

**DRAFT ANNEX XXV**  
**REPORTING ON LIQUIDITY (PART 3: INFLOWS)**

1. Inflows

1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission delegated regulation (EU) No XXX/2015. Items which do not need to be completed by credit institutions are coloured grey.
2. Credit institutions shall report the template in each of the currencies in accordance with Article 4(5) of Commission delegated regulation (EU) No XXX/2015 as well as for liabilities in the reporting currency.
3. In accordance with Article 32 of Commission delegated regulation (EU) No XXX/2015, liquidity inflows shall:
  - i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon.
  - ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates as specified in Commission delegated regulation (EU) No XXX/2015.
4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 4.
5. In accordance with Article 32(6) of Commission delegated regulation (EU) No XXX/2015, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of Commission delegated regulation (EU) No XXX/2015 other than payments due on the assets that are not reflected in the market value of the asset.
6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1, 1.2 or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in this third country or currency.
7. Monies due from securities issued by the credit institution itself or by a related entity shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying pursuant to Article 32 of Commission delegated regulation (EU) No XXX/2015.
8. In accordance with Article 32(7) of Commission delegated regulation (EU) No XXX/2015, credit institutions shall not report inflows from any new obligations entered into.
9. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Commission delegated regulation (EU) No XXX/2015 if they are denominated in the same currency.
10. The Column structure of this template is built to accommodate the different caps applicable in accordance with Article 33 of Commission delegated regulation (EU) No XXX/2015. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75% cap, 90% cap, and exempted from the cap). Credit institutions reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.

11. In accordance with Article 2(3)(c) of Commission delegated regulation (EU) No XXX/2015 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.
12. Commission delegated regulation (EU) 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 calculated after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
13. Some memorandum items are included in the associated templates to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authority complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

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

1. The template categorises collateralised flows by quality of underlying asset or HQLA eligibility. 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 inflow template, C 74.00 of ANNEX XXIV, which only covers cash-versus-collateral transactions.
2. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.
3. Credit institutions shall only report the Level 1, Level 2A and Level 2B assets that qualify as liquid assets in accordance with Title II of Commission delegated regulation (EU) No XXX/2015. Where collateral is Level 1, Level 2A or Level 2B but does not qualify as liquid asset in accordance with Title II of Commission delegated regulation (EU) No XXX/2015 it shall be reported as non-liquid. Similarly, where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be reported within the rows related to Level 1, Level 2A and Level 2B assets (refer to Article 12 (1)(c)(i)-(iii)) and Article 10(1)(d). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding Level 2A asset row, even if the Alternative Liquidity Approach is being followed.

#### 1.3. Specific remarks regarding settlement and forward starting transactions

1. Credit institutions shall report inflows from transactions which have been contractually agreed but not yet settled at the reporting date and which will imply an inflow in the 30-day horizon. These inflows shall be reported in {C 74.00; r260} ("other inflows"), gross of the corresponding outflows, unless the transaction involves contracts listed in Annex II of Regulation 575/2013/EU (CRR). Those inflows 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 inflows from forward transactions shall be netted against the value of the collateral extended according to Article 21 of Commission delegated regulation (EU) No XXX/2015.

1.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015

1. 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 inflows. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions.
2. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not be reported as well.

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

#	Item	Decision	Reporting
1	Inflow meeting the operational criteria as specified in Art. 32, such as: <ul style="list-style-type: none"> <li>▪ Exposure is not past due (Art. 32(1))</li> <li>▪ Credit institution has no reason to expect non-performance within 30 calendar days (Art. 32(1))</li> <li>▪ Credit institutions shall not take into account inflows from any new obligation entered into (Art. 32(7))</li> <li>▪ No inflows shall be reported in case inflows are already netted against outflows (Art. 26)</li> <li>▪ Credit institutions shall not take into account any inflows from any of the liquid assets referred to in Title II other than payments due on the assets that are not reflected in the market value of the asset (Art. 32(6))</li> </ul>	No	No Reporting
		Yes	# 2
2	Forward starting transaction	Yes	# 3
		No	# 5
3	Forward transactions entered into subsequent to the reporting date;	Yes	No Reporting
		No	# 4
4	Forward transactions that start prior to and mature after the 30-day horizon.	Yes	No Reporting
		No	Row 260, ID 1.1.12
5	Inflows within a group or an institutional protection scheme	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate (Art. 33(3)(g))	Yes	Row 250, ID 1.1.11
		No	# 7
7	Inflows from secured lending and capital markets-driven transactions (Art. 32(3)(b-c);(e)-(f))	Yes	# 23
		No	# 8
8	Monies due from securities maturing within 30 days (Art. 32(1)(a)(i))	Yes	Row 190, ID 1.1.5
		No	# 9
9	Inflows from trade financing transactions (Art. 32(1)(a)(ii))	Yes	Row 180, ID 1.1.4
		No	# 10
10	Monies from assets with an undefined contractual end date (Art. 32(3)(i))	Yes	Row 200, ID 1.1.6
		No	# 11
11	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets (Art. 32(2)(b))	Yes	Row 210, ID 1.1.7
		No	# 12
12	Inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets (Art. 32(3)(g))	Yes	Row 220, ID 1.1.8
		No	# 13
13	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets (Art. 32(4))	Yes	Row 230, ID 1.1.9
		No	# 14
14	Derivatives cash inflows net by counterparty and collateral (Art. 32(5))	Yes	Row 240, ID 1.1.10
		No	# 15
15	Inflows related to outflows in accordance with promotional loan commitments referred to in Art. 31(9) (Art. 32(3)(a))	Yes	Row 170, ID 1.1.3
		No	# 16
16	Monies due from financial customers (Art. 32(2)(a))	Yes	# 20
		No	# 17
17	Monies due from non-financial customers not corresponding to principal repayment (Art. 32(2))	Yes	Row 040, ID 1.1.1.1
		No	# 18
18	Other monies due from non-financial customers (Art. 32(3)(a))	Yes	# 19
		No	Row 260, ID 1.1.12
19	Other monies due from non-financial customers (Art. 32(3)(a))	# 19.1	Retail customers
		# 19.2	Non-financial corporates
		Yes	Row 060, ID 1.1.1.2.1
		No	# 19.2
		Yes	Row 070, ID 1.1.1.2.2
		No	# 19.3
		Yes	Row 080, ID 1.1.1.2.3
		No	Row 090, ID 1.1.1.2.4

20	Inflows from financial customers being classified as operational deposits (Art. 32(3)(d))	Yes	# 21		
		No	# 22		
21	Credit institution is able to establish a corresponding symmetrical inflow rate (Art. 32(3)(d))	Yes	<b>Row 120, ID 1.1.2.1.1</b>		
		No	<b>Row 130, ID 1.1.2.1.2</b>		
22	Monies due from central banks (Art. 32(2)(a))	Yes	<b>Row 150, ID 1.1.2.2.1</b>		
		No	<b>Row 160, ID 1.1.2.2.2</b>		
23	Collateral Swap Transaction (Art. 33(3)(e))	Yes	<b>Row 410, ID 1.3<sup>1</sup></b>		
		No	# 24		
24	Collateral qualifies as a liquid asset (Art. 32(3)(b))	Yes	# 25		
		No	# 26		
25	Secured funding transaction secured by (Art. 32(3)(b))	# 25.1	Collateral is used to cover short positions	Yes	<b>Row 360, ID 1.2.1.8</b>
			No	# 25.2	
		# 25.2	Level 1 collateral excluding extremely high quality covered bonds	Yes	<b>Row 290, ID 1.2.1.1</b>
				No	# 25.3
		# 25.3	Level 1 collateral which is extremely high quality covered bonds	Yes	<b>Row 300, ID 1.2.1.2</b>
				No	# 25.4
		# 25.4	Level 2A collateral	Yes	<b>Row 310, ID 1.2.1.3</b>
				No	# 25.5
		# 25.5	Level 2B asset backed securities (residential or auto) collateral	Yes	<b>Row 320, ID 1.2.1.4</b>
				No	# 25.6
		# 25.6	Level 2B high quality covered bonds collateral	Yes	<b>Row 330, ID 1.2.1.5</b>
				No	# 25.7
		# 25.7	Level 2B asset backed securities (commercial or individuals) collateral	Yes	<b>Row 340, ID 1.2.1.6</b>
				No	<b>Row 350, ID 1.2.1.7</b>
26	Collateral that does not qualify as a liquid asset (Art. 32(3)(b))	# 26.1	margin loans: collateral is non-liquid	Yes	<b>Row 380, ID 1.2.2.1</b>
			No	# 26.2	
		# 26.2	collateral is non-liquid equity	Yes	<b>Row 390, ID 1.2.2.2</b>
				No	<b>Row 400, ID 1.2.2.3</b>

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

#	Item	Decision	Reporting		
1	Inflow to be reported in rows 010-430 of template C 74.00 of ANNEX XXIV in accordance with Art. 32, Art. 33 and Art. 34 and in accordance with the classification as specified in section 1 ('Decision tree on rows in template C 74.00')	No	<b>No Reporting</b>		
		Yes	# 2		
2	Inflows from secured lending and capital markets-driven transactions (Art. 32(3)(b)-(c);(e)-(f))	Yes	# 11		
		No	# 3		
3	Partial exemption from the cap on inflows (Art. 33(2)-(5))	Yes	# 4		
		No	# 6		
4	Partial exemption from the cap on inflows (Art. 33(2)-(5))	# 4.1	Part of inflows exempted from the cap on inflows	-	# 5
		# 4.2	Part of inflows not exempted from the cap on inflows	-	# 7
5	Part of the inflows exempted from the 75% cap on inflows subject to 90% cap on inflows (Art. 33(4) and Art. 33(5))	Yes	# 9		
		No	# 10		
6	Inflow subject to the 75% cap on inflows (Art. 33(1))	Yes	# 7		
		No	# 8		
7	Inflow subject to the 75% cap on inflows (Art. 33(1))	# 7.1	Monies due/maximum amount that can be drawn	-	<b>Column 010</b>
		# 7.2	Applicable Weight	-	<b>Column 080</b>
		# 7.3	Inflow	-	<b>Column 140</b>

<sup>1</sup> Collateral swap transactions additionally need to be reported in template C 75.00 of ANNEX XXIV.

8	Inflow subject to the 90% cap on inflows (Art. 33(4) and Art. 33(5))			Yes	# 9
				No	# 10
9	Inflow subject to the 90% cap on inflows (Art. 33(4) and Art. 33(5))	# 9.1	Monies due/maximum amount that can be drawn	-	Column 020
		# 9.2	Applicable Weight	-	Column 090
		# 9.3	Inflow	-	Column 150
10	Inflows that are fully exempted from the cap on inflows (Art. 33(2)-(3))	# 10.1	Monies due/maximum amount that can be drawn	-	Column 030
		# 10.2	Applicable Weight	-	Column 100
		# 10.3	Inflow	-	Column 160
11	Secured funding transactions where the collateral qualify as a liquid asset			Yes	# 12
				No	# 3
12	Partial exemption from the cap on inflows (Art. 33(2)-(5))			Yes	# 13
				No	# 15
13	Partial exemption from the cap on inflows (Art. 33(2)-(5))	# 13.1	Part of inflows exempted from the cap on inflows	-	# 14
		# 13.2	Part of inflows not exempted from the cap on inflows	-	# 16
14	Part of the inflows exempted from the 75% cap on inflows subject to 90% cap on inflows (Art. 33(4) and Art. 33(5))			Yes	# 18
				No	# 19
15	Inflow subject to the 75% cap on inflows (Art. 33(1))			Yes	# 16
				No	# 17
16	Inflow subject to the 75% cap on inflows (Art. 33(1))	# 16.1	Monies due	-	Column 010
		# 16.2	Market value of collateral received	-	Column 040
		# 16.3	Applicable Weight	-	Column 080
		# 16.4	Value of collateral received according to Article 9	-	Column 110
		# 16.5	Inflow	-	Column 140
17	Inflow subject to the 90% cap on inflows (Art. 33(4) and Art. 33(5))			Yes	# 18
				No	# 19
18	Inflow subject to the 90% cap on inflows (Art. 33(4) and Art. 33(5))	# 18.1	Monies due	-	Column 020
		# 18.2	Market value of collateral received	-	Column 050
		# 18.3	Applicable Weight	-	Column 090
		# 18.4	Value of collateral received according to Article 9	-	Column 120
		# 18.5	Inflow	-	Column 150
19	Inflows that are fully exempted from the cap on inflows (Art. 33(2)-(3))	# 19.1	Monies due	-	Column 030
		# 19.2	Market value of collateral received	-	Column 060
		# 19.3	Applicable Weight	-	Column 100
		# 19.4	Value of collateral received according to Article 9	-	Column 130

		# 19.5	Inflow	-	Column 160
--	--	--------	--------	---	------------

1.5. Inflows sub template

1.5.1. Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b><u>Amount - Subject to the 75% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 010 the total amount of monies due/maximum amounts that can be drawn that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
020	<p><b><u>Amount - Subject to the 90% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 020 the total amount of monies due/maximum amounts that can be drawn that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>



030	<p><b><u>Amount – Exempted from the cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 030 the total amount of monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
040	<p><b><u>Market value of collateral received - Subject to the 75% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 040 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
050	<p><b><u>Market value of collateral received - Subject to the 90% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the ex-</p>

	<p>emption shall be reported in Column 040.</p>
060	<p><b><u>Market value of collateral received - Exempted from the cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
070	<p><b><u>Standard Weight</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>The standard weights in Column 070 are those specified in the Commission delegated regulation (EU) No XXX/2015 by default and are provided for information only.</p>
080	<p><b><u>Applicable Weight- Subject to the 75% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 080 the average weight applied to monies due/maximum amounts that can be drawn that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015. For rows {060} – {090} and {170} the applicable weight in Column 080 shall be reported as the ratio of Column 140 to Column 010.</p> <p>For rows {290}-{360} and {380}–{400} credit institutions shall report in Column 080 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015.</p>

090	<p><b><u>Applicable Weight- Subject to the 90% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 090 the average weight applied to monies due/maximum amounts that can be drawn that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015. For rows {060} – {090} and {170} the applicable weight in Column 090 shall be reported as the ratio of Column 150 to Column 020.</p> <p>For rows {290}-{360} and {380}–{400} credit institutions shall report in Column 090 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p>
100	<p><b><u>Applicable Weight- Subject to the 90% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 100 the average weight applied to monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015. For rows {060} – {090} and {170} the applicable weight in Column 100 shall be reported as the ratio of Column 160 to Column 030.</p> <p>For rows {290}-{360} and {380}–{400} credit institutions shall report in Column 100 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p>

110	<p><b><u>Value of collateral received according to Article 9 - Subject to the 75% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 110 the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
120	<p><b><u>Value of collateral received according to Article 9 - Subject to the 90% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 120 the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>

130	<p><b><u>Value of collateral received according to Article 9 - Exempted from the cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 130 the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission delegated regulation (EU) No XXX/2015, the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
-----	--

140	<p><b><u>Inflow - Subject to the 75% cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> <li>▪ If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 010 monies due shall be reduced by 50% and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>▪ If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 010, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>▪ If contractual commitments to the customer are greater than 100% of monies due reported in Column 010, "0" shall be reported in Column 140 and the difference between the contractual commitments and monies due in Column 010 shall be reported as "contingent funding obligations" in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00 of ANNEX XXIV.</li> <li>▪ Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.</li> </ul> <p>For row {170}, credit institutions shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 33(1) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by subtracting Column 110 from Column 010. If the result is positive, it shall be reported in Column 140; if the result is negative, "0" shall be reported.</p>
-----	--

**Inflow - Subject to the 90% cap on inflows**

Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015

For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 150 total inflows that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 020 with the relevant weight from Column 090.

For rows {060}-{090}, the following procedure shall be followed:

- If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 020 monies due shall be reduced by 50% and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.
- If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 020, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.
- If contractual commitments to the customer are greater than 100% of monies due reported in Column 020, "0" shall be reported in Column 150 and the difference between the contractual commitments and monies due in Column 020 shall be reported as "contingent funding obligations" in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00 of ANNEX XXIV.
- Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.

For row {170}, credit institutions shall report in Column 150 total inflows that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.

For rows {290}-{360} and for row {490}, credit institutions shall report in Column 150 total inflows that are subject to the 90% cap on inflows as specified in Article 33(4) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by subtracting Column 120 from Column 020. If the result is positive, it shall be reported in Column 150; if the result is negative, "0" shall be reported.

150

160	<p><b><u>Inflow - Exempted from the cap on inflows</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> <li>▪ If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 030 monies due shall be reduced by 50% and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>▪ If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 030, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>▪ If contractual commitments to the customer are greater than 100% of monies due reported in Column 030, "0" shall be reported in Column 160 and the difference between the contractual commitments and monies due in Column 030 shall be reported as "contingent funding obligations" in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00 of ANNEX XXIV.</li> <li>▪ Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.</li> </ul> <p>For row {170}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{360} and for row {490}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission delegated regulation (EU) No XXX/2015 which shall be calculated by subtracting Column 130 from Column 030. If the result is positive, it shall be reported in Column 160; if the result is negative, "0" shall be reported.</p>
-----	---



1.5.2. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b><u>1 TOTAL INFLOWS</u></b></p> <p>Article 32, Article 33 and Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 010 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn as the sum of monies due/maximum amount that can be drawn from unsecured transactions/deposits and secured lending and capital market-driven transactions;</li> <li>▪ for Column 140 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and</li> <li>▪ for Column 150 and 160 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised credit institution referred to in Article 2(3)(e) and Article 33(6) of Commission delegated regulation (EU) No XXX/2015.</li> </ul>
020	<p><b><u>1.1 Inflows from unsecured transactions/deposits</u></b></p> <p>Articles 32, 33 and 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 020 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn from unsecured transactions/deposits and</li> <li>▪ for each Column 140, 150 and 160 total inflows from unsecured transactions/deposits.</li> </ul>

030	<p><b><u>1.1.1 monies due from non-financial customers</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 030 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from non-financial customers (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and</li> <li>▪ for each Column 140, 150 and 160 total inflows from non-financial customers (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers).</li> </ul> <p>Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Title II of Commission delegated regulation (EU) No XXX/2015, where these transactions are specified in points (2) and (3) of Article 192 of Regulation (EU) No. 575/2013, shall be reported in section 1.2, and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Title II of Commission delegated regulation (EU) No XXX/2015 shall be reported in section 1.2, and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Title II of Commission delegated regulation (EU) No XXX/2015 shall be reported in the relevant row of section 1.1.1.</p>
040	<p><b><u>1.1.1.1 monies due from non-financial customers not corresponding to principal repayment</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies to be received from non-financial customers not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers.</p>

050	<p><b><u>1.1.1.2 other monies due from non-financial customers</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 050 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of other monies due from non-financial customers as the sum of monies due from non-financial customers by counterparty and</li> <li>▪ for each Column 140, 150 and 160 total other inflows from non-financial customers as the sum of other inflows from non-financial customers by counterparty.</li> </ul> <p>Monies due from non-financial customers not corresponding to principal repayment shall be reported in section 1.1.1.1 and must not be reported here.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) No XXX/2015 shall be reported in section 1.1.3 and must not be reported here.</p>
060	<p><b><u>1.1.1.2.1 monies due from retail customers</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from retail customers.</p>
070	<p><b><u>1.1.1.2.2 monies due from non-financial corporates</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from non-financial corporates.</p>
080	<p><b><u>1.1.1.2.3 monies due from sovereigns, multilateral development banks and public sector entities</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities.</p>
090	<p><b><u>1.1.1.2.4 monies due from other legal entities</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from other legal entities not included anywhere above.</p>

100	<p><b><u>1.1.2 monies due from financial customers</u></b></p> <p>Article 32(2)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 100 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from financial customers (operational as well as non-operational deposits) and</li> <li>▪ for each Column 140, 150 and 160 total inflows from financial customers (operational as well as non-operational deposits).</li> </ul> <p>Credit institutions shall report here monies due over the next 30 days from financial customers (including central banks), that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.</p> <p>Monies due from financial customers not corresponding to principal repayment shall be reported in the relevant section.</p> <p>Deposits at the central institution referred to in Article 27(3) of Commission delegated regulation (EU) No XXX/2015 must not be reported as an inflow.</p>
110	<p><b><u>1.1.2.1 monies due from financial customers being classified as operational deposits</u></b></p> <p>Article 32(2)(a) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 110 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not) and</li> <li>▪ for each Column 140, 150 and 160 total inflows from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not).</li> </ul> <p>Credit institutions shall report here monies due from financial customers (including central banks) by the credit institution in order to obtain clearing, custody or cash management services in accordance with Article 27 of Commission delegated regulation (EU) No XXX/2015.</p>

120	<p><b><u>1.1.2.1.1 monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate</u></b></p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from financial customers (including central banks) by the credit institution in order to obtain clearing, custody or cash management services in accordance with Article 27 of Commission delegated regulation (EU) No XXX/2015 where the credit institution is able to establish a corresponding symmetrical inflow rate.</p>
130	<p><b><u>1.1.2.1.2 monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate</u></b></p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from financial customers (including central banks) by the credit institution in order to obtain clearing, custody or cash management services in accordance with Article 27 of Commission delegated regulation (EU) No XXX/2015 where the credit institution is not able to establish a corresponding symmetrical inflow rate. For these items, a 5% inflow rate shall be applied.</p>
140	<p><b><u>1.1.2.2 monies due from financial customers not being classified as operational deposits</u></b></p> <p>Article 32(2)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions shall report in row 140 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from financial customers not being classified as operational deposits (central banks and other financial customers) and</li> <li>▪ for each Column 140, 150 and 160 total inflows from financial customers not being classified as operational deposits (central banks and other financial customers).</li> </ul> <p>Credit institutions shall report here monies due from financial customers (including central banks) which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015.</p>

150	<p><b><u>1.1.2.2.1 monies due from central banks</u></b></p> <p>Article 32(2)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from central banks which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015.</p>
160	<p><b><u>1.1.2.2.2 monies due from other financial customers</u></b></p> <p>Article 32(2)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from other financial customers which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission delegated regulation (EU) No XXX/2015.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) No XXX/2015 shall be reported in section 1.1.3 and must not be reported here.</p>
170	<p><b><u>1.1.3 inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) No XXX/2015</u></b></p> <p>Article 32(3)(a) of Commission delegated regulation (EU) No XXX/2015</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) No XXX/2015.</p>
180	<p><b><u>1.1.4 monies due from trade financing transactions</u></b></p> <p>Article 32(2)(a)(ii) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due over the next 30 days from trade financing transactions in accordance with Article 32(2)(a)(ii) of Commission delegated regulation (EU) No XXX/2015.</p>
190	<p><b><u>1.1.5 monies due from securities maturing within 30 days</u></b></p> <p>Article 32(2)(a)(i) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from securities maturing within 30 days in accordance with Article 32(2)(a)(i) of Commission delegated regulation (EU) No XXX/2015.</p>

200	<p><b><u>1.1.6 monies due from assets with an undefined contractual end date</u></b></p> <p>Article 32(3)(i) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from assets with an undefined contractual end date in accordance with Article 32(3)(i) of Commission delegated regulation (EU) No XXX/2015. Inflows shall only be considered if the contract allows the credit institution to withdraw and request payment within 30 days. Credit institutions shall consider the outstanding amount of monies due to be inclusive of interest and minimum payments.</p> <p>Credit institutions shall not separately report interest and minimum payments due from assets with an undefined contractual end date.</p>
210	<p><b><u>1.1.7 monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</u></b></p> <p>Article 32(2)(b) of Commission delegated regulation (EU) No XXX/2015</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with Article 32(2)(b) of Commission delegated regulation (EU) No XXX/2015. Position shall include monies contractually due within the next 30 days, such as cash dividends on major index equity instruments and cash due from such instruments sold but not yet settled, if they are not recognized as liquid assets in accordance with Title II of Commission delegated regulation (EU) No XXX/2015.</p>
220	<p><b><u>1.1.8 inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets</u></b></p> <p>Article 32(3)(g) of Commission delegated regulation (EU) No XXX/2015</p> <p>Inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks in accordance with Article 32(3)(g) of Commission delegated regulation (EU) No XXX/2015 provided that there is no double counting with liquid assets.</p> <p>Notwithstanding Article 34 of Commission delegated regulation (EU) No XXX/2015, undrawn credit or liquidity facilities and any other commitments received from entities other than central banks shall not be taken into account. Undrawn committed liquidity facilities and any other commitments from the central bank, which are recognised as liquid assets in accordance with Article 14 of Commission delegated regulation (EU) No XXX/2015 shall not be taken into account.</p>

230	<p><b><u>1.1.9 inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</u></b></p> <p>Article 32(4) of Commission delegated regulation (EU) No XXX/2015</p> <p>Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets in accordance with Article 32(4) of Commission delegated regulation (EU) No XXX/2015.</p> <p>Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of Commission delegated regulation (EU) No XXX/2015.</p>
240	<p><b><u>1.1.10 inflows from derivatives</u></b></p> <p>Article 32(5) of Commission delegated regulation (EU) No XXX/2015</p> <p>The net amount of receivables expected over the 30 calendar day period from the contracts listed in Annex II of Regulation (EU) No 575/2013.</p> <p>Credit institutions shall calculate inflows expected over a 30 calendar day period on a net basis by counterparty subject to the existence of bilateral netting agreements in accordance with Article 295 of Regulation (EU) No 575/2013.</p> <p>Net basis shall mean also net of collateral to be received provided that it qualifies as a liquid asset under Title II of Commission delegated regulation (EU) No XXX/2015.</p> <p>Cash outflows and inflows arising from foreign currency derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement.</p> <p>For significant currency reporting, foreign currency transaction flows shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
250	<p><b><u>1.1.11 inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate</u></b></p> <p>Article 34 of Commission delegated regulation (EU) No XXX/2015</p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate in accordance with Article 34 of Commission delegated regulation (EU) No XXX/2015.</p>



260	<p><b><u>1.1.12 other inflows</u></b></p> <p>Article 32(2) of Commission delegated regulation (EU) No XXX/2015</p> <p>All other inflows in accordance with Article 32(2) of Commission delegated regulation (EU) No XXX/2015 not reported anywhere else in the template.</p>
270	<p><b><u>1.2 Inflows from secured lending and capital market-driven transactions</u></b></p> <p>Article 32(3)(b), Article 32(3)(c) and Article 32(1)(f) of Commission delegated regulation (EU) No XXX/2015 refer to inflows resulting from secured lending and capital market-driven transactions.</p> <p>Credit institutions shall report in row 270 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions (disregarding whether the collateral qualifies as a liquid asset or not) and</li> <li>▪ for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions (disregarding whether the collateral qualifies as a liquid asset or not).</li> </ul>
280	<p><b><u>1.2.1 collateral that qualifies as a liquid asset</u></b></p> <p>Credit institutions shall report in row 280 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of monies due from secured lending and capital market-driven transactions by type of collateral;</li> <li>▪ for each Column 040, 050 and 060 the total market value of collateral received in secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of the market values of collateral received in secured lending and capital market-driven transactions by type of collateral;</li> <li>▪ for each Column 110, 120 and 130 the total value of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of values of collateral received in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 in secured lending and capital market-driven transactions by type of collateral and</li> <li>▪ for each Column 140, 150 and 160 total inflows from secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of inflows from secured lending and capital market-driven transactions by type of collateral.</li> </ul>



290	<p><b><u>1.2.1.1 Level 1 collateral excluding extremely high quality covered bonds</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 1 collateral excluding extremely high quality covered bonds.</p>
300	<p><b><u>1.2.1.2 Level 1 collateral which is extremely high quality covered bonds</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 1 collateral which is extremely high quality covered bonds.</p>
310	<p><b><u>1.2.1.3 Level 2A collateral</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 2A collateral, all types.</p>
320	<p><b><u>1.2.1.4 Level 2B asset backed securities (residential or auto) collateral</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 2B assets backed securities where the underlying assets are loans as specified in Article 13(2)(g)(i-iii), meeting all the relevant requirements of Article 13 of Commission delegated regulation (EU) No. XXX/2015.</p>
330	<p><b><u>1.2.1.5 Level 2B high quality covered bonds collateral</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 2B collateral which is high quality bonds.</p>
340	<p><b><u>1.2.1.6 Level 2B asset backed securities (commercial or individuals) collateral</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 2B asset backed securities where the underlying assets are loans as specified in Article 13(2)(g)(iv-v), meeting all the relevant requirements of Article 13 of Commission delegated regulation (EU) No. XXX/2015.</p>
350	<p><b><u>1.2.1.7 Level 2B collateral not already captured in section 1.2.1.4, 1.2.1.5 or 1.2.1.6</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Level 2B collateral not captured above.</p>

360	<p><b><u>1.2.1.8 collateral is used to cover a short position</u></b></p> <p>Article 32(3)(b) of Commission delegated regulation (EU) No. XXX/2015</p> <p>All collateral which is used to cover a short position. Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>
370	<p><b><u>1.2.2 collateral that does not qualify as a liquid asset</u></b></p> <p>Credit institutions shall report in row 370 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of monies due from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral and</li> <li>▪ for each Column 140, 150 and 160 total inflows from secured lending and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of inflows from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.</li> </ul>
380	<p><b><u>1.2.2.1 margin loans: collateral is non-liquid</u></b></p> <p>Article 32(3)(c) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Margin loans made against non HQLA where the assets received are not used to cover short positions as outlined in Article 32(3)(c) of Commission delegated regulation (EU) No. XXX/2015.</p>
390	<p><b><u>1.2.2.2 collateral is non-liquid equity</u></b></p> <p>Article 32(3)(c) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Collateral is non-liquid equity.</p>
400	<p><b><u>1.2.2.3 all other non-liquid collateral</u></b></p> <p>Article 32(3)(c) of Commission delegated regulation (EU) No. XXX/2015</p> <p>Collateral is non-liquid collateral not captured above.</p>
410	<p><b><u>1.3 TOTAL INFLOWS FROM COLLATERAL SWAPS</u></b></p> <p>Credit institutions shall report here the sum of total inflows from collateral swaps as calculated in template C 75.00 of ANNEX XXIV.</p>



420	<p><b><u>1.4 DIFFERENCE BETWEEN TOTAL WEIGHTED INFLOWS AND TOTAL WEIGHTED OUTFLOWS ARISING FROM TRANSACTIONS IN THIRD COUNTRIES WHERE THERE ARE TRANSFER RESTRICTIONS OR WHICH ARE DENOMINATED IN NON-CONVERTIBLE CURRENCIES</u></b></p> <p>Article 32(8) of Commission delegated regulation (EU) No XXX/2015</p> <p>Institutions shall report in the relevant Column 140, 150 and 160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows as reported in {C 73.00; r1420, c060} from third countries where there are transfer restrictions or which are denominated in non-convertible currencies. In case this amount is negative, institutions shall report "0".</p>
430	<p><b><u>1.5 EXCESS INFLOWS FROM A RELATED SPECIALISED CREDIT INSTITUTION</u></b></p> <p>Article 2(3)(e) and Article 33(6) of Commission delegated regulation (EU) No XXX/2015</p> <p>Credit institutions reporting on a consolidated basis shall report in the relevant column 150 and 160, the amount of the inflows arising from a related specialised credit institution referred to in Article 33 paragraph (3) and (4) of Commission delegated regulation (EU) No XXX/2015 that are in excess of the amount of outflows arising from the same undertaking.</p>
<b><u>MEMORANDUM ITEMS</u></b>	
440	<p><b><u>2 Interdependent inflows</u></b></p> <p>Credit institutions shall report here as a memorandum item the interdependent inflows which have not been included in the calculation of inflows as they have been netted against the outflows. All interdependent inflows that have not been netted against outflows (excess) shall be included in the relevant row of section 1.</p> <p>Credit institutions shall ensure that there is no double-counting of such items with the outflows template.</p>
450	<p><b><u>3 FX inflows</u></b></p> <p>This memorandum 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 inflows from derivatives (reported in section 1.1.10) 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.</p>



460	<p><b><u>4 Inflows within a group or an institutional protection scheme</u></b></p> <p>Credit institutions shall report here as memorandum items all transactions reported in section 1 (excluding section 1.1.11) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No. 575/2013.</p> <p>Credit institutions shall report in row 460 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>▪ for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn within a group or an institutional protection scheme as the sum of monies due/maximum amount that can be drawn within a group or an institutional protection scheme by type of transaction and counterparty and</li> <li>▪ for each Column 140, 150 and 160 total inflows within group or an institutional protection scheme as the sum of inflows within a group or an institutional protection scheme by type of transaction and counterparty.</li> </ul>
470	<p><b><u>4.1 Monies due from non-financial customers</u></b></p> <p>Credit institutions shall report here all monies due from non-financial customers reported in section 1.1.1 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 575/2013 or the central credit institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No. 575/2013.</p>
480	<p><b><u>4.2 Monies due from financial customers</u></b></p> <p>Credit institutions shall report here all monies due from financial customers reported in section 1.1.2 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No. 575/2013.</p>



490	<p><b><u>4.3 Secured transactions</u></b></p> <p>Credit institutions shall report here all monies due from securities transactions as well as the total market value of received collateral reported in section 1.2 and the value of the collateral in accordance with Article 9 of Commission delegated regulation (EU) No XXX/2015 (Columns 110-130), where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of regulation (EU) No. 575/2013.</p>
500	<p><b><u>4.4 Monies due from maturing securities within 30 days</u></b></p> <p>Credit institutions shall report here all monies due from maturing securities within 30 days reported in section 1.1.5 where the issuer is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No. 575/2013.</p>
510	<p><b><u>4.5 Any other inflows within a group or an institutional protection scheme</u></b></p> <p>Credit institutions shall report here any other inflows within a group or an institutional protection scheme reported in section 1.1.3 to 1.1.12 (excluding section 1.1.5 and 1.1.11) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) 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>
520	<p><b><u>4.6 Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a preferential inflow rate</u></b></p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate in accordance with Article 34 of Commission delegated regulation (EU) No XXX/2015.</p>