

Annex II (c): INSTRUCTIONS OUTFLOWS (revised Annex 5 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. 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 monitoring the liquidity coverage requirement as specified in Article 401 of the CRR. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with the CRR, this section covers reporting items retail deposits (Article 409), other deposits and liabilities (Article 410), additional outflows (Article 411) and outflows from credit and liquidity facilities (Article 412).
3. In accordance with Article 409 of the CRR, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits as long as in each and every instance the institution rigorously applies the following for the whole category of those deposits, unless in individually justified circumstances of hardship for the depositor:
 - (a) within 30 days, the depositor is not allowed to withdraw the deposit;
 - (b) for early withdrawals within 30 days, the depositor has to pay a penalty for early withdrawal that is materially greater than losing the interest he would obtain for the remaining maturity absent the early withdrawal. Notwithstanding the previous sentence, the penalty does not have to exceed the interest due for the time elapsed since the current term of the deposit had been agreed.
4. Although the deposits identified in point 3 above will not be included in the calculation of the liquidity coverage ratio, the reporting of these deposits is requested nonetheless in item 1.1.6 of the template.

1.2. Outflows sub template

1.2.1 Instructions concerning specific rows

Row	Legal references and instructions
<p>1. OUTFLOWS</p>	<p>Article 409 to 412 of CRR.</p> <p>Liabilities reported in this section have been explicitly identified as a potential source of liquidity outflows, over the next 30 days, in Articles 409 to 412 of CRR.</p> <p>Amounts reported in each subcategory should be full amounts i.e. not reduced, despite the</p>

percentages given in the CRR.	
5	<p><u>1.1 retail deposits</u></p> <p>Article 409 of CRR</p> <p>Total amount of retail deposits as defined in Article 400.2, including sight deposits and fixed term deposits, of CRR should be reported in the following subcategories as follows:</p> <p>[Note: notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts can be reported in the appropriate subcategory.]</p>
6	<p><u>1.1.1 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 409.1 of CRR</p> <p>Total amount of retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>
7	<p><u>1.1.1.1 part of an established relationship making withdrawal highly unlikely</u></p> <p>Article 409.1(a) of CRR</p> <p>Of the total amount of retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, the amount which is part of an established relationship making withdrawal highly unlikely.</p> <p>Retail deposits which are both part of an established relationship making withdrawal highly unlikely and held in transactional accounts, including accounts to which salaries are regularly credited should instead be reported in item 1.1.1.2.</p>
8	<p><u>1.1.1.2 held in transactional accounts, including accounts to which salaries are regularly credited</u></p> <p>Article 409.1(b) of CRR</p> <p>Of the total amount of retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, the amount which is held in transactional accounts, including accounts to which salaries are regularly credited.</p>
9	<p><u>1.1.2 covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2</u></p> <p>Article 409.2 of CRR</p>

	Total amount of other retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2.
10	<p><u>1.1.3 uninsured retail deposits</u></p> <p>Article 409.2 of CRR</p> <p>Total amount of retail deposits not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>
11	<p><u>1.1.4 deposits subject to higher outflows than specified in Article 409.1 or 409.2</u></p> <p>Article 409.3 of CRR</p> <p>Total amount of retail deposits subject to outflows higher than those specified in Article 409.1 or 409.2 of CRR, as identified by EBA in the ITS due 1 Jan 2013, should be reported in the following subcategories as follows:</p>
12	<p><u>1.1.4.1 deposits subject to higher outflow rate - band 1 – medium</u></p> <p>Article 409.3 of CRR</p> <p>Total amount of retail deposits which have been identified as applicable for the outflow in band 1 as specified in EBA Consultation Paper on Draft Guidelines on the identification of retail deposits subject to higher outflows than specified in Article 409 paragraph 1 and 2 of CRR and the definitions of those products and the appropriate outflows for purposes of liquidity reporting, which have been classified as medium.</p>
13	<p><u>1.1.4.2 deposits subject to higher outflow rate - band 2 – high</u></p> <p>Article 409.3 of CRR</p> <p>Total amount of retail deposits which have been identified as applicable for the outflow in band 2 as specified in EBA Consultation Paper on Draft Guidelines on the identification of retail deposits subject to higher outflows than specified in Article 409 paragraph 1 and 2 of CRR and the definitions of those products and the appropriate outflows for purposes of liquidity reporting, which have been classified as high.</p>
14	<p><u>1.1.4.3 deposits subject to higher outflow rate - band 3 - very high</u></p> <p>Article 409.3 of CRR</p> <p>Total amount of retail deposits which have been identified as applicable for the outflow in band 3 as specified in EBA Consultation Paper on Draft Guidelines on the identification of retail deposits subject to higher outflows than specified in Article 409 paragraph 1 and 2 of CRR and the definitions of those products and</p>

	<p>the appropriate outflows for purposes of liquidity reporting, which have been classified as very high.</p>
15	<p><u>1.1.4.4 deposits subject to higher outflow rate – derogation</u></p> <p>Article 409.3 of CRR</p> <p>Total amount of retail deposits which have been identified as applicable for the outflow determined via derogation as specified in EBA Consultation Paper on Draft Guidelines on the identification of retail deposits subject to higher outflows than specified in Article 409 paragraph 1 and 2 of CRR and the definitions of those products and the appropriate outflows for purposes of liquidity reporting.</p>
16	<p><u>1.1.5 deposits in third countries where a higher outflow is applied</u></p> <p>Article 409.4 of CRR</p> <p>Total amount of retail deposits taken in third countries subject to outflows in that third country which are higher than those specified in Article 409.1 or 2 of CRR.</p>
17	<p><u>1.1.6 deposits exempted from the calculation of outflows where the conditions of Art. 409.5 (a) and (b) have been met</u></p> <p>Article 409.5 (a) and (b) of CRR</p> <p>Total amount of retail deposits exempted from the calculation of outflows, as long as in each and every instance the institution rigorously applies the following for the whole category of those deposits (i.e. total amount on deposit), unless in individually justified circumstances of hardship for the depositor:</p> <p>(a) within 30 days, the depositor is not allowed to withdraw the deposit;</p> <p>(b) for early withdrawals within 30 days, the depositor has to pay a penalty for early withdrawal that is materially greater than losing the interest he would obtain for the remaining maturity absent the early withdrawal. Notwithstanding the previous sentence, the penalty does not have to exceed the interest due for the time elapsed since the current term of the deposit had been agreed.</p>
18	<p><u>1.2 outflows on other liabilities</u></p> <p>Total outflows on other liabilities due over the next 30 days should be reported in the following subcategories as follows:</p> <p>[Note: liabilities reported in this section should only consist of general obligations due to customers other than retail customers as defined in Article 400.2 (which should instead be reported in item 1.1. above). Liabilities reported here should fall due over the next 30 days, have an earliest possible contractual maturity date within the next 30 days or have an undefined maturity date. This includes both (i) liabilities with options that are exercisable at the investor's discretion and (ii) liabilities with options exercisable at the</p>

	<p>institution's discretion where the institution's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed within the next 30 days, before their legal final maturity date, such liabilities should be included in the appropriate subcategory.]</p>
19	<p><u>1.2.1 liabilities resulting from the institution's own operating expenses</u></p> <p>Article 410.1 of CRR</p> <p>Total amount of liabilities due over the next 30 days resulting from the institution's own operating expenses. Examples include office and utilities expenses, accounting expenses, salary and wages etc and any other costs incurred the operation of the institution's own activities.</p>
23	<p><u>1.2.2 liabilities resulting from secured lending and capital market driven transactions as defined in Article 188</u></p> <p>Article 410.2 of CRR</p> <p>For the following subcategories, institutions should identify the amount of outflows relating to secured lending and capital market driven transactions over the next 30 days and the market value of the corresponding assets which collateralise the transactions.</p> <p>In accordance with Article 188:</p> <p>'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</p> <p>'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</p> <p>Therefore, any transaction in which the institution has received a collateralised loan in cash, such as repurchase transactions as defined in Article 4(56) of CRR, expiring within 30 days should be reported in this section.</p> <p>Institutions should report secured lending and capital market driven transactions in one of six categories:</p> <p><u>Category one:</u> where the counterparty is not a central bank and the assets securing the transaction are of extremely high liquidity and credit quality assets the amount due should be reported in column F and the market value of the asset securing the transaction should be reported in column G.</p> <p><u>Category two:</u> where the counterparty is not a central bank and the assets securing the transaction are of high liquidity and credit quality assets the amount due should be reported in column H and the market value of the asset securing the transaction should be reported in column I.</p> <p><u>Category three:</u> where the counterparty is not a central bank and the assets</p>

securing the transaction are of other liquidity and credit quality assets the amount due should be reported in column J and the market value of the asset securing the transaction should be reported in column K.

Category four: where the counterparty is a central bank and the assets securing the transaction are of extremely high liquidity and credit quality assets the amount due should be reported in column L and the market value of the asset securing the transaction should be reported in column M.

Category five: where the counterparty is a central bank and the assets securing the transaction are of high liquidity and credit quality assets the amount due should be reported in column N and the market value of the asset securing the transaction should be reported in column O.

Category six: where the counterparty is a central bank and the assets securing the transaction are of other liquidity and credit quality assets the amount due should be reported in column P and the market value of the asset securing the transaction should be reported in column Q.

Institutions should allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 “Assets”.

I.e. in accordance with Article 404.1 of CRR, pending a uniform definition in accordance with Article 481(2) of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.

If the institution has deposited both “extremely high”, “high” and “other” liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution should assume that the assets with the lowest liquidity and credit quality get assigned first.

I.e. assets with “other liquidity and credit quality” should be assigned first. Only once all those assets are fully assigned, should assets of “high liquidity and credit quality” be assigned. Only once all those assets are assigned too, should “extremely high liquidity and credit quality” be assigned.

Collateral swaps where the institution simultaneously borrows collateral and lends collateral (in the form of assets other than cash), should be reported as follows:

The market value of the asset lent should be reported in the “Market value of the asset securing the transaction” column in the appropriate subcategory of section 1.2.2 of this template. The “Amount due” column should be left blank (i.e. zero).

The market value of the asset borrowed should be reported in the “Market value of the asset securing the transaction” column in the appropriate subcategory of section 1.1.3 of template 1.3 “Inflows”. The “Amount due” column should be left blank (i.e. zero).

	Note: CRR references for each category of assets can be found in the instruction document for template 1.1. "Assets".
24	<p><u>1.2.2.1 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></p> <p>Transactions backed by 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 should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:</p>
25	<p><u>1.2.2.1.1 representing claims on sovereigns</u></p> <p>Transactions backed by transferable assets representing claims upon sovereigns 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 should be reported here in accordance with 1.2.2 above.</p>
26	<p><u>1.2.2.1.2 guaranteed by sovereigns</u></p> <p>Transactions backed by transferable assets guaranteed by sovereigns 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 should be reported here in accordance with 1.2.2 above.</p>
27	<p><u>1.2.2.2 total shares or units in CIUs with underlying assets specified in Article 404</u></p> <p>Transactions backed by shares or units in CIUs with underlying assets specified in Article 404 should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:</p>
28	<p><u>1.2.2.2.1 underlying assets in point (a) of article 404.1</u></p> <p>Transactions backed by shares or units in CIUs with underlying assets in point (a) of article 404.1 should be reported here in accordance with 1.2.2 above.</p>
29	<p><u>1.2.2.2.2 underlying assets in point (b) and (c) of article 404.1</u></p> <p>Transactions backed by shares or units in CIUs with underlying assets in point (b) and (c) of article 404.1 should be reported here in accordance with 1.2.2 above.</p>
30	<p><u>1.2.2.2.3 underlying assets in point (d) of article 404.1</u></p> <p>Transactions backed by shares or units in CIUs with underlying assets in point (d) of article 404.1 should be reported here in accordance with 1.2.2 above.</p>
31	<p><u>1.2.2.3 securities with a 0% risk weight as reported in items 1.5.1-1.5.5 or template 1.1. "Assets"</u></p> <p>Transactions backed by securities with a 0% risk weight as reported in items 1.5.1-1.5.5 of template 1.1. "Assets" should be reported here in accordance with 1.2.2 above.</p>
32	<p><u>1.2.2.4 securities with a 20% risk weight as reported in items 1.6.1-1.6.5 or template 1.1. "Assets"</u></p> <p>Transactions backed by securities with a 20% risk weight as reported in items 1.6.1-1.6.5 of template 1.1. "Assets" should be reported here in accordance with 1.2.2 above.</p>
33	<p><u>1.2.2.5 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></p>

	Transactions backed by 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 here in accordance with 1.2.2 above.
34	<u>1.2.2.6 non financial corporate bonds</u> Transactions backed by non financial corporate bonds should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
35	<u>1.2.2.6.1 credit quality step 1</u> Transactions backed by non financial corporate bonds of credit quality step 1 should be reported here in accordance with 1.2.2 above.
36	<u>1.2.2.6.2 credit quality step 2</u> Transactions backed by non financial corporate bonds of credit quality step 2 should be reported here in accordance with 1.2.2 above.
37	<u>1.2.2.6.3 credit quality step 3</u> Transactions backed by non financial corporate bonds of credit quality step 3 should be reported here in accordance with 1.2.2 above.
38	<u>1.2.2.7 bonds eligible for the treatment set out in Article 124(3) or (4)</u> Transactions backed by bonds eligible for the treatment set out in Article 124(3) or (4) should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
39	<u>1.2.2.7.1 credit quality step 1</u> Transactions backed by bonds eligible for the treatment set out in Article 124(3) or (4), which meet the criteria in Article 404.3(a) of credit quality step 1 should be reported here in accordance with 1.2.2 above.
40	<u>1.2.2.7.2 credit quality step 2</u> Transactions backed by bonds eligible for the treatment set out in Article 124(3) or (4), which meet the criteria in Article 404.3(a) of credit quality step 2 should be reported here in accordance with 1.2.2 above.
41	<u>1.2.2.7.3 credit quality step 3</u> Transactions backed by bonds eligible for the treatment set out in Article 124(3) or (4), which meet the criteria in Article 404.3(a) of credit quality step 3 should be reported here in accordance with 1.2.2 above.
42	<u>1.2.2.8 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.2.7</u> Transactions backed by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.2.7 should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
43	<u>1.2.2.8.1 credit quality step 1</u> Transactions backed by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.2.7 of credit quality step 1 should be reported here in accordance with 1.2.2 above.
44	<u>1.2.2.8.2 credit quality step 2</u> Transactions backed by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.2.7 of credit quality step 2 should be reported here in accordance with 1.2.2 above.
45	<u>1.2.2.8.3 credit quality step 3</u> Transactions backed by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.2.7 of credit quality step 3 should be reported here in accordance with 1.2.2 above.
46	<u>1.2.2.9 financial corporate bonds</u>

	Transactions backed by financial corporate bonds should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
47	<u>1.2.2.9.1 credit quality step 1</u> Transactions backed by financial corporate bonds of credit quality step 1 should be reported here in accordance with 1.2.2 above.
48	<u>1.2.2.9.2 credit quality step 2</u> Transactions backed by financial corporate bonds of credit quality step 2 should be reported here in accordance with 1.2.2 above.
49	<u>1.2.2.9.3 credit quality step 3</u> Transactions backed by financial corporate bonds of credit quality step 3 should be reported here in accordance with 1.2.2 above.
50	<u>1.2.2.10 own issuances</u> Transactions backed by own issuances should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
51	<u>1.2.2.10.1 credit quality step 1</u> Transactions backed by own issuances of credit quality step 1 should be reported here in accordance with 1.2.2 above.
52	<u>1.2.2.10.2 credit quality step 2</u> Transactions backed by own issuances of credit quality step 2 should be reported here in accordance with 1.2.2 above.
53	<u>1.2.2.10.3 credit quality step 3</u> Transactions backed by own issuances of credit quality step 3 should be reported here in accordance with 1.2.2 above.
54	<u>1.2.2.11 unsecured bank issuances</u> Transactions backed by unsecured bank issuances should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
55	<u>1.2.2.11.1 credit quality step 1</u> Transactions backed by own unsecured bank issuances of credit quality step 1 should be reported here in accordance with 1.2.2 above.
56	<u>1.2.2.11.2 credit quality step 2</u> Transactions backed by own unsecured bank issuances of credit quality step 2 should be reported here in accordance with 1.2.2 above.
57	<u>1.2.2.11.3 credit quality step 3</u> Transactions backed by own unsecured bank issuances of credit quality step 3 should be reported here in accordance with 1.2.2 above.
58	<u>1.2.2.12 residential mortgage backed securities</u> Transactions backed by residential mortgage backed securities should be reported here in accordance with 1.2.2 above, in the appropriate sub-category as follows:
59	<u>1.2.2.12.1 credit quality step 1</u> Transactions backed by residential mortgage backed securities of credit quality step 1 should be reported here in accordance with 1.2.2 above.
60	<u>1.2.2.12.2 credit quality step 2</u> Transactions backed by residential mortgage backed securities of credit quality step 2 should be reported here in accordance with 1.2.2 above.
61	<u>1.2.2.12.3 credit quality step 3</u> Transactions backed by residential mortgage backed securities of credit quality step 3 should be reported here in accordance with 1.2.2 above.
62	<u>1.2.2.13 equities listed on a recognised exchange, not self issued or issued by financial institutions</u> Transactions backed by equities listed on a recognised exchange, not self

	issued or issued by financial institutions should be reported here in accordance with 1.2.2 above.
63	<u>1.2.2.14 gold</u> Transactions backed by gold should be reported here in accordance with 1.2.2 above.
64	<u>1.2.2.15 other assets</u> Transactions backed by all other assets not reported in items 1.1.2.1 to 1.2.2.14 should be reported here in accordance with 1.2.2 above.
66	<u>1.2.3 Deposits that have to be maintained by the depositor</u> Article 410.4 of CRR Total amount of deposits, including sight deposits and fixed term deposits, that have to be maintained by the depositor should be reported in the following subcategories in columns F 'Amount deposited by clients that <u>are</u> financial customers' and column G 'Amount deposited by clients that <u>are not</u> financial customers' dependent on the counterparty type, as follows:
67	<u>1.2.3.1 in order to obtain clearing, custody or cash management services (excluding correspondent banking or prime brokerage)</u> Article 410.4(a) of CRR Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage), should be reported in the following subcategories as follows: [Note: A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers (Basel III liquidity rules text paragraph 75). A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).

	A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related]
68	<p><u>1.2.3.1.1 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>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, should be reported in the following subcategories as follows:</p>
69	<p><u>1.2.3.1.1.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</u></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and where there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>
70	<p><u>1.2.3.1.1.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</u></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country yet there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, should be reported in the following subcategories as follows:</p>
71	<p><u>1.2.3.1.2 which are not 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>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, should be reported in the following subcategories as follows:</p>
72	<p><u>1.2.3.1.2.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</u></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>

73	<p><u>1.2.3.1.2.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</u></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, should be reported in the following subcategories as follows:</p>
74	<p><u>1.2.3.2 in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2</u></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2.</p>
75	<p><u>1.2.3.2.1 of which are correspondent banking or prime brokerage services</u></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2 which are deposits relating to correspondent banking or prime brokerage services.</p>
76	<p><u>1.2.3.4 in the context of common task sharing within an institutional protection scheme or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme</u></p> <p>Article 410.4(b) of CRR</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of common task sharing within an institutional protection scheme meeting or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme.</p>
78	<p><u>1.2.4 liabilities not reported in 1.2.2 or 1.2.3 resulting from deposits by clients that are not financial clients</u></p> <p>Article 410.5 of CRR</p> <p>Total amount of liabilities not reported in 1.2.2 or 1.2.3 resulting from deposits by clients that are not financial clients.</p>
79	<p><u>1.2.5 net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 404)</u></p> <p>Article 410.6 of CRR</p> <p>The net amount of payable expected over the 30 day horizon from the contracts listed in Annex II.</p> <p>Amounts should:</p> <ul style="list-style-type: none"> be net across all counterparties be net of collateral to be received that qualifies as liquid assets under Article 404 not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon

	Note net amount receivable should be reported in 1.3 “Inflows” item 1.1.6 (net amount receivable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 404)).
80	<p><u>1.2.6 liabilities for which the competent authority has determined a lower outflow</u></p> <p>Article 410.8 of CRR</p> <p>Total amount of liabilities for which the competent authority has determined a lower outflow on a case-by-case basis, should be reported in the following subcategories as follows:</p>
81	<p><u>1.2.6.1 where all the conditions of Article 410.8 (a), (b), (c) and (d) are met</u></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 410.8 (a), (b), (c) and (d) are met.</p>
82	<p><u>1.2.6.2 where all the conditions of Article 410.8 (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 18.1(b) in relation to institutions that are not subject to the waiver of Article 7</u></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 410.8 (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 18.1(b) in relation to institutions that are not subject to the waiver of Article 7.</p>
83	<p><u>1.2.7 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has granted a higher outflow following the assessment referred to in Article 408.2 of CRR</u></p> <p>Article 408.2 of CRR</p> <p>Total amount of all liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has granted a higher outflow following the assessment referred to in Article 408.2 of CRR.</p>
84	<p><u>1.2.8 all other liabilities</u></p> <p>Article 410.7 of CRR</p> <p>Total amount of all other liabilities.</p>
86	<p><u>1.3 Additional Outflows</u></p> <p>Total amount of all additional outflows, should be reported in the following</p>

	subcategories as follows:
87	<p><u>1.3.1 for collateral other than assets referred to in Article 404.1 (a) to (c) which is posted by the institution for contracts listed in Annex II</u></p> <p>Article 411.1 of CRR</p> <p>Total amount of all additional outflows for collateral other than assets referred to in Article 404.1 (a) to (c) which is posted by the institution for contracts listed in Annex II, should be reported in the following subcategories as follows:</p>
88	<p><u>1.3.1.1 for assets corresponding to Article 404.1(d)</u></p> <p>Article 411.1 of CRR</p> <p>Total amount of all additional outflows for assets corresponding to Article 404.1(d).</p>
89	<p><u>1.3.1.2 for other assets</u></p> <p>Article 411.1 of CRR</p> <p>Total amount of all additional outflows for all other assets.</p>
90	<p><u>1.3.2 corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution</u></p> <p>Article 411.2 of CRR</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution.</p>
91	<p><u>1.3.3 corresponding to additional collateral needs that would result from the impact of an adverse market scenario</u></p> <p>Article 411.3 of CRR</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from the impact of an adverse market scenario.</p>
92	<p><u>1.3.4 corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets</u></p> <p>Article 411.4 of CRR</p> <p>Total amount of outflows corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms</p>

	<p>requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets.</p>
93	<p><u>1.4 Outflows from credit and liquidity facilities</u></p> <p>Total maximum amount that could be drawn from undrawn credit and liquidity facilities, should be reported in the following subcategories as follows:</p> <p>[Note: This maximum amount that can be drawn may be assessed net of the value according to Article 406 of collateral to be provided if the institution can reuse the collateral and if the collateral in the form of liquid assets in accordance with Article 404. The collateral to be provided may not be assets issued by the counterparty of the facility or one of its affiliated entities. If the necessary information is available to the institution, the maximum amount that can be drawn for credit and liquidity facilities provided to SSPEs shall be determined as the maximum amount that could be drawn given an SSPEs own obligations coming due over the next 30 days.]</p>
94	<p><u>1.4.1 maximum amount that can be drawn of undrawn credit and liquidity facilities for retail clients</u></p> <p>Article 412.2 of CRR</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities for retail clients if they qualify for the retail exposure class under the Standardised or IRB approaches for credit risk.</p>
95	<p><u>1.4.2 maximum amount that can be drawn of undrawn credit and liquidity facilities for clients other than retail and financial customers</u></p> <p>Article 412.3(a) to (c) of CRR</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities for clients other than retail and financial customers, where they meet the following conditions:</p> <p>(a) they do not qualify for the retail exposure class under the Standardised or IRB approaches for credit risk;</p> <p>(b) they have been provided to clients that are not financial customers;</p> <p>(c) they have not been provided for the purpose of replacing funding of the client in situations where he is unable to obtain its funding requirements in the financial markets.</p>
96	<p><u>1.4.3 maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers</u></p> <p>Article 412.4 (a) and (b) of CRR</p>

	<p>Total maximum amount that could result from undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers.</p>
97	<p><u>1.4.4 maximum amount that can be drawn of other undrawn credit and liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3</u></p> <p>Article 412.4 of CRR</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities to customers other than that reported in 1.4.1, 1.4.2 or 1.4.3. This includes:</p> <p>(a) liquidity facilities that the institution has granted to SSPEs;</p> <p>(b) arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
98	<p><u>1.4.5 maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans</u></p> <p>Article 412.5 of CRR</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities granted for the sole purpose of directly or indirectly funding promotional loans qualifying for the exposure classes referred to in those paragraphs 2 and 3. Those promotional loans shall be available only to persons who are not financial customers on a non-competitive, not for profit basis in order to promote public policy objectives of that Member State central or regional government. It shall only be possible to draw on such facilities following a request for a promotional loan and up to the amount of such request.</p>
99	<p><u>1.4.5 maximum amount that can be drawn from all other contingent liabilities</u></p> <p>Total maximum amount that could result from all other contingent liabilities. These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.</p>