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Credit institutions shall report here outflows resulting from secured lending and</p>

	capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation No. 575/2013 where the counterparty is a central bank and the collateral extended is Non liquid assets collateral
1020	<p><u>1.2.2 Counterparty is non-central bank</u></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 No. 575/2013 where the counterparty is not a central bank.</p>
1030	<p><u>1.2.2.1 level 1 excl. FHO Covered Bonds collateral</u></p> <p>Article 28 (3) (a) of Commission delegated regulation (EU) No. XXX/2015.</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 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</p>
1040	<p><u>1.2.2.2 level 1 FHO Covered Bonds collateral</u></p> <p>Article 28 (3) (b) of Commission delegated regulation (EU) No. XXX/2015</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 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</p>
1050	<p><u>1.2.2.3 level 2A collateral</u></p> <p>Article 28 (3) (c) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2A collateral, all types</p>
1060	<p><u>1.2.2.4 level 2B asset-backed securities (residential or automobile, CQS1) collateral</u></p> <p>Article 28 (3) (d) (i) of Commission delegated regulation (EU) No. XXX/2015</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 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 (6) (d).</p>

1070	<p><u>1.2.2.5 level 2B covered bonds</u></p> <p>Article XXXX of Commission delegated regulation (EU) No. XXX/2015</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 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).</p>
1080	<p><u>1.2.2.6 level 2B asset-backed securities (commercial or individuals, Member State, COS1) collateral</u></p> <p>Article 28 (3) (d) (i) of Commission delegated regulation (EU) No. XXX/2015</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 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 (6) (d)</p>
1090	<p><u>1.2.2.6 other Level 2B assets collateral</u></p> <p>Article 28 (3) (f) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B collateral not captured above</p>
1100	<p><u>1.2.2.7 non-liquid assets collateral</u></p> <p>Article 28 (3) (g) (ii) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.</p>
1110	<p><u>1.2.2.7.1 counterparty is central govt. PSE ≤ RW20%. MDB</u></p> <p>Article 28 (3) (d) (ii) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the collateral is non-liquid asset and the counterparty is central government, public sector entity with risk weighting less than 20%, or multilateral development bank.</p>
1120	

	<p><u>1.2.2.7.2 other counterparty</u></p> <p>Article 28 (3) (g) (ii) of Commission delegated regulation (EU) No. XXX/2015</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 No. 575/2013 where the counterparty is not a central bank, central government, public sector entity with risk weighting less than 20%, or multilateral development bank and the collateral extended is non liquid asset.</p>
1130	<p><u>1.3 Total outflows from collateral swaps</u></p> <p>The sum of outflows from C75.00 of Annex XXIV Column 050 shall be reported in Column 060.</p>
<p><u>MEMORANDUM ITEMS</u></p>	
1140	<p><u>2 RETAIL BONDS WITH A RESIDUAL MATURITY OF LESS THAN 30 DAYS</u></p> <p>Article 28 (6) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds needs to have been reported also within the corresponding category of retail deposits as indicated in the description of retail deposits (instruction of rows 030-110).</p>
1150	<p><u>3 RETAIL DEPOSITS EXEMPTED FROM THE CALCULATION OF OUTFLOWS</u></p> <p>Article 25(4) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here those categories of deposits exempted from the calculation of outflows if the conditions of Art. 25 (4) (a) or (b) have been met (i.e. when the depositor is not allowed for withdrawal within 30 calendar days or for early withdrawals within 30 calendar days subject to specific penalty).</p>
1160	<p><u>4 NOT ASSESSED RETAIL DEPOSITS</u></p> <p>Article 25(3) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report here those retail deposits where the assessment envisaged in paragraph 2 of Article 25 of Commission delegated regulation (EU) No XXX/2015 has not been carried out or is not completed.</p> <p>These deposits need to have been also reported within the category 2 of</p>

	deposits subject to higher outflow rates as indicated in the instructions of row 070.
1170	<p><u>5 LIQUIDITY OUTFLOWS TO BE NETTED BY INTERDEPENDENT INFLOWS</u></p> <p>Credit institutions shall report 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) No XXX/2015.</p>
	<p><u>6 OPERATIONAL DEPOSITS MAINTAINED FOR CLEARING, CUSTODY, CASH MANAGEMENT OR OTHER COMPARABLE SERVICES IN THE CONTEXT OF AN ESTABLISHED OPERATIONAL RELATIONSHIP</u></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; - sovereigns, central banks, multilateral development banks and public sector entities; - other customers.
1180	<p><u>6.1 provided by credit institutions</u></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><u>6.2 provided by financial customers other than credit institutions</u></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><u>6.3 provided by sovereigns, central banks, MDBs and PSEs</u></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><u>6.4 provided by other customers</u></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>
	7 NON-OPERATIONAL DEPOSITS MAINTAINED BY FINANCIAL

	<p><u>CUSTOMERS AND OTHER CUSTOMERS</u></p> <p>Credit institutions shall report here non-operational deposits referred to in items 1.1.3.2 and 1.1.3.3, broken down by the following counterparties:</p> <ul style="list-style-type: none"> - Credit institutions; - financial customers other than credit institutions; - sovereigns, central banks, multilateral development banks and public sector entities; - other customers.
1220	<p><u>7.1 provided by credit institutions</u></p> <p>Credit institutions shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.2 provided by credit institutions.</p>
1230	<p><u>7.2 provided by financial customers other than credit institutions</u></p> <p>Credit institutions shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.2 provided by financial customers other than credit institutions.</p>
1240	<p><u>7.3 provided by sovereigns, central banks, MDBs and PSEs</u></p> <p>Credit institutions shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.3 provided by sovereigns, central banks, Multilateral Development Banks and Public Sector Entities.</p>
1250	<p><u>7.4 provided by other customers</u></p> <p>Credit institutions shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.3 provided by other customers (other than those above mentioned and customers considered for the retail deposits).</p>
1260	<p><u>8 FUNDING COMMITMENTS TO NON - FINANCIAL CUSTOMERS</u></p> <p>Article 32 (1) (a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report the outstanding amount of the contractual commitments to non-financial customers to extend funding within 30 days.</p> <p>For the purpose of this item contractual commitments shall only comprise those that are not recognized as liquidity outflows.</p>
1270	<p><u>9 LEVEL 1 EXCL. EHQ COVERED BONDS COLLATERAL POSTED FOR DERIVATIVES</u></p> <p>Credit institutions shall report the market value of non EHQ covered bonds Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No. 575/2013 and credit derivatives.</p>

1280	<p><u>10 SFETS MONITORING</u></p> <p>Credit institutions shall report the amount calculated in accordance with Article 8 of the regulatory technical standard [] adopted by the Commission in accordance with Article 423(3) of regulation (EU) No. 575/2013.</p>
	<p><u>11 INTRA GROUP OR IPS OUTFLOWS</u></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 protectiono scheme referred to in Article 113(7) of Regulation (EU) 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><u>11.1 to financial customer</u></p> <p>Credit institutions shall report total amount reported in item 1.1 to financial customers within the scope of item 11.</p>
1300	<p><u>11.2 to non-financial customers</u></p> <p>Credit institutions shall report total amount reported in section item 1.1 to non-financial customers within the scope of item 11.</p>
1310	<p><u>11.3 secured</u></p> <p>Credit institutions shall report total amount of secured transactions reported in item 1.2 within the scope of item 11.</p>
1320	<p><u>11.4 credit facilities without preferential treatment</u></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities reported in item 1.1.5.1 to entities within the scope of item 11 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission delegated regulation (EU) No XXX/2015.</p>
1330	<p><u>11.5 liquidity facilities without preferential treatment</u></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities reported in item 1.1.5.2 to entities within the scope of item 11 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission delegated regulation (EU) No XXX/2015.</p>

1340	<p><u>11.6 operational deposits</u></p> <p>Credit institutions shall report the amount of deposits referred to in item 1.1.2 to entities within the scope of item 11.</p>
1350	<p><u>11.7 non-operational deposits</u></p> <p>Credit institutions shall report the amount of the outstanding balance of the deposits referred to in item 1.1.3 from entities within the scope of item 11.</p>
1360	<p><u>11.8 liabilities in the form of debt securities if not treated as retail deposits</u></p> <p>Credit institutions shall report the amount of the outstanding balance of debt securities reported in item 1.1.7.2 which are held by entities within the scope of item 11.</p>
1370	<p><u>12 FX OUTFLOWS</u></p> <p>This item shall only be reported in case of reporting in currencies subject to separate reporting.</p> <p>For significant currency reporting only, credit institutions shall report the portion of outflows from derivatives (reported in item 1.1.4.5) 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>
1380	<p><u>13 THIRD COUNTRIES OUTFLOWS - TRANSFER RESTRICTIONS OR NON-CONVERTIBLE CURRENCIES</u></p> <p>Credit institutions shall report here liquidity outflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies.</p>
1430	<p><u>14 ADDITIONAL BALANCES REQUIRED TO BE INSTALLED IN CENTRAL BANK RESERVES</u></p> <p>Credit institutions shall report, where necessary, the amount of additional balances required to be installed 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) No XXX/2015.</p>

