

Annex II (f): INSTRUCTIONS STABLE FUNDING (revised Annex 6 of EBA/CP/2012/05)

This is a revised version following the completion of the public consultation that ended on 27 August 2012. It might be subject to changes depending on the final version of what is now a draft Capital Requirements Regulation (CRR).

1. Items providing stable funding

1.1. General remarks

1. This is a summary template which contains information about items providing stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All own funds and liabilities reported on an institutions balance sheet should be reported here. The total amount of these two categories should therefore reflect the size of the institutions total assets.
3. In accordance with Article 414.2 of the CRR, items shall be presented in five buckets as follows:

(a) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, should be reported in column F of the relevant category. All sight deposits should be reported here.

(b) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, should be reported in column G of the relevant category.

(c) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, should be reported in column H of the relevant category.

(d) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, should be reported in column I of the relevant category.

(e) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds should be reported in column G of the relevant category.

4. Institutions should assume that investors redeem a call option at the earliest possible date. For funding with options exercisable at the institution's discretion, reputational factors that may limit the institution's ability not to exercise the option should be taken into account. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, institutions should assume such behaviour.

5. For retail deposits reported in section 1.2, the same assumptions with regards to maturity for the Liquidity Coverage template should be used in the Available Funding template.

1.2. Items providing stable funding

1.2.1. Instructions concerning specific rows

<u>Item</u>	<u>Legal references and instructions</u>
1	<p><u>ITEMS PROVIDING STABLE FUNDING</u></p> <p>Article 414 of CRR</p> <p>Total amount of own funds should be reported in column J of the following subcategories as follows:</p> <p>[Note: instruments which would otherwise quality as “own funds” but no longer meet the definition, such as instruments which no longer qualify due to their maturity, should instead be reported in the applicable subcategory of section 1.2 “Liabilities excluding own funds”]</p>
1.1	<p><u>Own funds</u></p> <p>Article 414.1(a) of CRR</p> <p>Total amount of own funds consisting of the sum of Tier 1 capital and Tier 2 capital as specified in Articles 22(23) and 69 of CRR.</p>
1.1.1	<p><u>Common Equity Tier 1 (CET1) capital</u></p> <p>Total amount of Common Equity Tier 1 (CET1) capital as specified in Article 47 of CRR.</p>
1.1.2	<p><u>Additional Tier 1 (AT1) capital</u></p> <p>Total amount of Additional Tier 1 (AT1) capital as specified in Article 58 of CRR.</p>
1.1.3	<p><u>Tier 2 (T2) capital</u></p> <p>Total amount of Tier 2 (T2) capital as specified in Article 68 of CRR.</p>
1.2	<p><u>Liabilities excluding own funds</u></p> <p>Article 414.1(b) of CRR</p> <p>Total amount of liabilities excluding own funds should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
1.2.1	<p><u>retail deposits</u></p> <p>Article 414.1(b)(i-ii) of CRR</p> <p>Total amount of retail deposits should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>

1.2.1.1	<p><u>as defined in Article 409(1)</u></p> <p>Article 414.1(b)(i) of CRR</p> <p>Total amount of retail deposits that are covered by a Deposit Guarantee Scheme according to Directive 94/19/EG or an equivalent deposit guarantee scheme in a third country where the deposit is either:</p> <p>(a) part of an established relationship making withdrawal highly unlikely; or</p> <p>(b) held in a transactional account, including accounts to which salaries are regularly credited</p> <p>as reported in item 1.1.1, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 “Outflows”, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.1.2	<p><u>as defined in Article 409(2)</u></p> <p>Article 414.1(b)(ii) of CRR</p> <p>Total amount of retail deposits defined in Article 409(2) of CRR, as reported in item 1.1.2-1.1.3, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 “Outflows”, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.1.3	<p><u>subject to higher outflows than specified in Article 409(1) or 409(2)</u></p> <p>Article 414.1(b)(ii) of CRR</p> <p>Total amount of retail deposits subject to higher outflows than specified in Articles 409(a) and 409 (2), as reported in item 1.1.4-1.1.5, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 “Outflows”, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2	<p><u>liabilities from customers that are not financial customers</u></p> <p>Article 414.1(b)(vi) of CRR</p> <p>Total amount of liabilities from customers that are not financial customers should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
1.2.2.1	<p><u>liabilities from secured lending and capital market driven transactions</u></p> <p>Article 414.1(b)(viii) of CRR</p>

	<p>Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 188, from customers that are not financial customers, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
1.2.2.1.1	<p><u>collateralised by extremely high liquidity and credit quality assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by extremely highly liquid assets as reported in 1.1 Assets section 1 as 'Extremely high liquidity and credit quality assets', should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2.1.2	<p><u>collateralised by high liquidity and credit quality assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by high liquid assets as reported in 1.1 Assets section 1 as 'High liquidity and credit quality assets', should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2.1.3	<p><u>collateralised by any other assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2.2	<p><u>liabilities from unsecured lending</u></p> <p>Article 414.1(b)(vi) of CRR</p> <p>Total amount of liabilities from unsecured lending to customers that are not financial customers should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2.2.1	<p><u>liabilities that qualify for the treatment in Article 410.4(a), (b) or (c)</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Of the liabilities reported in 1.2.2.2, the total amount that qualifies for the treatment in Article 410.4(a), (b) or (c) should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.2.2.1.1	<p><u>liabilities reported in 1.2.2.2.1 which are covered by a Deposit Guarantee</u></p>

	<p><u>Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Of the liabilities reported in 1.2.2.2.1, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3	<p><u>liabilities from customers that are financial customers</u></p> <p>Article 414.1(b)(vi) of CRR</p> <p>Total amount of liabilities from customers that are financial customers should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
1.2.3.1	<p><u>liabilities from secured lending and capital market driven transactions</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 188, from customers that are financial customers, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
1.2.3.1.1	<p><u>collateralised by extremely highly liquidity and credit quality assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by extremely highly liquid assets as reported in 1.1 Assets section 1 as 'Extremely high liquidity and credit quality assets', should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3.1.2	<p><u>collateralised by highly liquidity and credit quality assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by high liquid assets as reported in 1.1 Assets section 1 as 'High liquidity and credit quality assets', should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3.1.3	<p><u>collateralised by any other assets</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2,</p>

	<p>should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3.2	<p><u>liabilities from unsecured lending</u></p> <p>Article 414.1(b)(vi) of CRR</p> <p>Total amount of liabilities from unsecured lending to customers that are financial customers should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3.2.1	<p><u>liabilities that qualify for the treatment in Article 410.4(a) or (b)</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Of the liabilities reported in 1.2.3.2, the total amount that qualifies for the treatment in Article 410.4(a), (b) or (c) should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.3.2.1.1	<p><u>liabilities reported in 1.2.2.2.1 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</u></p> <p>Article 414.1(b)(viii) of CRR</p> <p>Of the liabilities reported in 1.2.3.2.1, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.4	<p><u>liabilities resulting from securities issued qualifying for the treatment in Article 124</u></p> <p>Article 414.1(b)(ix) of CRR</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment in Article 124 (covered bonds), should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.5	<p><u>liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC</u></p> <p>Article 414.1(b)(ix) of CRR</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment defined in Article 52(4) of Directive 2009/65/EC (covered bonds), should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>

1.2.6	<p><u>other liabilities resulting from securities issued</u></p> <p>Article 414.1(b)(x) of CRR</p> <p>Total amount of liabilities resulting from securities issued, other than those reported in 1.2.4-1.2.5, should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.7	<p><u>liabilities from derivatives payables contracts</u></p> <p>Total amount of liabilities from derivatives payables contracts should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
1.2.8	<p><u>any other liabilities</u></p> <p>Article 414.1(b)(xi) of CRR</p> <p>Total amount of any other liabilities should be reported in columns F-J according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>

2. Items requiring stable funding

2.1. General remarks

1. This is a summary template which contains information about items requiring stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All assets reported on an institutions balance sheet should be reported here. The total amount reported should therefore reflect the size of total own funds and liabilities together.
3. Treatment of maturity:
 - (i) In accordance with Article 415.2 of the CRR, items shall be presented in five buckets as follows:
 - (a) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, should be reported in column F of the relevant category.
 - (b) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, should be reported in column G of the relevant category.
 - (c) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, should be reported in column H of the relevant category.
 - (d) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, should be reported in column I of the relevant category.
 - (e) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds should be reported in column G of the relevant category.
 - (ii) When determining the maturity of an instrument, institutions should assume that investors exercise any option to extend maturity. For options exercisable at the institution's discretion, institutions should take into account reputational factors that may limit the ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the institution should assume such behaviour for the purpose of reporting assets in this template.
 - (iii) Assets should be reported according to their residual contract maturity and not behavioural assumptions.
4. In accordance with Article 481 of the CRR, for the purpose of monitoring the Net Stable Funding Ratio, for each category of assets reported in the required stable funding template, institutions should provide a separate break down of the assets encumbrance as follows:
 - (iv) The amount of assets reported which are unencumbered should be reported in the first sub-category.
 - (v) The amount of assets which are encumbered should be reported in the relevant sub-line depending on the period of encumbrance, as so:
 - i. for a period within three months
 - ii. for a period between three and 6 months
 - iii. for a period between 6 and 9 months
 - iv. for a period between 9 and 12 months
 - v. for a period greater than 12 months

5. Treatment of assets received or lent in secured lending and capital market driven transactions in accordance with Article 188 of CRR:

- (i) Institutions should exclude assets which they have borrowed in secured lending and capital market driven transactions in accordance with Article 188 or CRR (such as reverse repurchase transactions and collateral swaps) of which they do not have beneficial ownership.
- (ii) Institutions should report those assets they have lent in secured lending and capital market driven transactions in accordance with Article 188 or CRR (such as repurchase transactions or collateral swaps) of which they retain beneficial ownership.
- (iii) Where an institution has encumbered securities in repurchase transactions lent in secured lending and capital market driven transactions in accordance with Article 188 or CRR but retained beneficial ownership and they remain on their balance sheet, they should allocate such securities to the appropriate RSF category.

6. Treatment of derivatives payables and receivables:

- (i) An institution will usually have both net derivatives liabilities (i.e. payables) and net derivative assets (i.e. receivables) on its balance sheet. Institutions should calculate these according to regulatory netting rules, not accounting rules, and report the amounts in both template 1.1. "Required funding" and template 1.2 "Stable funding" accordingly.

2.2. Items requiring stable funding

2.2.1. Instructions concerning specific rows

<u>Item</u>	<u>Legal references and instructions</u>
<u>ITEMS REQUIRING STABLE FUNDING</u>	
Article 415 of CRR	
Total assets should be reported as follows:	
1. In columns F-J for assets which are not reported as liquid assets for the purpose of the liquidity coverage template.	
2. In columns F-J for assets which are considered extremely high liquidity and credit quality for the purpose of the liquidity coverage template columns	
3. In columns K-Q for assets which are considered high liquidity and credit quality for the purpose of the liquidity coverage template.	
4. Assets should be reported according to the closer of their maturity date and the earliest date at which they can contractually be called; and	
5. Where applicable, assets should be broken out and reported in:	
i. the sub-line of the relevant category if they are unencumbered; or	
ii. the sub-line of the relevant category if they are encumbered for a period within three;	
or	
iii. the sub-line of the relevant category if they are encumbered for a period between	

- three and 6 months; or
- iv. the sub-line of the relevant category if they are encumbered for a period between 6 and 9 months; or
- v. the sub-line of the relevant category if they are encumbered for a period between 9 and 12 months; or
- vi. the sub-line of the relevant category if they are encumbered for a period greater than 12 months.

When summed together, the sub-lines described in i-vi above should equal the institution's total holdings of assets of that subcategory.

assets referred to in Article 404

Article 415.1(a) of CRR

Total assets referred to in Article 404 should be reported within the relevant asset sub-category listed below:

- (i) In columns F-J for assets which are considered extremely high liquidity and credit quality for the purpose of the liquidity coverage template columns;
- (ii) In columns K-Q for assets which are considered high liquidity and credit quality for the purpose of the liquidity coverage template;
- (iii) According to the closer of their maturity date and the earliest date at which they can contractually be called; and
- (iv) within the relevant sub-line according to whether:
 - (a) the assets are unencumbered; or
 - (b) the period of encumbrance if the assets are encumbered.

1.1.1	<p><u>cash</u> Articles 404.1(a) and Annex III of CRR</p> <p>Total amount of cash including coins and banknotes/currency.</p>
1.1.2	<p><u>deposits held with central banks</u> Total amount of deposits held with central banks.</p>
1.1.2.1	<p><u>deposits that can be withdrawn in times of stress</u> Article 404.1(a) and Annex III of CRR</p> <p>Total amount of deposits held with central banks to the extent that these deposits can be withdrawn in times of stress.</p>
1.1.3	<p><u>transferable assets representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquidity assets</u> Article 404.1(c) of CRR</p> <p>Total amount of transferable assets representing claims on or guaranteed by the</p>

	central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquid assets issued by sovereigns, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.1.3.1	<u>amount unencumbered</u>
1.1.3.2	<u>amount encumbered for a period within three months</u>
1.1.3.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.3.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.3.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.3.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.4	<u>total shares or units in CIUs with underlying assets specified in Article 404</u> Article 406.2 of CRR Total market value of shares or units in CIU's which meet the criteria defined in Article 127.3 of CRR and could be treated as liquid assets up to an absolute amount of €250 million should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six rows as follows):
1.1.4.1	<u>amount unencumbered</u>
1.1.4.2	<u>amount encumbered for a period within three months</u>
1.1.4.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.4.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.4.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.4.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.5	<u>securities with a 0% risk weight</u> Article 3 of Annex III of CRR Total market value of transferable securities representing claims on or claims guaranteed by sovereigns, central banks, public sector entities, regional governments and local authorities, the Bank for International Settlements, the International Monetary Fund, the European Commission, or multilateral development banks and satisfying all of the following conditions: (a) they are assigned a 0% risk-weight under Section 2 of Title III, Chapter 2; (b) they are traded in large, deep and active repurchase agreement or cash markets characterized by a low level of concentration; (c) they have a proven record as a reliable source of liquidity by either repurchase agreement or sale even during stressed market conditions; (d) they are not an obligation of an institution or any of its affiliated entities. should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six rows as follows): [Note: securities with a 0% risk-weight representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a

	liquidity risk in that Member state or third country that it covers by holding those liquid assets should be reported in item 1.3 instead.]
1.1.5.1	<u>amount unencumbered</u>
1.1.5.2	<u>amount encumbered for a period within three months</u>
1.1.5.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.5.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.5.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.5.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.6	<p><u>securities with a 20% risk weight</u> Article 3 of Annex III of CRR</p> <p>Total market value of transferable securities representing claims on or claims guaranteed by sovereigns, central banks, public sector entities, regional governments and local authorities, or multilateral development banks and satisfying all of the following conditions:</p> <p>(a) they are assigned a 20% risk-weight under Section 2 of Title III, Chapter 2; (b) they are traded in large, deep and active repurchase agreement or cash markets characterized by a low level of concentration; (c) they have a proven record as a reliable source of liquidity by either repurchase agreement or sale even during stressed market conditions; (d) they are not an obligation of an institution or any of its affiliated entities.</p> <p>should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six rows as follows):</p> <p>[Note: securities with a 20% risk-weight representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquid assets should be reported in item 1.1.3 rather than 1.1.6]</p>
1.1.6.1	<u>amount unencumbered</u>
1.1.6.2	<u>amount encumbered for a period within three months</u>
1.1.6.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.6.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.6.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.6.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.7	<p><u>assets issued by a credit institution which has been set up and is sponsored by a Member State central or regional government and the asset is guaranteed by that government and used to fund promotional loans granted on a non-competitive, not for profit basis</u> Article 404.2(a)(iii) of CRR</p> <p>Total market value of assets issued by a credit institution which has been set up and is sponsored by a Member State central or regional government and the asset is guaranteed by that government and used to fund promotional loans granted on a non-competitive, not for profit basis, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six</p>

	rows as follows):
1.1.7.1	<u>amount unencumbered</u>
1.1.7.2	<u>amount encumbered for a period within three months</u>
1.1.7.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.7.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.7.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.7.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.8	<p><u>non financial corporate bonds</u> Article 404.1(b) of CRR</p> <p>Total market value of non financial corporate bonds, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six rows as follows):</p>
1.1.8.1	<u>amount unencumbered</u>
1.1.8.2	<u>amount encumbered for a period within three months</u>
1.1.8.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.8.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.8.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.8.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.9	<p><u>bonds eligible for the treatment set out in Article 124(3) or (4), which meet the criteria in Article 404.3(a)</u> Article 404.2 point (a) (i) of CRR</p> <p>Total market value of bonds eligible for the treatment set out in article 124 (3) and (4), which meet the criteria in Article 404.3 (a) of CRR, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets") and (ii) the encumbrance of the asset (the six rows as follows):</p>
1.1.9.1	<u>amount unencumbered</u>
1.1.9.2	<u>amount encumbered for a period within three months</u>
1.1.9.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.9.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.9.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.9.6	<u>amount encumbered for a period greater than 12 months</u>
1.1.10	<p><u>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in item 1.9</u> Article 404.2 point (a) (i) of CRR</p> <p>Total market value of bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in item 1.9, which meet the criteria in Article 404.3 (a) of CRR, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J or K-O depending on how the assets are allocated for the purpose of reporting Liquidity Coverage Template 1.1. "Assets")</p>

	and (ii) the encumbrance of the asset (the six rows as follows):
1.1.10.1	<u>amount unencumbered</u>
1.1.10.2	<u>amount encumbered for a period within three months</u>
1.1.10.3	<u>amount encumbered for a period between three and 6 months</u>
1.1.10.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.1.10.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.1.10.6	<u>amount encumbered for a period greater than 12 months</u>
1.2	<p><u>securities and money market instruments not reported in item 1.1</u></p> <p>Article 415.1(b) of CRR</p> <p>Total securities and money market instruments not already reported in item 1.1, should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):</p> <p>[Note: Those assets which institutions report as being of “extremely high liquidity and credit quality” or “high liquidity and credit quality” for the purpose of reporting Liquidity Coverage template 1.1. “Assets” should not be reported in section 1.1]</p>
1.2.1	<u>amount unencumbered</u>
1.2.2	<u>amount encumbered for a period within three months</u>
1.2.3	<u>amount encumbered for a period between three and 6 months</u>
1.2.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.2.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.2.6	<u>amount encumbered for a period greater than 12 months</u>
1.3	<p><u>equity securities of non-financial entities listed on a major index in a recognised exchange</u></p> <p>Article 415.1(c) of CRR</p> <p>Total equity securities of non-financial entities listed on a major index in a recognised exchange, should be reported in column J of the relevant subcategory below depending on the encumbrance of the asset (the six rows as follows):</p>
1.3.1	<u>amount unencumbered</u>
1.3.2	<u>amount encumbered for a period within three months</u>
1.3.3	<u>amount encumbered for a period between three and 6 months</u>
1.3.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.3.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.3.6	<u>amount encumbered for a period greater than 12 months</u>
1.4	<p><u>other equity securities</u></p> <p>Article 415.1(d) of CRR</p> <p>Total equity securities not reported in 1.3 , should be reported in column J of the relevant subcategory below depending on the encumbrance of the asset (the six rows as follows):</p>
1.4.1	<u>amount unencumbered</u>

1.4.2	<u>amount encumbered for a period within three months</u>
1.4.3	<u>amount encumbered for a period between three and 6 months</u>
1.4.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.4.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.4.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>gold</u>
1.5	Article 415.1(e) of CRR Total physical holdings of gold, should be reported in column J of the relevant subcategory below depending on the encumbrance of the asset (the six rows as follows):
1.5.1	<u>amount unencumbered</u>
1.5.2	<u>amount encumbered for a period within three months</u>
1.5.3	<u>amount encumbered for a period between three and 6 months</u>
1.5.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.5.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.5.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>other precious metals</u>
1.6	Article 415.1(f) of CRR Total holdings of precious metals other than gold , should be reported in column J of the relevant subcategory below depending on the encumbrance of the asset (the six rows as follows): [Note: examples include physical holdings over silver or platinum. Physical holdings of gold should be reported in item 1.5 instead.]
1.6.1	<u>amount unencumbered</u>
1.6.2	<u>amount encumbered for a period within three months</u>
1.6.3	<u>amount encumbered for a period between three and 6 months</u>
1.6.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.6.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.6.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>non-renewable loans and receivables</u>
1.7	Article 415.1(g) of CRR Total non-renewable loans and receivables should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.7.1	<u>the borrowers of which are retail customers as defined in Article 400.2</u> Article 415.1(g)(i) of CRR Total non-renewable loans and receivables where the borrowers of which are natural persons and small and medium sized enterprises (deposit <€1m) should be

	reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.7.1.1	<u>amount unencumbered</u>
1.7.1.2	<u>amount encumbered for a period within three months</u>
1.7.1.3	<u>amount encumbered for a period between three and 6 months</u>
1.7.1.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.7.1.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.7.1.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>the borrowers of which are sovereigns, central banks and PSEs</u>
1.7.2	Article 415.1(g)(ii) of CRR Total non-renewable loans and receivables where the borrowers of which are sovereigns, central banks and PSEs should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.7.2.1	<u>amount unencumbered</u>
1.7.2.2	<u>amount encumbered for a period within three months</u>
1.7.2.3	<u>amount encumbered for a period between three and 6 months</u>
1.7.2.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.7.2.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.7.2.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>the borrowers of which are not reported in item 1.7.1 or 1.7.2 excluding financial customers</u>
1.7.3	Article 415.1(g)(iii) of CRR Total non-renewable loans and receivables where the borrowers of which are not referred to in Article 414.1(g)(i) and (ii) other than financial customers should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.7.3.1	<u>amount unencumbered</u>
1.7.3.2	<u>amount encumbered for a period within three months</u>
1.7.3.3	<u>amount encumbered for a period between three and 6 months</u>
1.7.3.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.7.3.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.7.3.6	<u>amount encumbered for a period greater than 12 months</u>
	<u>the borrowers of which are any other customers including financial customers</u>
1.7.4	Article 415.1(g)(iiiv) of CRR Total non-renewable loans and receivables where the borrowers of which are any

	other customers other than those non-renewable loans and receivables reported in 1.71-1.73 should be reported in the relevant subcategory below depending on (i) the maturity of the asset (columns F-J) and (ii) the encumbrance of the asset (the six rows as follows):
1.7.4.1	<u>amount unencumbered</u>
1.7.4.2	<u>amount encumbered for a period within three months</u>
1.7.4.3	<u>amount encumbered for a period between three and 6 months</u>
1.7.4.4	<u>amount encumbered for a period between 6 and 9 months</u>
1.7.4.5	<u>amount encumbered for a period between 9 and 12 months</u>
1.7.4.6	<u>amount encumbered for a period greater than 12 months</u>
1.8	<p><u>derivatives receivables</u></p> <p>Article 415.1(h) of CRR</p> <p>Total net derivatives receivables should be reported should be reported according to maturity of the asset in columns F-J.</p>
1.9	<p><u>any other assets</u></p> <p>Article 415.1(i) of CRR</p> <p>Any other assets, not already reported in 1.1-1.9 above, should be reported according to maturity of the asset in columns F-J.</p> <p>Note: assets deducted from own funds should be reported in item 1.10.</p>
1.10	<p><u>assets deducted from own funds not requiring stable funding</u></p> <p>Article 415.1 of CRR</p> <p>All assets, deducted from own funds for the purpose of complying with CRR capital rules should be reported according to maturity of the asset in columns F-J.</p>
1.11	<p><u>undrawn credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</u></p> <p>Article 415.1(j) of CRR</p> <p>Any undrawn credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I should be reported in column F.</p>