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ANNEX XIII

INSTRUCTIONS FOR REPORTING ON STABLE FUNDING

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PART I: GENERAL INSTRUCTIONS

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~~10. In accordance with Article 428ai CRR, small and non-complex institutions may choose 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.—~~

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PART II: REQUIRED STABLE FUNDING

1. ...
2. ...
3. **Instructions concerning specific rows**

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1070	<p><u>1.10.3 trade finance off-balance sheet items</u></p> <p>Article 428a Article 428a Article 428ra, Point (3) (1)(d) (1)(d) of Article 428a at Article 428s Article 428s; 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> <p>Trade finance off-balance sheet items shall include exposures to both financial customers and non-financial customers. Where the RSF factor specified in the Articles above differ from those specified in the NSFR reporting template in Annex XII of the PRA Rulebook, institutions shall report the applicable RSF factor in columns 0900-0120. 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 percent).</p>
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PART IV: SIMPLIFIED REQUIRED STABLE FUNDING

1. Specific remarks

- ~~25. Institutions shall report in the appropriate category all assets to which they are exposed to all or substantially all the economic risk or reward in respect of those assets, even if they are not accounted for in their balance sheet.~~
- ~~26. In accordance with Article 428a 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Part. 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 428a 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.~~~~

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- ~~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 (excluding initial margin posted to QCCPs against client accounts, as specified under Article 428da, which should not be reported)?	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 to which the institution is exposed to all or substantially all the economic risk and reward in respect of that item?	Yes	# 5
		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

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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 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? Derivative assets associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.	Yes	ID 1.7.2
		No	# 15
15	Loans?	Yes	# 16
		No	# 20
16	Loans to non-financial customers?	Yes	ID 1.4.1

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		Ne	# 17
17	Loans to financial customers?	Yes	ID 1.4.2
		Ne	# 18
18	Any other asset not considered in the above categories?	Yes	ID 1.9
		Ne	Do not report.
19	An off-balance sheet exposure?	Yes	# 20
		Ne	Do not report.
20	Non-performing exposure?	Yes	ID 1.10.4
		Ne	# 21
21	Committed facilities?	Yes	# 22
		Ne	# 23
22	Committed facilities for which the competent authority has granted the preferential treatment?	Yes	ID 1.10.1
		Ne	ID 1.10.2
23	Trade finance off-balance sheet item?	Yes	ID 1.10.3
		Ne	# 24
24	Other off-balance sheet exposure for which the competent authority has determined the RSF factor?	Yes	ID 1.10.5
		Ne	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 off-balance 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2, regardless of whether they comply with the operational requirements referred to in Article 8 of that Part.</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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2, regardless of whether they comply with the operational requirements referred to in Article 8 of that Part.</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>
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: $c0100 = \text{SUM}\{(c0010 * c0070), (c0020 * c0080), (c0030 * c0090)\}$.</p>

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3. Instructions concerning specific rows

Row	Legal references and instructions
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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 regardless if they comply with the operational requirements referred to in Article 8 of that Part.</p> <p>Minimum reserves that are not considered as liquid assets pursuant to PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 shall be reported in the relevant non-HQLA 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 those reported under item 1.1.1.</p>
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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 regardless if they comply with the operational requirements referred to in Article 8 of that Part.</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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>

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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 PRA Rulebook, Liquidity Coverage Ratio (LCR) Part, Chapter 2 as well as shares or units in CIUs that are eligible for a 5 % haircut pursuant to PRA Rulebook, Liquidity Coverage Ratio (LCR) Part, Chapter 2.</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> <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>
0130	<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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0140	<p><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></p> <p>Institutions shall report here assets that are eligible as Level 2A assets pursuant to PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and shares or units in CIUs eligible for 0-20% LCR haircuts pursuant to PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>
0150	<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 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months</p>
0160	<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 1.2.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year</p>
0170	<p><u>1.2.3.3 encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more</p>
0180	<p><u>1.2.4 level 2B assets eligible for 25 % LCR haircut and shares or units in CIUs eligible for 30-55% haircuts</u></p> <p>Institutions shall report here level 2B assets as defined in Article 428ax CRR and using the eligibility criteria to which it refers in Chapter 2 of the Liquidity Coverage Ratio (CRR) Part of the PRA Rulebook.</p>
0190	<p><u>1.2.4.1 unencumbered or encumbered for a residual maturity of less than one year</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 one year</p>
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>

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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, point (b) of Article 428az (1) and Article 428axa (2) 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 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. This includes unencumbered securitisations that fall under Article 428axa (2) CRR. Where the RSF factors differ between assets reported here, institutions shall calculate a weighted average RSF factor based on the relative proportions of the different types of assets held. Institutions shall report that weighted average as the Applicable RSF factor.</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> <p>Institutions shall include here monies due from loans secured by residential mortgages. Where the RSF factors differ between loans reported here, institutions shall calculate a weighted average RSF factor based on the relative proportions of the different types of loans held. Institutions shall report that weighted average as the Applicable RSF factor.</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 428da, 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. Derivative assets and liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.</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. Derivative liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.</p>
0360	<p><u>1.7.2 NSFR derivative assets</u></p> <p>Article 428d; the amount reported under 1.7 which is the positive difference between netting sets calculated in accordance with Article 428az (2) CRR. Derivative assets and liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.</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. Initial margin posted to QCCPs against client accounts, as specified under Article 428da, should not be reported.</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>

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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>
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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 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>Article 428asa, Point (3) of Article 428at CRR ; the amount reported under 1.10 that is trade finance off-balance sheet related product as referred to in Annex I CRR Trade finance off-balance sheet items shall include exposures to both financial customers and non-financial customers.</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>

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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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2, 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.~~

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#	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? Derivative liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.	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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		Yes	ID 2.2.2
		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 provide 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2; 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 respectively and where:</p> <ul style="list-style-type: none"> • these deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 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 PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</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 428a(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 428a(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 428a(3) CRR;</p> <p>(iii) liabilities provided by financial customers; liabilities provided by financial customers irrespective of whether or not they are securities financing transactions; see point (c)(iii) of Article 428a(3) CRR;</p> <p>(iv) 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 428a(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> <p>liabilities that are interdependent with assets in accordance with Article 428f CRR; see also point (b) of Article 428a(3) CRR</p>
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 be realised as residual maturity shall be used; see point (a) of Article 28a(1) CRR; - minority interests; the term of the instrument shall be used as residual maturity; see point (b) of Article 428a(1) CRR; - other liabilities without a stated maturity, including short positions and open maturity positions unless otherwise specified in this Section; see article 428a(1) CRR; - the negative difference between netting sets calculated in accordance with Article 428a(4) CRR (derivative assets and liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da); all derivative liabilities shall be reported as if having a residual maturity of less than one year; - any other liabilities not referred to in Articles 428a to 428ap CRR; all capital items shall be reported under item 2.1 regardless of their residual maturity; see also point (d) of Article 428a(3) CRR

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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 ~~813.00~~ 813.00.

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
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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>

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	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