ANNEX II

## INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER TEMPLATE OF ANNEX I

1. Maturity Ladder
	1. General remarks
2. The template of Annex I is designed to capture the maturity mis-match of an institutions balance sheet, and as such, is referred to as the ‘maturity ladder’.
3. The maturity ladder is a monitoring tool which comprises two separate templates (which are set out in two worksheets), one for contractual flows and one for behavioural flows. The contractual flows resulting from legally binding agreements shall be reported according to the provisions of these legal agreements, while the behavioural flows shall be based upon a base case economic scenario used by the reporting institution in its current business planning (the scenario that the institution expects to happen, as opposed to pre-defined stressed conditions).
4. Institutions shall not double count cash inflows in either the contractual or behavioural template; i.e. the cash-inflows from expected/planned funding for net funding gaps may be included, but not the corresponding cash-outflow, once the funding matures.
5. Only the blank white cells of the template in Annex I shall be completed.
	1. The contractual template
6. This template covers stocks and futures contractual inflows and outflows. Only those items which represent inflows and outflows on a contractual basis shall be reported as part of the contractual template i.e. legally binding contracts.
7. The contractual template consists only of gross cash inflows or cash outflows, which shall be allocated across the thirteen time buckets representing maturity of the cashflow.
8. All financial cash flows and flows from unencumbered securities shall be reported in the contractual template. This includes all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents).
9. Institutions shall follow a conservative approach in determining contractual maturities of cash flows. Consequently:
	1. for callable instruments:
		1. contractual outflows shall be reported at their first possible call date in the case of callable bonds/securities issued by the reporting institution;
		2. contractual inflows shall be reported at their last possible callable date or maturity in case of callable bonds/securities held by the reporting institution.
	2. all sight and non-maturing deposits shall be reported as open maturity in column E.
10. Interest inflows and outflows from all on and off balance sheet instruments shall be aggregated and reported in lines 2.7.1 and 1.9.1 respectively, for the contractual template, except cash inflows of interest due from securities reported in the counterbalancing capacity which shall not be reported in row 2.7.1.
11. Foreign Exchange (FX) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.
12. Cash flows from unsettled assets and liabilities shall be reported, in the short period before settlement, in the appropriate rows and buckets with the opposite sign from the maturity flows.
13. Items where the bank has no underlying business, such as where it has no deposits of a certain category, can be completed with a zero.
	1. The behavioural template
14. Regarding all non-contractual items, the behavioural template collects items relevant to the reporting institutions own estimates of how they expect to fund the contractual funding gap and future business over the time horizon. Consequently, this template contains estimated, planned and expected cash flows.
15. In addition, the behavioural template contains the outstanding amount of undrawn committed liquidity and credit facilities (lines 1.2 to 1.3).
16. Expected inflows may be reported net of expected outflows in the sub lines of row 2.2 (monies due from customers that are not financial customers).
	1. Maturity Ladder sub templates
		1. The contractual template
			1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Row | Legal references and instructions |
|  | **1 OUTFLOWS**The total amount of outflows shall be reported in the following subcatagories below: |
|  | **1.1 Own issuances due**Cash outflows arising from debt securities issued by the reporting institution i.e. own issuances.The amount shall exclude own issuances due to the reporting institution's group and related entities (which shall instead be reported in sub-lines of 1.5. and 1.6) and debt securities issued for retail only (which shall be reported as retail deposits in line 1.4)Contractual outflows shall be reported at their first possible callable date in case of callable bonds/securities issued by the reporting institution. |
|  | **1.1.1 unsecured bonds due** Of the amount of own issuances due with an initial maturity date equal to or longer than 1 year reported in line 1.1, that which is unsecured debt (other than hybrid bonds) issued by the reporting institution to third parties.  |
|  | **1.1.2 hybrid bonds due** Of the amount of own issuances due with an initial maturity date equal to or longer than 1 year reported in line 1.1, that which is hybrid bonds issued by the reporting institution to third parties. In order for the securities to be reported in this row, they shall have to have characteristics reflecting debt and equity.  |
|  | **1.1.3 bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] due** Of the amount of own issuances due with an initial maturity date ≥ than 1 year reported in line 1.1, that which is bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR]. These are bonds issued and owned by a credit institution (outside the group) and subject by law to special public supervision designed to protect bondholders. |
|  | **1.1.4 securitizations due**Of the amount of own issuances due with an initial maturity date ≥ than 1 year reported in line 1.1, that which is securitisation transactions with third parties, in accordance with Article 4(37) of Regulation xx/xxx [CRR].  |
|  | **1.1.5 short-term paper due**Of the amount of own issuances due with an initial maturity date < than 1 year reported in line 1.1, that which is short-term paper due. Issues sold at a discount shall be reported at their nominal amount at maturity. |
|  | **1.2 Liabilities from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR**]**, collateralised by:**Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 188. This refers to sale and repurchase agreements governed by repurchase agreements and where the underlying collateral was posted in exchange for cash which must be repaid. All such agreements shall be reported at this point except for transactions with the reporting institution's group and related entities. |
|  | **1.2.1 securities with a 0% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets)**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by securities with a 0% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets). |
|  | **1.2.2 securities with a 20% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets)**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2,1 that which is collateralised by securities with a 20% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets). |
|  | * + 1. **bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR]**

Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR]. . |
|  | **1.2.3.1 credit quality step 1**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 1.2.3, that where the bonds correspond to credit quality step 1. |
|  | **1.2.3.2 credit quality step 2**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 1.2.3, that where the bonds correspond to credit quality step 2. |
|  | **1.2.3.3 credit quality step 3**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 1.2.3, that where the bonds correspond to credit quality step 3. |
|  | **1.2.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.3**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.2.3.  |
|  | **1.2.4.1 credit quality step 1**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in item 1.23, that where the bonds correspond to credit quality step 1. |
|  | **1.2.4.2 credit quality step 2**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in (1.2.3.), that where the bonds correspond to credit quality step 2. |
|  | **1.2.4.3 credit quality step 3**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in (1.2.3.), that where the bonds correspond to credit quality step 3. |
|  | **1.2.5 non financial corporate bonds**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by bonds issued by customers which are not financial institutions in accordance with Article 400(1)(2) of Regulation xx/xxx [CRR].  |
|  | **1.2.5.1 credit quality step 1**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds issued by non-financial corporates which are not financial institutions reported in item 1.2.5, where the bonds are rated at credit quality step 1. |
|  | **1.2.5.2 credit quality step 2**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds issued by non-financial corporates which are not financial institutions reported in item 1.2.5, where the bonds are rated at credit quality step 2. |
|  | **1.2.5.3 credit quality step 3**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by bonds issued by non-financial corporates which are not financial institutions reported in item 1.2.5, where the bonds are rated at credit quality step 3. |
|  | **1.2.6 residential mortgage backed securities of credit quality step 1**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by residential mortgage backed securities rated of credit quality step 1. |
|  | **1.2.7 other non-central bank eligible but tradable assets**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2, that which is collateralised by other non-central bank eligible but tradable assets, other than those reported in 1.2.1-1.2.64, For central bank eligible assets, only those assets shall be included which are proven to be eligible collateral in normal times for intraday liquidity needs and overnight liquidity facilities of a central bank in a Member State. In the case of some central banks, this may include credit claims. |
|  | **1.2.7.1 equities listed on a recognised exchange, not self issued or issued by financial institutions**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by other non-central bank eligible assets (including credit claims) reported in item 1.2.7, that which are collateralised by equities listed on a recognised exchange, which are not self issued or which are issued by financial institutions. |
|  | **1.2.7.2 gold**Of the amount of cash outflows arising from secured lending and capital market driven transactions collateralised by other non-central bank eligible assets (including credit claims) reported in item 1.2.7, that which is collateralised by gold listed on a recognised exchange, which is not self issued or which is issued by financial institutions. |
|  | **1.2.8 other assets**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2 that which is collateralised by all other assets not included in items 1.2.1-1.2.7. |
|  | **1.3 Central bank Open Market Operations**Total cash outflows arising from secured lending obtained from central bank open market operations. |
|  | **1.4 Retail deposits**Total cash outflows arising from all retail deposits, in accordance with Article 400(2) of Regulation xx/xxx [CRR].Deposits shall be reported according to their earliest possible contractual maturity date. Sight deposits or non-maturity deposits shall be reported in the ‘open maturity’ bucket. |
|  | **1.4.1 of which are non-resident deposits**Definiton used by the EU Statistics office to define residents for balance of payments to be used. In this line A unit is non-resident if its centre of economic interest is not in the economic territory of a country An unit has a center of economic interest within a country when there exists some location - dwelling, place of production, or other premises - within the economic territory of the country on, or from, which the unit engages and intends to continue engaging, either indefinitely or over a finite but long period of time, in economic activities and transactions on a significant scale. The location needs not to be fixed so long as it remains within the economic territory. |
|  | **1.5 Liabilities not reported in 1.2, resulting from deposits by clients that are not financial customers**Cash outflows arising from all liabilities provided by clients that are not financial customers. Note: Deposits from enterprises which qualify for the retail exposure class under the Standardised or IRB approaches for credit risk shall be reported as a retail deposit in item 1.4 and deposits taken as a result of secured lending and capital market activity shall be reported in item 1.2.Deposits shall be reported according to their earliest possible contractual maturity date. Sight deposits or non-maturity deposits shall be reported in the ‘open maturity’ bucket. |
|  | **1.5.1 of which are non-financial corporate customers**Of the amount of liabilities from clients that are not financial customers reported in item 1.5, that which are provided by non-financial corporate customers. |
|  | **1.5.1.1 of which, are intragroup entities**Of the amount of liabilities from clients that are non-financial corporate customers reported in item 1.5.1, that which derive from intragroup entities. |
|  | **1.5.2 of which are other entities** Of the amount of liabilities from clients that are not financial customers reported in item 1.5, that which are provided by entities other than non-financial corporate customers (which shall be reported in item 1.5.1 instead). |
|  | **1.5.2.1 of which, are intragroup entities**Of the amount of liabilities from clients which are other entities (other than non-financial corporate customers) reported in item 1.5.2, that which derive from intragroup entities. |
|  | **1.5.2.2 of which are public sector entities**Of the amount of liabilities from clients which are other entities (other than non-financial corporate customers) reported in item 1.5.2, that which derive from provided by public sector entities. |
|  | **1.5.3 of which are non-resident deposits****Definition as under 1.4.1 to be used** |
|  | **1.6 Liabilities not reported in 1.2, resulting from deposits by clients that are financial customers**Cash outflows arising from all deposits provided by clients that are financial customers, in accordance with Article 400(1)(2) of Regulation xx/xx [CRR]  |
|  | **1.6.1 of which are domestic financial customers**Of the amount of liabilities from financial customers reported in item 1.6, that which derives from domestic financial customers located in the same Member State. |
|  | **1.6.1.1 of which are credit institutions**Of the amount of liabilities from financial customers that are domestic financial customers reported in item 1.6.1 that which derives from credit institutions.  |
|  | **1.6.1.1.1 of which are intragroup entities**Of the amount of liabilities from financial customers that are domestic banks reported in item 1.6.1.1 that which derives from intragroup entities. |
|  | **1.6.1.2 of which, are financial customers, other than credit institutions**Of the amount of liabilities from financial customers that are domestic financial customers reported in item 1.6.1 that which derives from from undertakings listed in Article 400 (1)(2) of Regulation xx/xxx [CRR] other than credit institutions.  |
|  | **1.6.1.2.1 of which are intragroup entities**Of the amount of liabilities from financial customers that are domestic financial customers other than credit institutions reported in item 1.6.1.2 that which derives from from intragroup entities. |
|  | **1.6.2 of which are cross-border financial customers**Of the amount of liabilities from financial customers reported in item 1.6, that which derives from cross-border financial customers located in another member state or third country. |
|  | **1.6.2.1 of which are credit institutions**Of the amount of liabilities from financial customers which are cross-border financial customers located in another member state or third country reported in item 1.6.2, that which derives from credit institutions.. |
|  | **1.6.2.1.1 of which are intragroup entities**Of the amount of liabilities from financial customers which are cross-border credit institutions located in another member state or third country reported in item 1.6.2.1, that which are from intragroup entities. |
|  | **1.6.2.2 of which, are financial customers, other than credit institutions**Of the amount of liabilities from financial customers which are cross-border financial customers located in another member state or third country reported in item 1.6.2, that which are from customers that are not credit institutions. |
|  | **1.6.2.2.1 of which are intragroup entities**Of the amount of liabilities from financial customers which are cross-border financial customers located in another member state or third country reported in item 1.6.2.2, which are from financial customers that are not credit institutions, that which are from intragroup entities. |
|  | **1.6.3 of which are members of an institutional network** Of the amount of liabilities from financial customers reported in item 1.6, that which are in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 108(7) or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection scheme. |
|  | **1.6.3.1 of which are intragroup entities**Of the amount of liabilities from financial customers which are member of the same institutional network reported in item 1.6.1, that which are from intragroup entities. |
|  | **1.7 FX-swaps maturing**Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract. This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template. For example, where an institution has entered into a EUR/GBP 3 months FX-swap, the GBP outflow shall be reported in the fifth time bucket of this line. |
|  | **1.8 Net amount payable from the contracts listed in Annex II of Regulation xx/xxx [**CRR]Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation xx/xxx [CRR].The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from both the contractual and the behavioural templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall furthermore also not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity. The sole exception to this are cash and securities flows in the context of recent margin calls (cash or securities collateral flows) which are due/payable in due course but have not yet been settled. The latter shall be reflected in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in case of cash collateral and in section 3 (counterbalancing capacity) in case of securities collateral in the contractual template. 2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction is made between contracts that involve optionality and other contracts:* 1. Flows related to option-like derivatives are only included if they are ‘in the money’, i.e. when the strike price is below (for a call) or above (for a put) the market price. These flows are proxied by including the current market value or net present value of the contract as inflow in line 2.6 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option and as outflow in line 1.8 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts are included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) and the contractual flows of liquid securities in lines 3.1 to 3.4 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at reporting date if the amounts are not yet fixed.
 |
|  | **1.9 Other cash outflows** Total amount of all other cash outflows, not reported in items 1.1-1.8, including interest outflows of all interest bearing instruments. |
|  | **1.9.1 of which interest flows due**Of the amount of other cash outflows reported in item 1.9, that which are interest flows due on all interest bearing instruments.  |
|  | **2 INFLOWS**Total amount of inflows shall be reported in the following subcategories below: |
|  | **2.1 Monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [**CRR]**, collateralised by:**Total amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR]. This primarily refers to sale and repurchase agreements governed by repurchase agreements and where underlying collateral was received in exchange for cash. All such agreements shall be reported here except for transactions with the reporting institution and related entities. |
|  | **2.1.1 securities with a 0% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets)**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1, that which is collateralised by securities with a 0% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets). |
|  | **2.1.2 securities with a 20% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets)**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1, that which is collateralised by securities with a 20% risk weight as reported in the Liquidity Coverage template (items 1.5.1-1.5.5 of template 1.1. assets). |
|  | **2.1.3 bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [**CRR]Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1, that which is collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR]. |
|  | **2.1.3.1 credit quality step 1**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 2.1.3, that which are credit quality step 1. |
|  | **2.1.3.2 credit quality step 2**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 2.1.3, that which are credit quality step 2. |
|  | **2.1.3.3 credit quality step 3**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] reported in item 2.1.3, that which are credit quality step 3. |
|  | **2.1.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.3**Of the amount of cash outflows arising from secured lending and capital market driven transactions reported in item 1.2 that which is collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.3 |
|  | **2.1.4.1 credit quality step 1**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.3, that which are credit quality step 1. |
|  | **2.1.4.2 credit quality step 2**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.3, that which are credit quality step 2. |
|  | **2.1.4.3 credit quality step 3**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 2.1.3, that which are credit quality step 3. |
|  | **2.1.5 non financial corporate bonds**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1., that which is collateralised by bonds issued by non-financial corporates which are not financial institutions. |
|  | **2.1.5.1 credit quality step 1**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds issued by non-financial corporates reported in item 2.1.5, that which are credit quality step 1. |
|  | **2.1.5.2 credit quality step 2**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds issued by non-financial corporates reported in item 2.1.5, that which are credit quality step 2. |
|  | **2.1.5.3 credit quality step 3**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR], collateralised by bonds issued by non-financial corporates reported in item 2.1.5, that which are credit quality step 3. |
|  | **2.1.6 residential mortgage backed securities of credit quality step 1**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1., that which is collateralised by residential mortgage backed securities of credit quality step 1.  |
|  | **2.1.7 other non-central bank eligible but tradable assets**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1., that which is collateralised by other non-central bank eligible but tradable assets, other than those reported in 2.1.1-2.1.6, Central Bank eligible assets only include those assets which are proven to be eligible collateral in normal times for intraday liquidity needs and overnight liquidity facilities of a central bank in a Member State. In the case of some central banks, this may include credit claims. |
|  | **2.1.7.1 equities listed on a recognised exchange, not self issued or issued by financial institutions**Of the amount of monies due from secured lending and capital market driven transactions collateralised by other non-central bank eligible assets (including credit claims) reported in item 2.1.6, that which are collateralised by equities listed on a recognised exchange, not self issued or issued by financial institutions. |
|  | **2.1.7.2 gold**Of the amount of monies due from secured lending and capital market driven transactions collateralised by other non-central bank eligible assets (including credit claims) reported in item 2.1.6, that which are collateralised by gold. |
|  | **2.1.8 other assets**Of the amount of monies due from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR] reported in item 2.1. that which is collateralised by assets other than those reported in item 2.1.1-2.1.7. |
|  | **2.2 Monies due from customers that are not financial customers** Monies due from customers that are not financial customers shall only consist of contractual principal payments due on fully performing exposures. Monies due shall be reported at the latest contractual date for repayment. Thus, inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of the exposure period for overdraft.Cash inflows for past due exposures in accordance with Article 174 of Regulation xx/xxx [CRR] shall not be reported. |
|  | **2.2.1 of which are retail**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing retail exposures, namely those, to a natural person or to a small and medium sized enterprise if the natural person or enterprise would qualify for the retail exposure class under the Standardised or IRB approaches for credit risk (Articles 118 and 148(4) CRR). In accordance with the IRB approach for credit risk a SME is defined as a legal entity, sole proprietorship or partnership where the reported sales for the consolidated group of which the firm is a part is less than €50 million. Further, these loans shall exhibit similar liquidity risk characteristics than the ones of retail loans and the bank shall not have raised more than €1 million (on a consolidated basis where applicable) in funding from the small business customer. If the loan does not meet the above characteristics, it shall be considered to be ‘non-financial corporate customers’, listed below. |
|  | **2.2.2 of which are non-financial corporate customers**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to non-financial corporate customers.Note: this does not include small-business customers which shall instead be reported in item 2.2.2. |
|  | **2.2.2.1 of which, are intragroup entities**Of the amount of monies due from customers that are not financial customers and non-financial corporate customers reported in item 2.2, that which are from intragroup entities. |
|  | **2.2.3 of which are central banks**Of the amount of monies due from customers that are not financial customers and non-financial corporate customers reported in item 2.2, that which are from central banks. |
|  | **2.2.4 of which are other entities**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to other entities not already reported in sections 2.2.1-2.2.3. |
|  | **2.2.4.1 of which, are intragroup entities**Of the amount of monies due from customers that are not financial customers, and are other entities not already reported in sections 2.2.1-2.2.3, reported in item 2.2.4, that which are intragroup entities. |
|  | **2.2.4.2 of which, are public sector entities**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to public sector entities.. |
|  | **2.3 Monies due from financial customers**Monies due from customers which are financial institutions in accordance with Article 400(1)(2) of Regulation xx/xxx [CRR], shall only consist of contractual principal payments due on fully performing exposures. Monies due shall be reported at the latest contractual date for repayment. Thus, inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of loan period for overdraft.Cash inflows for past due exposures shall not be reported (the definition of past due exposures follows that in accordance with Article 174 of Regulation xx/xxx [CRR] . |
|  | **2.3.1 of which are domestic financial customers**Of the amount of monies due from financial customers reported in item 2.3, that which derives from domestic financial customers located in the same Member State. |
|  | **2.3.1.1 of which are credit institutions**Of the amount of monies due from financial customers that are domestic financial customers reported in item 2.3.1 that which derives from credit institutions.  |
|  | **2.3.1.1.1 of which are intragroup entities**Of the amount of monies due from financial customers that are domestic credit institutions reported in item 2.3.1.1 that which derives from intragroup entities. |
|  | **2.3.1.2 of which, are financial customers, other than credit institutions**Of the amount of monies due from financial customers that are domestic financial customers reported in item 2.3.1 that which are from financial customers other than credit institutions.Non-bank financial corporates are undertakings that provide financial services, but do not fall within the definition of credit institution. |
|  | **2.3.1.2.1 of which are intragroup entities**Of the amount of monies due from financial customers that are domestic financial customers other than credit institutions reported in item 2.3.1.2 that which are from intragroup entities. |
|  | **2.3.2 of which are cross-border financial customers**Of the amount of monies due from financial customers reported in item 2.3, that which are cross-border financial customers located in another member state or third country. |
|  | **2.3.2.1 of which are credit institutions**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2, that which are from credit institutions. |
|  | **2.3.2.1.1 of which are intragroup entities**Of the amount of monies due from financial customers which are cross-border credit institutions located in another member state or third country reported in item 2.3.2.1, that which are from intragroup entities. |
|  | **2.3.2.2 of which, are financial customers other than credit institutions**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2, that which are from financial customers other than credit institutions. |
|  | **2.3.2.2.1 of which are intragroup entities**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2.2, which are from financial customers other than credit institutions, that which are from intragroup entities. |
|  | **2.3.3 of which are members of an institutional network** Of the amount of monies due from financial customers reported in item 1.6, that which are in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 108(7) or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection scheme; |
|  | **2.4 FX-swaps maturing** Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract. This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template. |
|  | **2.5 Net receivables expected from the contracts listed in Annex II of Regulation xx/xxx [**CRR]Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation xx/xxx [CRR].The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from both the contractual and the behavioural templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall furthermore also not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity. The sole exception to this are cash and securities flows in the context of recent margin calls (cash or securities collateral flows) which are due/payable in due course but have not yet been settled. The latter shall be reflected in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in case of cash collateral and in section 3 (counterbalancing capacity) in case of securities collateral in the contractual template.
2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction is made between contracts that involve optionality and other contracts:
	1. Flows related to option-like derivatives are only included if they are ‘in the money’, i.e. when the strike price is below (for a call) or above (for a put) the market price. These flows are proxied by including the current market value or net present value of the contract as inflow in line 2.6 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option and as outflow in line 1.8 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts are included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) and the contractual flows of liquid securities in lines 3.1 to 3.4 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at reporting date if the amounts are not yet fixed.
 |
|  | **2.6 Paper in own portfolio maturing** Total amount of principal repayments due on own investments taken in bonds, reported according to their default contractual maturity. Coupon flows shall not be included, but instead reported as interest flows received in item 2.7.1. |
|  | **2.7 Any other commitments received** Total amount of all other cash inflows, not reported in items 2.1-2.6 above, including interest inflows of all interests bearing instruments. |
|  | **2.7.1 of which interest flows received**Of the amount of any other commitments received, reported in item 2.7, that which is the total amount of all interest inflows due on interests bearing instruments shall be aggregated and reported here. |
|  | 3 COUNTERBALANCING CAPACITYThe ’Counterbalancing Capacity’ of the contractual template contains information on the development of the institutions holdings of liquid assets. Assets are divided into relevant subgroups based on asset characteristics, whether they are deposited at a central bank and whether they are central bank eligible. In case of a reporting at a consolidated level, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction are taken into account. The counterbalancing capacity contains tradable assets (row 3.4) which designate assets that shall be traded in large, deep and active repo or cash markets characterised by a low level of concentration. Tradable assets shall have a proven record as reliable source of liquidity in the markets (repo or sale) even during stressed market conditions. Assets reported in the columns of the counterbalancing capacity must be unencumbered. Unencumbrance of assets in this section means that the assets accounted for must be available for the bank to convert into cash at any time to fill funding gaps between cash inflows and outflows during the time horizon. The assets shall not be co-mingled with or used as hedges on trading positions, be designated as collateral or as credit enhancements in structured transactions or to cover operational costs (such as rents and salaries), and shall be managed with the clear and sole intent for use as a source of contingent funds.However, assets that the bank received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the bank, have not been rehypothecated, and are legally and contractually available for the bank's use. In addition, assets that have been pledged to the central bank or a public sector entity (PSE) but are not used may be included in the stock.Buckets 1 to 12 contain contractual flows of securities in the counterbalancing capacity. Thus, if an institution has entered into a repo transaction, the asset which has been repoed out will not enter into the initial stock of securities. However, it will enter as a positive value in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo will have been booked in the relevant cash outflow bucket in lines 1.2 to 1.3. Reverse-repo transactions are treated in a similar manner. Collateral swaps also imply contractual inflows and outflows of securities in the relevant maturity bucket in which these swaps mature.Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. Hence, when the security matures, it shall be removed from the asset category it was previously placed in, and instead an inflow of cash shall reported in line 2.6 ‘paper in own portfolio maturing’.All security values are reported at current market values, i.e. calculated at the reporting date, both in the stocks and the flows.To avoid double counting, cash-inflows are not to be accounted for in item 3.1 or 3.2 of the counterbalancing capacity.Assets in the counterbalancing capacity should be reported in the following sub-categories below: |
|  | 3.1 Cash Articles 404.1(a) and Annex III of Regulation xx/xxx [CRR] Total amount of cash including coins and banknotes/currency. |
|  | 3.2 Deposits held with central banksTotal amount of deposits held with central banks reported according to their nearest contractual maturity date.Site/overnight deposits shall be reported as ‘open maturity’ in column F. |
|  | 3.2.1 deposits that can be withdrawn in times of stressArticle 404.1(a) and Annex III of Regulation xx/xxx [CRR]Of the amount of deposits held with central banks reported in item 3.2, that which are deposits that can be withdrawn in times of stress. |
|  | 3.3 Unencumbered CB eligible collateral (deposited at central banks)Total market value of assets which are unencumbered central bank eligible collateral deposited at central banks. |
|  | 3.3.1 securities with a 0% risk weightArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are securities with a 0% risk weight.  |
|  | 3.3.1.1 representing claims on sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 0% risk weight, reported in item 3.3.1, that which are representing claims on sovereigns. |
|  | 3.3.1.2 guaranteed by sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 0% risk weight, reported in item 3.3.1, that which are guaranteed by sovereigns. |
|  | 3.3.1.3 representing claims on or guaranteed by central banksArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 0% risk weight, reported in item 3.3.1, that which are representing claims on or guaranteed by central banks. |
|  | 3.3.1.4 representing claims on or guaranteed by public sector entities, regional governments and local authoritiesArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 0% risk weight, reported in item 3.3.1, that which are representing claims on or guaranteed by public sector entities, regional governments and local authorities. |
|  | 3.3.1.5 representing claims on or guaranteed by BIS, IMF, EC, or MDBsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 0% risk weight, reported in item 3.3.1, that which are representing claims on or guaranteed by BIS, IMF, EC, or MDBs. |
|  | 3.3.2 securities with a 20% risk weightArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are securities with a 20% risk weight.  |
|  | 3.3.2.1 representing claims on sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 20% risk weight, reported in item 3.3.2, that which are representing claims on sovereigns  |
|  | 3.3.2.2 guaranteed by sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 20% risk weight, reported in item 3.3.2, that which are guaranteed by sovereigns. |
|  | 3.3.2.3 representing claims on or guaranteed by central banksArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 20% risk weight, reported in item 3.3.2, that which are representing claims on or guaranteed by central banks. |
|  | 3.3.2.4 representing claims on or guaranteed by public sector entities, regional governments and local authoritiesArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 20% risk weight, reported in item 3.3.2, that which are representing claims on or guaranteed by public sector entities, regional governments and local authorities. |
|  | 3.3.2.5 representing claims on or guaranteed by MDBsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are securities with a 20% risk weight, reported in item 3.3.2, that which are representing claims on or guaranteed by multilateral development banks. |
|  | 3.3.3 bonds eligible for the treatment set out in Article 124(3) or (4) Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR]. |
|  | 3.3.3.1 credit quality step 1Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.3.3, that which are credit quality step 1. |
|  | 3.3.3.2 credit quality step 2Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.3.3, that which are credit quality step 2. |
|  | 3.3.3.3 credit quality step 3Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.3.3, that which are credit quality step 3. |
|  | 3.3.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3Article 404.2 point (a) (ii) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3. |
|  | 3.3.4.1 credit quality step 1Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3, that which are credit quality step 1. |
|  | 3.3.4.2 credit quality step 2Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3, that which are credit quality step 2. |
|  | 3.3.4.3 credit quality step 3Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3, that which are credit quality step 3. |
|  | 3.3.5 non financial corporate bondsOf the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are corporate bonds issued by institutions which are not financial institutions. |
|  | 3.3.5.1 credit quality step 1Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.3.4, that which are credit quality step 1. |
|  | 3.3.5.2 credit quality step 2Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.3.4, that which are credit quality step 2. |
|  | 3.3.5.3 credit quality step 3Of the amount of unencumbered CB eligible collateral (deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.3.4, that which are credit quality step 3. |
|  | 3.3.6 other CB eligible assets (including credit claims)Of the amount of unencumbered CB eligible collateral (deposited at central banks) reported in item 3.3, that which are other central bank eligible assets not reported in item 3.31-3.3.4.This includes central banks eligible credit claims. |
|  | 3.3.6.1 marketable assetsOf the amount of unencumbered CB eligible collateral (deposited at central banks) which is other CB eligible assets (including credit claims) reported in item 3.3.6, that which are marketable. |
|  | 3.3..6.2 non-marketable assetsOf the amount of unencumbered CB eligible collateral (deposited at central banks) which is other CB eligible assets (including credit claims) reported in item 3.3.6, that which are non-marketable. |
|  | 3.4 Unencumbered CB eligible assets (not deposited at CB)Total market value of assets which are unencumbered central bank eligible collateral not deposited at central banks. |
|  | 3.4.1 securities with a 0% risk weightArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) reported in item 3.4, that which are securities with a 0% risk weight.  |
|  | 3.4.1.1 representing claims on sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 0% risk weight, reported in item 3.4.1, that which are representing claims on sovereigns. |
|  | 3.4.1.2 guaranteed by sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 0% risk weight, reported in item 3.4.1, that which are guaranteed by sovereigns. |
|  | 3.4.1.3 representing claims on or guaranteed by central banksArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 0% risk weight, reported in item 3.4.1, that which are representing claims on or guaranteed by central banks. |
|  | 3.4.1.4 representing claims on or guaranteed by public sector entities, regional governments and local authoritiesArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 0% risk weight, reported in item 3.4.1, that which are representing claims on or guaranteed by public sector entities, regional governments and local authorities. |
|  | 3.4.1.5 representing claims on or guaranteed by BIS, IMF, EC, or MDBsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 0% risk weight, reported in item 3.4.1, that which are representing claims on or guaranteed by BIS, IMF, EC, or MDBs. |
|  | 3.4.2 securities with a 20% risk weightArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) reported in item 3.4, that which are securities with a 20% risk weight.  |
|  | 3.4.2.1 representing claims on sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 20% risk weight, reported in item 3.4.2, that which are representing claims on sovereigns. |
|  | 3.4.2.2 guaranteed by sovereignsArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 20% risk weight, reported in item 3.4.2, that which are guaranteed by sovereigns. |
|  | 3.4.2.3 representing claims on or guaranteed by central banksArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 20% risk weight, reported in item 3.4.2, that which are representing claims on or guaranteed by central banks. |
|  | 3.4.2.4 representing claims on or guaranteed by public sector entities, regional governments and local authoritiesArticle 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 20% risk weight, reported in item 3.4.2, that which are representing claims on or guaranteed by public sector entities, regional governments and local authorities. |
|  | 3.4.2.5 representing claims on or guaranteed by MDBs Article 3 of Annex III of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) which are securities with a 20% risk weight, reported in item 3.4.2, that which are representing claims on or guaranteed by MDBs. |
|  | 3.4.3 bonds eligible for the treatment set out in Article 124(3) or (4) of **Regulation xx/xxx [**CRR]Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks) reported in item 3.4, that which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR]. |
|  | 3.4.3.1 credit quality step 1Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.4.3, that which are credit quality step 1. |
|  | 3.4.3.2 credit quality step 2Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered CB eligible collateral (not deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.4.3, that which are credit quality step 2. |
|  | 3.4.3.2 credit quality step 3Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered central bank eligible collateral (not deposited at central banks), which are bonds eligible for the treatment set out in Article 124 (3) and (4) of Regulation xx/xxx [CRR], reported in item 3.4.3, that which are credit quality step 3. |
|  | 3.4.4 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3Article 404.2 point (a) (ii) of Regulation xx/xxx [CRR]Of the amount of unencumbered central bank eligible collateral (deposited at central banks) reported in item 3.4, that which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.3.3. |
|  | 3.4.4.1 credit quality step 1Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered central bank eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.4.3, that which are credit quality step 1. |
|  | 3.4.4.2 credit quality step 2Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered central bank eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.4.3, that which are credit quality step 2. |
|  | 3.4.4.3 credit quality step 3Article 404.2 point (a) (i) of Regulation xx/xxx [CRR]Of the amount of unencumbered central bank eligible collateral (deposited at central banks), which are bonds as defined in Article 52(4) of Directive 2009/65/EC other than those reported in item 3.4.3, that which are credit quality step 3. |
|  | 3.4.5 non financial corporate bondsOf the amount of unencumbered central bank eligible collateral (not deposited at central banks) reported in item 3.4, that which are corporate bonds issued by institutions which are not financial institutions. |
|  | 3.4.5.1 credit quality step 1Of the amount of unencumbered central bank eligible collateral (not deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.4.4, that which are credit quality step 1. |
|  | 3.4.5.2 credit quality step 2Of the amount of unencumbered central bank eligible collateral (not deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.4.4, that which are credit quality step 2. |
|  | 3.4.5.2 credit quality step 3Of the amount of unencumbered central bank eligible collateral (not deposited at central banks) which are corporate bonds issued by institutions which are not financial institutions reported in item 3.4.4, that which are credit quality step 3. |
|  | 3.4.6 other central bank eligible assets (including credit claims)Of the amount of unencumbered central bank eligible collateral (not deposited at central banks) reported in item 3.3, that which are other central bank eligible assets not reported in item 3.4.3.1-3.4.4.This includes central banks eligible credit claims. |
|  | 3.4.6.1 marketable assetsOf the amount of unencumbered central bank eligible collateral (not deposited at central banks) which is other central bank eligible assets (including credit claims) reported in item 3.4.6, that which are marketable. |
|  | 3.4.6.2 non-marketable assetsOf the amount of unencumbered central bank eligible collateral (not deposited at central banks) which is other central bank eligible assets (including credit claims) reported in item 3.4.6, that which are non-marketable. |
|  | 3.5 Other unencumbered non central bank eligible, tradable assetsTotal market value of assets which are unencumbered non central bank eligible, tradable assets.Central bank eligible assets shall instead be reported in item 3.3 (for those assets deposited at central banks) or 3.4 (for those assets not deposited at central banks) above.Unencumbered means that the assets accounted for must be available for the bank to convert into cash at any time to fill funding gaps between cash inflows and outflows during the time horizon. The assets shall not be co-mingled with or used as hedges on trading positions, be designated as collateral or be designated as credit enhancements in structured transactions or be designated to cover operational costs (such as rents and salaries), and shall be managed with the clear and sole intent for use as a source of contingent funds.Assets that the bank received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the bank, have not been rehypothecated, and are legally and contractually available for the bank's use.  |
|  | 3.5.1 equities listed on a recognised exchange, not self issued or issued by financial institutionsOf the amount of other unencumbered non central bank eligible, tradable assets, reported in item 3.5 above, that which are equities listed on a recognised exchange, not self issued or issued by financial institutions. |
|  | 3.5.2 goldOf the amount of other unencumbered non central bank eligible, tradable assets, reported in item 3.5 above, that which are gold. |
|  | 3.6 Undrawn committed liquidity lines granted to the reporting institutionTotal amount of undrawn committed liquidity facilities extended to the reporting institution. These include contractually irrevocable or conditionally revocable lines. |
|  | * + 1. by members of the institutional network

Total amount of undrawn committed liquidity facilities extended to the reporting institution by members of the institutional network, that is, those which are in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 108(7) or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection schemeThese include contractually irrevocable or conditionally revocable lines. |
|  | 3.6.2 by group and related entitiesTotal amount of undrawn committed liquidity facilities extended to the credit institution by group or related entities. These include contractually irrevocable or conditionally revocable lines. |
|  | 3.6.3 by non-group and non-related entitiesTotal amount of undrawn committed liquidity facilities extended to the credit institution not included items 3.6.1-3.6.2. These include contractually irrevocable or conditionally revocable lines. |

* + 1. The behavioural template
			1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Row | Legal references and instructions |
| 4 | **1 EXPECTED CASH OUTFLOWS**Expected cash outflows shall be reported in the following subcategories: |
| 5 | **1.1 Cash outflows relating to new exposures** Total amount of cash outflows resulting from all new exposures granted shall refer to the amount of new exposures that the institution expects, according to its business plan and to be drawn in specified time buckets. |
| 6 | **1.2 Undrawn committed credit facilities**Total amount of undrawn committed credit facilities extended by the reporting institution that reflect the reporting institution's assumptions regarding the drawing down of balances of undrawn committed lines. These shall include contractually irrevocable or conditionally revocable lines. |
| 7 | **1.2.1 of which are intragroup entities**Of the amount of undrawn committed credit facilities reported in item 1.2, that which is extended to intragroup entities. |
| 8 | **1.3 Undrawn committed liquidity facilities**Total amount of undrawn committed liquidity facilities extended by the reporting institution that reflect the reporting institution's assumptions regarding the drawing down of balances of undrawn committed lines. These shall include contractually irrevocable or conditionally revocable lines. |
| 9 | **1.3.1 of which are intragroup entities**Of the amount of undrawn committed liquidity facilities reported in item 1.3, that which is extended to intragroup entities. |
| 10 | **1.4 Cash outflows relating to new FX-swaps**Total amount of cash outflows arising from the reporting institution's assumptions regarding the expected outflows resulting from new Foreign Exchange Swap transactions. Of the amount of the expected outflows from new FX-swaps , only the first leg outflows shall be reported. For example, where the institution expects that it will enter into new EUR/GBP swaps to the size of 100 million EUR in the horizon from one to three months, the outflow of 100 million EUR shall be reported in the applicable time bucket, but the corresponding expected outflow of GBP is not to be reported. |
| 11 | **1.5 Cash outflows resulting from the contracts listed in Annex II of Regulation xx/xxx [CRR]**Total amount of cash outflows arising from the reporting institution's assumptions regarding the expected outflows resulting from derivatives’ payables positions from the contracts listed in Annex II of Regulation xx/xxx [CRR].The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from both the contractual and the behavioural templates. Further, stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity, either. The sole exception to this are cash and securities flows in the context of margin calls (cash or securities collateral flows) which are due but have not yet been settled. The latter shall be reflected in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in the contractual template in case of cash collateral, and in section 3 (counterbalancing capacity) in case of securities collateral.

(2) For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction shall be made between contracts that involve optionality and other contracts:* 1. Flows related to option-like derivatives shall only be included if they are ‘in the money’, i.e. when the strike price of the derivative is below (for a call) or above (for a put) the market price. Proxies for these flows shall be provided by including:
		+ 1. the current market value or net present value of the contract as inflow in line 2.6 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option;
			2. as outflow in line 1.8 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) and the contractual flows of liquid securities in lines 3.1 to 3.4 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at the reporting date where the amounts are not yet fixed.
 |
| 12 | **1.6 Cash outflows resulting from new own investments**Total amount of cash outflows arising from the reporting institution's assumptions regarding the cash outflows that may result from new own investments by the reporting institution, such as expected outflows from payment for new own investment, stocks and bonds, in the banking book. |
| 13 | **1.7 Cash outflows resulting from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR]**Total amount of cash outflows arising from the reporting institution's assumptions regarding the cash outflows that may result from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [CRR]. This refers to a sale and repurchase agreements governed by a repurchase agreement and where underlying collateral has been posted in exchange for cash which must be repaid. All such agreements shall be reported under this item except for transactions with the reporting institution's group and related entities. |
| 14 | **1.8 Monies due to financial customers**Total amount of cash outflows arising from the reporting institution's assumptions regarding the cash outflows that may result from monies due to financial customers, in accordance with Article 400(1)(2) of Regulation xx/xxx [CRR]. Monies due shall be reported at the latest contractual date for repayment and therefore inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of loan period for overdraft.Cash inflows for past due exposures shall not be reported  |
| 15 | **1.8.1 of which are domestic financial customers**Of the amount of monies due to financial customers reported in item 1.8, that which derives from domestic financial customers located in the same Member State. |
| 16 | **1.8.1.1 of which are intragroup entities**Of the amount of monies due from financial customers that are domestic financial customers reported in item 1.8.1, that which derives from intragroup entities. |
| 17 | **1.8.2 of which are cross-border financial customers**Of the amount of monies due to financial customers reported in item 1.8, that which derives from cross-border customers located in another member state or third country. |
| 18 | **1.8.2.1 of which are intragroup entities**Of the amount of monies due from financial customers that are cross-border financial customers reported in item 1.8.2.1, that which derives from intragroup entities. |
| 19 | **1.9 Other expected Cash Outflows**Total amount of cash outflows arising from the reporting institution's assumptions regarding expected cash outflows other than those reported in items 1.1-1.8 above. If an institution expects a material cash outflow with reasonable certainty, such an outflow shall be reported in this line. Expected future tax payments, dividends, and expected interest rate flows shall not be reported. |
| 21 | **2 EXPECTED CASH INFLOWS**Total expected cash inflows shall be reported in the following subcategories: |
| 22 | **2.1 Monies expected from own issuances**Total amount of monies expected from the reporting institution's assumptions regarding new debt securities issued i.e. own issuances.The above amount shall exclude inflows from own issuances due to reporting institution's intra-group entities and debt securities issued for retail only (reported as retail deposits in item 2.2.1).The total amount of cash inflows shall be reported here net of fees.  |
| 23 | **2.1.1 unsecured bonds issued** Of the amount of monies expected from own issuances with an initial maturity date equal to or longer than 1 year reported in line 2.1, that which is unsecured debt (other than hybrid bonds) issued by the reporting institution to third parties.  |
| 24 | **2.1.2 hybrid bonds issued** Of the amount of monies expected from own issuances with an initial maturity date equal to or longer than 1 year reported in line 2.1, that which is hybrid bonds issued. The securities reported in this row shall have characteristics reflecting debt and equity.  |
| 25 | **2.1.3 bonds eligible for the treatment set out in Article 124(3) or (4) of Regulation xx/xxx [CRR] issued**Of the amount of monies expected from own issuances with an initial maturity date equal to or longer than 1 year reported in line 2.1, that which derives from bonds eligible for the treatment set out in Article 124(3) or (4) of **Regulation xx/xxx [**CRR] issued. |
| 26 | **2.1.4 securitisations issued**Of the amount of monies expected from own issuances with an initial maturity date equal to or longer than 1 year reported in line 2.1, that which derives securitisation transactions with third parties, in accordance with Article 4(37) of Regulation xx/xxx [CRR]  |
| 27 | **2.1.5 short-term paper issued**Unsecured debt securities with an initial maturity of up to 1 year expected to be issued by the reporting institution. Issues sold at a discount will be reported at their nominal amount at maturity issued. Issues sold at a discount will be reported at their nominal amount at maturity. |
| 28 | **2.2 Monies expected from customers that are not financial customers**Total amount of monies expected from the reporting institution's assumptions regarding monies due from customers that are not financial customers. This shall only consist of contractual principal payments due on fully performing exposures. Monies due shall be reported at the latest contractual date for repayment. Thus inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of the exposure period for overdraft.Cash inflows for past due exposures shall not be reported (the definition of past due exposures follows that in accordance with Article 174 of Regulation xx/xxx [CRR] Note: for line 2.2 it is acceptable to report monies expected net of expected outflows. |
| 29 | **2.2.1 of which are retail**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing retail exposures, namely those, to a natural person or to a small and medium sized enterprise if the natural person or enterprise would qualify for the retail exposure class under the Standardised or IRB approaches for credit risk. ‘’ |
| 30 | **2.2.2 of which are non-financial corporate customers**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to non-financial corporate customers.Note: this does not include small-business customers which shall instead be reported in item 2.2.2. |
| 31 | **2.2.2.1 of which are intragroup entities**Of the amount of monies due from customers that are not financial customers and non-financial corporate customers reported in item 2.2.3, that which derive from intragroup entities. |
| 32 | **2.2.3 of which are central banks**Of the amount of monies due from customers that are not financial customers and non-financial corporate customers reported in item 2.2.3, that which derive from central banks. |
| 33 | **2.2.4 of which are other entities**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to other entities not already reported in sections 2.2.1-2.2.3. |
| 34 | **2.2.4.1 of which, are intragroup entities**Of the amount of monies due from customers that are not financial customers, and are other entities not already reported in sections 2.2.1-2.2.3, reported in item 2.2.4, that which derive from intragroup entities. |
| 35 | **2.2.4.2 of which, are public sector entities**Of the amount of monies due from customers that are not financial customers, reported in item 2.2, that which are principal payments due on fully performing exposures to public sector entities.A public sector entity includes sovereigns, central banks and non-central government public sector entities. |
| 36 | **2.3 Monies due from financial customers**Monies due from customers which are financial institutions in accordance with Article 400(1)(2) of Regulation xx/xxx [CRR] shall only consist of contractual principal payments due on fully performing exposures. Monies due shall be reported at the latest contractual date for repayment. Thus, inflows from credit cards and overdrafts shall be reported at the end of validity of the card or at the end of loan period for overdraft.Cash inflows for past due exposures in accordance with Article 174 of Regulation xx/xxx [CRR] shall not be reported.  |
| 37 | **2.3.1 of which are domestic financial customers**Of the amount of monies due from financial customers reported in item 2.3, that which derive from domestic financial customers located in the same Member State. |
| 38 | **2.3.1.1 of which are credit institutions**Of the amount of monies due from financial customers that are domestic financial customers reported in item 2.3.1 that which are credit institutions. |
| 39 | **2.3.1.1.1 of which are intragroup entities**Of the amount of monies due from financial customers that are domestic credit institutions reported in item 2.3.1.1 that which derive from intragroup entities. |
| 40 | **2.3.1.2 of which, are financial customers other than credit institutions**Of the amount of monies due from financial customers that are domestic financial customers reported in item 2.3.1 that which derive from financial customers other than credit institutions. |
| 41 | **2.3.1.2.1 of which are intragroup entities**Of the amount of monies due from financial customers that are domestic non-bank financial customers reported in item 2.3.1.2 that which derive from intragroup entities. |
| 42 | **2.3.2 of which are cross-border financial customers**Of the amount of monies due from financial customers reported in item 2.3, that which derive from cross-border financial customers located in another member state or third country. |
| 43 | **2.3.2.1 of which are credit institutions**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2, that which derive from credit institutions. |
| 44 | **2.3.2.1.1 of which are intragroup entities**Of the amount of monies due from financial customers which are cross-border banks located in another member state or third country reported in item 2.3.2.1, that which derive from intragroup entities. |
| 45 | **2.3.2.2 of which, are financial customers other than credit institutions**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2, that which derive from financial customers other than credit institutions.Non-bank financial corporates are undertaking that provide financial services, but do not fall within the definition of credit institution. |
| 46 | **2.3.2.2.1 of which are intragroup entities**Of the amount of monies due from financial customers which are cross-border financial customers located in another member state or third country reported in item 2.3.2.2, which are from financial customers other than credit institutions, that which derive from intragroup entities. |
| 47 | **2.3.3 of which are members of an institutional network** Of the amount of monies due from financial customers reported in item 1.6, that which are in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 108(7) or as a legal or statutory minimum deposit by another entity being a Member of the same institutional protection scheme; |
| 48 | **2.4 Cash inflows relating to new FX-swaps**Total amount of monies expected from the reporting institution's assumptions regarding monies due from the maturity of FX Swap transactions, such as the exchange of principal amounts at the end of the contract. This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template. |
| 49 | **2.5 Cash inflows resulting from the contracts listed in Annex II of Regulation xx/xxx [**CRR]Total amount of cash inflows arising from the reporting institution's assumptions regarding the expected inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation xx/xxx [CRR].The total amount shall reflect the sum of (1) and (2) as follows, across the various time buckets.1. Cash and securities flows related to derivatives for which there is a collateral agreement in place that requires the full (or adequate) collateralisation of counterparty exposures shall be excluded from both maturity ladder templates. This implies that all flows of cash, securities, cash collateral and securities collateral related to these derivatives shall be excluded from both the contractual and the behavioural templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall furthermore also not be reflected in the ‘stock’ column of section 3 of the contractual template covering the counterbalancing capacity. The sole exception to this are cash and securities flows in the context of recent margin calls (cash or securities collateral flows) which are due/payable in due course but have not yet been settled. The latter shall be reflected in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) in case of cash collateral and in section 3 (counterbalancing capacity) in case of securities collateral in the contractual template.
2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place (or where only partial collateralisation is required), a distinction is made between contracts that involve optionality and other contracts:
	1. Flows related to option-like derivatives are only included if they are ‘in the money’, i.e. when the strike price is below (for a call) or above (for a put) the market price. These flows are proxied by including the current market value or net present value of the contract as inflow in line 2.6 of the contractual template (derivatives cash-inflows) at the latest exercise date of the option if the bank has the right to exercise the option and as outflow in line 1.8 of the contractual template (derivatives cash-outflows) at the earliest exercise date of the option if the bank's counterparty has the right to exercise it.
	2. Flows related to other contracts are included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.8 (derivatives cash-outflows) and 2.6 (derivatives cash-inflows) and the contractual flows of liquid securities in lines 3.1 to 3.4 of the counterbalancing capacity of the contractual template, using the current market-implied forward rates applicable at reporting date if the amounts are not yet fixed.
 |
| 50 | **2.6 Cash inflows relating from secured lending and capital market driven transactions as defined in Article 188 of Regulation xx/xxx [**CRR]Total amount of cash inflows arising from the reporting institution's assumptions regarding the cash inflows that may result from secured lending and capital market driven transactions as defined in Article 188. This primarily refers to a sale and repurchase agreements governed by a repurchase agreement and where underlying collateral was posted in exchange for cash which must be repaid. All such agreements shall be reported here except for transactions with the reporting institution's group and related entities. |
| 51 | **2.7 Other expected Cash Inflows**Total amount of cash inflows arising from the reporting institution's assumptions regarding expected cash inflows other than those reported in items 2.1-2.6 above. If an institution expects a material cash outflow inflow reasonable certainty, such an inflow shall be reported in this line. Expected future tax rebates, dividends, and expected interest rate flows shall not be reported. |