



**BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY**

ANNEX XIII

INSTRUCTIONS FOR REPORTING ON STABLE FUNDING

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PART I: GENERAL INSTRUCTIONS

1. This annex covers instructions for the net stable funding ratio (NSFR) templates, which contains information about required and available stable funding items, for the purpose of reporting the NSFR as specified in Title IV of Part Six of Regulation (EU) 575/2013 (CRR). Items that do not need to be completed by institutions are coloured grey.
2. In accordance with Article 415(1) CRR, institutions shall report the template in the reporting currency, regardless of the actual denomination of assets, liabilities and offbalance sheet items. Institutions shall separately report the template in the corresponding currencies in accordance with Article 415(2) CRR.
3. With regard to the calculation of the NSFR, the CRR refers to stable funding factors. The word 'factor' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount, i.e. the value referred to in Article 428c(2) CRR.
4. In order to avoid any double counting, institutions shall not report assets or liabilities that are associated with collateral posted or received as variation margin in accordance with Article 428k(4) CRR and Article 428ah(2) CRR, initial margin and contribution to the default fund of a CCP in accordance point (a) of Article 428ag and point (b) of Article 428ag CRR.
5. Items provided by and extended to members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential treatment according to Article 428h CRR shall be reported in a separate category. Deposits maintained in the context of an institutional protection scheme or a cooperative network considered as liquid assets shall be reported as liquid assets in accordance with Article 428g CRR. Other items within a group or an institutional protection scheme shall be reported in the relevant categories.
6. For reporting purposes, in the columns referred to as "Amount" the accounting value shall always be reported, except for the cases of derivative contracts, for which institutions shall refer to the fair value as specified in Article 428d(2) CRR.
7. For the purposes of reporting by currency subject to separate reporting as envisaged in Article 415(2) CRR, as regards derivatives as envisaged in Article 428d(4) CRR, institutions shall calculate the fair value for each netting set in its settlement currency. For all netting sets with matching settlement currencies a net amount shall be calculated in accordance with Articles 428k(4) and 428ah(2) CRR, and reported in the relevant currency subject to separate reporting. In this context, settlement currency shall be understood as the currency in which the settlement of a netting set has been agreed. Netting set refers to the group of receivables and payables stemming from derivatives transactions with a counterparty irrespective of whether they are denominated in a different currency to the settlement currency. In the case of multicurrency optionality, the credit institution shall make an assessment of the currency in which the settlement is likely to occur and shall report only in that separate currency.
8. The amount of assets and liabilities resulting from securities financing transactions (SFTs) with a single counterparty and the same type of collateral underlying (level 1 or non-level 1 liquid assets) pursuant to the delegated act referred to in Article 460(1)

of CRR shall be reported on a net basis where Article 428e of CRR applies.. In the case of SFTs with collateral baskets underlying, the less liquid collateral within those pool of collateral shall be understood to be first pledged.

9. In accordance with Article 428ai CRR, small and non-complex institutions may choose, with the prior permission of their competent authority, to calculate their NSFR in accordance with the simplified methodology set out in Chapters 6-7 of Title IV of Part Six CRR. Institutions that use this simplified methodology for the calculation of the net stable funding ratio shall use the reporting templates C 82.00 and C 83.00. All other institutions shall use the reporting templates C 80.00 and C 81.00. All institutions shall report the reporting template C 84.00.

FOR CONSULTATION ONLY

PART II: REQUIRED STABLE FUNDING

1. Specific remarks

10. Institutions shall report in the appropriate category all assets on which they retain beneficial ownership even if they are not accounted for in their balance sheet. Assets on which institutions do not retain beneficial ownership shall not be reported even if these assets are accounted for in their balance sheet. In the case of reverse repos, where the assets borrowed are not accounted for on balance sheet but the bank that received them has their beneficial ownership, the cash leg, or the collateral leg if a higher RSF factor applies, will be reported only.
11. In accordance with Article 428p CRR, unless specified otherwise in Chapter 4 of Title IV of Part Six CRR, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.
12. Assets that are eligible as liquid assets (HQLA) in accordance with Delegated Regulation (EU) 2015/61 shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Those assets shall be reported in designated columns regardless of their residual maturity.
13. All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 428q CRR. The maturity buckets of the amounts, standard factors and applicable factors are the following:
 - i. Residual maturity of less than six months or without stated maturity;
 - ii. Residual maturity of a minimum of six months but less than one year;
 - iii. Residual maturity of one year or more.
14. In accordance with Article 428q(3) CRR, when calculating the residual maturity of non-HQLA assets and off-balance sheet items, institutions shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the institution, the institution and competent authority shall take into account reputational factors that may limit the institution's ability not to exercise the option, in particular considering markets' and clients' expectations that the institution should extend the maturity of certain assets at their maturity date.
15. For some items, institutions shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs (4), (5) and (6) of Article 428pCRR.
16. The decision tree for the reporting template C 80.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and "of which" items; this however does not mean that they shall not be reported as well.

17. As specified under Article 428p(5) CRR, where an institution re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which the that assets has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the institution returning the asset borrowed. The residual maturity of this encumbrance shall be the higher between: i) the residual maturity of the transaction where the assets were borrowed and ii) the residual maturity of the transaction where the assets were re-pledged.

| # | Item | Decision | Action |
|---|--|----------|---|
| 1 | Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts? | Yes | ID 1.7.1 |
| | | No | # 2 |
| 2 | An asset or an off-balance sheet item posted as initial margin for derivatives? | Yes | ID 1.7.3 |
| | | No | # 3 |
| 3 | An asset or an off-balance sheet item posted as contribution to CCP default fund? | Yes | ID 1.8 |
| | | No | # 4 |
| 4 | An item on which the institution retains beneficial ownership? | Yes | # 5 |
| | | No | # 23 |
| 5 | An asset associated with collateral posted as variation margin for derivatives? | Yes | Do not report. |
| | | No | # 6 |
| 6 | Non-performing assets or defaulted securities? | Yes | ID 1.9.3 |
| | | No | # 7 |
| 7 | Trade date receivables? | Yes | ID 1.9.2 |
| | | No | # 8 |
| 8 | Interdependent assets? | Yes | Allocate into one relevant item of ID 1.5 |
| | | No | # 9 |

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| 9 | Assets within a group or an IPS for which the competent authority has granted the preferential treatment? | Yes | ID 1.6 |
| | | No | # 10 |
| 10 | Central bank assets? | Yes | Allocate into one relevant item of ID 1.1 |
| | | No | # 11 |
| 11 | Liquid assets? | Yes | # 12 |
| | | No | # 13 |
| 12 | Liquid assets encumbered for a residual maturity of one year or more in a cover pool? | Yes | ID 1.2.13 |
| | | No | Allocate into one relevant item of ID 1.2.1 to 1.2.12 |
| 13 | Non-liquid asset securities? | Yes | Allocate into one relevant item of ID 1.3 |
| | | No | # 14 |
| 14 | Trade finance on-balance sheet products? | Yes | ID 1.4.7 |
| | | No | # 15 |
| 15 | NSFR derivative assets? | Yes | ID 1.7.2 |
| | | No | # 16 |
| 16 | Loans? | Yes | # 17 |
| | | No | # 21 |
| 17 | Loans encumbered for a residual maturity of one year or more in a cover pool? | Yes | ID 1.4.4 |
| | | No | # 18 |
| 18 | Loans classified as operational deposits? | Yes | ID 1.4.1 |
| | | No | # 19 |

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| 19 | Securities financing transactions with financial customers? | Yes | Allocate into one relevant item of ID 1.4.2. |
| | | No | # 20 |
| 20 | Other loans and advances to financial customers? | Yes | ID 1.4.3 |
| | | No | Allocate into one relevant item of ID 1.4.5 or 1.4.6. |
| 21 | Physically traded commodities? | Yes | Allocate into one relevant item of ID 1.9.1 |
| | | No | # 22 |
| 22 | Any other asset not considered in the above categories? | Yes | ID 1.9.4 |
| | | No | Do not report. |
| 23 | An off-balance sheet exposure? | Yes | # 24 |
| | | No | Do not report. |
| 24 | Non-performing exposure? | Yes | ID 1.10.4 |
| | | No | # 25 |
| 25 | Committed facilities? | Yes | # 26 |
| | | No | # 27 |
| 26 | Committed facilities for which the competent authority has granted the preferential treatment? | Yes | ID 1.10.1 |
| | | No | ID 1.10.2 |
| 27 | Trade finance off-balance sheet item? | Yes | ID 1.10.3 |
| | | No | # 28 |
| 28 | Other off-balance sheet exposure for which the competent authority has determined the RSF factor? | Yes | ID 1.10.5 |
| | | No | Do not report. |

2. Instructions concerning specific columns

| Column | Legal references and instructions |
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| 0010-0030 | <p><u>Amount of non-HQLA</u></p> <p>Institutions shall report in columns 0010-0030 the amount, unless specified otherwise in Chapter 4 of Title IV of Part Six CRR, of the assets and off-</p> |
| | <p>balance sheet items referred to in Section 2 of Chapter 4 of Title IV of Part Six CRR for each maturity bucket.</p> <p>The amount shall be reported in columns 0010-0030 when the corresponding item is not eligible as liquid asset pursuant to the Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0040 | <p><u>Amount of HQLA</u></p> <p>See instructions in columns 0010-0030.</p> <p>The amount shall be reported in column 0040 when the corresponding item is eligible as high-quality liquid asset pursuant to the Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0050-0080 | <p><u>Standard RSF factor</u></p> <p>Section 2 of Chapter 4 of Title IV of Part Six CRR</p> <p>The standard factors in columns 0050-0080 are those specified in Chapter 4 of Title IV of Part Six CRR by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be filled in by institutions.</p> |
| 0090-0120 | <p><u>Applicable RSF factor</u></p> <p>Section 2 of Chapter 4 of Title IV of Part Six CRR</p> <p>Institutions shall report in columns 0090-0120 the applicable factor applied to items in Chapter 4 of Title IV of Part Six CRR. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.</p> |

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| 0130 | <p><u>Required stable funding:</u></p> <p>Institutions shall report in Column 0130 the required stable funding in accordance with Chapter 4 of Title IV of Part Six CRR.</p> <p>This shall be calculated using the following formula: $c0130 = \text{SUM}\{(c0010 * c 0090), (c0020 * c 0100), (c0030 * c 0110), (c0040 * c 0120)\}.$</p> |
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3. Instructions concerning specific rows

| Row | Legal references and instructions |
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| 0010 | <p><u>1 REQUIRED STABLE FUNDING</u></p> <p>Chapter 4 of Title IV of Part Six CRR</p> <p>Institutions shall report here items subject to the required stable funding in accordance with Chapter 4 of Title IV of Part Six CRR.</p> |
| 0020 | <p><u>1.1 RSF from central bank assets</u></p> <p>Points (c) and (d) of Article 428r(1) and point (d) of Article 428ad CRR</p> <p>Institutions shall report here central bank assets.</p> <p>A reduced RSF factor may apply in accordance with Article 428p(7) CRR.</p> |
| 0030 | <p><u>1.1.1 cash, reserves and HQLA exposures to central banks</u></p> <p>Institutions shall report here cash and reserves at central banks, including excess reserves. Institutions shall also report here any other exposures to central banks that are considered as liquid assets pursuant to the Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> <p>Minimum reserves that are not considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 shall be reported in the relevant nonHQLA column.</p> |
| 0040 | <p><u>1.1.1.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.1.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |

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| 0050 | <p><u>1.1.1.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0060 | <p><u>1.1.1.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0070 | <p><u>1.1.2 other non-HQLA central bank exposures</u></p> <p>Institutions shall report here any other claims on central banks other than those reported under item 1.1.1.</p> |
| 0080 | <p><u>1.2 RSF from liquid assets</u></p> <p>Points (a) and (b) of Article 428r(1) to Article 428ae CRR</p> <p>Institutions shall report here liquid assets pursuant to Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0090 | <p><u>1.2.1 level 1 assets eligible for 0 % LCR haircut</u></p> <p>Institutions shall report here assets that are eligible as level 1 liquid assets and shares or units in CIUs that are eligible for a 0 % haircut pursuant to Delegated regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0100 | <p><u>1.2.1.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |

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| 0110 | <p><u>1.2.1.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0120 | <p><u>1.2.1.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0130 | <p><u>1.2.2 level 1 assets eligible for 5 % LCR haircut</u></p> <p>Institutions shall report here shares or units in CIUs that are eligible for a 5 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here,</p> |
| | but under item 1.2.13. |
| 0140 | <p><u>1.2.2.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0150 | <p><u>1.2.2.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0160 | <p><u>1.2.2.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more</p> |

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| 0170 | <p><u>1.2.3 level 1 assets eligible for 7 % LCR haircut</u></p> <p>Institutions shall report here assets that are eligible as level 1 extremely high quality covered bonds pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool of funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0180 | <p><u>1.2.3.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0190 | <p><u>1.2.3.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0200 | <p><u>1.2.3.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.3 that is related to assets that are</p> |
| | <p>encumbered for a residual maturity of one year or more</p> |
| 0210 | <p><u>1.2.4 level 1 assets eligible for 12 % LCR haircut</u></p> <p>Institutions shall report here shares or units in CIUs that are eligible for a 12 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0220 | <p><u>1.2.4.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |

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| 0230 | <p><u>1.2.4.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0240 | <p><u>1.2.4.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.4 that is encumbered for a residual maturity of one year or more</p> |
| 0250 | <p><u>1.2.5 level 2A assets eligible for 15 % LCR haircut</u></p> <p>Institutions shall report here assets that are eligible as Level 2A assets pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0260 | <p><u>1.2.5.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0270 | <p><u>1.2.5.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.5 that is encumbered for a residual maturity of at least six months but less than one year</p> |
| 0280 | <p><u>1.2.5.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more</p> |

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| 0290 | <p><u>1.2.6 level 2A assets eligible for 20 % LCR haircut</u></p> <p>Institutions shall report here shares or units in CIUs that are eligible for a 20 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0300 | <p><u>1.2.6.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0310 | <p><u>1.2.6.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0320 | <p><u>1.2.6.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0330 | <p><u>1.2.7 level 2B securitizations eligible for 25 % LCR haircut</u></p> <p>Institutions shall report here level 2B securitizations that are eligible for a 25% haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0340 | <p><u>1.2.7.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.7 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |

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| 0350 | <p><u>1.2.7.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0360 | <p><u>1.2.7.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0370 | <p><u>1.2.8 level 2B assets eligible for 30 % LCR haircut</u></p> <p>Institutions shall report here high quality covered bonds and shares or units in CIUs that are eligible for a 30 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0380 | <p><u>1.2.8.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.8 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0390 | <p><u>1.2.8.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0400 | <p><u>1.2.8.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0410 | <p><u>1.2.9 level 2B assets eligible for 35 % LCR haircut</u></p> |

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| | <p>Institutions shall report here level 2B securitizations and shares or units in CIUs that are eligible for a 35 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0420 | <p><u>1.2.9.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.9 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0430 | <p><u>1.2.9.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0440 | <p><u>1.2.9.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0450 | <p><u>1.2.10 level 2B assets eligible for 40 % LCR haircut</u></p> <p>Institutions shall report here shares or units in CIUs that are eligible for a 40 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0460 | <p><u>1.2.10.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.10 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0470 | <p><u>1.2.10.2 encumbered for a residual maturity of at least six months but less than one year</u></p> |

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| | The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year |
| 0480 | <p><u>1.2.10.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0490 | <p><u>1.2.11 level 2B assets eligible for 50 % LCR haircut</u></p> <p>Institutions shall report here level 2B assets pursuant to Delegated Regulation (EU) 2015/61, excluding level 2B securitizations and high quality covered bonds.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0500 | <p><u>1.2.11.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported under 1.2.11 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |
| 0510 | <p><u>1.2.11.2 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.11 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0520 | <p><u>1.2.12 level 2B assets eligible for 55 % LCR haircut</u></p> <p>Institutions shall report here shares or units in CIUs that are eligible for a 55 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> <p>Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.</p> |
| 0530 | <p><u>1.2.12.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported under 1.2.12 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |

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| 0540 | <u>1.2.12.2 encumbered for a residual maturity of one year or more</u> |
| | The amount reported under 1.2.12 that is related to assets that are encumbered for a residual maturity of one year or more |
| 0550 | <u>1.2.13 HQLAs encumbered for a residual maturity of one year or more in a cover pool</u> Point (h) of Article 428ag CRR; the amount reported in 1.2 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR |
| 0560 | <u>1.3 RSF from securities other than liquid assets</u> Points (e) and (f) of Article 428ag CRR Institutions shall report here securities that are not in default in accordance with Article 178 CRR and that are not liquid assets pursuant to Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements laid down therein. |
| 0570 | <u>1.3.1 non-HQLA securities and exchange traded equities</u> Points (e) and (f) of Article 428ag and point (b) of Article 428ah(1) CRR The amount reported in 1.3 that is related to non-HQLA securities other than non-exchange traded equities, excluding the securities reported under item 1.3.3. Exchange traded equities shall be reported in the one or more than one year time bucket. |
| 0580 | <u>1.3.1.1 unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.3.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year |
| 0590 | <u>1.3.1.2 encumbered for a residual maturity of one year or more</u> The amount reported under 1.3.1 that is related to assets that are encumbered for a residual maturity of one year or more |
| 0600 | <u>1.3.2 non-HQLA non-exchange traded equities</u> Point (b) of Article 428ah(1) CRR;The amount reported under 1.3 that is related to non-exchange traded equity, excluding the securities reported under item 1.3.3. |

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| 0610 | <p><u>1.3.3 non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool</u></p> <p>Point (h) of Article 428ag CRR; the amount reported under 1.3 that is</p> |
| | <p>related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR</p> |
| 0620 | <p><u>1.4 RSF from loans</u></p> <p>Institutions shall report here monies due from loans that are not in default in accordance with Article 178 CRR.</p> <p>As specified under Article 428q(4) CRR, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.</p> |
| 0630 | <p><u>1.4.1 Operational deposits</u></p> <p>Point (b) of Article 428ad and point (b) of article 428ah(1) CRR; the amount reported under 1.4 that is related to deposits that are operational pursuant to Delegated Regulation (EU) 2015/61</p> |
| 0640 | <p><u>1.4.2 securities financing transactions with financial customers</u></p> <p>Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) CRR; the amount reported under 1.4 that is related to monies due from securities financing transactions with financial customers</p> |
| 0650 | <p><u>1.4.2.1 collateralized by level 1 assets eligible for 0 % LCR haircut</u></p> <p>Point (g) of Article 428r(1), point (d) of Article 428ad and point (b) of Article 428ah(1) CRR; the amount reported under 1.4.2 that is related to transactions collateralized by level 1 assets eligible for 0 % haircut pursuant to Delegated Regulation (EU) 2015/61</p> |
| 0660 | <p><u>1.4.2.1.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.4.2.1 related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |

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| 0670 | <p><u>1.4.2.1.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0680 | <p><u>1.4.2.1.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0690 | <p><u>1.4.2.2 collateralized by other assets</u></p> <p>Point (b) of Article 428s(1), point (d) of Article 428ad and point (b) of Article 428ah(1) CRR; the amount reported under 1.4.2 that is related to transactions that are collateralized by assets other than level 1 assets eligible for 0 % haircut pursuant to Delegated regulation (EU) 2015/61</p> |
| 0700 | <p><u>1.4.2.2.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.4.2.2 related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0710 | <p><u>1.4.2.2.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0720 | <p><u>1.4.2.2.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0730 | <p><u>1.4.3 other loans and advances to financial customers</u></p> <p>Point (a) of Articles 428v and point (d)(iii) of Article 428ad CRR; the amount reported under 1.4 arising from other loans and advances to financial customers not reported under 1.4.1 and 1.4.2</p> |

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| 0740 | <p><u>1.4.4 assets encumbered for a residual maturity of one year or more in a cover pool</u></p> <p>Point (h) of Article 428ag CRR; the amount reported under 1.4 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR</p> |
| 0750 | <p><u>1.4.5 loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less</u></p> <p>Point (c) of Articles 428ad and Article 428af CRR; the amount reported under 1.4 that is related to loans secured by mortgages on residential</p> |
| | <p>property or residential loans fully guaranteed by an eligible protection provider as referred to in point (e) of Article 129(1) CRR or loans, excluding loans to financial customers and loans referred to in Articles 428r to 428ad CRR, provided that those loans are assigned a risk weight of 35 % or less in accordance with Chapter 2 of Title II of Part Three CRR</p> |
| 0760 | <p><u>1.4.5.0.1. of which, residential mortgages</u></p> <p>The amount reported under 1.4.5 that is related to exposures secured by mortgages on residential property</p> |
| 0770 | <p><u>1.4.5.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.4.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p> |
| 0780 | <p><u>1.4.5.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p> |
| 0790 | <p><u>1.4.5.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of one year or more</p> |

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| 0800 | <p><u>1.4.6 other loans to non-financial customers other than central banks</u></p> <p>Point (c) of Article 428ad and point (c) of 428ag CRR; the amount reported under 1.4.5 that is related to loans to non-financial customers other than central banks with a risk weight of more than 35 % in accordance with Chapter 2 of Title II of Part Three CRR</p> |
| 0810 | <p><u>1.4.6.0.1 of which, residential mortgages</u></p> <p>The amount reported under 1.4.6 that is related to exposures secured by mortgages on residential property</p> |
| 0820 | <p><u>1.4.6.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported under 1.4.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |
| 0830 | <p><u>1.4.6.2 encumbered a residual maturity of one year or more</u></p> |
| | <p>The amount reported under 1.4.6 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0840 | <p><u>1.4.7 trade finance on-balance sheet products</u></p> <p>Point (b) of Article 428v, point (e) of Article 428ad and point (d) of Article 428ag CRR; the amount related to trade finance on-balance sheet related products</p> |
| 0850 | <p><u>1.5 RSF from interdependent assets</u></p> <p>Article 428f and point (f) of Article 428r(1) CRR</p> <p>Institutions shall report here assets that are interdependent with liabilities in accordance with Article 428f CRR.</p> |
| 0860 | <p><u>1.5.1 centralised regulated savings</u></p> <p>Point (a) of Article 428f(2) CRR; the amount reported under 1.5 that is related to centralized regulated savings</p> |
| 0870 | <p><u>1.5.2 promotional loans and credit and liquidity facilities</u></p> <p>Point (b) of Article 428f(2) CRR; the amount reported under 1.5 that is related to promotional loans and credit and liquidity facilities</p> |

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| 0880 | <p><u>1.5.3 eligible covered bonds</u></p> <p>Point (c) of Article 428f(2) CRR; the amount reported under 1.5 that is related to eligible covered bonds</p> |
| 0890 | <p><u>1.5.4 derivatives client clearing activities</u></p> <p>Point (d) of Article 428f(2) CRR; the amount reported under 1.5 that is related to derivative client clearing activities</p> |
| 0900 | <p><u>1.5.5 other</u></p> <p>Article 428f(1) CRR; the amount reported under 1.5 that is related to assets not referred to in items 1.5.1 to 1.5.4</p> |
| 0910 | <p><u>1.6 RSF from assets within a group or an IPS if subject to preferential treatment</u></p> <p>Institutions shall report here assets authorized by competent authorities for the preferential treatment in accordance with Article 428h CRR.</p> |
| 0920 | <p><u>1.7 RSF from derivatives</u></p> <p>Article 428d, Article 428s(2), point (a) of Article 428ag and Article</p> |
| | <p>428ah(2) CRR</p> <p>Institutions shall report here the amount of required stable funding arising from derivatives.</p> |
| 0930 | <p><u>1.7.1 required stable funding for derivative liabilities</u></p> <p>The amount reported under 1.7 that is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 428s(2) CRR</p> |
| 0940 | <p><u>1.7.2 NSFR derivative assets</u></p> <p>Articles 428d CRR; the amount reported under 1.7 that is calculated as the positive difference between netting sets calculated in accordance with Article 428ah(2) CRR</p> |
| 0950 | <p><u>1.7.3 initial margin posted</u></p> <p>Point (a) of Article 428ag CRR; the amount reported under 1.7 that is related to initial margin for derivative contracts</p> |

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| 0960 | <p><u>1.8 RSF from contributions to CCP default fund</u></p> <p>Point (b) of Article 428ag CRR</p> <p>Institutions shall report here items posted as contribution to the default fund of a CCP.</p> |
| 0970 | <p><u>1.9 RSF from other assets</u></p> <p>Institutions shall report here any asset not referred to in items 1.1 to 1.8.</p> |
| 0980 | <p><u>1.9.1 physically traded commodities</u></p> <p>Point (g) of Article 428ag CRR; the amount reported under 1.9 that is related to physically traded commodities</p> <p>This item shall not include commodity derivatives that fall under item 1.7.</p> |
| 0990 | <p><u>1.9.1.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported under 1.9.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |
| 1000 | <p><u>1.9.1.2 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.9.1 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 1010 | <p><u>1.9.2 trade date receivables</u></p> <p>Point (e) of Article 428r(1) CRR; the amount reported under 1.9 that is related to trade date receivables</p> |
| 1020 | <p><u>1.9.3 non-performing assets</u></p> <p>Point (b) of Article 428ah(1) CRR; the amount reported in 1.9 that is related to non-performing assets</p> |
| 1030 | <p><u>1.9.4 other assets</u></p> <p>Point (b) of Article 428ah(1) CRR; the amount reported under 1.9 that is related to assets that are not referred to in items 1.9.1 to 1.9.3</p> |

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| 1040 | <p><u>1.10 RSF from OBS items</u></p> <p>Institutions shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.9 that are subject to the required stable funding requirements</p> |
| 1050 | <p><u>1.10.1 committed facilities within a group or an IPS if subject to preferential treatment</u></p> <p>The amount reported under 1.10 that is related to committed facilities authorized by competent authorities for the preferential treatment in accordance with Article 428h CRR</p> |
| 1060 | <p><u>1.10.2 committed facilities</u></p> <p>Point (c) of Article 428s(1) CRR; the amount reported under 1.10 that is related to committed facilities in accordance with Delegated Regulation (EU) 2015/61 that are not reported under item 1.9.1</p> |
| 1070 | <p><u>1.10.3 trade finance off-balance sheet items</u></p> <p>Point (d) of Article 428s(1), Article 428u and point (c) of Article 428v CRR; the amount reported under 1.10 that is related to trade finance off-balance sheet related product as referred to in Annex I CRR</p> |
| 1080 | <p><u>1.10.4 non-performing off-balance sheet items</u></p> <p>Point (b) of Article 428ah(1) CRR; the amount reported under 1.10 that is related to non-performing off-balance sheet exposures</p> |
| 1090 | <p><u>1.10.5 other off-balance sheet exposures for which the competent authority has determined RSF factors</u></p> <p>The amount reported under 1.10 that is off-balance sheet exposures for which the competent authority has determined RSF factors in accordance</p> |
| | with Article 428p(10) CRR |

PART III: AVAILABLE STABLE FUNDING

1. Specific remarks

18. All liabilities and own funds shall be reported with a breakdown by their residual maturity in accordance with Article 428j CRR. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:
- i. Residual maturity of less than six months or without stated maturity; ii.
Residual maturity of a minimum of six months but less than one year;
 - iii. Residual maturity of one year or more.
19. All liabilities with a residual maturity of one year or more shall be subject to a 100% ASF factor, unless otherwise specified in Articles 428k to 428n CRR, in accordance with Article 428o CRR.
20. All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than six months.
21. According to Article 428j(2) CRR, institutions shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the institution, the institution and the competent authorities shall take into account reputational factors that may limit an institution's ability not to exercise the option, in particular market expectations that institutions should redeem certain liabilities before their maturity.
22. Furthermore, as established in Article 428o CRR, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100% ASF factor.
23. According to Article 428j(3) CRR, institutions shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 21, institutions shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year, such penalty as laid down in Article 25(4) of Delegated Regulation (EU) 2015/61, to determine the residual maturity of term retail deposits.
24. The decision tree for reporting template C 81.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and "of which" items; this however does not mean that they shall not be reported as well.

| # | Item | Decision | Action |
|----|---|----------|---|
| 1 | Common Equity Tier 1 capital? | Yes | ID 2.1.1 |
| | | No | # 2 |
| 2 | Additional Tier 1 capital? | Yes | ID 2.1.2 |
| | | No | # 3 |
| 3 | Tier 2 capital? | Yes | ID 2.1.3 |
| | | No | # 4 |
| 4 | Other capital instruments? | Yes | ID 2.1.4 |
| | | No | # 5 |
| 5 | A liability associated with collateral received as variation margin for derivatives? | Yes | Do not report. |
| | | No | # 6 |
| 6 | Trade date payables? | Yes | ID 2.9.1 |
| | | No | # 7 |
| 7 | Interdependent liability? | Yes | Allocate into one relevant item of ID 2.8 |
| | | No | # 8 |
| 8 | Liabilities and committed facilities within a group or an IPS for which the competent authority has granted a preferential treatment? | Yes | ID 2.4 |
| | | No | # 9 |
| 9 | NSFR derivative liabilities? | Yes | ID 2.7 |
| | | No | # 10 |
| 10 | Deferred tax liabilities? | Yes | ID 2.9.2 |
| | | No | # 11 |
| 11 | Minority interests? | Yes | ID 2.9.3 |
| | | No | # 12 |

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| 12 | Stable retail deposits? | Yes | ID 2.2.1 |
| | | No | # 13 |
| 13 | Other retail deposits? | Yes | ID 2.2.2 |
| | | No | # 14 |
| 14 | Liabilities where the counterparty cannot be determined? | Yes | ID 2.6 |
| | | No | # 15 |
| 15 | Liabilities provided by central banks? | Yes | Allocate into ID 2.5.1 or 2.5.2 |
| | | No | # 16 |
| 16 | Liabilities provided by financial customers? | Yes | Allocate into one relevant item of ID 2.5.3 |
| | | No | # 17 |
| 17 | Liabilities from non-financial customers other than central banks? | Yes | Allocate into relevant item of ID 2.3 |
| | | No | # 18 |
| 18 | Any other liabilities not considered in the above categories? | Yes | ID 2.9.4 |
| | | No | Do not report. |

2. Instructions concerning specific columns

| Column | Legal references and instructions |
|-----------|--|
| 0010-0030 | <p><u>Amount</u></p> <p>Institutions shall report in columns 0010-0030 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.</p> |
| 0040-0060 | <p><u>Standard ASF factor</u></p> <p>The standard factors in columns 0040-0060 are those specified in Chapter 3 of Title IV of Part Six CRR by default that would determine the part of the amount of the liabilities and own funds that constitutes available stable funding. They shall be provided for information only and are not meant to be filled in by institutions.</p> |

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| 0070-0090 | <u>Applicable ASF factor</u> |
| | Chapter 2 and Chapter 3 of Title IV of Part Six CRR. Institutions shall report in columns 0070-0090 the applicable ASF factors in Chapter 3 of Title IV of Part Six CRR as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors 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 factors may reflect, but are not limited to, firmspecific and national discretions. |
| 0100 | <u>Available Stable Funding</u> Institutions shall report in column 0100 the value of the available stable funding in accordance with the definition set out in Article 428i CRR. This shall be calculated using the following formula: $c0100 = \text{SUM}\{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)\}$. |

3. Instructions concerning specific rows

| Row | Legal references and instructions |
|------|---|
| 0010 | <u>2. AVAILABLE STABLE FUNDING</u> Chapter 3 of Title IV of Part Six CRR |
| 0020 | <u>2.1 ASF from capital items and instruments</u> Institutions shall report here the sum of items reported under 2.1.1 to 2.1.4. |
| 0030 | <u>2.1.1 Common Equity Tier 1</u> Point (a) of Article 428o CRR; Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives stipulated in Articles 32 to 36, 48, 49 and 79 CRR |
| 0040 | <u>2.1.2 Additional Tier 1</u> Point (b) of Article 428o and point (d) of Article 428k(3) CRR; additional Tier 1 items before the application of the deductions and exemptions stipulated in Articles 56 and 79 CRR. |

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| 0050 | <p><u>2.1.3 Tier 2</u></p> <p>Point (c) of Article 428o and point (d) of Article 428k(3) CRR; Tier 2 items before the application of the deductions and exemptions stipulated in Articles 66 and 79 CRR and having a residual maturity of one year or more at the reporting reference date</p> |
| 0060 | <p><u>2.1.4 Other capital instruments</u></p> <p>Point (d) of Article 428o and point (d) of Article 428k(3) CRR; other capital instruments with a residual maturity of one year or more at the reporting reference date</p> |
| 0070 | <p><u>2.2. ASF from retail deposits</u></p> <p>Institutions shall report here the sum of items reported under 2.2.1 and 2.2.2. This item includes both unsecured and secured liabilities.</p> |
| 0080 | <p><u>2.2.0.1 of which, retail bonds</u></p> <p>Article 428i CRR</p> <p>Institutions shall report here bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively.</p> |
| 0090 | <p><u>2.2.1. Stable retail deposits</u></p> <p>Article 428n CRR</p> <p>Institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission delegated regulation (EU) 2015/61 respectively and where:</p> <p>These deposits do not fulfill the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission delegated regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”; or</p> <p>These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”.</p> |

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| 0100 | <p><u>2.2.0.2 of which with a material early withdrawable penalty</u></p> <p>Article 428j(3) CRR</p> <p>Stable retail deposits that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material in line with Article 25(4) of Delegated Regulation (EU) 2015/61.</p> |
| 0110 | <p><u>2.2.2 Other retail deposits</u></p> <p>Article 428m CRR</p> <p>Institutions shall report the amount of other retail deposits than those captured as “stable retail deposits” under item 2.2.1.</p> |
| 0120 | <p><u>2.2.0.3 of which with a material early withdrawable penalty</u></p> <p>“Other retail deposits” that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material in line with Article 25(4) of Delegated Regulation (EU) 2015/61</p> |
| 0130 | <p><u>2.3 ASF from other non-financial customers (except central banks)</u></p> <p>Article 428l CRR; liabilities provided by wholesale non-financial customers (except central banks)</p> <p>Institutions shall report here the sum of items under 2.3.1 to 2.3.6.</p> |
| 0140 | <p><u>2.3.0.1 of which, securities financing transactions</u></p> <p>Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) CRR; the amount reported under 2.3 that is related to monies due from securities financing transactions with non-financial customers</p> |
| 0150 | <p><u>2.3.0.2 of which, operational deposits</u></p> <p>The amount reported under 2.3 that is provided in the form of operational deposits and is required for the provision of operational services as set out in Article 27 of Delegated Regulation (EU) 2015/61</p> |
| 0160 | <p><u>2.3.1 Liabilities provided by the central government of a Member State or a third country</u></p> <p>Point (b)(i) of Article 428l CRR; the amount reported under 2.3 that is provided by the central government of a Member State or a third country</p> |

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| 0170 | <p><u>2.3.2 Liabilities provided by regional governments or local authorities of a Member State or a third country</u></p> <p>Point (b)(ii) of Article 428l CRR; the amount reported under 2.3 that is provided by regional governments or local authorities of a Member State or a third country</p> |
| 0180 | <p><u>2.3.3 Liabilities provided by public sector entities of a Member State or a third country</u></p> <p>Point (b)(iii) of Article 428l CRR; the amount reported under 2.3 that is provided by public sector entities of a Member State or a third country</p> |
| 0190 | <p><u>2.3.4 Liabilities provided by multilateral development banks and international organisations</u></p> <p>Point (b)(iv) of Article 428l CRR; the amount reported under 2.3 that is provided by multilateral development banks and international organisations</p> |
| 0200 | <p><u>2.3.5 Liabilities provided by non-financial corporate customers</u></p> <p>Point (b)(v) of Article 428l CRR; the amount reported under 2.3 that is provided by non-financial corporate customers</p> |
| 0210 | <p><u>2.3.6 Liabilities provided by credit unions, personal investment companies and deposit brokers</u></p> <p>Point (b)(vi) of Article 428l CRR; the amount reported under 2.3 that is provided by credit unions, personal investment companies and deposit brokers</p> |
| 0220 | <p><u>2.4 ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment</u></p> <p>Article 428h CRR Institutions shall report here liabilities and committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.</p> |
| 0230 | <p><u>2.5 ASF from financial customers and central banks</u></p> <p>Institutions shall report here the sum of items reported under 2.5.1 to 2.5.3.</p> |

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| 0240 | <p><u>2.5.0.1 of which sight deposits provided by network member to central institution</u></p> <p>Article 428g CRR</p> <p>Central institutions in an IPS or in cooperative networks shall report the sight deposits received by institutions belonging to that IPS or cooperative network that are treated as liquid assets by the depositing institution in accordance with Article 16 of Delegated Regulation (EU) 2015/61.</p> |
| 0250 | <p><u>2.5.1 Liabilities provided by the ECB or the central bank of a Member State</u></p> <p>Point (c)(i) of Article 428k(3) and point (c)(i) of Article 428l CRR; liabilities provided by the ECB or the central bank of a Member State irrespective of whether or not they are related to securities financing transactions</p> |
| 0260 | <p><u>2.5.2 Liabilities provided by the central bank of a third country</u></p> <p>Point (c)(ii) of Article 428k(3) and point (c)(ii) of Article 428l CRR; liabilities provided by the central bank of a third country irrespective of</p> |
| | <p>whether or not they are related to securities financing transactions</p> |
| 0270 | <p><u>2.5.3 Liabilities provided by financial customers</u></p> <p>Point (c)(iii) of Article 428k(3) and point (c)(iii) of Article 428l CRR; liabilities provided by financial customers irrespective of whether or not they are related to securities financing transactions</p> |

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| 0280 | <p><u>2.5.3.1 Operational deposits</u></p> <p>Point (a) of Article 428l CRR</p> <p>Institutions shall report here the part of the operational deposits from financial customers, in accordance with Article 27 of Delegated Regulation (EU) 2015/61, 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 27(5) of Delegated Regulation (EU) 2015/61 shall be reported under item 2.5.3.3.</p> <p>Operational deposits as per point (c) of Article 27(1) of the Commission Delegated Regulation (EU) 2015/61 shall not be reported here but within item 2.3. “ASF from other non-financial customers (except central banks)”.</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 item 2.5.3.2.</p> |
| 0290 | <p><u>2.5.3.2 Excess operational deposits</u></p> <p>Institutions shall report here the part of the operational deposits from financial customers in excess of those required for the provision of operational services.</p> <p>Operational deposits as per point (c) of Article 27(1) of the Commission Delegated Regulation (EU) 2015/61 shall not be reported here but within item 2.3. “ASF from other non-financial customers (except central banks)”.</p> |
| 0300 | <p><u>2.5.3.3 Other liabilities</u></p> <p>Institutions shall report here liabilities provided by financial customer that are not operational deposits where the counterparty can be identified.</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 item 2.5.3.2.</p> |
| 0310 | <p><u>2.6 ASF from liabilities provided where the counterparty cannot be determined</u></p> |
| | <p>Point (d) of Article 428k(3) and point (d) of Article 428l CRR</p> <p>Institutions shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.</p> |

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| 0320 | <p><u>2.7 ASF from net derivatives liabilities</u></p> <p>The negative difference between netting sets calculated in accordance with Article 428k(4) CRR</p> |
| 0330 | <p><u>2.8 ASF from interdependent liabilities</u></p> <p>Institutions shall report here liabilities that are interdependent with assets in accordance with Article 428f CRR. Institutions shall report here the sum of items 2.8.1 to 2.8.5.</p> |
| 0340 | <p><u>2.8.1 Centralised regulated savings</u></p> <p>Liabilities related to centralized regulated savings to be treated as interdependent with assets in accordance with point (a) of Article 428f(2) CRR</p> |
| 0350 | <p><u>2.8.2 Promotional loans and relevant credit and liquidity facilities</u></p> <p>Liabilities related to promotional loans and credit and liquidity facilities that are interdependent with assets in accordance with point (b) of Article 428f(2) CRR.</p> |
| 0360 | <p><u>2.8.3 Eligible covered bonds</u></p> <p>Liabilities related to covered bonds to be treated as interdependent with assets in accordance with point (c) of Article 428f(2) CRR</p> |
| 0370 | <p><u>2.8.4 Derivatives client clearing activities</u></p> <p>Liabilities related to derivatives client clearing activities to be treated as interdependent with assets in accordance with point (d) of Article 428f(2) CRR</p> |
| 0380 | <p><u>2.8.5 Others</u></p> <p>Liabilities that fulfil all the conditions established in Article 428f(1) CRR and to be treated as interdependent with assets in accordance with Article 428f(1) CRR</p> |
| 0390 | <p><u>2.9 ASF from other liabilities</u></p> <p>Institutions shall report here the sum of items reported under 2.9.1 to 2.9.4.</p> |

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| 0400 | <p><u>2.9.1 Trade date payables</u></p> <p>Point (a) of Article 428k(3) CRR</p> <p>Institutions shall report here trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle.</p> |
| 0410 | <p><u>2.9.2 Deferred tax liabilities</u></p> <p>Point (a) of Article 428k(1) CRR</p> <p>Institution shall report here deferred tax liabilities and shall consider the nearest possible date on which their amount can be realised as residual maturity.</p> |
| 0420 | <p><u>2.9.3 Minority interests</u></p> <p>Point (b) of Article 428k(1) CRR</p> <p>Institution shall report here minority interests and shall consider the term of the instrument as residual maturity.</p> |
| 0430 | <p><u>2.9.4 Other liabilities</u></p> <p>Articles 428k(1) and 428k(3) CRR</p> <p>Institutions shall report here other liabilities, including short positions and open maturity positions.</p> |

PART IV: SIMPLIFIED REQUIRED STABLE FUNDING

1. Specific remarks

25. Institutions shall report in the appropriate category all assets on which they retain beneficial ownership even if they are not accounted for in their balance sheet. Assets on which institutions do not retain beneficial ownership shall not be reported even if these assets are accounted for in their balance sheet.
26. In accordance with Article 428aq CRR, unless specified otherwise in Chapter 7 of Title IV of Part Six CRR, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.
27. Assets that are eligible as liquid assets (HQLA) in accordance with Delegated Regulation (EU) 2015/61 shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Those assets shall be reported in designated columns regardless of their residual maturity.

28. All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 428ar CRR. The maturity buckets of the amount, standard factors and applicable factors are the following:
- i. Residual maturity of less than one year or without stated maturity;
 - ii. Residual maturity of one year or more.
29. When calculating the residual maturity of non-HQLA assets and off-balance sheet items, institutions shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the institution, the institution and competent authority shall take into account reputational factors that may limit the institution's ability not to exercise the option, in particular considering markets' and clients' expectations that the institution should extend the maturity of certain assets at their maturity date.
30. For some items, institutions shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs (4), (5) and (6) of Article 428aq CRR.
31. The decision tree for reporting template C 82.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well.
32. As specified under Article 428aq(5) CRR, where an institution re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which the that assets has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the institution returning the asset borrowed.

| # | Item | Decision | Action |
|---|--|----------|----------|
| 1 | Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts? | Yes | ID 1.7.1 |
| | | No | # 2 |
| 2 | An asset or an off-balance sheet item posted as initial margin for derivatives? | Yes | ID 1.7.3 |
| | | No | # 3 |
| 3 | An asset or an off-balance sheet item posted as contribution to CCP default fund? | Yes | ID 1.8 |
| | | No | # 4 |
| 4 | | Yes | # 5 |

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| | An item on which the institution retains beneficial ownership? | No | # 19 |
| 5 | An asset associated with collateral posted as initial or variation margin for derivatives or as contribution to CCP default fund? | Yes | Do not report. |
| | | No | # 6 |
| 6 | Non-performing assets or defaulted securities? | Yes | ID 1.9 |
| | | No | # 7 |
| 7 | Trade date receivables? | Yes | ID 1.9 |
| | | No | # 8 |
| 8 | Interdependent assets? | Yes | Allocate into one relevant item of ID 1.5 |
| | | No | # 9 |
| 9 | Assets within a group or an IPS for which the competent authority has granted the preferential treatment? | Yes | ID 1.6 |
| | | No | # 10 |
| 10 | Central bank assets? | Yes | Allocate into one relevant item of ID |

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| | | | 1.1 |
| | | No | # 11 |
| 11 | Liquid assets? | Yes | Allocate into one relevant item of ID 1.2.1 to 1.2.4 |
| | | No | # 12 |
| 12 | Non-liquid asset securities? | Yes | ID 1.3 |
| | | No | # 13 |
| 13 | Trade finance on-balance sheet products? | Yes | ID 1.4.3 |
| | | No | # 14 |
| 14 | NSFR derivative assets? | Yes | ID 1.7.2 |

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| | | No | # 15 |
| 15 | Loans? | Yes | # 16 |
| | | No | # 20 |
| 16 | Loans to non-financial customers? | Yes | ID 1.4.1 |
| | | No | # 17 |
| 17 | Loans to financial customers? | Yes | ID 1.4.2 |
| | | No | # 18 |
| 18 | Any other asset not considered in the above categories? | Yes | ID 1.9 |
| | | No | Do not report. |
| 19 | An off-balance sheet exposure? | Yes | # 20 |
| | | No | Do not report. |
| 20 | Non-performing exposure? | Yes | ID 1.10.4 |
| | | No | # 21 |
| 21 | Committed facilities? | Yes | # 22 |
| | | No | # 23 |
| 22 | Committed facilities for which the competent authority has granted the preferential treatment? | Yes | ID 1.10.1 |
| | | No | ID 1.10.2 |
| 23 | Trade finance off-balance sheet item? | Yes | ID 1.10.3 |
| | | No | # 24 |
| 24 | Other off-balance sheet exposure for which the competent authority has determined the RSF factor? | Yes | ID 1.10.5 |
| | | No | Do not report. |

2. Instructions concerning specific columns

| Column | Legal references and instructions |
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| 0010-0020 | <p><u>Amount of non-HQLA</u></p> <p>Institutions shall report in columns 0010-0020 the amount, unless specified otherwise in Chapter 7 of Title IV of Part Six CRR, of the assets and offbalance sheet items referred to in Section 2 of Chapter 7 of Title IV of Part Six CRR.</p> <p>The amount shall be reported in columns 0010-0020 when the corresponding item is not eligible as liquid asset pursuant to Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0030 | <p><u>Amount of HQLA</u></p> <p>See instructions in columns 0010-0020.</p> <p>The amount shall be reported in column 0030 when the corresponding item is eligible as liquid asset pursuant to Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0040-0060 | <p><u>Standard RSF factor</u></p> <p>Section 2 of Chapter 7 of Title IV of Part Six CRR</p> <p>The standard factors in columns 0040-0060 are those specified in Chapter 7 of Title IV of Part Six CRR by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be filled in by institutions.</p> |
| 0070-0900 | <p><u>Applicable RSF factor</u></p> |
| | <p>Chapter 2 and Chapter 7 CRR</p> <p>Institutions shall report in columns 0070-0900 the applicable factor applied to items in Chapter 7 of Title IV of Part Six CRR. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.</p> |

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| 0100 | <p><u>Required stable funding:</u></p> <p>Institutions shall report in Column 0100 the required stable funding in accordance with Chapter 7 of Title IV of Part Six CRR.</p> <p>This shall be calculated using the following formula: $c0100 = \text{SUM}\{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)\}$.</p> |
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3. Instructions concerning specific rows

| Row | Legal references and instructions |
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| 0010 | <p><u>1 REQUIRED STABLE FUNDING</u></p> <p>Institutions shall report here items subject to the required stable funding in accordance with Chapter 7 of Title IV of Part Six CRR.</p> |
| 0020 | <p><u>1.1 RSF from central bank assets</u></p> <p>Points (b) and (c) of Article 428as(1) and point (d) of Article 428ad CRR</p> <p>Institutions shall report here central bank assets.</p> <p>A reduced RSF factor may apply in accordance with Article 428aq(7) CRR.</p> |
| 0030 | <p><u>1.1.1 cash, reserves and HQLA exposures to central banks</u></p> <p>Institutions shall report here cash and reserves at central banks, including excess reserves. Institutions shall also report here any other exposures to central banks that are considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> <p>Minimum reserves that are not considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 shall be reported in the relevant nonHQLA column.</p> |
| 0040 | <p><u>1.1.2 other non-HQLA central bank exposures</u></p> <p>Institutions shall report here any other claims on central banks other than</p> |
| | those reported under item 1.1.1. |

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| 0050 | <p><u>1.2 RSF from liquid assets</u></p> <p>Articles 428ar to 428av and Article 428ax CRR</p> <p>Institutions shall report here liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.</p> |
| 0060 | <p><u>1.2.1 level 1 assets eligible for 0 % LCR haircut</u></p> <p>Institutions shall report here assets that are eligible as level 1 liquid assets pursuant to Article 10 of Delegated Regulation (EU) 2015/61.</p> |
| 0070 | <p><u>1.2.1.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p> |
| 0080 | <p><u>1.2.1.2 encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p> |
| 0090 | <p><u>1.2.1.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p> |
| 0100 | <p><u>1.2.2 level 1 assets eligible for 7 % LCR haircut</u></p> <p>Institutions shall report here level 1 assets that are eligible for a 7% haircut pursuant to Delegated Regulation (EU) 2015/61 as well as shares or units in CIUs that are eligible for a 5 % haircut pursuant to Delegated Regulation (EU) 2015/61.</p> |
| 0110 | <p><u>1.2.2.1 unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p> |
| 0120 | <p><u>1.2.2.2 encumbered for a residual maturity of at least six months but less than one year</u></p> |

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| | The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year. |
| 0130 | <u>1.2.2.3 encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more. |
| 0140 | <u>1.2.3 level 2A assets eligible for 15 % LCR haircut and shares or units in CIUs eligible for 0-20% LCR haircuts</u> Institutions shall report here assets that are eligible as Level 2A assets pursuant to Delegated Regulation (EU) 2015/61 and shares or units in CIUs eligible for 0-20% LCR haircuts pursuant to Delegated Regulation (EU) 2015/61. |
| 0150 | <u>1.2.3.1 unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months |
| 0160 | <u>1.2.3.2 encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year |
| 0170 | <u>1.2.3.3 encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more |
| 0180 | <u>1.2.4 level 2B assets eligible for 25 % LCR haircut and shares or units in CIUs eligible for 30-55% haircuts</u> Institutions shall report here level 2B assets that are eligible for a haircut of 25% pursuant to Delegated Regulation (EU) 2015/61 and shares or units in CIUs eligible for 30-55% haircuts pursuant to Delegated Regulation (EU) 2015/61. |
| 0190 | <u>1.2.4.1 unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year |

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| 0200 | <p><u>1.2.4.2 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0210 | <p><u>1.3 RSF from securities other than liquid assets</u></p> <p>Point (b) of Article 428aw, point (d) of Article 428ay and point (b) of Article 428az(1) CRR</p> <p>Institutions shall report here securities that are not in default in accordance with Article 178 CRR and that are not liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements laid down therein.</p> |
| 0220 | <p><u>1.3.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>The amount reported under 1.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |
| 0230 | <p><u>1.3.2 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.3 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0240 | <p><u>1.4 RSF from loans</u></p> <p>Institutions shall report here monies due from loans that are not in default in accordance with Article 178 CRR.</p> <p>As specified under Article 428ar(4) CRR, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.</p> |
| 0250 | <p><u>1.4.1 loans to non-financials</u></p> <p>The amount reported under 1.4 that is related to loans to non-financial customers</p> |

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| 0260 | <p><u>1.4.1.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>Point (a) of Article 428aw and point (b) of Article 428ay CRR; the amount reported under 1.4.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p> |
| 0270 | <p><u>1.4.1.2 encumbered for a residual maturity of one year or more</u></p> <p>Point (b) of Article 428az(1) CRR; the amount reported under 1.4.1 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0280 | <p><u>1.4.2 loans to financials</u></p> <p>The amount reported under 1.4 that is related to loans to financial customers</p> |
| 0290 | <p><u>1.4.2.1 unencumbered or encumbered for a residual maturity of less than one year</u></p> <p>Point (a) of Articles 428aw and point (b) of Article 428az(1) CRR; the amount reported under 1.4.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year</p> |
| 0300 | <p><u>1.4.2.2 encumbered for a residual maturity of one year or more</u></p> <p>Point (b) of Article 428az(1) CRR; the amount reported under 1.4.2 that is related to assets that are encumbered for a residual maturity of one year or more</p> |
| 0310 | <p><u>1.4.3 trade finance on-balance sheet products</u></p> <p>Point (b) of Article 428aw and point (c) of Article 428ay CRR; the amount reported under 1.4 arising from trade finance on-balance sheet products</p> |
| 0320 | <p><u>1.5 RSF from interdependent assets</u></p> <p>Article 428f and point (f) of Article 428r(1) CRR; institutions shall report here assets that are interdependent with liabilities in accordance with Article 428f CRR</p> |
| 0330 | <p><u>1.6 RSF from assets within a group or an IPS if subject to preferential treatment</u></p> <p>Institutions shall report here assets for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.</p> |

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| 0340 | <p><u>1.7 RSF from derivatives</u></p> <p>Article 428d, Article 428at(2), point (a) of Article 428ay and Article 428az(2) CRR</p> <p>Institutions shall report here the amount of required stable funding arising from derivatives.</p> |
| 0350 | <p><u>1.7.1 required stable funding for derivative liabilities</u></p> |
| | <p>Article 428at(2) CRR; the amount reported under 1.7 which is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 428at(2) CRR.</p> |
| 0360 | <p><u>1.7.2 NSFR derivative assets</u></p> <p>Articles 428d; the amount reported under 1.7 which is the positive difference between netting sets calculated in accordance with Article 428az(2) CRR</p> |
| 0370 | <p><u>1.7.3 initial margin posted</u></p> <p>Point (a) of Article 428ay CRR; the amount reported under 1.7 that is related to initial margin for derivative contracts</p> |
| 0380 | <p><u>1.8 RSF from contributions to CCP default fund</u></p> <p>Point (a) of Article 428ay CRR</p> <p>Institutions shall report here items posted as contribution to the default fund of a CCP.</p> |
| 0390 | <p><u>1.9 RSF from other assets</u></p> <p>Institutions shall report here any asset not referred to in items 1.1 to 1.8.</p> |
| 0400 | <p><u>1.10 RSF from OBS items</u></p> <p>Institutions shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.8 that are subject to the required stable funding requirements.</p> |
| 0410 | <p><u>1.10.1 committed facilities within a group or an IPS if subject to preferential treatment</u></p> <p>The amount reported in 1.10 that is related to committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR</p> |

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| 0420 | <p><u>1.10.2 committed facilities</u></p> <p>Article 428at(1) CRR; the amount reported under 1.10 that is committed facilities in accordance with Delegated Regulation (EU) 2015/61 that are not considered under item 1.10.1.</p> |
| 0430 | <p><u>1.10.3 trade finance off-balance sheet items</u></p> <p>Point (b) of Article 428au CRR ; the amount reported under 1.10 that is trade finance off-balance sheet related product as referred to in Annex I CRR</p> |
| 0440 | <p><u>1.10.4 non-performing off-balance sheet items</u></p> <p>The amount reported under 1.10 that is related to non-performing exposures</p> |
| 0450 | <p><u>1.10.5 other off-balance sheet exposures determined by competent authorities</u></p> <p>The amount reported under 1.10 that is off-balance sheet exposures for which the competent authority has determined RSF factors in accordance with Article 428aq(10) CRR</p> |

PART V: SIMPLIFIED AVAILABLE STABLE FUNDING

1. Specific remarks

33. All liabilities and own funds shall be reported with a breakdown by their residual contractual maturity in accordance with Article 428ak CRR. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:
- i. Residual maturity of less than one year or without stated maturity;
 - ii. Residual maturity of one year or more.
34. All liabilities with a residual maturity of one year or more shall be subject to a 100% ASF factor, unless otherwise specified in Articles 428al to 428ao CRR, in accordance with Article 428ap CRR.
35. All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than one year.
36. According to Article 428ak(2) CRR institutions shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the institution, the institution and the competent authorities shall take into account reputational factors that may limit an institution's ability not to exercise the option, in particular market expectations that institutions should redeem certain liabilities before their maturity.
37. Furthermore, as established in Article 428ap CRR, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100% ASF factor.
38. According to Article 428ak(3) CRR, institutions shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 36, institutions shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year, such penalty as laid down in Article 25(4) of Delegated Regulation (EU) 2015/61, to determine the residual maturity of term retail deposits.
39. The decision tree for reporting template C 83.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well.

| # | Item | Decision | Action |
|----|---|----------|----------------|
| 1 | Common Equity Tier 1 capital? | Yes | ID 2.1 |
| | | No | # 2 |
| 2 | Additional Tier 1 capital? | Yes | ID 2.1 |
| | | No | # 3 |
| 3 | Tier 2 capital? | Yes | ID 2.1 |
| | | No | # 4 |
| 4 | Other capital instruments? | Yes | ID 2.1 |
| | | No | # 5 |
| 5 | A liability associated with collateral received as variation margin for derivatives? | Yes | Do not report. |
| | | No | # 6 |
| 6 | Trade date payables? | Yes | ID 2.9 |
| | | No | # 7 |
| 7 | Interdependent liability? | Yes | ID 2.8 |
| | | No | # 8 |
| 8 | Liabilities and committed facilities within a group or an IPS for which the competent authority has granted the preferential treatment? | Yes | ID 2.5 |
| | | No | # 9 |
| 9 | NSFR derivative liabilities? | Yes | ID 2.9 |
| | | No | # 10 |
| 10 | Deferred tax liabilities? | Yes | ID 2.9 |
| | | No | # 11 |
| 11 | Minority interest? | Yes | ID 2.9 |
| | | No | # 12 |
| 12 | Stable retail deposits? | Yes | ID 2.2.1 |

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|----|---|-----|----------------|
| | | No | # 13 |
| 13 | Other retail deposits? | Yes | ID 2.2.2 |
| | | No | # 14 |
| 14 | Operational deposits provided by financial or nonfinancial customers? | Yes | ID 2.4 |
| | | No | # 15 |
| 15 | Liabilities where the counterparty cannot be determined? | Yes | ID 2.7 |
| | | No | # 16 |
| 16 | Liabilities provided by central banks? | Yes | ID 2.6 |
| | | No | # 17 |
| 17 | Liabilities provided by financial customers? | Yes | ID 2.6 |
| | | No | # 18 |
| 18 | Liabilities from non-financial customers other than central banks? | Yes | ID 2.3 |
| | | No | # 19 |
| 19 | Any other liabilities not considered in the above categories? | Yes | ID 2.9 |
| | | No | Do not report. |

2. Instructions concerning specific columns

| Column | Legal references and instructions |
|-----------|---|
| 0010-0020 | <p><u>Amount</u></p> <p>Institutions shall report in columns 0010-0020 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.</p> |
| 0030-0040 | <p><u>Standard ASF factor</u></p> <p>Section 2 of Chapter 6 of Title IV of Part Six CRR</p> <p>The standard factors in columns 0030-0040 shall be those specified in Chapter 8 of Title IV of Part Six CRR by default that would determine the part of the amount of the liabilities and own funds that is available stable funding. They shall provided for information only and are not meant to be filled in by institutions.</p> |
| 0050-0060 | <p><u>Applicable ASF factor</u></p> |

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| | <p>Chapter 2 and Chapter 6 of Title IV of Part Six CRR</p> <p>Institutions shall report in columns 0050-0060 the applicable ASF factors in Chapter 6 of Title IV Part Six CRR as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.</p> |
| 0070 | <p><u>Available Stable Funding</u></p> <p>Institutions shall report in column 0070 the value of the available stable funding in accordance with the definition set out in Article 428aj CRR.</p> <p>This shall be calculated using the following formula: $c0070 = \text{SUM}\{(c0010 * c0050), (c0020 * c0060)\}$.</p> |

3. Instructions concerning specific rows

| Row | Legal references and instructions |
|------|---|
| 0010 | <p><u>2. AVAILABLE STABLE FUNDING</u></p> <p>Chapter 6 of Title IV of Part Six CRR</p> |
| 0020 | <p><u>2.1 ASF from capital items and instruments</u></p> <p><u>Common Equity Tier 1</u></p> <p>Point (a) of Article 428ap CRR; Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives stipulated in Articles 32 to 36, 48, 49 and 79 CRR</p> <p><u>Additional Tier 1</u></p> <p>Point (b) of Article 428ap CRR; additional Tier 1 items before the application of the deductions and exemptions stipulated in Articles 56 and 79 CRR</p> <p><u>Tier 2</u></p> <p>Point (c) of Article 428ap CRR; Tier 2 items before the application of the deductions and exemptions stipulated in Articles 66 and 79 CRR</p> <p><u>Other capital instruments</u></p> <p>Point (d) of Article 428ap and point (d) of Article 428al(3) CRR; other capital instruments not referred to in any of the abovementioned categories</p> |

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| 0030 | <p><u>2.2 ASF from retail deposits</u></p> <p>Institutions shall reporting the following:</p> <p>-bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively; see Article 428aj(2);</p> <p>-retail deposits maturing not before one year that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively, in line with Article 25(4) of Delegated Regulation (EU) 2015/61; see Article 428ak(3) CRR.</p> <p>This item shall include both unsecured and secured liabilities</p> |
| 0040 | <p><u>2.2.1 Stable retail deposits</u></p> <p>Article 428ao CRR</p> <p>Institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission delegated regulation (EU) 2015/61 respectively and where:</p> <ul style="list-style-type: none"> • these deposits do not fulfill the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of Delegated Regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”; or • these deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”. |
| 0050 | <p><u>2.2.2 Other retail deposits</u></p> <p>Article 428an CRR</p> <p>Institutions shall report the amount of other retail deposits than those that are “stable retail deposits” under item 2.2.1.</p> |
| 0060 | <p><u>2.3 ASF from other non-financial customers (except central banks)</u></p> |

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| | <p>Institutions shall report liabilities provided by wholesale non-financial customers (except central banks) that include:</p> <ul style="list-style-type: none"> -liabilities provided by the central government of a Member State or a third country; see point (b)(i) of Article 428am CRR; - liabilities provided by regional governments or local authorities of a Member State or a third country; see point (b)(ii) of Article 428am CRR; -liabilities provided by public sector entities of a Member State or a third country; see point (b)(iii) of Article 428am CRR; -liabilities provided by multilateral development banks and international organisations; see point (b)(iv) of Article 428am CRR; - liabilities provided by non-financial corporate customers; see point (b)(v) of Article 428am CRR; -liabilities provided by credit unions, personal investment companies and deposit brokers; see point (b)(vi) of Article 428am CRR. |
| 0070 | <p><u>2.4 ASF from operational deposits</u></p> <p>Point (a) of Article 428am CRR; deposits received for the provision of operational services that fulfil the criteria for operational deposits set out in Article 27 of Delegated Regulation (EU) 2015/61.</p> |
| 0080 | <p><u>2.5 ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment</u></p> <p>Institutions shall report here liabilities and committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.</p> |

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| 0090 | <p><u>2.6 ASF from financial customers and central banks</u></p> <p>Institutions shall report the following liabilities:</p> <p>-liabilities provided by the ECB or the central bank of a Member State (see point (c) of Article 428al(3)):</p> <p>(i) liabilities provided by the ECB or the central bank of a Member State irrespective of whether or not they are securities financing transactions; see point (c)(i) of Article 428al(3) CRR;</p> <p>(ii) liabilities provided by the central bank of a third country; liabilities provided by the central bank of a third country irrespective of whether or not they are securities financing transactions; see point (c)(ii) of Article 428al(3) CRR;</p> <p>(iii) liabilities provided by financial customers; liabilities provided by</p> |
| | <p>financial customers irrespective of whether or not they are securities financing transactions; see point (c)(iii) of Article 428al(3) CRR;</p> <p>-liabilities provided by financial customers and central banks with a residual maturity of one year or more; see point (e) of Article 428ap CRR.</p> |
| 0100 | <p><u>2.7 ASF from liabilities provided where the counterparty cannot be determined</u></p> <p>Point (d) of Article 428al(3) and point (e) of Article 428ap CRR</p> <p>Institutions shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.</p> |

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| 0110 | <p><u>2.8 ASF from interdependent liabilities</u></p> <p>Institutions shall report the following liabilities:</p> <ul style="list-style-type: none"> -liabilities that are interdependent with assets in accordance with Article 428f CRR; see also point (b) of Article 428a(3) CRR -liabilities linked to centralized regulated savings to be treated as interdependent with assets in accordance with point (a) of Article 428f(2) CRR; -liabilities linked to promotional loans and credit and liquidity facilities to be treated as interdependent with assets in accordance with point (b) of Article 428f (2) CRR. -liabilities linked to covered bonds to be treated as interdependent with assets in accordance with point (c) of Article 428f(2) CRR; -liabilities linked to derivatives client clearing activities to be treated as interdependent with assets in accordance with point (d) of Article 428f(2) CRR; -liabilities that fulfil all the conditions set out in Article 428f(1) CRR and are interdependent with assets in accordance with Article 428f(1) CRR. |
| 0120 | <p><u>2.9 ASF from other liabilities</u></p> <p>Institutions shall report the following:</p> <ul style="list-style-type: none"> -trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle; see point (a) of Article 428a(3) CRR; -deferred tax liabilities; the nearest possible date on which their amount can |

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| | <p>be realised as residual maturity shall be used; see point (a) of Article 428al(1) CRR;</p> <p>-minority interests; the term of the instrument shall be used as residual maturity; see point (b) of Article 428al(1) CRR;</p> <p>-other liabilities without a stated maturity, including short positions and open maturity positions unless otherwise specified in this Section; see article 428al(1) CRR;</p> <p>-the negative difference between netting sets calculated in accordance with Article 428al(4) CRR; all derivative liabilities shall be reported as if having a residual maturity of less than one year;</p> <p>-any other liabilities not referred to in Articles 428al to 428ap CRR; all capital items shall be reported under item 2.1 regardless of their residual maturity; see also point (d) of Article 428al(3) CRR.</p> |
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FOR CONSULTATION ONLY

PART VI: SUMMARY NSFR

1. Specific remarks

40. The purpose of this template is to provide information on the net stable funding ratio, both for institutions reporting the fully-fledged NSFR (reporting templates C 80.00 and C 81.00) and for institutions reporting the simplified NSFR (reporting templates C 82.00 and C 83.00).
41. In accordance with Article 428b(1) CRR, the net stable funding requirement laid down in Article 413(1) CRR shall be equal to the ratio of the institution's available stable funding as referred to in Chapter 3 and 6 to the institution's required stable funding as referred to in Chapter 4 and 7, and shall be expressed as a percentage. The rules for the calculation of the ratio are laid down in Chapter 2.
42. The items in rows 0010 to 0210 shall be the same as the equivalent ones reported in reporting templates C 80.00 to C 83.00.

2. Instructions concerning specific columns

| Column | Legal references and instructions |
|--------|---|
| 0010 | <p><u>Amount</u></p> <p>Institutions shall report in column 0010 the amount of assets, off-balance sheet items, liabilities and own funds allocated to the sum of all applicable residual maturity and HQLA buckets. The amounts to be reported shall be those before application of the relevant ASF and RSF factors.</p> |
| 0020 | <p><u>Required Stable Funding</u></p> <p>Institutions shall report in column 0020 the required stable funding calculated in accordance with Chapters 4 and 7 of Title IV of Part Six CRR.</p> |
| 0030 | <p><u>Available Stable Funding</u></p> <p>Institutions shall report in column 0030 the available stable funding calculated in accordance with Chapters 3 and 6 of Title IV of Part Six CRR.</p> |
| 0040 | <p><u>Ratio</u></p> <p>Institutions shall report in column 0040 the NSFR ratio in accordance to Article 428b(1) CRR.</p> |

3. Instructions concerning specific rows

| Row | Legal references and instructions |
|-----|-----------------------------------|
| | |

| | |
|------|--|
| 0010 | <u>1. REQUIRED STABLE FUNDING</u> Item 1 of reporting templates C 80.00 and C 82.00 |
| 0020 | <u>1.1 RSF from central bank assets</u> Item 1.1 of reporting templates C 80.00 and C 82.00 |
| 0030 | <u>1.2 RSF from liquid assets</u> Item 1.2 of reporting templates C 80.00 and C 82.00 |
| 0040 | <u>1.3 RSF from securities other than liquid assets</u> Item 1.3 of reporting templates C 80.00 and C 82.00 |
| 0050 | <u>1.4 RSF from loans</u> Item 1.4 of reporting templates C 80.00 and C 82.00 |
| 0060 | <u>1.5 RSF from interdependent assets</u> Item 1.5 of reporting templates C 80.00 and C 82.00 |
| 0070 | <u>1.6 RSF from assets within a group or an IPS if subject to preferential treatment</u> Item 1.6 of reporting templates C 80.00 and C 82.00 |
| 0080 | <u>1.7 RSF from derivatives</u> Item 1.7 of reporting templates C 80.00 and C 82.00 |
| 0090 | <u>1.8 RSF from contributions to CCP default fund</u> Item 1.8 of reporting templates C 80.00 and C 82.00 |
| 0100 | <u>1.9 RSF from other assets</u> Item 1.9 of reporting templates C 80.00 and C 82.00 |
| 0110 | <u>1.10 RSF from OBS items</u> Item 1.10 of reporting templates C 80.00 and C 82.00 |
| 0120 | <u>2. AVAILABLE STABLE FUNDING</u> Item 2 of reporting templates C 81.00 and C 83.00 |
| 0130 | <u>2.1 ASF from capital items and instruments</u> |

| | |
|------|--|
| | Item 2.1 of reporting templates C 81.00 and C 83.00 |
| 0140 | <u>2.2 ASF from retail deposits</u> Item 2.2 of reporting templates C 81.00 and C 83.00 |
| 0150 | <u>2.3 ASF from other non-financial customers (except central banks)</u> Item 2.3 (except 2.3.0.2) of reporting template C 81.00 and reporting template C 83.00 |
| 0160 | <u>2.4 ASF from operational deposits</u> Items 2.3.0.2 and 2.5.3.1 of reporting template C 81.00 and 2.4 of reporting template C 83.00 |
| 0170 | <u>2.5 ASF from liabilities within a group or an IPS if subject to preferential treatment</u> Item 2.4 of reporting template C 81.00 and 2.5 of reporting template C 83.00 |
| 0180 | <u>2.6 ASF from financial customers and central banks</u> Item 2.5 (except 2.5.3.1) of reporting template C 81.00 and 2.6 of reporting template C 83.00 |
| 0190 | <u>2.7 ASF from liabilities provided where the counterparty cannot be determined</u> Item 2.6 of reporting template C 81.00 and 2.7 of reporting template C 83.00 |
| 0200 | <u>2.8 ASF from interdependent liabilities</u> Item 2.8 of reporting template C 81.00 and reporting template C 83.00 |
| 0210 | <u>2.9 ASF from other liabilities</u> Item 2.7 and 2.9 of reporting template C 81.00 and 2.9 of reporting template C 83.00 |
| 0220 | <u>3. NSFR</u> NSFR calculated in accordance with Article 428b(1) CRR |