



Pursuant to Article 36, paragraph 1, subparagraph 1.17 and Article 65, paragraph 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 implementation of the Regulation on Liquidity Coverage Ratio, the Executive Board of the Central Bank of Republic of Kosovo at the meeting held on 22 of June 2022, approved as follows:

**INSTRUCTIONS  
ON THE REPORTING OF THE LIQUIDITY COVERAGE RATIO**

*Effective date: 01 January 2023*

## **Purpose and Scope**

The purpose of this methodological instruction is to determine the methodology of reporting for the liquidity coverage ratio. This methodological instruction is prepared in the function of implementation of the Regulation on Liquidity Coverage Ratio. This methodological instruction is implemented for banks licensed by CBK, including branches of foreign banks.

## **REPORTING ON LIQUIDITY**

### **PART 1**

### **LIQUID ASSETS**

#### **1. General remarks**

- 1.1. Template on Liquid Assets contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in the Regulation on the Liquidity Coverage Ratio. Items which do not need to be completed by banks are colored grey.
- 1.2. Assets reported shall comply with the requirements set out in Title II of the Regulation On The Liquidity Coverage Ratio.
- 1.3. Banks shall report the template in Euros. 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;
- 1.4. When referring to Article 9 of the Regulation On The Liquidity Coverage Ratio, banks shall report, where relevant, the amount/market value of liquid assets taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges defined in Article 8 paragraph 8 and in accordance with the appropriate haircuts specified in Chapter 2.
- 1.5. The Regulation On The Liquidity Coverage Ratio only refers to rates and haircuts. In these instructions the word "weighted" is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word "weight" 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 Article 9 of The Regulation On The Liquidity Coverage Ratio.

## 2. Specific remarks

### 2.1. Specific requirements regarding settlement and forward starting transactions

All assets complying with Articles 7, 8 and 9 of the Regulation On The Liquidity Coverage Ratio which are in the stock of the bank on the reference date shall be reported in the relevant row in Template on Liquid Assets even if they are sold or used in secured forward transactions. Consistently, no liquid assets shall be reported in the Template on Liquid Assets from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets.

### 2.2. Instructions concerning specific columns

<b>Column</b>	<b>Legal references and instructions</b>
1	<p><b>Amount/Market value</b></p> <p>Banks shall report in Column 1 the market value or the amount where applicable, of the liquid assets defined in Title II of the Regulation on the Liquidity Coverage Ratio.</p> <p>The amount/market value reported in Column 1:</p> <ul style="list-style-type: none"> <li>— shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8 paragraph 8 of the Regulation on the Liquidity Coverage Ratio;</li> <li>— shall not take into account haircuts specified in Title II of the Regulation on the Liquidity Coverage Ratio;</li> </ul> <p>When referring to Article 8 paragraph 8 of the Regulation on the Liquidity Coverage Ratio, banks shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. This does not take into account potential future value changes in the asset.</p>
2	<p><b>Standard weight</b></p> <p>Column 2 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of the Regulation on the Liquidity Coverage Ratio. Weights are intended to</p>

	reflect the reduction in the value of the liquid assets after applying the appropriate haircuts.
3	<p><b>Applicable weight</b></p> <p>Banks shall report in Column 3 the applicable weight applied to liquid assets defined in Title II of the Regulation on the Liquidity Coverage Ratio. Applicable weights 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). The figure reported in Column 3 shall not exceed the figure in Column 2.</p>
4	<p><b>Value according to Article 9</b></p> <p>Banks shall report in Column 4 the value of the liquid asset in accordance with the definition set out in Article 9 of the Regulation on the Liquidity Coverage Ratio. This is the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.</p>

2.3. Instructions concerning specific rows

1	<p><b>1. TOTAL UNADJUSTED LIQUID ASSETS</b></p> <p>Title II of the Regulation on the Liquidity Coverage Ratio</p> <p>Banks shall report the total amount/Market value of their Liquid assets in c1.</p> <p>Banks shall report the total Value according to Article 9 of their Liquid assets in c4.</p>
2	<p><b>1.1. Total unadjusted level 1 assets</b></p> <p>Article 10 of Regulation on the Liquidity Coverage Ratio</p> <p>Assets reported in this section have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Regulation on the Liquidity Coverage Ratio.</p> <p>Banks shall report the total amount/Market value of their Level 1 Liquid assets in c1.</p>

	Banks shall report the total Value according to Article 9 of their Level 1 Liquid assets in c4.
3	<p><b>1.1.1. Total unadjusted LEVEL 1 assets</b></p> <p>Article 10 of the Regulation on the Liquidity Coverage Ratio</p> <p>Assets reported in this subsection have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Regulation on the Liquidity Coverage Ratio.</p> <p>Banks shall report in Column 1 the sum of total market value amount of Level 1 assets, unadjusted from provision of Article 13 of the Regulation on the Liquidity Coverage Ratio.</p> <p>Banks shall report in Column 4 the sum of total weighted amount of Level 1 assets, unadjusted from provision of Article 13 of the Regulation on the Liquidity Coverage Ratio.</p>
4	<p><b>1.1.1.1. Coins and banknotes</b></p> <p>Article 10 paragraph 1, subparagraph 1.1. of the Regulation on the Liquidity Coverage Ratio</p> <p>Total amount of cash arising from coins and banknotes.</p>
5	<p><b>1.1.1.2. Withdrawable central bank reserves</b></p> <p>Article 10, paragraph 1, subparagraph 1.2., point 1.2.3. of the Regulation on the Liquidity Coverage Ratio</p> <p>Liquidity reserve held by the bank at CBK, up to the allowed amount of usage, according to CBK regulations in force, and for the subsidiaries or branches of the bank in foreign countries, liquidity reserve held at central banks of those countries prescribed in point 1.2.2 of subparagraph 1.2, up to the allowed amount of usage, as determined by respective Central Banks.</p>
6	<p><b>1.1.1.3. Central bank assets</b></p> <p>Article 10 paragraph 1, subparagraph 1.2. points 1.2.1. and 1.2.2. of the Regulation on the Liquidity Coverage Ratio</p>

	<p>Assets representing claims on or guaranteed by the Central Bank of the Republic of Kosovo, excluding assets specified in point 1.2.3 of this subparagraph;</p> <p>Assets representing claims on or guaranteed by central banks of foreign countries, provided that exposures to the central bank or its central government are assigned a credit assessment by a nominated external credit assessment institution (ECAI) which is at least credit quality step 1 in accordance with Article 44, par.2 of the Regulation on Capital Adequacy of Banks;</p>
7	<p><b>1.1.1.4. Central government assets</b></p> <p>Article 10 paragraph 1, subparagraph 1.3. points 1.3.1. and 1.3.2. of the Regulation on the Liquidity Coverage Ratio</p> <p>The government of the Republic of Kosovo;</p> <p>The central government of a foreign country, provided that it is assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 44, par.2 of the Regulation on Capital Adequacy of Banks.</p>
8	<p><b>1.1.1.5. Regional government/local authorities assets</b></p> <p>Article 10 paragraph 1, subparagraph 1.3. point 1.3.3. of the Regulation on the Liquidity Coverage Ratio</p> <p>Regional governments or local authorities in a foreign country of the type referred to in point 1.3.2., provided that they are treated as exposures to the central government of the third country in accordance with Article 45 par.3 of the Regulation on Capital Adequacy of Banks.</p>
9	<p><b>1.1.1.6. Public Sector Entity assets</b></p> <p>Article 10 paragraph 1, subparagraph 1.3. point 1.3.4. of the Regulation on the Liquidity Coverage Ratio</p> <p>Public sector entities provided that they are treated as exposures to one of the regional governments or local authorities referred to in point 1.3.3. in accordance with Article 46, par. 6 of the Regulation on Capital Adequacy of Banks.</p>
10	<p><b>1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets</b></p>

	<p>Article 10 paragraph 1, subparagraph 1.4., 1.4.2. dhe 1.4.3 of the Regulation on the Liquidity Coverage Ratio</p> <p>1.4.1. Assets representing claims on or guaranteed by the central government or the central bank of a foreign country where a bank operates through a subsidiary or a branch, which is not assigned a credit assessment of credit quality step 1 by a nominated ECAI in accordance with Article 44, par.2 of the Regulation on Capital Adequacy of Banks.</p> <p>1.4.2. liquidity reserves held by the bank in a central bank referred to in subpoint 1.4.1, up to the allowed amount of usage, as determined by respective Central Banks</p> <p>1.4.3. the aggregate amount of assets falling within points 1.4.1 and 1.4.2. and denominated in a given currency that the bank may recognise as level 1 assets shall not exceed the amount of the bank's stressed net liquidity outflows incurred in that same currency. Moreover, where part or all of the assets falling within points 1.4.1 and 1.4.2 are denominated in a currency which is not the domestic currency of the foreign country in question, the bank may only recognise those assets as Level 1 Assets up to an amount equal to the amount of the bank's stressed net liquidity outflows incurred in that foreign currency that corresponds to the bank's operations in the jurisdiction where the liquidity risk is being taken;</p>
11	<p><b>1.1.1.8. Multilateral development bank and international organizations assets</b></p> <p>Article 10 paragraph 1, subparagraph 1.5. of the Regulation on the Liquidity Coverage Ratio</p> <p>Assets representing claims on or guaranteed by the multilateral development banks and the international organizations referred to in Article 47, par.3 and Article 48 of the Regulation on Capital Adequacy of Banks.</p>
12	<p><b>1.2. Total unadjusted level 2 assets</b></p> <p>Articles 11 and 12 of the Regulation on Liquidity Coverage Ratio</p> <p>Assets reported in this section have been explicitly identified as, or treated similarly to, either Level 2A or Level 2B assets according to the Regulation on Liquidity Coverage Ratio.</p>

	<p>Banks shall report the total amount/Market value of their Level 2 Liquid assets in c1.</p> <p>Banks shall report the total Value according to Article 9 of the Regulation on Liquidity Coverage Ratio of their Level 2 Liquid assets in c4.</p>
13	<p><b>1.2.1. Total unadjusted LEVEL 2A assets</b></p> <p>Article 11 of the Regulation on Liquidity Coverage Ratio</p> <p>Assets reported in this sub-section have been explicitly identified as, or treated as Level 2A assets.</p> <p>Banks shall report in Column 1 the sum of total market value amount of Level 2A assets, unadjusted from provision of Article 13 of the Regulation on Liquidity Coverage Ratio.</p> <p>Banks shall report in Column 4 the sum of total weighted amount of Level 2A assets, unadjusted from provision of Article 13 of the Regulation on Liquidity Coverage Ratio.</p>
14	<p><b>1.2.1.1. Central bank or central/regional government or local authorities or Public Sector Entities assets (RW20 %)</b></p> <p>Article 11 paragraph 1, subparagraph 1.1. of the Regulation on the Liquidity Coverage Ratio</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a foreign country or by a regional government, local authority or public sector entity in a foreign country, provided that they are assigned a 20 % risk weight in accordance with Articles 44, par.2, Article 45 par.2, and Article 46 par.4 of Regulation on Capital Adequacy of Banks, as applicable.</p> <p>.</p>
15	<p><b>1.2.1.2. Corporate debt securities</b></p> <p>Article 11 paragraph 1, subparagraph 1.2. of the Regulation on the Liquidity Coverage Ratio</p> <p>Corporate debt securities which comply with Article 11 paragraph 1, subparagraph 1.2.</p>
16	<p><b>1.2.2. Total unadjusted LEVEL 2B assets</b></p> <p>Article 12 of the Regulation on Liquidity Coverage Ratio</p>



	<p>Assets reported in this subsection have been explicitly identified as Level 2B assets according to the Regulation on Liquidity Coverage Ratio.</p> <p>Banks shall report in Column 1 the sum of total market value amount of Level 2B assets, unadjusted from provision of Article 13 of the Regulation on Liquidity Coverage Ratio.</p> <p>Banks shall report in Column 4 the sum of total weighted amount of Level 2B assets, unadjusted from provision of Article 13 of the Regulation on Liquidity Coverage Ratio.</p>
17	<p><b>1.2.2.1. Corporate debt securities</b></p> <p>Article 12 paragraph 1, subparagraph 1.2. of the Regulation on the Liquidity Coverage Ratio</p> <p>Corporate debt securities which comply with Article 12 paragraph 1, subparagraph 1.2.</p>
18	<p><b>1.2.2.2. Central bank or central government assets</b></p> <p>Article 12 paragraph 1, subparagraph 1.1. of the Regulation on the Liquidity Coverage Ratio</p> <p>Assets representing claims on or guaranteed by central banks or central governments of a foreign country, provided that it is assigned a credit assessment by a nominated ECAI which is at least credit quality step 3 in accordance with Article 44, par.2 of the Regulation on Capital Adequacy of Banks.</p>
	<b>MEMORANDUM ITEMS</b>
19	<p><b>3. Level 1/2A/2B assets excluded due to currency reasons</b></p> <p>Article 10 paragraph 1, subparagraph 1.4. of the Regulation on the Liquidity Coverage Ratio</p> <p>The bank shall report the portion of assets complying with Article 10 paragraph 1 subparagraph 1.4, that is not recognizable by the bank under the provisions set out in this Article.</p>

20	<p><b>4. Level 1/2A/2B assets excluded for operational reasons except for currency reasons</b></p> <p>Article 8 of the Regulation on the Liquidity Coverage Ratio</p> <p>Banks shall report assets complying with Article 7 but that do not meet the requirements specified in Article 8 of the same regulation, provided that they have not been reported in row 19 for currency reasons.</p>
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## **REPORTING ON LIQUIDITY**

### **PART 2**

#### **OUTFLOWS**

##### 1. General remarks

- 1.1. Template on Outflows contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement. Items which do not need to be completed by banks are colored grey.
- 1.2. Banks shall report the template in Euros. 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;
- 1.3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the CBK complete an adequate assessment of banks' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources banks may have access to.
- 1.4. In accordance with Article 17 paragraph 1 of the Regulation on Liquidity Coverage Ratio, liquidity outflows shall:

- 1.4.1. include those categories referred to in Article 17 paragraph 2.
  - 1.4.2. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in the Regulation.
- 1.5. Regulation on Liquidity Coverage Ratio only refers to rates and haircuts, and the word ‘weight’ just refers to these. In these instructions the word ‘weighted’ is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
- 1.6. The liquidity outflows shall be reported only once in the template unless additional outflows according to Article 23 of the Regulation are applicable or where the item is an “of which” item or a memorandum item.
- 1.7. In the case of a separate reporting by the bank in foreign currency, the following shall always apply:
  - 1.7.1. only items and flows denominated in that currency shall be reported;
  - 1.7.2. in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
  - 1.7.3. where netting is allowed according to the Regulation on Liquidity Coverage Ratio it may only be applied to flows in that currency;
  - 1.7.4. where a flow has multicurrency optionality, the bank shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that separate currency.
- 1.8. The standard weights in column 4 of template on Outflows are those specified in the Regulation on Liquidity Coverage Ratio by default and are provided here for information.
- 1.9. The template contains information about collateralized liquidity flows, referred to as ‘secured lending and capital-market driven transactions’ in the Regulation on Liquidity Ratio, and for the purpose of calculating LCR as defined in that regulation. Where these transactions are made against a collateral pool, the identification of the specific assets pledged for the purposes of reporting in this template will be made, according to the liquid assets categories as defined in Title II, Chapter 2 of the Regulation on Liquidity Coverage Ratio, starting from the least liquid assets. Simultaneously, in case of

transactions with different residual maturities made against a collateral pool, less liquid assets are assigned to the transactions with the longest residual maturities first.

1.10. A separate template is provided for collateral swaps. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template, which only covers cash- versus-collateral transactions.

2. Specific remarks regarding settlement and forward starting transactions

2.1. Banks shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.8.5. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In the case of a repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. If the amount to be received is larger than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an inflow. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row. Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

2.2. Instructions concerning specific columns

Column	Legal references and instructions
1	<p><b>Amount</b></p> <p>1.1. Unsecured transactions/deposits specific instructions:</p> <p>Banks shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 17 to 24 of the Regulation on Liquidity Coverage Ratio.</p>

	<p>1.2. Secured lending and capital market-driven transactions specific instructions:</p> <p>Banks shall report here the outstanding balance of the liabilities in accordance with Article 17 paragraph 2 of the Regulation on Liquidity Coverage Ratio, which represent the cash leg of the secured transaction.</p>
2	<p><b>Market value of collateral extended</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Banks shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges (in accordance with Article 8 paragraph 8 of the Regulation on Liquidity Coverage Ratio and subject to the following conditions:</p> <ul style="list-style-type: none"> <li>- Where a bank may only recognize part of their foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (in accordance with Article 10 paragraph 1 subparagraph 1.4. of the Regulation on Liquidity Coverage Ratio. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognized within liquid assets, the surplus amount shall be reported in the non-liquid section;</li> <li>- Level 2A assets shall be reported in the corresponding L2A asset row (i.e. do not move L2A to L1 in the secured transaction reporting).</li> </ul>
3	<p><b>Value of collateral extended according to Article 9</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Banks shall report here the value of extended collateral in accordance with Article 9 of the Regulation on Liquidity Coverage Ratio.</p>

	<p>This is calculated by multiplying Column 2 of template on Outflows by the applicable weight/haircut from template on Liquid Assets corresponding to asset type.</p> <p>Column 3 of template on Outflows is used in the calculation of the adjusted amount of liquid assets in template on Calculations.</p>
4	<p><b>Standard Weight</b></p> <p>Articles 19 – 24 of the Regulation on Liquidity Coverage Ratio</p> <p>The standard weights in Column 4 are those specified in the Regulation on Liquidity Coverage Ratio by default and are provided for information only.</p>
5	<p><b>Applicable Weight</b></p> <p>Both unsecured and secured:</p> <p>Banks shall report here applicable weights. These weights are those specified in Articles 17 to 24 of the Regulation on Liquidity Coverage Ratio.</p> <p>Applicable weights 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). Applicable weights may reflect, but are not limited to bank-specifics.</p>
6	<p><b>Outflow</b></p> <p>Both unsecured and secured:</p> <p>Banks shall report here the outflows. This is calculated by multiplying Column 1 in template on Outflows by Column 5 in template on Outflows.</p>

2.3. Instructions concerning specific rows

Row	Legal references and instructions
1	<b>1. OUTFLOWS</b>

	<p>Chapter 2 of Title III of the Regulation on Liquidity Coverage Ratio Banks shall report here on outflows in accordance with Chapter 2 of Title III.</p>
2	<p><b>1.1. Outflows from unsecured transactions/deposits</b></p> <p>Articles 15 to 24 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on outflows in accordance with Articles 16 to 24 with the exception of outflows in accordance with Article 22 paragraph 4 and 5.</p>
3	<p><b>1.1.1. Retail deposits</b></p> <p>Articles 19 and 20 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on retail deposits.</p> <p>In accordance with Article 22 paragraph 6 banks shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account.</p> <p>Banks will consider for this category of liability the applicable outflow rates for the different categories of retail deposits.</p> <p>Accordingly, banks shall report as applicable weigh the average of the relevant applicable weights for all these deposits.</p>
4	<p><b>1.1.1.1. deposits exempted from the calculation of outflows</b></p> <p>Article 20 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here those categories of retail deposits exempted from the calculation of outflows if the conditions of Article 20 paragraph 5 subparagraphs 5.1 or 5.2 have been met.</p>
5	<p><b>1.1.1.2. deposits where the pay-out has been agreed within the following 30 days</b></p>

	<p>Article 20 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here deposits with a residual maturity of less than 30 days where pay-out has been agreed.</p>
6	<p><b>1.1.1.3. deposits subject to higher outflows</b></p> <p>Articles 20 paragraph 2 and paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here the full balance of the deposits subject to higher outflow rates in accordance with paragraph 2 and 3 of Article 20. Those retail deposits where the assessment under paragraph 2 of Article 20 for their categorization has not been carried out or is not completed shall also be reported here.</p>
7	<p><b>1.1.1.3.1. Category 1</b></p> <p>Article 20 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph 2.1. or two of the criteria in subparagraphs 2.2. to 2.5. of paragraph 2 of Article 20 of unless these deposits have been taken in foreign countries where a higher outflow is applied in accordance with Article 20 paragraph 8 in which case they shall be reported within this latter category.</p> <p>Banks shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph 3.1. of paragraph 3 of Article 20 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred to in the previous paragraph and weighted by the cited corresponding amounts.</p>
8	<p><b>1.1.1.3.2. Category 2</b></p> <p>Article 20 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph 2.1. of</p>



	<p>paragraph 2 of Article 20 and at least another criterion referred to in that paragraph 2 or three or more criteria of the cited paragraph unless these deposits have been taken in foreign countries where a higher outflow is applied in accordance with Article 20 paragraph 8 in which case they shall be reported within this latter category.</p> <p>Those retail deposits where the assessment under paragraph 2 of Article 20 for their categorization has not been carried out or is not completed shall also be reported here.</p> <p>Banks shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph 3.2. of paragraph 3 of Article 20 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred in the previous paragraphs and weighted by the cited corresponding amounts.</p>
9	<p><b>1.1.1.4. stable deposits</b></p> <p>Article 19 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the part of the amounts of retail deposits covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance 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 Article 19 paragraphs 2 and 3 respectively and where:</p> <ul style="list-style-type: none"> <li>- These deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 20 paragraphs 2, 3, or 8 in which case they shall be reported as deposits subject to higher outflows; or</li> <li>- These deposits have not been taken in foreign countries where a higher outflow is applied in accordance with Article 20 paragraph 8 in which case they shall be reported within this category;</li> </ul>
10	<p><b>1.1.1.5. deposits in foreign countries where a higher outflow is applied</b></p>

	<p>Article 20 paragraph 8 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of retail deposits taken in foreign countries where a higher outflow is applied in accordance with the national law which sets out liquidity requirements in that foreign country.</p>
11	<p><b>1.1.1.6. other retail deposits</b></p> <p>Article 20 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of other retail deposits than those captured in the previous items.</p>
12	<p><b>1.1.2. Operational deposits</b></p> <p>Article 21 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here the part of the operational deposits, in accordance with Article 21, which is necessary for the provision of operational services. Deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services shall be considered non- operational deposits in accordance with Article 21 paragraph 4.</p> <p>The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.</p>
13	<p><b>1.1.2.1. maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Article 21 paragraph 1, subparagraph 1.1., Article 21 paragraph 2 and Article 21 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on deposits maintained by the depositor in order to obtain clearing, custody, cash management or other comparable services in the context of an established relationship (in</p>

	<p>accordance with Article 21 paragraph 1, subparagraph 1.1. which is critically important to the depositor (in accordance with Article 21 paragraph 3; funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 21 paragraph 3.</p> <p>Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 21 paragraph 3) shall be reported.</p> <p>Banks shall report separately, in accordance with Article 21 paragraph 2, the amount of these deposits covered and not covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country, as specified in the following items of the instructions.</p>
14	<p><b>1.1.2.1.1. covered by DGS (Deposit Guarantee Scheme)</b></p> <p>Article 21 paragraph 1, subparagraph 1.1., Article 21 paragraph 2 and Article 21 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship that fulfills the criteria set out in Article 21 paragraph 1, subparagraph 1.1. and 21 paragraph 3 and which is covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country.</p>
15	<p><b>1.1.2.1.2. not covered by DGS</b></p> <p>Article 21 paragraph 1, subparagraph 1.1, Article 21 paragraph 2 and Article 21 paragraph 3.</p> <p>Banks shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfills the criteria set out in Article 21 paragraph 1, subparagraph 1.1. and 21 paragraph 3 and which is not covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country.</p>

<p>16</p>	<p><b>1.1.2.2. maintained in the context of an established operational relationship (other) with non-financial customers</b></p> <p>Article 21 paragraph 1, subparagraph 1.2., Article 21 paragraph 3 and Article 21 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of deposits maintained by a non-financial customer in the context of an established operational relationship other than that mentioned in Article 21 paragraph 1, subparagraph 1.1., and subject to the requirements set out in Article 21 paragraph 5.</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 21 paragraph 3) shall be reported.</p>
<p>17</p>	<p><b>1.1.2.3. maintained to obtain cash clearing</b></p> <p>Article 21 paragraph 1 subparagraph 1.2. and Article 21 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of deposits maintained by the depositor to obtain cash clearing, as set out in Article 21 paragraph 1 subparagraph 1.2.</p> <p>These cash clearing only covers such services to the extent that they are rendered in the context of an established relationship which is critically important to the depositor in accordance with Article 21 paragraph 3; funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 21 paragraph 3).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 21 paragraph 3) shall be reported.</p>
<p>18</p>	<p><b>1.1.3 Excess operational deposits</b></p> <p>Article 21 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p>

	<p>Banks shall report here the part of the operational deposits in excess of those required for the provision of operational services.</p>
19	<p><b>1.1.3.1 deposits by financial customers</b></p> <p>Articles 21 paragraph 3 and 24 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the part of the operational deposits from financial customers in excess of those required for the provision of the operational services in accordance with Article 21 paragraph 3.</p>
20	<p><b>1.1.3.2 deposits by other customers</b></p> <p>Articles 21 paragraph 3 and 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the part of the operational deposits from customers other than financial customers, and excluding retail deposits, in excess of those required for the provision of the operational services in accordance with Article 21 paragraph 3.</p> <p>These excess operational deposits shall be reported in two different rows depending on whether or not the entire amount of the excess operational deposit is covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country.</p>
21	<p><b>1.1.3.2.1 covered by DGS</b></p> <p>Articles 21 paragraph 3 and 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country as referred to in Article 22 paragraph 1.</p>
22	<p><b>1.1.3.2.2 not covered by DGS</b></p>

	<p>Article 21 paragraph 3 and 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is not covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country as referred to in Article 22 paragraph 1.</p>
23	<p><b>1.1.4. Non-operational deposits</b></p> <p>Article 21 paragraph 4 and Article 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on unsecured deposits referred to in Article 22 paragraph 1 and those arising out of a correspondent banking or from the provision of prime brokerage services in accordance with Article 21 paragraph 4.</p> <p>Banks shall report separately, with the exception of the liabilities arising out of correspondent banking relationship or from the provision of prime brokerage services in accordance with Article 21 paragraph 4, the non-operational deposits covered and not covered by, Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country as specified in the following items of the instructions.</p> <p>The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.]</p>
24	<p><b>1.1.4.1. correspondent banking and provisions of prime brokerage deposits</b></p> <p>Article 21 paragraph 4 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of deposits arising out of correspondent banking relationship or from the provision of prime brokerage as referred to in Article 21 paragraph 4.</p>

25	<p><b>1.1.4.2. deposits by financial customers</b></p> <p>Article 24 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits in accordance with Article 21.</p>
26	<p><b>1.1.4.3. deposits by other customers</b></p> <p>Article 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) in accordance with Article 22 paragraph 1, to the extent they are not considered as operational deposits in accordance with Article 21.</p> <p>These deposits shall be reported in two different rows depending on whether or not the entire amount of the deposit is covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country.</p>
27	<p><b>1.1.4.3.1. covered by DGS</b></p> <p>Article 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country as referred to in Article 22 paragraph 1.</p>
28	<p><b>1.1.4.3.2. not covered by DGS</b></p> <p>Article 22 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p>

	<p>Banks shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is not covered by Deposit Insurance Fund of Kosovo in accordance with Legislation in force on Deposit Insurance or an equivalent deposit guarantee scheme in a foreign country as referred to in Article 22 paragraph 1.</p>
29	<p><b>1.1.5. Additional outflows</b></p> <p>Article 23 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on additional outflows as defined in Article 23.</p> <p>In accordance with Article 23 paragraph 9 deposits received as collateral shall not be considered as liabilities for the purposes of Article 19, 20, 21, 22 or 24 paragraph 7 and 8 but shall be subject to the provisions of paragraphs 1 to 8 of Article 23, where applicable. The amount of cash received exceeding the amount of cash received as collateral shall be treated as deposits in accordance with Article 19, 20, 21, 22 or 24 paragraph 7 and 8 of this regulation.</p>
30	<p><b>1.1.5.1. collateral other than Level 1 assets posted for derivatives</b></p> <p>Article 23 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex IV of the Regulation Regulation of Capital Adequacy of Banks and credit derivatives.</p>
31	<p><b>1.1.5.2. material outflows due to deterioration of own credit quality</b></p> <p>Article 23 paragraph 2 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report total amount of additional outflows they have calculated and notified to the central banks or regulatory authorities of foreign countries in accordance with Article 23 paragraph 2.</p>



	<p>If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in Row 31 such that the sum of the outflows is 100 % outflow in total for the transaction.</p>
<p>32</p>	<p><b>1.1.5.3. impact of an adverse market scenario on derivatives transactions</b></p> <p>Article 23 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of outflows calculated as follows:</p> <p>A bank’s derivatives transactions shall be considered material where the total of notional amounts of such transactions has exceeded 10% of the net liquidity outflows at any time in the previous two years.</p> <p>The net liquidity outflows shall be calculated without the additional outflow component.</p> <p>The additional outflow corresponding to collateral needs resulting from the impact of an adverse market scenario on an bank's derivatives transactions considered as material, shall be the largest absolute net 30-day collateral flow realized during the 24 months preceding the date of calculation of the liquidity coverage requirement.</p> <p>Banks may only treat inflows and outflows of transactions on a net basis where they are executed under the same master netting agreement. The absolute net collateral flow shall be based on both realized outflows and inflows, and the netting shall be calculated at the bank's portfolio level.</p>
<p>33</p>	<p><b>1.1.5.4. outflows from derivatives</b></p> <p>Article 23 paragraph 6 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex IV of Regulation on Bank Capital Adequacy and from credit derivatives calculated in accordance with Article 16.</p> <p>For the cases of reporting in a separate currency only, banks shall report outflows which occur only in the respective significant</p>

	<p>currency. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR- 10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on Template on Outflows and EUR40 inflow on Template on Inflows.</p>
34	<p><b>1.1.5.5. short positions</b></p> <p>Article 23 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Where the bank has a short position that is covered by an unsecured security borrowing, the bank shall add an additional outflow corresponding to 100% of the market value of the securities or other assets sold short unless the terms upon which the bank has borrowed them require their return only after 30 calendar days. Where the short position is covered by a collateralized securities financing transaction, the bank shall assume the short position will be maintained throughout the 30 calendar day period and will receive a 0% outflow.</p>
35	<p><b>1.1.5.5.1. covered by collateralized SFT (securities financing transactions)</b></p> <p>Article 23 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of securities or other assets sold short that are covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
36	<p><b>1.1.5.5.2. other</b></p> <p>Article 23 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of securities or other assets sold short other than those covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the</p>

	<p>bank has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
37	<p><b>1.1.5.6. callable excess collateral</b></p> <p>Article 23 paragraph 8 subparagraph 8.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of excess collateral that the bank holds and that can be contractually called at any times by the counterparty.</p>
38	<p><b>1.1.5.7. due collateral</b></p> <p>Article 23 paragraph 8 subparagraph 8.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.</p>
39	<p><b>1.1.5.8. liquid asset collateral exchangeable for non liquid assets</b></p> <p>Article 23 paragraph 8 subparagraph 8.3. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the bank.</p>
40	<p><b>1.1.5.9. internal netting of client's positions</b></p> <p>Article 23 paragraph 10 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here the market value of the non-liquid assets of a client that, in relation to prime brokerage services, the bank has used to cover short sales of another client by internally matching them.</p>

<p>41</p>	<p><b>1.1.6. Committed facilities</b></p> <p>Article 24 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on outflows as defined in Article 24. Maximum amount that could be drawn shall be assessed in accordance with Article 24 paragraph 2.</p>
<p>42</p>	<p><b>1.1.6.1. credit facilities</b></p> <p>Banks shall report here on committed credit facilities as defined in Article 24 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p>
<p>43</p>	<p><b>1.1.6.1.1. to retail customers</b></p> <p>Article 24 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities to retail customers as defined in the Regulation on Liquidity Coverage Ratio.</p>
<p>44</p>	<p><b>1.1.6.1.2. to non-financial customers other than retail customers</b></p> <p>Article 24 paragraph 4 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are neither financial customers nor retail customers as defined in the Regulation on Liquidity Coverage Ratio with and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.</p>
<p>45</p>	<p><b>1.1.6.1.3. to credit institutions</b></p> <p>Banks shall report here on committed credit facilities provided to credit institutions.</p>

<p>46</p>	<p><b>1.1.6.1.3.1. other</b></p> <p>Article 24 paragraph 6, subparagraph 6.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions other than those reported above.</p>
<p>47</p>	<p><b>1.1.6.1.4. to regulated financial institutions other than credit institutions</b></p> <p>Article 24 paragraph 6, subparagraph 6.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than credit institutions.</p>
<p>48</p>	<p><b>1.1.6.1.5. to other financial customers</b></p> <p>Article 24 paragraph 6, subparagraph 6.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities other than those reported above to other financial customers.</p>
<p>49</p>	<p><b>1.1.6.2. liquidity facilities</b></p> <p>Article 24 paragraph 1 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on committed liquidity facilities as defined in Article 24 paragraph 1.</p>
<p>50</p>	<p><b>1.1.6.2.1. to retail customers</b></p> <p>Article 24 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p>

	<p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to retail customers as defined in the Regulation on Liquidity Coverage Ratio.</p>
51	<p><b>1.1.6.2.2. to non-financial customers other than retail customers</b></p> <p>Article 24 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are neither financial customers nor retail customers in accordance with the Regulation on Liquidity Coverage Ratio.</p>
52	<p><b>1.1.6.2.3. to personal investment companies</b></p> <p>Article 24 paragraph 5 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amounts that could be drawn from undrawn committed liquidity facilities provided to private investment companies.</p>
53	<p><b>1.1.6.2.4. to credit institutions</b></p> <p>Banks shall report here on committed liquidity facilities provided to credit institutions.</p>
54	<p><b>1.1.6.2.4.1. other</b></p> <p>Article 24 paragraph 6, subparagraph 6.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn of undrawn committed liquidity facilities provided to credit institutions not mentioned above.</p>
55	<p><b>1.1.6.2.5. to other financial customers</b></p>

	<p>Article 24 paragraph 6, subparagraph 6.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.</p>
56	<p><b>1.1.7. Other products and services</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here on those products or services referred to in Article 18 paragraph 1. The amount to be reported shall be the maximum amount that could be drawn from those products or services referred to in Article 18 paragraph 1. The applicable weight to be reported shall be the weight as determined by the CBK in accordance with Article 18 paragraph 3.</p>
57	<p><b>1.1.7.1. Uncommitted funding facilities</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of uncommitted funding facilities referred to in Article 18 paragraph 1. Guarantees shall not be reported in this row.</p>
58	<p><b>1.1.7.2. undrawn loans and advances to wholesale counterparties</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 18 paragraph 1.</p>
59	<p><b>1.1.7.3. mortgages that have been agreed but not yet drawn down</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p>

	<p>Banks shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 18 paragraph 2.</p>
60	<p><b>1.1.7.4. credit cards</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of credit cards referred to in Article 18 paragraph 2.</p>
61	<p><b>1.1.7.5. overdrafts</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of overdrafts referred to in Article 18 paragraph 2.</p>
62	<p><b>1.1.7.6. planned outflows related to renewal or extension of new retail or wholesale loans</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 18 paragraph 2.</p>
63	<p><b>1.1.7.7. Derivatives payables</b></p> <p>Article 18 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of derivatives payables, other than the contracts listed in Annex IV of the Regulation on Capital Adequacy of Banks and credit derivatives referred to in Article 18 paragraph 2.</p>
64	<p><b>1.1.7.8. trade finance off-balance sheet related products</b></p>



	Banks shall report the amount of the products or services related to trade finance off-balance sheet related products referred to in Article 18 paragraph 2.
65	<p><b>1.1.7.9. others</b></p> <p>Article 18 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of other products or services than those cited above referred to in Article 18 paragraph 2. Guarantees, among other items, shall be reported in this row. Contingent outflows due to triggers other than downgrade triggers referred to in Article 23 paragraph 2 and 4 shall be reported in this row.</p>
66	<p><b>1.1.8. Other liabilities and due commitments</b></p> <p>Article 22 paragraph 3, Article 22 paragraph 6 and Article 24 paragraph 7 and 8 of the Regulation on Liquidity Coverage Ratio Banks shall report outflows from other liabilities and due commitments as provided in Article 22 paragraph 2, Article 22 paragraph 6 and Article 24 paragraph 7 and 8. This item shall also include, where necessary, additional balances according to Article 10 paragraph 1 subparagraph 1.2. point 1.2.3.</p>
67	<p><b>1.1.8.1. liabilities resulting from operating expenses</b></p> <p>Article 22 paragraph 3 of the Regulation on Liquidity Coverage Ratio Banks shall report the amount of the outstanding balance of liabilities resulting from the banks's own operating expenses as referred to in Article 22 paragraph 3.</p>
68	<p><b>1.1.8.2. in the form of debt securities if not treated as retail deposits</b></p> <p>Article 22 paragraph 6 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the credit institution other</p>

	<p>than that reported as retail deposits as referred to in Article 22 paragraph 6. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.</p>
69	<p><b>1.1.8.3 Excess of funding to non-financial customers</b></p> <p>Article 24 paragraph 8 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here the difference between the contractual commitments to extend funding to non-financial customers and the amount of inflows from such customers referred to by Article 25 paragraph 3 subparagraph 3.1. when the former exceeds the latter.</p>
70	<p><b>1.1.8.3.1 excess of funding to retail customers</b></p> <p>Banks shall report here the difference between the contractual commitments to extend funding to retail customers and the amount of inflows from such customers referred to by Article 25 paragraph 3 subparagraph 3.1. when the former exceeds the latter.</p>
71	<p><b>1.1.8.3.2 excess of funding to non-financial corporates</b></p> <p>Banks shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the amount of inflows from such customers referred to by Article 25 paragraph 3 subparagraph 3.1. when the former exceeds the latter.</p>
72	<p><b>1.1.8.3.3 excess of funding to sovereigns, MLDBs (multilateral development banks) and PSEs (public sector entities)</b></p> <p>Banks shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the amount of inflows from such customers referred to by Article 25 paragraph 3 subparagraph 3.1. when the former exceeds the latter.</p>
73	<p><b>1.1.8.3.4 excess of funding to other legal entities</b></p>

	<p>Banks shall report here the difference between the contractual commitments to extend funding to other legal entities and the amount of inflows from such customers referred to by Article 25 paragraph 3 subparagraph 3.1. when the former exceeds the latter.</p>
<p>74</p>	<p><b>1.1.8.4 Assets borrowed on an unsecured basis</b></p> <p>Article 22 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here assets borrowed on an unsecured basis and maturing within the 30 days. These assets shall be assumed to run off in full, leading to a 100 % outflow.</p> <p>Banks shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the bank does not own the securities and they do not form part of banks liquidity buffer.</p>
<p>75</p>	<p><b>1.1.8.5 Others</b></p> <p>Article 24 paragraph 7 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report the amount of the outstanding balance of any liabilities that come due in the next 30 calendar days other than those referred to in Article 19 to 24.</p> <p>This row shall only include any other outflows from unsecured transactions. Secured transactions will be reported under ID 1.2. on “Outflows from secured lending and capital market-driven transactions” and under ID 1.3. on “Total outflows from collateral swaps”.</p>
<p>76</p>	<p><b>1.2. Outflows from secured lending and capital market-driven transactions</b></p> <p>Article 22 paragraph 4 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions. Collateral swap</p>

	<p>transactions (which cover collateral-versus-collateral transactions) shall be reported in template on Collateral Swaps .</p>
77	<p><b>1.2.1. Counterparty is central bank</b></p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions where the counterparty is a central bank.</p>
78	<p><b>1.2.1.1. level 1 collateral</b>  Article 22 paragraph 4, subparagraph 4.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 1 collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
79	<p><b>1.2.1.1.1 of which collateral extended meets operational requirements</b></p> <p>Of the transactions in item 1.2.1.1 those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
80	<p><b>1.2.1.2. level 2A collateral</b>  Article 22 paragraph 4, subparagraph 4.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Article 7</p>

	<p>and 11 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
81	<p>1.2.1.2.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.2 above those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
82	<p>1.2.1.3. Level 2B assets collateral Article 22 paragraph 4, subparagraph 4.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
83	<p>1.2.1.3.1 of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.1.3 (above) those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
84	<p>1.2.1.4. non-liquid assets collateral Article 22 paragraph 4, subparagraph 4.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Non liquid assets collateral.</p>

85	<p>1.2.2. Counterparty is non-central bank</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is not a central bank.</p>
86	<p>1.2.2.1. level 1 collateral Article 22 paragraph 4, subparagraph 4.1. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 1 collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 10 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
87	<p>1.2.2.1.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.1 (above) those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
88	<p>1.2.2.2. level 2A collateral Article 22 paragraph 4, subparagraph 4.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 11 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
89	<p>1.2.2.2.1. of which collateral extended meets operational requirements</p>

	<p>Of the transactions in item 1.2.2.2 above those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
90	<p>1.2.2.3. Level 2B assets collateral  Article 22 paragraph 4, subparagraph 4.4. of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Article 7 and 12 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
91	<p>1.2.2.3.1. of which collateral extended meets operational requirements</p> <p>Of the transactions in item 1.2.2.3 above those where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
92	<p>1.2.2.4. non-liquid assets collateral</p> <p>Banks shall report here outflows resulting from secured lending and capital market-driven transactions as defined in the Regulation on Liquidity Coverage Ratio where the counterparty is a central bank and the collateral extended is Non liquid assets collateral.</p>
93	<p><b>1.3. Total outflows from collateral swaps</b></p> <p>The sum of outflows from column 7 Template on Collateral Swaps shall be reported in Column 6.</p>
	<p><b>MEMORANDUM ITEMS</b></p>
94	<p><b>2. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Banks shall report here on operational deposits referred to in item 1.1.2.1. broken down by the following counterparties:</p> <ul style="list-style-type: none"> <li>— Banks;</li> <li>— financial customers other than Banks;</li> </ul>

	<p>— sovereigns, central banks, multilateral development banks and public sector entities;</p> <p>— other customers.</p>
95	<p><b>2.1. provided by credit institutions</b></p> <p>Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by credit institutions.</p>
96	<p><b>2.2. provided by financial customers other than credit institutions</b></p> <p>Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by financial customers other than credit institutions.</p>
97	<p><b>2.3. provided by sovereigns, central banks, MDBs and PSEs</b></p> <p>Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by sovereigns, central banks, multilateral development banks and public sector entities.</p>
98	<p><b>2.4. provided by other customers</b></p> <p>Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by other customers (other than those mentioned above and customers considered for the retail deposits).</p>
99	<p><b>3. FX outflows</b></p> <p>This item shall only be reported in case of reporting in currencies subject to separate reporting.</p> <p>For the cases of reporting in a separate currency, only, banks shall report the portion of outflows from derivatives (reported in item 1.1.5.4.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR-10, Counterparty B:</p>



	EUR+40 shall be reported as EUR10 outflow on Template on Outflows (and EUR40 inflow on Template on Inflows).
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## **REPORTING ON LIQUIDITY**

### **PART 3**

#### **INFLOWS**

##### 1. General remarks

- 1.1. Template on Inflows contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in the Regulation on Liquidity Coverage Ratio. Items which do not need to be completed by banks are colored in grey.
- 1.2. Banks shall report the template in Euros. 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.
- 1.3. In accordance with Article 25 of the Regulation on Liquidity Coverage Ratio, liquidity inflows shall:
  - 1.3.1. comprise only contractual inflows from exposures that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.
  - 1.3.2. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in the Regulation on Liquidity Coverage Ratio.
- 1.4. In accordance with Article 25 paragraph 6 of the Regulation on Liquidity Coverage Ratio, banks shall not report inflows from any of the liquid assets reported in accordance with Title II other than payments due on the assets that are not reflected in the market value of the asset.
- 1.5. Inflows which are to be received in foreign 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 the foreign country or currency.

- 1.6. Monies due from securities issued by the bank itself or by a SSPE with which the bank has close links 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 assets pursuant to Article 25 paragraph 3, subparagraph 3.8 of the Regulation on Liquidity Coverage Ratio.
- 1.7. In accordance with Article 25 paragraph 7 of the Regulation on Liquidity Coverage Ratio, banks shall not report inflows from any new obligations entered into. This refers to contractual commitments which have not been contractually established at the reporting date, but will or may be entered into within the 30 day horizon.
- 1.8. In the case of a separate reporting by the bank in cases when aggregate liabilities in a currency different from Euro amounting to or exceeding 5% of the bank's total liabilities, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. For instance, in case of FX derivatives, banks may only net inflows and outflows in accordance with Article 16 of the Regulation on Liquidity Coverage Ratio where they are denominated in the same currency.
- 1.9. The Column structure of this template is built to accommodate the caps on inflows applicable pursuant to Article 26 of the Regulation on Liquidity Coverage Ratio.
- 1.10. In accordance with Article 4 paragraph 9, subparagraph 9.3 of the Regulation on Liquidity Coverage Ratio regarding consolidation, liquidity inflows in a subsidiary undertaking in a foreign country which are subject under the national law of that foreign 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 foreign country.
- 1.11. Regulation on Liquidity Coverage Ratio only refers to rates and haircuts, and the word 'weight' in the template just refers to these in the appropriate context. The word 'weighted' in these instructions shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).

- 1.12. Some ‘memorandum items’ are included in the associated templates to these instructions. Among others, these items provide necessary information to allow the CBK to complete an adequate assessment of banks’ compliance with the liquidity requirements.
2. Specific remarks regarding secured lending and capital market-driven transactions
  - 2.1. The template categories collateralized flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps — Template on Collateral Swaps. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the template on Inflows which only covers cash-versus-collateral transactions.
  - 2.2. In the case of a separate reporting by the bank in cases when aggregate liabilities in a currency different from Euro amounting to or exceeding 5% of the bank’s total liabilities, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected.. This may mean that only one side of the transaction is reported in the relevant 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.
  - 2.3. For the calculation of inflows, secured lending and capital market-driven transactions shall be reported irrespective of whether the underlying collateral received meets the operational requirements as provided under Article 8 of the Regulation on Liquidity Coverage Ratio. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 13 paragraph 2 of the Regulation on Liquidity Coverage Ratio, banks shall also report separately those transactions where the underlying collateral received additionally meets the operational requirements as provided under Article 8 of the Regulation on Liquidity Coverage Ratio.
  - 2.4. Where a bank 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 recognizable part shall be reported within the rows related to Level 1, Level 2A and Level 2B assets (refer to Article 10 paragraph 1, subparagraph 1.4 of the Regulation on Liquidity Coverage Ratio. Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as 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.

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

- 3.1. Banks shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {T3; r23} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in Template on Liquid Assets if the bank holds the asset in its book at the reference date and it fulfills the related conditions. Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

### 4. Inflows

#### 4.1. Instructions concerning specific **columns**

Column	Legal references and instructions
1	<p><b>Amount — Subject to the 75 % cap on inflows</b>            Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio            For rows {4},{6}-{9},{12}-{13},{15}-{23},{27}-{33},{35}-{36},{39-45}, {47}-{49} and {52}, banks shall report in Column 1 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio and following the relevant instructions included here.</p>
2	<p><b>Market value of collateral received — Subject to the 75 % cap on inflows</b>            Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio            For rows {27}-{32},{39-44}, banks shall report in Column 2 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 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio.</p>
3	<p><b>Standard Weight</b>            Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio</p>

	<p>The standard weights in Column 3 are those specified in the Regulation on Liquidity Coverage Ratio by default and are provided for information only.</p>
4	<p><b>Applicable Weight- Subject to the 75 % cap on inflows</b>  Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio</p> <p>The Applicable Weight are those specified in of Articles 25 and Article 26 of the Regulation on Liquidity Coverage Ratio.</p> <p>Applicable weights 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). Applicable weights may reflect, but are not limited to, bank-specific.</p> <p>For rows {4},{6}-{9},{12}-{13},{15}-{23},{27},{29},{31},{35}-{36},{39},{41}, {43},{47}-{49},{52}, banks shall report in Column 4 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio.</p>
5	<p><b>Value of collateral received according to Article 9 — Subject to the 75 % cap on inflows</b>  Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio</p> <p>For rows {28},{30},{32},{40},{42}, and {44}, banks shall report in Column 5 the value of collateral received in accordance with Article 9 of the Regulation on Liquidity Coverage Ratio in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio.</p>
6	<p><b>Inflow — Subject to the 75 % cap on inflows</b>  Article 25 and Article 26 of the Regulation on Liquidity Coverage Ratio</p> <p>For rows {4},{6}-{9},{12}-{13},{15}-{23},{27},{29},{31},{35}-{36},{39},{41},{43},{52}, banks shall report in Column 6 total inflows that are subject to the 75 % cap on inflows as specified in Article 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 4 .</p> <p>For row {170}, banks shall report in Column 6 total inflows that are subject to the 75 % cap on inflows as specified in Article 26 paragraph 1 of the Regulation on Liquidity Coverage Ratio only if the bank have received a commitment from a multilateral development bank or a public sector entity.</p>

#### 4.2. Instructions concerning specific rows

Row	Legal references and instructions
1	<p><b>1. TOTAL INFLOWS</b> Article 25 and Article 26</p> <p>Banks shall report in row 1 of Template on Inflows for Column 1 the total amount of assets/monies due/maximum amount that can be drawn as the sum of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits and secured lending and capital market-driven transactions;</p> <p>for Column 6 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 foreign countries where there are transfer restrictions or which are denominated in non-convertible currencies;</p>
2	<p><b>1.1. Inflows from unsecured transactions/deposits</b> Articles 25 and 26</p> <p>Banks shall report in row 2 of template on Inflows</p> <p>for Column 1, the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits; and</p> <p>for Column 6, total inflows from unsecured transactions/deposits.</p>
3	<p><b>1.1.1. monies due from non-financial customers (except for central banks)</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Banks shall report in row 3 of template on Inflows</p> <p>for Column 1, the total amount of monies due from non-financial customers (except for central banks) (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and</p> <p>for Column 6, total inflows from non-financial customers (except for central banks) (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers).</p>

	<p>Non-financial customers shall include, but not be limited to, natural persons, SMEs, corporates, sovereigns, multilateral development banks and public sector entities in accordance with Article 24 paragraph 7 and 8.</p> <p>Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralized by liquid assets in accordance with Title II, as defined in the Regulation on Liquidity Coverage Ratio, shall be reported in section 1.2. and shall not be reported in section 1.1.1.</p> <p>Monies due from such transactions that are collateralized by transferable securities that do not qualify as liquid assets in accordance with Title II of the Regulation on Liquidity Coverage Ratio shall be reported in section 1.2. and shall not be reported in section 1.1.1.</p> <p>Monies due from such transactions with non-financial customers that are collateralized by non-transferable assets that do not qualify as liquid assets in accordance with Title II of the Regulation on Liquidity Coverage Ratio shall be reported in the relevant row of section 1.1.1.</p> <p>Monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p> <p>Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.3. and shall not be reported here.</p> <p>Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.4. and shall not be reported here.</p>
4	<p><b>1.1.1.1. monies due from non-financial customers (except for central banks) not corresponding to principal repayment</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Monies due from non-financial customers (except for central banks) with a residual maturity of no more than 30 days not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers (except for central banks).</p> <p>Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2. and shall not be reported here</p>
5	<p><b>1.1.1.2. other monies due from non-financial customers (except for central banks)</b> Article 25 paragraph 3 subparagraph 3.1.</p>

	<p>Banks shall report in row 5 of template on Inflows for Column 1, the total amount of other monies due from non-financial customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and for Column 6, total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty.</p> <p>Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1. and shall not be reported here.</p> <p>Other monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p>
6	<p><b>1.1.1.2.1. monies due from retail customers</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Monies due from retail customers with a residual maturity of no more than 30 days.</p>
7	<p><b>1.1.1.2.2. monies due from non-financial corporates</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Monies due from non-financial corporates with a residual maturity of no more than 30 days.</p>
8	<p><b>1.1.1.2.3. monies due from sovereigns, multilateral development banks and public sector entities</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities with a residual maturity of no more than 30 days.</p>
9	<p><b>1.1.1.2.4. monies due from other legal entities</b> Article 25 paragraph 3 subparagraph 3.1.</p> <p>Monies due from other legal entities not included anywhere above with a residual maturity of no more than 30 days.</p>
10	<p><b>1.1.2. monies due from central banks and financial customers</b> Article 25 paragraph 2 subparagraph 2.1. and Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21</p> <p>Banks shall report in row 10 of template on Inflows</p>



	<p>for Column 1, the total amount of monies due from central banks and financial customers (operational as well as non-operational deposits); and for Column 6, total inflows from central banks and financial customers (operational as well as non-operational deposits).</p> <p>Banks shall report here monies due with a residual maturity of no more than 30 days from central banks and financial customers, 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 central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.</p> <p>Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.3. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.4. and shall not be reported here.</p>
11	<p><b>1.1.2.1. monies due from financial customers being classified as operational deposits</b> Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21 Banks shall report in row 11 of template on Inflows for Column 1, the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the bank is able to establish a corresponding symmetrical inflow rate or not); and for Column 6, total inflows from financial customers being classified as operational deposits (disregarding whether the bank is able to establish a corresponding symmetrical inflow rate or not).</p> <p>Banks shall report here monies due from financial customers in order, for the bank, to obtain clearing, custody or cash management services in accordance with Article 21.</p>
12	<p><b>1.1.2.1.1. monies due from financial customers being classified as operational deposits where the bank is able to establish a corresponding symmetrical inflow rate</b> Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21 Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 21 where the bank is able to establish a corresponding symmetrical inflow rate.</p>

13	<p><b>1.1.2.1.2. monies due from financial customers being classified as operational deposits where the bank is not able to establish a corresponding symmetrical inflow rate</b>  Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days in order, for the bank, to obtain clearing, custody or cash management services in accordance with Article 21 or where the bank is not able to establish a corresponding symmetrical inflow rate. For these items, a 5 % inflow rate shall be applied.</p>
14	<p><b>1.1.2.2. monies due from central banks and financial customers not being classified as operational deposits</b>  Article 25 paragraph 2 subparagraph 2.1.</p> <p>Banks shall report in row 14 of template on Inflows for Column 1, the total amount of monies due from central banks and financial customers not being classified as operational deposits and for Column 6, total inflows from central banks and financial customers not being classified as operational deposits.</p> <p>Banks shall report here monies due from central banks and financial customers which do not qualify for the treatment as operational deposits as specified in Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21.</p>
15	<p><b>1.1.2.2.1. monies due from central banks</b>  Article 25 paragraph 2 subparagraph 2.1.</p> <p>Monies due from central banks with a residual maturity of no more than 30 days in accordance with Article 25 paragraph 2 subparagraph 2.1. .</p>
16	<p><b>1.1.2.2.2. monies due from financial customers</b>  Article 25 paragraph 2 subparagraph 2.1.</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days which do not qualify for the treatment as operational deposits as specified in Article 25 paragraph 3 subparagraph 3.4. in conjunction with Article 21 .</p>
17	<p><b>1.1.3. monies due from securities maturing within 30 days</b>  Article 25 paragraph 2 subparagraph 2.2.</p> <p>Monies due from securities maturing within 30 calendar days in accordance with Article 25 paragraph 2, subparagraph 2.2.</p>
18	<p><b>1.1.4. loans with an undefined contractual end date</b></p>

	<p>Article 25 paragraph 3 subparagraph 3.9.</p> <p>Loans with an undefined contractual end date in accordance with Article 25 paragraph 3 subparagraph 3.9</p> <p>The bank shall only consider those loans where the contract allows the bank to withdraw or to request payment within 30 calendar days. Interest and minimum payments to be debited against the client account within 30 calendar days shall be included in the amount reported. Interest and minimum payments from loans with an undefined contractual end date that are contractually due and give rise to an actual cash inflow within the next 30 calendar days shall be considered as monies due and shall be reported in the relevant row, following the treatment prescribed by Article 25 for monies due.</p> <p>Banks shall not report other interest that accrues, but that is neither debited against the client account nor giving rise to an actual cash inflow over the next 30 calendar days.</p>
19	<p><b>1.1.5. monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Article 25 paragraph 2, subparagraph 2.3. Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with Article 25 paragraph 2, subparagraph 2.3. of the Regulation on Liquidity Coverage Ratio. Position shall include monies contractually due within 30 calendar days, such as cash dividends from those major indexes and cash due from those equity instruments sold but not yet settled, if they are not recognized as liquid assets in accordance with Title II of the Regulation on Liquidity Coverage Ratio.</p>
20	<p><b>1.1.6. inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</b></p> <p>Article 25 paragraph 4</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 25 paragraph 4.</p> <p>Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of the Regulation on Liquidity Coverage Ratio.</p>
21	<p><b>1.1.7. inflows from derivatives</b></p> <p>Article 25 paragraph 5 in conjunction with Article 16</p>

	<p>The net amount of receivables expected over 30 calendar days period from the contracts listed in Annex IV of the Regulation on Bank Capital Adequacy.</p> <p>Banks shall calculate inflows expected over 30 calendar days on a net basis by counterparty subject to the existence of bilateral netting agreements. Net basis shall mean also net of collateral received provided that it qualifies as a liquid asset under Title II of the Regulation on Liquidity Coverage Ratio.</p> <p>Cash outflows and inflows arising from foreign currency derivative or credit 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>In the case of a separate reporting by the bank in cases when aggregate liabilities in a currency different from Euro amounting to or exceeding 5% of the bank’s total liabilities, derivative or credit derivative transactions shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
22	<p><b>1.1.8. other inflows</b> Article 25 paragraph 2</p> <p>All other inflows in accordance with Article 25 paragraph 2 not reported anywhere else in the template.</p>
23	<p><b>1.2. Inflows from secured lending and capital market-driven transactions</b> Article 25 paragraph 3 subparagraph 3.2, Article 25 paragraph 3 subparagraph 3.3. and Article 25 paragraph 3 subparagraph 3.6. of the Regulation on Liquidity Coverage Ratio refer to inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days.</p> <p>Banks shall report in row 24 of template on Inflows for Column 1, the total amount of monies due from secured lending and capital market-driven transactions; and for Column 6, total inflows from secured lending and capital market driven transactions.</p> <p>Collateral swap transactions maturing within 30 calendar days shall be reported in template on Collateral Swaps and shall not be reported here.</p>
24	<p><b>1.2.1. counterparty is central bank</b></p>

	<p>Banks shall report here inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank.</p> <p>Banks shall report in row 25 of template on Inflows for Column 1, the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is a central bank; and for each Column 6, total inflows from secured lending and capital market driven transactions where the counterparty is a central bank.</p>
25	<p><b>1.2.1.1. collateral that qualifies as a liquid asset</b></p> <p>Banks shall report in row 26 of template on Inflows</p> <ul style="list-style-type: none"> <li>- for Column 1, the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by liquid assets; and</li> <li>- for Column 6 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by liquid assets.</li> </ul> <p>Banks shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
26	<p><b>1.2.1.1.1. Level 1 collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of the Regulation on Liquidity</p>

	<p>Coverage Ratio as liquid assets of any of the categories of level 1 asset referred to in Article 10.</p>
27	<p><b>1.2.1.1.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.1.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
28	<p><b>1.2.1.1.2. Level 2A collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of the Regulation on Liquidity Coverage Ratio as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
29	<p><b>1.2.1.1.2.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.1.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
30	<p><b>1.2.1.1.3. Level 2B collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by assets that, whether</p>

	<p>or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of the Regulation on Liquidity Coverage Ratio as liquid assets of any of the categories of level 2B asset referred to in Article 12 paragraph 1 subparagraph 1.2.</p>
<p>31</p>	<p><b>1.2.1.1.3.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.1.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
<p>32</p>	<p><b>1.2.1.2. collateral is used to cover a short position</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by assets which are used to cover a short position in accordance with the second sentence of Article 23 paragraph 7. 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>
<p>33</p>	<p><b>1.2.1.3. collateral that does not qualify as a liquid asset</b></p> <p>Banks shall report in row 34 of template on Inflows secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the collateral does not qualify as a liquid asset. Banks shall report</p> <ul style="list-style-type: none"> <li>- for Column 1, the total amount of monies due from those transactions as the sum of monies due from 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> </ul>

	<p>- for Column 6 total inflows from those transactions as the sum of inflows from 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.</p>
34	<p><b>1.2.1.3.1. collateral is non-liquid equity</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized non-liquid equity.</p>
35	<p><b>1.2.1.3.2 all other non-liquid collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralized by non-liquid assets not already captured in section 1.2.1.3.1.</p>
36	<p><b>1.2.2. counterparty is non-central bank</b></p> <p>Banks shall report here inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank.</p> <p>Banks shall report in row 37 of template on Inflows</p> <p>for Column 1, the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is not a central bank; and</p> <p>for Column 6 total inflows from secured lending and capital market driven transactions where the counterparty is not a central bank.</p>
37	<p><b>1.2.2.1. collateral that qualifies as a liquid asset</b></p>



	<p>Banks shall report in row 38 of template on Inflows</p> <ul style="list-style-type: none"> <li>- for Column 1, the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by liquid assets; and</li> <li>- for Column 6 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by liquid assets.</li> </ul> <p>Banks shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
38	<p><b>1.2.2.1.1. Level 1 collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of of the Regulation on Liquidity Coverage Ratio as liquid assets of any of the categories of level 1 asset referred to in Article 10.</p>
39	<p><b>1.2.2.1.1.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.2.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>

<p>40</p>	<p><b>1.2.2.1.2. Level 2A collateral</b>  Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of the Regulation on Liquidity Coverage Ratio as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
<p>41</p>	<p><b>1.2.2.1.2.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.2.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
<p>42</p>	<p><b>1.2.2.1.3. Level 2B collateral</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of the Regulation on Liquidity Coverage Ratio as liquid assets of any of the categories of level 2B asset referred to in Article 12 paragraph 1 subparagraph 1.2.</p>
<p>43</p>	<p><b>1.2.2.1.3.1. of which collateral received meets operational requirements</b></p> <p>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</p> <p>Of the transactions in item 1.2.2.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>

44	<p><b>1.2.2.2. collateral is used to cover a short position</b></p> <p><b>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</b></p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by assets which are used to cover a short position in accordance with the second sentence of Article 23 paragraph 7. 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>
45	<p><b>1.2.2.3. collateral that does not qualify as a liquid asset</b></p> <p>Banks shall report in row 46 of template on Inflows secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the collateral does not qualify as a liquid asset.</p> <p>Banks shall report for Column 1, the total amount of monies due from those transactions 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</p> <ul style="list-style-type: none"> <li>▪ for Column 6, total inflows from those transactions 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>
46	<p><b>1.2.2.3.1. margin loans: collateral is non-liquid</b></p> <p><b>Article 25 paragraph 3 subparagraph 3.3. of the Regulation on Liquidity Coverage Ratio</b></p> <p>Margin loans made against non-liquid assets with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the assets received are not used to cover short positions as outlined in Article 25 paragraph 3 subparagraph 3.3. of the Regulation on Liquidity Coverage Ratio.</p>
47	<p><b>1.2.2.3.2. collateral is non-liquid equity</b></p>

	<p><b>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</b></p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized non-liquid equity.</p>
48	<p><b>1.2.2.3.3. all other non-liquid collateral</b></p> <p><b>Article 25 paragraph 3 subparagraph 3.2. of the Regulation on Liquidity Coverage Ratio</b></p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralized by non-liquid assets not already captured in section 1.2.2.3.1 or 1.2.2.3.2.</p>
49	<p><b>1.3. Total inflows from collateral swaps</b></p> <p>Banks shall report here the sum of total inflows from collateral swaps as calculated in template on Collateral Swaps.</p>
50	<p><b>1.4. (Difference between total weighted inflows and total weighted outflows arising from transactions in foreign countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b></p> <p>Article 25 paragraph 8</p> <p>Banks shall report in Column 6, the sum of total weighted inflows from foreign countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows from foreign countries where there are transfer restrictions or which are denominated in non-convertible currencies as reported in In case this amount is negative, banks shall report '0'.</p>
	<p><b>MEMORANDUM ITEMS</b></p>
51	<p><b>2. FX inflows</b></p> <p>This memorandum item shall only be reported in case of a separate reporting of the reporting currency or of a currency other than the reporting currency by the bank in cases when aggregate liabilities in a currency different from Euro amounting to or exceeding 5% of the bank's total liabilities.</p>

	Banks shall report the portion of inflows from derivatives (reported in section 1.1.9.) which relate to FX principal flows in the respective 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.
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**REPORTING ON LIQUIDITY**

**PART 4**

**COLLATERAL SWAPS**

- 1. General remarks
  - 1.1. Any transaction maturing within the next 30 calendar days in which non-cash assets are swapped for other non-cash assets, shall be reported in this template. Items which do not need to be completed by banks are colored grey.
  - 1.2. Collateral swap transactions that mature within the next 30 calendar days shall lead to an outflow if the asset borrowed is subject to a lower haircut under Chapter 2 of the Regulation on Liquidity Coverage Ratio than the asset lent. The outflow shall be calculated by multiplying the market value of the asset borrowed by the difference between the outflow rate applicable to the asset lent and the outflow rate applicable to the asset borrowed in secured funding transactions maturing within the next 30 calendar days. In the case that the counterparty is the bank’s domestic central bank, the outflow rate to be applied to the market value of the asset borrowed shall be 0%.
  - 1.3. Collateral swaps that mature within the next 30 calendar days shall lead to an inflow if the asset lent is subject to a lower haircut under Chapter 2 of the Regulation on Liquidity Coverage Ratio than the asset borrowed. The inflow shall be calculated by multiplying the market value of the asset lent by the difference between the inflow rate applicable to the asset borrowed and the inflow rate applicable to the asset lent in secured lending transactions maturing within the next 30 calendar days. If the collateral obtained is used to cover short positions that can be extended beyond 30 calendar days no inflow shall be recognized.
  - 1.4. For liquid assets, the liquidity value is calculated in accordance with Article 9 of the Regulation on Liquidity Coverage Ratio.

- 1.5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts. In the context of swap transactions of collateral baskets or pools that are maturing within the next 30 calendar days, non-cash assets lent shall be assigned individually to non-cash assets borrowed, according to the liquid assets categories as defined in Title II, Chapter 2 of the Regulation on Liquidity Coverage Ratio, starting from the least liquid combination (i.e. nonliquid non-cash assets lent, non-liquid non-cash assets borrowed). Any excess collateral within one combination is moved to the higher category, so that up to the most liquid combination, the relevant combinations are fully matched. Any overall excess collateral is then captured in the most liquid combination.
- 1.6. Banks shall report the template in Euros. 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. In this case, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template, with corresponding impact on the excess liquidity value.

## 2. Specific remarks

- 2.1. For the calculation of inflows or outflows, collateral swap transactions shall be reported irrespective of whether the underlying collateral involved meets, or would meet if not already being used to secure this transaction, the operational requirements as provided under Article 8 of the Regulation on Liquidity Coverage Ratio. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 13 paragraph 2 of the Regulation on Liquidity Coverage Ratio, banks shall also report separately those transactions where at least one collateral leg meets the operational requirements as provided under Article 8 of the Regulation on Liquidity Coverage Ratio.
- 2.2. Where a bank may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (and Article 10 paragraph 1, subparagraph 1.4.). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognized within liquid assets, the surplus amount shall be reported in the non-liquid section.

2.3. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row (i.e. do not move L2A to L1 in the collateral swaps reporting).

### 3. Collateral swaps

#### 3.1. Instructions concerning specific columns

Column	Legal references and instructions
1	<p><b>Market value of collateral lent</b></p> <p>The market value of the collateral lent shall be reported in Column 1. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8 paragraph 7].</p>
2	<p><b>Liquidity value of collateral lent</b></p> <p>The liquidity value of the collateral lent shall be reported in Column 2. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.</p>
3	<p><b>Market value of collateral borrowed</b></p> <p>The market value of the collateral borrowed shall be reported in Column 3. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8 paragraph 7].</p>
4	<p><b>Liquidity value of collateral borrowed</b></p> <p>The liquidity value of the collateral borrowed shall be reported in Column 4. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.</p>
5	<p><b>Standard weight</b></p> <p>Articles 22 and 25 of the Regulation on Liquidity Coverage Ratio, the standard weights in column 5 are those specified in the Regulation on Liquidity Coverage Ratio by default and are provided for information only.</p>
6	<p><b>Applicable weight</b></p> <p>Articles 22 and 25 of the Regulation on Liquidity Coverage Ratio</p>

	The applicable weights are those specified in Articles 22 and 25 of the Regulation on Liquidity Coverage Ratio. Applicable weights 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). Applicable weights may reflect, but are not limited to, bank specific.
7	<b>Outflows</b>  Banks shall report here the outflows. This is calculated by multiplying column 6 by column 3, both from template on Collateral Swaps.
8	<b>Inflows subject to the 75 % cap on inflows</b>  Banks shall report here the inflows of transactions subject to the 75% cap on inflows. The inflows are calculated by multiplying column 6 by column 1, both from template on Collateral Swaps.
9	Inflows exempted from the cap on inflows  Banks shall report here the inflows of transactions exempt from the cap on inflows. The inflows are calculated by multiplying column 6 by column 1, both from template on Collateral Swaps.

3.2. Instructions concerning specific rows

Row	Legal references and instructions
1	<b>1. TOTAL COLLATERAL SWAPS (counterparty is central bank)</b>  Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio  Banks shall report here, for the relevant columns, the total values of collateral swaps
2	<b>1.1. Totals for transactions in which Level 1 assets are lent and the following collateral is borrowed:</b>  Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio



	Banks shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets are lent.
3	<p>1.1.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Level 1 assets (borrowed).</p>
4	<p>1.1.1.1 Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.1. (above), Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio</li> </ul>
5	<p><b>1.1.2. Level 2A assets</b></p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2A assets (borrowed).</p>
6	<p><b>1.1.2.1.Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.2., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio</li> </ul>
7	<p><b>1.1.3. Level 2B assets</b></p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B assets (borrowed).</p>
8	<p>1.1.3.1.Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.3., Banks shall report</p>

	<p>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</p> <p>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
9	<p>1.1.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Non-liquid assets (borrowed).</p>
10	<p>1.1.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.1.4., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
11	<p>1.2. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>
12	<p>1.2.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1 assets (borrowed).</p>
13	<p>1.2.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.1., Banks shall report</p> <ul style="list-style-type: none"> <li>▪ the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> </ul>

	<ul style="list-style-type: none"> <li>▪ the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio</li> </ul>
14	<p>1.2.2. Level 2A assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>
15	<p>1.2.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.2., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
16	<p>1.2.3. Level 2B assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B assets (borrowed).</p>
17	<p>1.2.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.2.3., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
18	<p>1.2.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>
19	<p>1.2.4.1. Of which collateral swapped meets operational requirements</p>

	<p>Of the transactions in item 1.3.8., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
20	<p>1.3. Totals for transactions in which Level 2B assets are lent and the following collateral is borrowed</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B assets are lent.</p>
21	<p>1.3.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Level 2B (lent) for Level 1 assets (borrowed).</p>
22	<p>1.3.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.1., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
23	<p>1.3.2. Level 2A assets</p> <p>Such transactions in which the bank has swapped Level 2B assets (lent) for Level 2A assets (borrowed).</p>
24	<p>1.3.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.2., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> </ul>

	<p>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
25	<p>1.3.3. Level 2B assets</p> <p>Such transactions in which the bank has swapped Level 2B assets (lent) for Level 2B assets (borrowed).</p>
26	<p>1.3.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.3., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
27	<p>1.3.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 2B assets (lent) for Non-liquid assets (borrowed).</p>
28	<p>1.3.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 1.3.4., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
29	<p>1.4. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio.</p> <p>Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>
30	<p>1.4.1. Level 1 assets</p>

	Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 1 assets (borrowed).
31	1.4.1.1. Of which collateral swapped meets operational requirements  Of the transactions in item 1.4.1., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.
32	1.4.2. Level 2A assets  Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).
33	1.4.2.1. Of which collateral swapped meets operational requirements  Of the transactions in item 1.4.2., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.
34	1.4.3. Level 2B assets  Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2B (borrowed).
35	1.4.3.1. Of which collateral swapped meets operational requirements  Of the transactions in item 1.4.3., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.
36	1.4.4. Non-liquid assets  Such transactions in which the bank has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).
37	2. TOTAL COLLATERAL SWAPS (counterparty is non-central bank)  Articles 22 paragraph 5 and 25 paragraph 3 the Regulation on Liquidity Coverage Ratio  Banks shall report here, for the relevant columns, the total values of collateral swaps.

38	<p>2.1. Totals for transactions in which Level 1 assets are lent and the following collateral is borrowed:</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets are lent.</p>
39	<p>2.1.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Level 1 assets (borrowed).</p>
40	<p>2.1.1.1 Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.1., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
41	<p>2.1.2. Level 2A assets</p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2A assets (borrowed).</p>
42	<p>2.1.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.2., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
43	<p>2.1.3. Level 2B assets</p>

	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B assets (borrowed).
44	<p>2.1.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.3., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
45	<p>2.1.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 1 assets (lent) for Non-liquid assets (borrowed).</p>
46	<p>2.1.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.1.4., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
47	<p>2.2. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>
48	<p>2.2.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1 assets (borrowed).</p>
49	<p>2.2.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.1., Banks shall report</p>



	<ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
50	<p>2.2.2. Level 2A assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>
51	<p>2.2.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.2., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
52	<p>2.2.3. Level 2B assets</p> <p>Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B assets (borrowed).</p>
53	<p>2.2.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.2.3., Banks shall report</p> <ul style="list-style-type: none"> <li>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</li> <li>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</li> </ul>
54	<p>2.2.4. Non-liquid assets</p>

	Such transactions in which the bank has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).
55	2.2.4.1. Of which collateral swapped meets operational requirements  Of the transactions in item 2.2.4., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.
56	<b>2.3. Totals for transactions in which Level 2B assets are lent and the following collateral is borrowed:</b>  Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio  Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B assets are lent.
57	2.3.1. Level 1 assets  Such transactions in which the bank has swapped Level 2B assets (lent) for Level 1 assets (borrowed).
58	2.3.1.1. Of which collateral swapped meets operational requirements  Of the transactions in item 2.3.1., Banks shall report  - the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and  - the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.
59	2.3.2. Level 2A assets  Such transactions in which the bank has swapped Level 2B assets (lent) for Level 2A assets (borrowed).
60	2.3.2.1. Of which collateral swapped meets operational requirements Of the transactions in item 2.3.2., Banks shall report

	<p>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</p> <p>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
61	<p>2.3.3. Level 2B assets</p> <p>Such transactions in which the bank has swapped Level 2B assets (lent) for Level 2B assets (borrowed).</p>
62	<p>2.3.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.3., Banks shall report</p> <p>- the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset; and</p> <p>- the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
63	<p>2.3.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 2B assets (lent) for Non-liquid assets (borrowed).</p>
64	<p>2.3.4.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.3.4., Banks shall report the leg of the collateral lent, but for being used as collateral for those transactions, would qualify with Article 8 of the Regulation on Liquidity Coverage Ratio as liquid asset.</p>
65	<p>2.4. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</p> <p>Articles 22 paragraph 5 and 25 paragraph 3 of the Regulation on Liquidity Coverage Ratio</p> <p>Banks shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>

66	<p>2.4.1. Level 1 assets</p> <p>Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 1 assets (borrowed).</p>
67	<p>2.4.1.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.1., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
68	<p>2.4.2. Level 2A assets</p> <p>Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
69	<p>2.4.2.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.2., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
70	<p>2.4.3. Level 2B assets</p> <p>Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2B assets (borrowed).</p>
71	<p>2.4.3.1. Of which collateral swapped meets operational requirements</p> <p>Of the transactions in item 2.4.3., Banks shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of the Regulation on Liquidity Coverage Ratio.</p>
72	<p>2.4.4. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).</p>
<b>MEMORANDUM ITEMS</b>	
73	<p>3. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</p> <p>Banks shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0 % outflow rate has been applied.</p>

74	<p>4. Total collateral swaps with intragroup counterparties</p> <p>Banks shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties</p>

## REPORTING ON LIQUIDITY

### PART 5

#### CALCULATIONS

1. General remarks

1.1. Template on Calculations contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in the Regulation on Liquidity Coverage Ratio.

1.2. Items which do not need to be completed by banks are colored grey.

2. Specific remarks

2.1. Cell references are given in the format: template; row; column. For example, {T – Liquid Assets; r1; c 1} refers to template on Liquid Assets; row 1; column 1.

3. Calculations

3.1. Instructions concerning specific rows

Row	Legal references and instructions
	CALCULATIONS
	Numerator, Denominator, Ratio Article 4 of the Regulation on Liquidity Coverage Ratio. The Liquidity Coverage Ratio numerator, denominator and ratio. Enter all below data into column 1 of given row.
1	<b>1. Liquidity Buffer</b>  Report figure from {T - Calculations; r 19; c 1}.
2	<b>2. Net Liquidity Outflow</b>  Report figure from {T - Calculations; r 23; c 1}.
3	<b>3. Liquidity Coverage Ratio (%)</b>

	<p>Report the liquidity coverage ratio calculated as specified in Article 4 paragraph 1 of the Regulation on Liquidity Coverage Ratio.</p> <p>The liquidity coverage ratio shall be equal to the ratio of a bank's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.</p> <p>If {T - Calculations; r 2; c 1} is zero (causing a ratio of infinity) then report the value 999999.</p>
	<p>Numerator calculations</p> <p>Article 13 and ANNEX I of the Regulation on Liquidity Coverage Ratio</p> <p>Formula for the calculation of the Liquidity Buffer.</p> <p>Enter all below data into column 1 of given row.</p>
4	<p><b>4.</b> L1 liquidity buffer (value according to Article 9): unadjusted</p> <p>Report figure from {T – Liquid Assets; r 3; c 4}.</p>
5	<p><b>5.</b> L1 collateral 30 day outflows</p> <p>Report outflows of Level 1 liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date.</p>
6	<p><b>6.</b> L1 collateral 30 day inflows</p> <p>Report inflows of Level 1 liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction, that matures within 30 calendar days from the reference date.</p>
7	<p><b>7.</b> Secured cash outflows</p> <p>Report outflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date.</p>
8	<p><b>8.</b> Secured cash inflows</p> <p>Report inflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date.</p>

9	<p><b>9. L1 ‘adjusted amount’</b></p> <p>This is referred to in Annex I paragraph 3, subparagraph 3.1. Report the adjusted level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the reference date.</p>
10	<p><b>10. L2A value according to Article 9: unadjusted</b></p> <p>Report figure from {T – Liquid Assets; r 15; c 4}.</p>
11	<p><b>11. L2A collateral 30 day outflows</b></p> <p>Report outflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date.</p>
12	<p><b>12. L2A collateral 30 day inflows</b></p> <p>Report inflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date.</p>
13	<p><b>13. L2A ‘adjusted amount’</b></p> <p>This is referred to in Annex I paragraph 3, subparagraph 3.2.</p> <p>Report the adjusted level 2A asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date.</p>
14	<p><b>14. L2B value according to Article 9: unadjusted</b></p> <p>Report figure from {T – Liquid Assets; r 16; c 4}.</p>
15	<p><b>15. L2B collateral 30 day outflows</b></p>



	Report outflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date.
16	<p><b>16. L2B collateral 30 day inflows</b></p> <p>Report inflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date.</p>
17	<p><b>17. L2B ‘adjusted amount’</b></p> <p>This is referred to in Annex I paragraph 3, subparagraph 3.3.</p> <p>Report the adjusted level 2B asset amount before cap application. The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date.</p>
18	<p><b>18. Excess liquid asset amount</b></p> <p>Annex I paragraph 4</p> <p>Report the ‘excess liquid assets amount’: this amount shall be equal to:</p> <p>4.1. the adjusted level 1 asset amount; plus</p> <p>4.2. the adjusted level 2A asset amount; plus</p> <p>4.3. the adjusted level 2B asset amount;</p> <p>minus the lesser of:</p> <p>4.4. the sum of points 4.1., 4.2. and 4.3.;</p> <p>4.5. 100/30 times 4.1.;</p> <p>4.6. 100/60 times 4.1.;</p> <p>4.7. 100/85 times the sum of 4.1 and 4.2.</p>
19	<p><b>19. LIQUIDITY BUFFER</b></p> <p>Annex I paragraph 2</p> <p>Report the liquidity buffer which shall be equal to:</p> <p>2.1. the level 1 asset amount; plus</p> <p>2.2. the level 2A asset amount; plus</p> <p>2.3. the level 2B asset amount;</p> <p>minus the lesser of:</p> <p>2.4. the sum of points 2.1., 2.2., and 2.3.; or</p>

	2.5. the ‘excess liquid assets amount’.
	Denominator calculations ANNEX II of the Regulation on Liquidity Coverage Ratio Formula for the calculation of the net liquidity outflow Where, NLO = Net liquidity outflow TO = Total outflows TI = Total inflows FEI = Fully exempted inflows IHC = Inflows subject to higher cap of 90 % outflows
	IC = Inflows subject to cap of 75 % of outflows  Enter all below data in to column 010 of given row
20	<b>20. Total Outflows</b>  TO = from Outflow sheet Report figure from {T - Outflows; r 1; c 6}.
21	<b>21. Inflows Subject to 75 % Cap</b>  IC = from Inflows sheet Report figure from {T - Inflows; r 1; c 6}.
22	<b>22. Reduction for Inflows Subject to 75 % Cap</b>  Report the following part of the NLO calculation: = MIN (IC, 0.75*MAX(TO, 0)).
23	<b>23. NET LIQUIDITY OUTFLOW</b>  Report the net liquidity outflow which equals total outflows less the reduction for inflows subject to the 75 % cap. NLO = TO — MIN (IC, 0.75*MAX(TO, 0))

## REPORTING ON LIQUIDITY

### PART 6

#### ADDITIONAL OUTFLOWS FOR OTHER PRODUCTS AND SERVICES

Template on additional outflows for other products and services contains information for the purpose of reporting of Liquidity Coverage Ratio as specified in article 18 of the Regulation on Liquidity Coverage Ratio.

## PART 7

### ANNEXES

1. Integral part of this methodological instruction are templates in electronic form, which will be set in the reporting system.

## PART 8

### ENTRY INTO FORCE

This instruction enters into force on the date entering into force of the Regulation on Liquidity Coverage Ratio.

Fehmi Mehmeti

Chairman of the Executive Board