



Pursuant to Article 36, paragraph 1, subparagraph 1.17 and Article 65, paragraphs 1 and 2, of the Law No. 03/L-209 on Central Bank of the Republic of Kosovo, and Article 85 of the Law No. 04/L-093 on Banks, Microfinance Institutions and Non-Bank Financial Institutions and for the purposes of the Regulation on Net Stable Funding Ratio, the Executive Board of the Central Bank of Republic of Kosovo at the meeting held on 22 of June 2022 approved as follows:

METHODOLOGICAL INSTRUCTIONS FOR REPORTING THE NET STABLE FUNDING RATIO

Effective Date: 1st of January 2023

The purpose of this document is to determine the methodology of reporting the net stable funding ratio. These instructions are drafted for the purpose of implementing the Regulation on Net Stable Funding Ratio. This document is applicable to banks licensed by CBK, including branches of foreign banks.

Part 1

GENERAL INSTRUCTIONS

1. This document covers instructions for the net stable funding ratio (NSFR) templates, which contains information about required and available stable funding items, for the purpose of reporting the NSFR as specified in the CBK Regulation on Net Stable Funding Requirement (hereafter: Regulation on NSFR). Items, which do not need to be completed by banks, are coloured grey.
2. Banks shall report the template in Euros, regardless of the actual denomination of assets, liabilities and off-balance sheet items. A bank shall report separately the template if aggregate liabilities in a currency different from Euro amounting to or exceeding 5% of the bank's total liabilities.
3. With regard to the calculation of the NSFR, the Regulation on NSFR refers to stable funding factors. The word 'factor' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value according to paragraph 2 of Article 5 of the Regulation on NSFR.
4. In order to avoid any double counting, banks shall not report assets or liabilities that are associated with collateral posted or received as variation margin in accordance with paragraph 2 of Article 24 of the Regulation on NSFR and initial margin in accordance with paragraph 1.1 of Article 23 of the same regulation.
5. For reporting purposes, in the columns referred as "Amount" the accounting value shall always be reported, except for the cases of derivative contracts, for which banks shall refer to the fair value as specified in paragraph 2 of Article 6 of the Regulation on NSFR.
6. For the purposes of reporting by currency subject to separate reporting, in regards to derivatives as envisaged in paragraph 4 of Article 6 of Regulation on NSFR, banks shall calculate the fair value for each netting set in its settlement currency. For all netting sets with matching settlement currencies a net amount shall be calculated in accordance with paragraphs 4 and 5 of Article 10 and paragraphs 2 and 3 of Article 24 of Regulation on NSFR, and reported in the relevant currency subject to separate reporting. In this context, settlement currency shall be understood as the currency in which the settlement of a netting set has been agreed. Netting set refers to the group of

receivables and payables stemming from derivatives transactions with a counterparty irrespective of whether they are denominated in a different currency to the settlement currency. In the case of multi-currency optionality, the bank shall make an assessment of the currency in which the settlement is likely to occur and shall report only in that separate currency.

7. For the calculation of the net stable funding ratio, banks shall use the reporting templates on Required Stable Funding, Available Stable Funding and Summary NSFR.

Part 2

REQUIRED STABLE FUNDING

1. Specific remarks

1. Banks shall report in the appropriate category all assets on which they retain beneficial ownership even if they are not accounted for in their balance sheet. Assets on which banks do not retain beneficial ownership shall not be reported even if these assets are accounted for in their balance sheet.
2. In accordance with Article 15 of the Regulation on NSFR, unless specified otherwise in Chapter IV of the same Regulation, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.
3. Assets that are eligible as liquid assets (HQLA) in accordance with CBK Regulation on LCR shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Regulation. Those assets shall be reported in designated columns regardless of their residual maturity.
4. All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 16 of the Regulation on NSFR. The maturity buckets of the amount, standard factors and applicable factors are the following:
 - I. Residual maturity of less than one year or without stated maturity;
 - II. Residual maturity of one year or more.
5. When calculating the residual maturity of non-HQLA assets and off-balance sheet item, banks shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the bank, the bank shall take into account reputational factors that may limit the bank's ability not to exercise the option, in particular considering markets' and clients' expectations that the bank should extend the maturity

of certain assets at their maturity date.

6. For some items, banks shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs 4, 5 and 6 of Article 15 of the Regulation on NSFR.
7. As specified under paragraph 5 of Article 15 of the Regulation on NSFR, where a bank re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which that asset has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the bank returning the asset borrowed.

2. Instructions concerning specific columns

Column	Legal references and instructions
0010-0020	<p><u>Amount of non-HOLA</u></p> <p>Banks shall report in columns 0010-0020 the amount, unless specified otherwise in Chapter IV of Regulation on NSFR, of the assets and off-balance sheet items referred to in Sub chapter II of Chapter IV of Regulation on NSFR.</p> <p>The amount shall be reported in columns 0010-0020 when the corresponding item is not eligible as liquid asset pursuant to CBK Regulation on LCR, regardless of whether they comply with the operational requirements referred to in Article 8 of that Regulation.</p>
0030	<p><u>Amount of HOLA</u></p> <p>See instructions in columns 0010-0020.</p> <p>The amount shall be reported in column 0030 when the corresponding item is eligible as liquid asset pursuant to CBK Regulation on LCR, regardless of whether they comply with the operational requirements referred to in Article 8 of that Regulation.</p>
0040-0060	<p><u>Standard RSF factor</u></p> <p>Sub chapter II of Chapter IV of the Regulation on NSFR.</p> <p>The standard factors in columns 0040-0060 are those specified in Chapter IV of Regulation on NSFR by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be</p>

	filled in by banks.
0070-0090	<p><u>Applicable RSF factor</u></p> <p>Chapter II and Chapter IV of the Regulation on NSFR.</p> <p>Banks shall report in columns 0070-0090 the applicable factor applied to items in Chapter IV of Regulation on NSFR. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent).</p>
0100	<p><u>Required stable funding:</u></p> <p>Banks shall report in Column 0100 the required stable funding in accordance with Chapter IV of Regulation on NSFR.</p> <p>This is calculated by the following formula: $c0100 = \text{SUM}\{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)$</p>

3. Instructions concerning specific rows

Row	Legal references and instructions
1	<p><u>1 REQUIRED STABLE FUNDING</u></p> <p>Chapter IV of Regulation on NSFR.</p> <p>Banks shall report here items subject to the required stable funding in accordance with Chapter IV of Regulation on NSFR.</p>
2	<p><u>1.1 RSF from central bank assets</u></p> <p>Subparagraphs 1.2 and 1.3 of Article 17 of the Regulation on NSFR.</p> <p>Banks shall report here central bank assets.</p> <p>Note that a reduced RSF factor may apply in accordance with paragraph 7 of Article 15 of the Regulation on NSFR.</p>
3	<p><u>1.1.1 cash, reserves and HOLA exposures to central banks</u></p> <p>Banks shall report here cash and reserves at central banks, including excess reserves. Banks shall also report here any other exposures to central banks that are considered as liquid assets pursuant to CBK Regulation on LCR</p>

	<p>regardless if they comply with the operational requirements referred to in Article 8 of that Regulation.</p> <p>Minimum reserves that are not considered as liquid assets pursuant to CBK Regulation on LCR shall be reported in the relevant non-HQLA column.</p>
4	<p><u>1.1.2 other non-HOLA central bank exposures</u></p> <p>Banks shall report here any other claims on central banks other than those reported in item 1.1.1.</p>
5	<p><u>1.2 RSF from liquid assets</u></p> <p>Articles 16 to 20 and Article 22 of the Regulation on NSFR.</p> <p>Banks shall report here liquid assets pursuant to CBK Regulation on LCR regardless if they comply with the operational referred to in Article 8 of that Regulation.</p>
6	<p><u>1.2.1 level 1 assets eligible for 0 % LCR haircut</u></p> <p>Banks shall report here assets that are eligible as Level 1 liquid assets pursuant to Article 10 of CBK Regulation on LCR.</p>
7	<p><u>1.2.1.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported in 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
8	<p><u>1.2.1.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported in 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
9	<p><u>1.2.1.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported in 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
10	<p><u>1.2.2 level 2A assets eligible for 15 % LCR haircut</u></p> <p>Banks shall report here assets that are eligible as Level 2A assets pursuant to CBK Regulation on LCR</p>

11	<p><u>1.2.2.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported in 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
12	<p><u>1.2.2.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported in 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
13	<p><u>1.2.2.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported in 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
14	<p><u>1.2.3 level 2B assets eligible for 50 % LCR haircut.</u></p> <p>Banks shall report here level 2B assets that are eligible for a haircut of 50% pursuant to CBK Regulation on LCR.</p>
15	<p><u>1.2.3.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported in 1.2.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
16	<p><u>1.2.3.2 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported in 1.2.3 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
17	<p><u>1.3 RSF from securities other than liquid assets</u></p> <p>Subparagraph 1.2 of Article 21, subparagraph 1.4 of Article 23 and subparagraph 1.2 of Article 24 of the Regulation on NSFR.</p> <p>Banks shall report here securities that are not in default and that are not liquid assets pursuant to CBK Regulation on LCR regardless if they comply with the operational requirements laid down therein.</p>
18	<p><u>1.3.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported in 1.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
19	<p><u>1.3.2 encumbered for a residual maturity of one year or more</u></p>

	The amount reported in 1.3 that is related to assets that are encumbered for a residual maturity of one year or more.
20	<p><u>1.4 RSF from loans</u></p> <p>Banks shall report here monies due from loans that are not in default.</p> <p>As specified under paragraph 4 of Article 16 of the Regulation on NSFR, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.</p>
21	<p><u>1.4.1 loans to non-financials</u></p> <p>The amount reported in 1.4 that is related to loans to non-financial customers.</p>
22	<p><u>1.4.1.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>Subparagraph 1.1 of Article 21 and subparagraph 1.2 of Article 23 of the Regulation on NSFR.</p> <p>The amount reported in 1.4.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
23	<p><u>1.4.1.2 encumbered for a residual maturity of one year or more</u></p> <p>Subparagraph 1.2 of Article 24 of the Regulation on NSFR.</p> <p>The amount reported in 1.4.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
24	<p><u>1.4.2 loans to financials</u></p> <p>The amount reported in 1.4 that is related to loans to financial customers</p>
25	<p><u>1.4.2.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>Subparagraph 1.1 of Articles 21 and subparagraph 1.2 of Article 24 of the Regulation on NSFR.</p> <p>The amount reported in 1.4.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
26	<p><u>1.4.2.2 encumbered for a residual maturity of one year or more</u></p> <p>Subparagraph 1.2 of Article 24 of the Regulation on NSFR.</p>

	<p>The amount reported in 1.4.2 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
27	<p><u>1.4.3 trade finance on-balance sheet products</u></p> <p>Subparagraph 1.2 of Article 21 and subparagraph 1.3 of Article 23 of the Regulation on NSFR.</p> <p>The amount reported in 1.4 arising from trade finance on-balance sheet products.</p>
28	<p><u>1.5 RSF from derivatives</u></p> <p>Article 6, paragraph 2 of Article 18, subparagraph 1.1 of Article 23 and paragraphs 2 and 3 of Article 24 of the Regulation on NSFR.</p> <p>Banks shall report here the amount of required stable funding arising from derivatives.</p>
29	<p><u>1.5.1 required stable funding for derivative liabilities</u></p> <p>Paragraph 2 of Article 18 of the Regulation on NSFR.</p> <p>The amount reported in 1.5, which is the absolute fair value of netting sets with a negative fair value calculated in accordance with paragraph 2 of Article 18 of the Regulation on NSFR.</p>
30	<p><u>1.5.2 NSFR derivative assets</u></p> <p>Article 6 and paragraphs 2 and 3 of Article 24 of the Regulation on NSFR.</p> <p>The amount reported in 1.5, which is the positive difference between netting sets calculated in accordance with paragraphs 2 and 3 of Article 24 of the Regulation on NSFR.</p>
31	<p><u>1.5.3 initial margin posted</u></p> <p>Subparagraph 1.1 of Article 23 of the Regulation on NSFR.</p> <p>The amount reported in 1.5 that is related to initial margin for derivative contracts.</p>
32	<p><u>1.6 RSF from other assets</u></p> <p>Banks shall report here any asset not referred to in items 1.1 to 1.5.</p>
33	<p><u>1.7 RSF from OBS items</u></p> <p>Banks shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.5 that are subject to the required stable funding requirements.</p>

34	<p><u>1.7.1 committed facilities</u></p> <p>Paragraph 1 of Article 18 of the Regulation on NSFR.</p> <p>The amount reported in 1.7, which is committed facilities in accordance with CBK Regulation on LCR.</p>
35	<p><u>1.7.2 trade finance off-balance sheet items</u></p> <p>Subparagraph 1.1 of Article 19 of the Regulation on NSFR.</p> <p>The amount reported in 1.7, which is trade finance off-balance sheet related product as referred to in Annex I of the Regulation on NSFR.</p>
36	<p><u>1.7.3 non-performing off-balance sheet items</u></p> <p>The amount reported in 1.7 that is related to non-performing exposures.</p>
37	<p><u>1.7.4 other off-balance sheet exposures determined by CBK</u></p> <p>Paragraph 11 of Article 15 of the Regulation on NSFR.</p> <p>The amount reported in 1.7 which is off-balance sheet exposures for which the CBK has determined RSF factors in accordance with paragraph 11 of Article 15 of the Regulation on NSFR.</p>

Part 3

AVAILABLE STABLE FUNDING

1. Specific remarks

1. All liabilities and own funds shall be reported with a breakdown by their residual contractual maturity in accordance with Article 9 of the Regulation on NSFR. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:
 - I. Residual maturity of less than one year or without stated maturity;
 - II. Residual maturity of one year or more.

2. All liabilities with a residual maturity of one year or more shall be subject to a 100% ASF factor in accordance with Article 14 Regulation on NSFR, unless otherwise specified in Articles 10 to 13 of the same regulation.
3. All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than one year.
4. According to paragraph 2 of Article 9 of the Regulation on NSFR banks shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the bank, the bank shall take into account reputational factors that may limit a bank's ability not to exercise the option, in particular market expectations that banks should redeem certain liabilities before their maturity.
5. Furthermore, as established in Article 14 of the Regulation on NSFR, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100% ASF factor.
6. According to paragraph 3 of Article 9 of the Regulation on NSFR, banks shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 3 of this section, banks shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals, which occur in less than one year, to determine the residual maturity of term retail deposits.

2. Instructions concerning specific columns

Column	Legal references and instructions
0010-0020	<p><u>Amount</u></p> <p>Banks shall report in columns 0010-0020 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.</p>
0030-0040	<p><u>Standard ASF factor</u></p> <p>Section II of Chapter III of Regulation on NSFR.</p> <p>The standard factors in columns 0030-0040 are those specified in Chapter</p>

	<p>III of Regulation on NSFR by default that would determine the part of the amount of the liabilities and own funds that is available stable funding. They are provided for information only and are not meant to be filled in by banks.</p>
0050-0060	<p><u>Applicable ASF factor</u></p> <p>Chapter II and Chapter III of Regulation on NSFR.</p> <p>Banks shall report in columns 0050-0060 the applicable ASF factors in Chapter III of the Regulation on NSFR as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 percent, or 0.50 for an applicable weight of 50 percent).</p>
0070	<p><u>Available Stable Funding</u></p> <p>Banks shall report in column 0070 the value of the available stable funding in accordance with the definition set out in Article 8 of the Regulation on NSFR.</p> <p>This is calculated by the following formula: $c0070 = \text{SUM}\{(c0010 * c 0050), (c0020 * c 0060)$</p>

3. Instructions concerning specific rows

Row	Legal references and instructions
1	<p><u>2. AVAILABLE STABLE FUNDING</u></p> <p>Chapter III of Regulation on NSFR.</p>
2	<p><u>2.1 ASF from capital items and instruments</u></p> <p><u>Common Equity Tier 1</u></p> <p>Subparagraph 1.1 of Article 14 of the Regulation on NSFR.</p> <p>Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives stipulated in Articles 20, 21 and Articles 30-36 of the CBK Regulation on Capital Adequacy of Banks and paragraph 6 of Article 47 of the Law on Banks.</p>

	<p><u>Additional Tier 1</u></p> <p>Subparagraph 1.2 of Article 14 Regulation on NSFR.</p> <p>Additional Tier 1 items before the application of the deductions and exemptions stipulated in Articles 20, 21 and Articles 30-36 of the CBK Regulation on Capital Adequacy of Banks and paragraph 6 of Article 47 of the Law on Banks.</p> <p><u>Tier 2</u></p> <p>Subparagraph 1.3 of Article 14 Regulation on NSFR.</p> <p>Tier 2 items before the application of the deductions and exemptions stipulated in Articles 20, 21 and Articles 30-36 of the CBK Regulation on Capital Adequacy of Banks and paragraph 6 of Article 47 of the Law on Banks.</p> <p><u>Other capital instruments</u></p> <p>Subparagraph 1.4 of Article 14 and subparagraph 3.3 of Article 10 of the Regulation on NSFR.</p> <p>Other capital instruments not referred to in any of the abovementioned categories.</p>
3	<p><u>2.2 ASF from retail deposits</u></p> <p>Paragraph 2 of Article 8 of the Regulation on NSFR.</p> <p>Banks shall report here bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively.</p> <p>Paragraph 3 of Article 9 of the Regulation on NSFR</p> <p>Banks shall report retail deposits maturing not before one year that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively.</p> <p>This item includes both unsecured and secured liabilities</p>
4	<p><u>2.2.1 Stable retail deposits</u></p>

	<p>Article 13 of the Regulation on NSFR.</p> <p>Banks shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme provided by Deposit Insurance Fund of Kosovo or an equivalent deposit guarantee scheme in a foreign country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with paragraph 2 and 3 of Article 19 of the CBK Regulation on LCR respectively and where:</p> <ul style="list-style-type: none"> • These deposits do not fulfil the criteria for a higher outflow rate in accordance with paragraphs 2, 3, 4 or 8 of Article 20 of the CBK Regulation on LCR in which case they shall be reported as “other retail deposits”; or • These deposits have not been taken in foreign countries where a higher outflow is applied in accordance with paragraph 8 of Article 20 of the CBK Regulation on LCR in which case they shall be reported as “other retail deposits”.
5	<p><u>2.2.2 Other retail deposits</u></p> <p>Article 12 of the Regulation on NSFR.</p> <p>Banks shall report the amount of other retail deposits than those captured as “stable retail deposits” under Item 2.2.1.</p>
6	<p><u>2.3 ASF from other non-financial customers (except central banks)</u></p> <p>Subparagraph 1.2 of Article 11 of the Regulation on NSFR.</p> <p>Liabilities provided by wholesale non-financial customers (except central banks)</p> <p><u>Liabilities provided by the Government of the Republic of Kosovo or central government of a foreign country</u></p> <p>Subparagraph 1.2.1 of Article 11 of the Regulation on NSFR.</p> <p><u>Liabilities provided by regional governments or local authorities of a foreign country</u></p> <p>Subparagraph 1.2.2 of Article 11 of the Regulation on NSFR.</p> <p><u>Liabilities provided by public sector entities of the Republic of Kosovo or of a foreign country</u></p> <p>Subparagraph 1.2.3 of Article 11 of the Regulation on NSFR.</p> <p><u>Liabilities provided by multilateral development banks and international organisations</u></p>

	<p>Subparagraph 1.2.4 of Article 11 of the Regulation on NSFR.</p> <p><u>Liabilities provided by non-financial corporate customers</u></p> <p>Subparagraph 1.2.5 of Article 11 of the Regulation on NSFR.</p> <p><u>Liabilities provided by credit unions, personal investment companies and deposit brokers</u></p> <p>Subparagraph 1.2.6 of Article 11 of the Regulation on NSFR.</p>
7	<p><u>2.4 ASF from operational deposits</u></p> <p>Subparagraph 1.1 of Article 11 of the Regulation on NSFR.</p> <p>Deposits received for the provision of operational services that fulfil the criteria for operational deposits set out in the CBK Regulation on LCR.</p>
8	<p><u>2.5 ASF from financial customers and central banks</u></p> <p>Subparagraph 3.2 of Article 10 and subparagraph 1.5 of Article 14 of the Regulation on NSFR.</p> <p><u>Liabilities provided by the CBK</u></p> <p>Subparagraph 3.2, point 3.2.1 of Article 10 of the Regulation on NSFR.</p> <p>Liabilities provided by the CBK, irrespective of whether or not they are securities financing transactions.</p> <p><u>Liabilities provided by the ECB or the central bank of a foreign country</u></p> <p>Subparagraph 3.2, point 3.2.2 of Article 10 of the Regulation on NSFR.</p> <p>Liabilities provided by the ECB or the central bank of a foreign country irrespective of whether or not they are securities financing transactions.</p> <p><u>Liabilities provided by financial customers</u></p> <p>Subparagraph 3.2, point 3.2.3 of Article 10 of the Regulation on NSFR.</p> <p>Liabilities provided by financial customers irrespective of whether or not they are securities financing transactions.</p> <p><u>Liabilities from financial customers and central banks with a residual maturity of one year or more</u></p>

	<p>Subparagraph 1.5 of Article 14 of the Regulation on NSFR.</p> <p>Liabilities provided by financial customers and central banks with a residual maturity of one year or more.</p>
9	<p><u>2.6 ASF from liabilities provided where the counterparty cannot be determined</u></p> <p>Subparagraph 3.3 of Article 10 and subparagraph 1.5 of Article 14 of the Regulation on NSFR.</p> <p>Banks shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.</p>
10	<p><u>2.7 ASF from other liabilities</u></p> <p><u>Trade date payables</u></p> <p>Subparagraph 3.1 of Article 10 of the Regulation on NSFR.</p> <p>Trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle.</p> <p><u>Deferred tax liabilities</u></p> <p>Subparagraph 1.1 of Article 10 of the Regulation on NSFR.</p> <p>Banks shall report here deferred tax liabilities and shall consider the nearest possible date on which their amount can be realised as residual maturity.</p> <p><u>Minority interests</u></p> <p>Subparagraph 1.2 of Article 10 of the Regulation on NSFR.</p> <p>Banks shall report here minority interests and shall consider the term of the instrument as residual maturity.</p> <p><u>Other liabilities without a stated maturity</u></p> <p>Paragraph 1 of Article 10 of the Regulation on NSFR.</p> <p>Banks shall report here other liabilities without a stated maturity, including short positions and open maturity positions unless otherwise specified in this Section.</p>

Net derivative liabilities

Paragraph 4 of Article 10 of the Regulation on NSFR.

The negative difference between netting sets calculated in accordance with paragraph 4 and 5 of Article 10 of the Regulation on NSFR. All derivative liabilities shall be reported as if having a residual maturity of less than one year.

Any other liabilities

Subparagraph 3.3 of Article 10 of the Regulation on NSFR.

Any other liabilities not referred to in Articles 10 to 14 of the Regulation on NSFR.

All capital items shall be reported in item 2.1 regardless of their residual maturity.

SUMMARY NSFR

1. Specific remarks

1. The purpose of this template is to provide information on the net stable funding ratio for banks reporting the NSFR through reporting templates on Required Stable Funding and Available Stable Funding.
2. In accordance with paragraph 1 of Article 4 of the Regulation on NSFR, the net stable funding requirement shall be equal to the ratio of the bank's available stable funding as referred to in Chapter III to the bank's required stable funding as referred to in Chapter IV, and shall be expressed as a percentage. The rules for the calculation of the ratio are laid down in Chapter II of that Regulation.
3. The items in rows 1 to 16 shall be the same as the equivalent ones reported in reporting templates on Required Stable Funding and Available Stable Funding.

2. Instructions concerning specific columns

Column	Legal references and instructions
0010	<p><u>Amount</u></p> <p>Banks shall report in column 0010 the amount of assets, off-balance sheet items, liabilities and own funds allocated to the sum of all applicable residual maturity and HQLA buckets. The amounts to be reported shall be those before application of the relevant ASF and RSF factors.</p>
0020	<p><u>Required Stable Funding</u></p> <p>Banks shall report in column 0020 the required stable funding calculated in accordance with Chapter IV of Regulation on NSFR.</p>
0030	<p><u>Available Stable Funding</u></p> <p>Banks shall report in column 0030 the available stable funding calculated in accordance with Chapter III of Regulation on NSFR.</p>
0040	<p><u>Ratio</u></p> <p>Banks shall report in column 0040 the NSFR ratio in accordance to paragraph 1 of Article 4 of the Regulation on NSFR.</p>

3. Instructions concerning specific rows

Row	Legal references and instructions
1	<u>1. REQUIRED STABLE FUNDING</u> Item 1 of reporting templates on Required Stable Funding.
2	<u>1.1 RSF from central bank assets</u> Item 1.1 of reporting templates on Required Stable Funding.
3	<u>1.2 RSF from liquid assets</u> Item 1.2 of reporting templates on Required Stable Funding.
4	<u>1.3 RSF from securities other than liquid assets</u> Item 1.3 of reporting templates on Required Stable Funding.
5	<u>1.4 RSF from loans</u> Item 1.4 of reporting templates on Required Stable Funding.
6	<u>1.5 RSF from derivatives</u> Item 1.5 of reporting templates on Required Stable Funding.
7	<u>1.6 RSF from other assets</u> Item 1.6 of reporting templates on Required Stable Funding.
8	<u>1.7 RSF from OBS items</u> Item 1.7 of reporting templates on Required Stable Funding.
9	<u>2. AVAILABLE STABLE FUNDING</u> Item 2 of reporting templates on Required Stable Funding.
10	<u>2.1 ASF from capital items and instruments</u>

	Item 2.1 of reporting templates on Available Stable Funding.
11	<u>2.2 ASF from retail deposits</u> Item 2.2 of reporting templates on Available Stable Funding.
12	<u>2.3 ASF from other non-financial customers (except central banks)</u> Item 2.3 of reporting template on Available Stable Funding.
13	<u>2.4 ASF from operational deposits</u> Item 2.4 of reporting template on Available Stable Funding.
14	<u>2.5 ASF from financial customers and central banks</u> Item 2.5 of reporting template on Available Stable Funding.
15	<u>2.6 ASF from liabilities provided where the counterparty cannot be determined</u> Item 2.6 of reporting template on Available Stable Funding.
16	<u>2.7 ASF from other liabilities</u> Item 2.7 of reporting template on Available Stable Funding.
17	<u>3. NSFR</u> NSFR calculated in accordance with paragraph 1 of Article 4 of the CBK Regulation on NSFR.

Part 5 Annexes

Integral parts of these methodological instructions for reporting are reporting templates which will be included in the CBK reporting system.

Part 6

Entry into force

This document enters into force on the same date as the Regulation on NSFR.