Commission Implementing Regulation (EU) 2016/313 of 1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting (Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) 2016/313

of 1 March 2016

amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012⁽¹⁾, and in particular the fourth subparagraph of Article 415(3) thereof,

Whereas:

- (1) Chapter 7 of Commission Implementing Regulation (EU) No 680/2014⁽²⁾ provides for liquidity reporting by credit institutions on an individual and a consolidated basis. In order to increase effective liquidity supervision, it is appropriate to require the reporting of additional liquidity monitoring metrics as referred to in Article 415(3)(b) of Regulation (EU) No 575/2013. This should provide a more complete overview of the liquidity position of an institution, proportionate to the nature, scale and complexity of an institution's activities
- On the concentration of funding by counterparty and product type, as those metrics identify counterparties and instruments that are of such relevance that withdrawal of funds or declining market liquidity could trigger liquidity problems; metrics based on the concentration of the counterbalancing capacity by issuer or counterparty, as those metrics provide information about the reporting institutions' concentration by the 10 largest holdings of assets or liquidity lines granted to the institution; and metrics based on the prices for various lengths of funding and the rollover of funding, which represents information valuable over time as supervisors are made aware of changes in funding spreads, volumes and tenors.
- (3) Reporting for additional liquidity monitoring metrics should be used by competent authorities as part of their supervisory review and evaluation process, as well as within colleges of supervisors and as an early warning tool for day-to-day supervision.

- (4) The reporting of additional liquidity monitoring metrics should be aligned with the level of application and reporting for the liquidity coverage requirement in accordance with Articles 6 to 10 and Article 415(3)(a) of Regulation (EU) No 575/2013.
- (5) In order to ensure proportionality, quarterly reporting should be allowed instead of monthly reporting, where an institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than that of its competent authority and the balance sheet total of the institution represents only a small proportion of the sum of individual balance sheet totals of all institutions in the respective Member State and the institution has total assets which are not significant.
- (6) Given the importance of the reporting of additional liquidity monitoring metrics for proper supervision and as an early warning tool for day-to-day supervision, this Regulation should be applied promptly. However, to facilitate the initial implementation of this Regulation by institutions and competent authorities, during the first six months of its application, the reporting remittance date relating to the monthly reporting of the additional liquidity monitoring metrics should be the 30th, instead of the 15th, calendar day after the reporting reference date.
- (7) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (8) EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council⁽³⁾.
- (9) In accordance with the procedure set out in Article 15 of Regulation (EU) No 1093/2010, the Commission has endorsed with amendments the draft implementing standard submitted by EBA explaining the reasons for the amendments. EBA provided a formal opinion, accepting the proposed amendments with the exception of those relating to the reporting of liquid assets and expected cash outflows and inflows ('the maturity ladder'), providing a number of reasons for its approach.
- (10) The Commission has carefully assessed the reasons provided by EBA in favour of adopting reporting rules for the maturity ladder based on the provisional reporting approach in Regulation (EU) No 575/2013. That approach will, however, need to be amended in order to be fully aligned with the definitive approach set out in Commission Delegated Regulation (EU) 2015/61⁽⁴⁾ which applies from 1 October 2015.
- (11) The Commission fully recognises the importance of the maturity ladder as a supervisory instrument. However, the Commission considers that, currently, the supervisory benefits achieved by the mandatory reporting of a maturity ladder based on an outdated approach to reporting are disproportionate to the additional regulatory burden and duplication of compliance costs. EBA should seek to update the maturity ladder based on a reporting fully aligned with Delegated Regulation (EU) 2015/61 as soon as possible and submit to the Commission for adoption. In the interim and pending the future adoption of mandatory reporting for the maturity ladder, where necessary and justified,

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supervisors may seek additional reporting not provided for by this Implementing Regulation, including under Article 412(5) of Regulation (EU) No 575/2013.

(12) Implementing Regulation (EU) No 680/2014 should therefore be amended accordingly,

HAS ADOPTED THIS REGULATION:

Modifications etc. (not altering text)

C1 Regulation: power to modify conferred (11.7.2023) by Financial Services and Markets Act 2023 (c. 29), ss. 3, 86(3), Sch. 1 Pts. 1, 3; S.I. 2023/779, reg. 2(d)

Article 1

Implementing Regulation (EU) No 680/2014 is amended as follows:

- 1. in Article 1, the following point (g) is added:
 - (g) additional liquidity monitoring metrics according to Article 415(3)(b) of Regulation (EU) No 575/2013.;
- 2. the following Chapter 7b is inserted:

CHAPTER 7b

FORMAT AND FREQUENCY OF REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 16b

- In order to report information on additional liquidity monitoring metrics in accordance with Article 415(3)(b) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit all of the following information with a monthly frequency:
 - a the information specified in Annex XVIII in accordance with the instructions in Annex XIX;
 - b the information specified in Annex XX in accordance with the instructions in Annex XXI.
- By way of derogation from paragraph 1, an institution may report the information on additional liquidity monitoring metrics with a quarterly frequency where all of the following conditions are met:
 - a the institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than that of its competent authority;
 - b the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1 % for two consecutive years preceding the year of reporting;
 - the institution has total assets, calculated in accordance with Council Directive 86/635/EEC⁽⁵⁾, of less than EUR 30 billion.

For the purposes of point (b), balance sheet total figures for calculating the ratio shall be based on year-end audited figures for the year before the year preceding the reporting reference date.

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- For the purposes of the obligations set out in paragraphs 1 and 2, the first month for which information on additional liquidity monitoring metrics is to be reported shall be April 2016.;
- 3. in Article 18, the following sixth paragraph is added:
 - By way of derogation from Article 3(1)(a), for the months from April 2016 to October 2016 inclusive, the reporting remittance date relating to the monthly reporting of the additional liquidity monitoring metrics shall be the thirtieth calendar day after the reporting reference date.;
- 4. Annexes XVIII to XXI are added in accordance with the text set out in the Annex to this Regulation.

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 1 March 2016.

For the Commission
The President
Jean-Claude JUNCKER

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ANNEX

ANNEX XVIII

ADDITIONAL LIQUIDITY MONITORING METRICS UNDER ARTICLE 415(3)(b) OF REGULATION (EU) No 575/2013

ALMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
ADDITIONAL MONITORING TOOLS TEMPLATES		
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

C 67.00 — CONCENTRATION OF FUNDING BY COUNTERPARTY

z-axisTotal and significant currencies

Concen	tration of	funding b	y counter	party					
		Counter	p ā r Ey I	Counter	p are sider	c ₽ roduct	Amount	Weighte	dWeighted
		Name	Code	Sector	of	Type	Receive	daverage	
					Counter	party		initial	residual
								-	maturity
Row	ID	010	020	030	040	050	060	070	080
010	1.	TOP TEN COUNT EACH GREAT THAN 1 % OF TOTAL LIABIL		ΓΙΕS					
020	1,01								
030	1,02								
040	1,03								

Regulation (EU)... ANNEX

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050	1,04					
060	1,05					
070	1,06					
080	1,07					
090	1,08					
100	1,09					
110	1,10					
120	2.	ALL OTHER LIABIL				

C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE

z-axisTotal and significant currencies

Concentra	tion of fund	ing by produ	uct type				
Row	ID	Product	Total	Amount	Amount	Weighted	Weighted
		Name	amount	covered	not	average	average
			received	by a	covered	initial	residual
				Deposit	by a	maturity	maturity
				Guarantee			
				Scheme	Guarantee		
				according	Scheme		
				to	according		
				Directive	to		
				94/19/ EC	Directive 94/19/		
					94/19/ EC		
				or an equivalent			
				deposit	equivalent		
				guarantee	deposit		
				scheme	guarantee		
				in a	scheme		
				third	in a		
				country	third		
					country		
			010	020	030	040	050
PRODUC	TS GREAT	ER THAN 1	% OF TOT	AL LIABIL	ITIES		
010	1	RETAIL					
		FUNDING					
020	1,1	Sight					
		deposits					
030	1,2	Fixed					
	-	term					
		deposits					
		with an					
		initial					

 \widetilde{ANNEX}

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040	1,3	maturity less than 30 days Fixed term deposits with an initial maturity greater than 30 days
050	1.3.1	with a penalty for early withdrawal that is materially greater than losing the interest that would be obtained for the remaining maturity
060	1.3.2	without a penalty for early withdrawal that is materially greater than losing the interest that would be obtained for the remaining maturity
070	1,4	Savings accounts
080	1.4.1	with a notice period for withdrawal

Regulation (EU)... ANNEX

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		greater than 30 days			
090	1.4.2	without a notice period for withdrawal greater than 30 days			
100	2	WHOLESAL FUNDING	E		
110	2,1	Unsecured wholesale funding			
120	2.1.1	of which financial customers			
130	2.1.2	of which non- financial customers			
140	2.1.3	of which from intragroup entities			
150	2,2	Secured wholesale funding			
160	2.2.1	of which repurchase agreements			
170	2.2.2	of which covered bond issuance			
180	2.2.3	of which asset backed security issuance			
190	2.2.4	of which from intragroup entities			

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C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

Pri	ces f	or va	irious	len			encie ındir													
				ernig			1		3		6		1		2		5		10	
					wee			nth		nths			•		yea		yea		yea	
																				re Mo lu
Ro	wID	Ite	m010	020	030	040	050	060	070	080	090	100	11(120	130	140	150	160	170	180
010	1	Tot Fur	al iding																	
020	1,1	of whi Reta dep																		
030	1,2	who	ch: secure olesal osits																	
040	1,3		ch: ured																	
050	1,4	whi Sen uns																		
060	1,5	of whi Cov bon	rered																	
070	1,6	whi Ass back secu	et ked irities uding																	

C 70.00 - ROLL-OVER OF FUNDING

z-axisTotal and significant currencies

Roll-over	of fun	ding												
			Ove	rnight		-	> 1 (day≤'	7 days	S	>7da	$ays \leq 1$	14 day	/S
			Matı	ır Rog ll	New	Net	Mati	ur Rng ll	New	Net	Mat	ur Rng ll	New	Net
				over	Func	ds		over	Fund	ds		over	Fund	ds
Row ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120

010	1.1	1	Total funding
020	1.1.1		Retail deposits
030	1.1.2		Unsecured wholesale deposits
040	1.1.3		Secured funding
050	1.2	2	Total funding
060	1.2.1		Retail deposits
070	1.2.2		Unsecured wholesale deposits
080	1.2.3		Secured funding

Roll	-over	of fun	ding													
	0,61	01 1411	um <u>s</u>	>14	days <u><</u>	≤ 1 mc	onth	>1 N Mon	Month oths	≤ 3		>3 N Mon	Months oths	s ≤ 6		
				Matı		New Fund	Net ds	Mat	ur Rng ll over	New Fund		Mati			New Net Funds	
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240	
010	1.1	1	Total fund													
020	1.1.1		Reta depo													
030	1.1.2			cured esale sits												
040	1.1.3		Secu fund													
050	1.2	2	Total fund													
060	1.2.1		Reta depo													
070	1.2.2			cured esale sits												
080	1.2.3		Secu fund													

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Roll-over of funding Total Average Term (days) >6 Months net Maturingoll New Net Maturingoll-New Total cashflowands over Funds Funding over **Funds** Term Funds Term Profile Term ID 250 260 270 280 290 300 320 330 Row Day Item 310 010 1.1 1 Total funding 020 1.1.1 Retail deposits 030 1.1.2 Unsecured wholesale deposits 040 1.1.3 Secured funding 050 2 1.2 Total funding 060 1.2.1 Retail deposits 070 1.2.2 Unsecured wholesale deposits 080 1.2.3 Secured funding

Roll	-over	of fun	ding												
				Ove	rnight			> 1 (day ≤ ′	7 days	3	>7da	$ays \le 1$	l 4 day	'S
				Matı	ır Rog ll		Net	Mat	ur Rng ll			Mati	ur Rng ll		
					over	Fund	ds		over	Func	ds		over	Func	ds
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
090	1.3	3	Total												
			fund	ing											
100	1.3.1		Reta	il											
			depo	sits											
110	1.3.2		Unse	cured											
			whol	l											
			depo	sits											
120	1.3.3		Secu	red											
			fund	ing											
130	1.4	4	Total												
			fund	ing											
140	1.4.1		Reta	il											
			depo	sits											

150	1.4.2		Unsecured wholesale deposits
160	1.4.3		Secured funding
170	1.5	5	Total funding
180	1.5.1		Retail deposits
190	1.5.2		Unsecured wholesale deposits
200	1.5.3		Secured funding

Roll	-over	of fun	ding												
				>14	days ≤	≤ 1 mo	onth		Month	≤ 3			Months	s ≤ 6	
				3.6.4	5 11	N.T.	NT /	Mor) I	NT /	Mor		N.T.	NT (
				Mati	ur Rhog ll			Mat	ur Rog ll			Mat	ur Rng ll		
	ID	D	T ₄	120	over			170		Fund		210		Fund	
Row		Day		130	140	150	160	170	180	190	200	210	220	230	240
090	1.3	3	Total fund												
100	1.3.1		Reta depo												
110	1.3.2		Unse whol depo												
120	1.3.3		Secu fund												
130	1.4	4	Total fund												
140	1.4.1		Reta depo												
150	1.4.2		Unse whol depo												
160	1.4.3		Secu fund												
170	1.5	5	Total fund												
180	1.5.1		Reta depo												

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190	1.5.2	Unsecured wholesale deposits
200	1.5.3	Secured funding

Roll-over of funding >6 Months Total Average Term (days) Maturingoll net Maturin Poll-New New Net Total cashflowands over over **Funds** Funds Funding Term Funds Term Profile Term 250 260 270 280 290 300 310 320 Row ID Day Item 330 1.3 3 090 Total funding 100 1.3.1 Retail deposits 110 1.3.2 Unsecured wholesale deposits 120 1.3.3 Secured funding 130 1.4 4 **Total** funding 140 1.4.1 Retail deposits 150 1.4.2 Unsecured wholesale deposits 160 1.4.3 Secured funding 170 1.5 5 **Total** funding 180 1.5.1 Retail deposits 190 1.5.2 Unsecured wholesale deposits 200 1.5.3 Secured funding

Roll-over of funding

or runaming				
	Overnight	$> 1 \text{ day} \le 7 \text{ days}$	>7 days ≤ 14 days	

				Matu	ır Rı gdl over	I		Mat	ur Rng ll over			Mati	ur Rog ll over		
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
210	1.6	6	Total fund												
220	1.6.1		Reta depo												
230	1.6.2		Unse whol depo												
240	1.6.3		Secu fund												
250	1.7	7	Total fund												
260	1.7.1		Reta depo												
270	1.7.2		Unse whol depo												
280	1.7.3		Secu fund												
290	1.8	8	Total fund												
300	1.8.1		Reta depo												
310	1.8.2		Unse whol depo												
320	1.8.3		Secu fund												

Roll	Roll-over of funding														
				>14	days ≤	≤ 1 mc	onth	>1 N	Ionth	<u>≤ 3</u>		>3 N	Jonths	s ≤ 6	
								Months				Months			
Matur Rogil New Net						Net	Mati	ur Rog ll	New	Net	Mati	ur Rng ll	New	Net	
					over	Func	ds		over	Func	ds		over	Func	ls
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
210	1.6	6	Total												
			fund	ing											
220	1.6.1		Reta	il											
			depo	sits											
230	1.6.2		Unse	cured											
			whol	esale											
			depo	sits											

 \widetilde{ANNEX}

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240	1.6.3		Secured funding
250	1.7	7	Total funding
260	1.7.1		Retail deposits
270	1.7.2		Unsecured wholesale deposits
280	1.7.3		Secured funding
290	1.8	8	Total funding
300	1.8.1		Retail deposits
310	1.8.2		Unsecured wholesale deposits
320	1.8.3		Secured funding

Roll-o	over of	funding	3									
				>6 M	onths			Total	Avera	ge Tern	n (days))
				Matui	inRgoll over	New Funds	Net	net cashfl	Matur ownds Term		New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
210	1.6	6	Total fundir	ıg								
220	1.6.1		Retail deposi									
230	1.6.2		Unsec wholes deposi	sale								
240	1.6.3		Secure fundir									
250	1.7	7	Total fundir	ıg								
260	1.7.1		Retail deposi									
270	1.7.2		Unsec whole deposi	sale								

280	1.7.3		Secured funding
290	1.8	8	Total funding
300	1.8.1		Retail deposits
310	1.8.2		Unsecured wholesale deposits
320	1.8.3		Secured funding

Roll	-over	of fun	ding												
				Ove	rnight			> 1 (day ≤ ′	7 days	S	>7da	$ays \leq 1$	14 day	'S
					ır Rog ll	New	Net		ur Rog ll				ur Rop ll		
					over	Func	ds		over	Func	ds		over	Func	ds
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
330	1.9	9	Total fund												
340	1.9.1		Reta depo												
350	1.9.2		Unse whol depo												
360	1.9.3		Secu fund												
370	1.10	10	Total fund												
380	1.10.	1	Reta depo												
390	1.10.	2	Unse whol depo												
400	1.10.	3	Secu fund												
410	1.11	11	Total fund												
420	1.11.	1	Reta depo												
430	1.11.	2	Unse whol depo												

 \widetilde{ANNEX}

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440	1.11.	3		ured ding											
Roll	-over	of fur	ding												
1011	OVCI	or run	ium <u>s</u>	>14	days ≤	≤ 1 mc	nth		Month nths	<u>≤</u> 3		>3 N Mor	Month	s ≤ 6	
				Mat	ur Rhog ll	New	Net		tur kno ell	New	Net		ur Rog ll	Nev	w Net
					over	Func			ovei				over		
Row	ID	Day	Iter	n 130	140	150	160	170	180	190	200	210	220	230	240
330	1.9	9	Tota fund	al ding											
340	1.9.1		Reta dep	ail osits											
350	1.9.2		who	ecured desale osits											
360	1.9.3		1	ured ding											
370	1.10	10	Tota fund	al ding											
380	1.10.	1	Reta	ail osits											
390	1.10.	2	who	ecured desale osits											
400	1.10.	3		ured ding											
410	1.11	11	Tota fund	al ding											
420	1.11.	1	Reta	ail osits											
430	1.11.	2	who	ecured desale osits											
440	1.11.	3		ured ding											
Roll	-over	of fur	ding												
					>6 M	onths				Total	Ave	rage 7	Term (days)	
					Maturingoll Ne		New Net net cash			ashflo ws nds Term				Total Fundin Profile	
Row ID Day Item					250	260	2	70	280	290	300	31		20	330

330	1.9	9	Total funding	
340	1.9.1		Retail deposits	
350	1.9.2		Unsecured wholesale deposits	
360	1.9.3		Secured funding	
370	1.10	10	Total funding	
380	1.10.1		Retail deposits	
390	1.10.2		Unsecured wholesale deposits	
400	1.10.3		Secured funding	
410	1.11	11	Total funding	
420	1.11.1		Retail deposits	
430	1.11.2		Unsecured wholesale deposits	
440	1.11.3		Secured funding	

Roll	-over	of fun	ding												
				Ove	rnight			> 1 (day≤′	7 days	S	>7da	ays ≤ 1	14 day	'S
				Matı	ır Rog ll	New	Net	Mat	ur Rng ll	New	Net	Mat	ur R ngell	New	Net
					over	Func	ds		over	Func	ds		over	Func	ds
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
450	1.12	12	Total												
			fund	ing											
460	1.12.	1	Reta	il											
			depo	sits											
470	1.12.	2	Unse	cured											
			whol	esale											
			depo	sits											
480	1.12.	3	Secu	red											
. 3 0			fund												

 \widetilde{ANNEX}

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490	1.13 13	Total funding
500	1.13.1	Retail deposits
510	1.13.2	Unsecured wholesale deposits
520	1.13.3	Secured funding
530	1.14 14	Total funding
540	1.14.1	Retail deposits
550	1.14.2	Unsecured wholesale deposits
560	1.14.3	Secured funding

Roll	-over	of fun	ding												
				>14	days ≤	≤ 1 mc	onth	>1 N Mon	Month oths	<u>≤</u> 3		>3 N Mon	Months oths	s ≤ 6	
				Matı		New Fund	Net	Mat	ur Rng ll over			Mat	ur Rng ll over	New Fund	
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
450	1.12	12	Total fund												
460	1.12.	1	Reta depo												
470	1.12.	2	Unse whol depo												
480	1.12.	3	Secu fund												
490	1.13	13	Total fund												
500	1.13.	1	Reta depo												
510	1.13.	2	Unse whol depo												
520	1.13.	3	Secu fund												

530	1.14 14	Total funding
540	1.14.1	Retail deposits
550	1.14.2	Unsecured wholesale deposits
560	1.14.3	Secured funding

Roll-	over of	funding	<u> </u>									
				>6 M	onths			Total	Avera	ge Tern	n (days))
				Matur	rin g oll over	New Funds	Net	net cashf		ringoll- over	New	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
450	1.12	12	Total fundir	ıg								
460	1.12.1		Retail deposi									
470	1.12.2		Unsec whole deposi	sale								
480	1.12.3		Secure fundir									
490	1.13	13	Total fundir	ıg								
500	1.13.1		Retail deposi									
510	1.13.2		Unsec whole deposi	sale								
520	1.13.3		Secure fundir									
530	1.14	14	Total fundir	ıg								
540	1.14.1		Retail deposi									
550	1.14.2		Unsec wholes deposi	sale								
560	1.14.3		Secure fundir									

Document Generated: 2024-07-01

Roll	-over	of fun	ding												
					rnight				day ≤ ′				$ays \le 1$		
				Matı	ır Rog ll			Mati	ur Rnog ll			Mati	ur Rnog ll		
Row	ID	Davi	T4 avec	010	over 020	Fund 030	1s 040	050	060	Fund 070		090	over 100	Func	1S 120
		Day			020	030	040	050	UOU	0/0	080	090	100	110	120
570	1.15	15	Total fund												
580	1.15.	1	Reta depo												
590	1.15.	2		cured esale sits											
600	1.15.	3	Secu fund												
610	1.16	16	Total fund												
620	1.16.	1	Reta depo												
630	1.16.	2	Unse whol depo												
640	1.16.	3	Secu fund												
650	1.17	17	Total fund												
660	1.17.	1	Reta depo												
670	1.17.	2	Unse whol depo												
680	1.17.	3	Secu fund												
Roll	-over	of fun	ding												
Kon	OVCI	OI IUII	umg	>14	days ≤	≤ 1 mc	onth	>1 N Mon	Month ths	≤ 3		>3 N Mon	Months ths	s ≤ 6	

Roll	-over	of fun	ding												
				>14	days <	≤ 1 mo	onth	>1 N	Month	≤ 3		>3 N	Months	s ≤ 6	
								Mor	iths			Mor	nths		
				Matı	ır Rog ll	New	Net	Mat	ur Rng ll	New	Net	Mat	urRngdl	New	Net
					over	Func	ds	over Funds				over Funds			ds
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
570	1.15	15	Total fund												
580	1.15.	1	Reta depo	Γ-											

eguiation (EU)... ANNEX

Document Generated: 2024-07-01

590	1.15.2	Unsecured wholesale deposits
600	1.15.3	Secured funding
610	1.16 16	Total funding
620	1.16.1	Retail deposits
630	1.16.2	Unsecured wholesale deposits
640	1.16.3	Secured funding
650	1.17 17	Total funding
660	1.17.1	Retail deposits
670	1.17.2	Unsecured wholesale deposits
680	1.17.3	Secured funding

Roll-o	over of	funding	Σ									
			2	>6 M	onths			Total	Avera	ge Tern	n (days))
				Matui	inRgoll	New	Net	net	Matur	inRgoll-	New	Total
					over	Funds	}	cashf	o Wa nds			Funding
									Term		Term	Profile
		_	1 -		• • •		• • • •		• • • •	Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
570	1.15	15	Total									
			fundir	ıg								
580	1.15.1		Retail									
			deposi	its								
590	1.15.2		Unsec	ured								
0,0	1.10.2		whole	l								
			deposi	its								
600	1.15.3		Secur	ed								
	1.10.0		fundir	1								
610	1.16	16	Total	_								
010	1.10	10	fundir	1g								
(20)	1 16 1											
620	1.16.1		Retail	l								
			deposi	ILS								

Document Generated: 2024-07-01

630	1.16.2		Unsecured wholesale deposits	
640	1.16.3		Secured funding	
650	1.17	17	Total funding	
660	1.17.1		Retail deposits	
670	1.17.2		Unsecured wholesale deposits	
680	1.17.3		Secured funding	

Roll	-over	of fun	ding												
					rnight				day≤′				ays≤1		
				Matı	ır Rog ll			Mat	ur Rng ll			Mat	ur Rnog ll		
					over				over					Func	
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
690	1.18	18	Total fund												
700	1.18.	1	Reta depo												
710	1.18.	2	Unse whol depo												
720	1.18.	3	Secu fund												
730	1.19	19	Total fund												
740	1.19.	1	Reta depo												
750	1.19.	2	Unse whol depo												
760	1.19.	3	Secu fund												
770	1.20	20	Total fund												
780	1.20.	1	Reta depo												

790	1.20.	2	Unse whol depo												
800	1.20.	3	Secu fund												
Roll	-over	of fun	dino					,							
11011	0,61	01 1411	umg	>14	days ≤	≤ 1 mc	onth	>1 N Mon	Month ths	<u>≤</u> 3		>3 N Mon	Months ths	s ≤ 6	
				Matı	ır Rog ll	New Fund		Mat	ur Rog ll			Mati	ur Rog ll	I	
Row	ID	Day	Item	130	140	150	160	170	over 180	190	200	210	over 220	230	240
690	1.18	18	Total fund					-					-		
700	1.18.	1	Reta depo												
710	1.18.	2	Unse whol depo												
720	1.18.	3	Secu fund												
730	1.19	19	Total fund												
740	1.19.	1	Reta depo												
750	1.19.	2	Unse whol depo												
760	1.19.	3	Secu fund												
770	1.20	20	Total fund												
780	1.20.	1	Reta depo												
790	1.20.	2		cured esale sits											
800	1.20.	3	Secu fund												
Roll	-over	of fun	ding												
			<u> </u>		>6 M	lonths	;			Total net cashf		rage T	Cerm (days)	

 \widetilde{ANNEX}

Document Generated: 2024-07-01

					in g oll over	New Funds			Funds Term	ringoll- s over Funds Term	Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
690	1.18	18	Total fundin	ıg								
700	1.18.1		Retail deposi	ts								
710	1.18.2		Unsec wholes deposi	sale								
720	1.18.3		Secure fundin									
730	1.19	19	Total fundin	ıg								
740	1.19.1		Retail deposi									
750	1.19.2		Unsec wholes deposi	sale								
760	1.19.3		Secure fundin									
770	1.20	20	Total fundin	ıg								
780	1.20.1		Retail deposi	ts								
790	1.20.2		Unsec wholes deposi	sale								
800	1.20.3		Secure fundin									

Roll	Roll-over of funding														
				Overnight				$> 1 \text{ day} \le 7 \text{ days}$				>7days ≤ 14 days			
				Matı	ır Rog ll	New	Net	Mat	ur Rng ll	New	Net	Mat	ur Rng ll	New	Net
					over	Func	ds		over	Func	ds		over	Func	ds
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
810	1.21	21	Total												
			fund	ing											
820	1.21.	1	Reta	il											
			depo	sits											

830	1.21.2	Unsecured wholesale deposits
840	1.21.3	Secured funding
850	1.22 22	Total funding
860	1.22.1	Retail deposits
870	1.22.2	Unsecured wholesale deposits
880	1.22.3	Secured funding
890	1.23 23	Total funding
900	1.23.1	Retail deposits
910	1.23.2	Unsecured wholesale deposits
920	1.23.3	Secured funding

Roll-	Roll-over of funding														
				>14	days <	≤ 1 mo	onth	>1 N	Ionth	≤ 3		>3 N	Jonths	s ≤ 6	
					-			Mon	ths			Mon	ths		
				Matı	ır Rog ll	New	Net	Mati	ur Rog ll	New	Net	Mati	ur Rng ll	New	Net
					over	Func	ds		over	Func	ds		over	Func	ds
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
810	1.21	21	Total fund												
820	1.21.	1	Retai depo												
830	1.21.	2	Unse whol depo												
840	1.21.	3	Secu fund												
850	1.22	22	Total fund												
860	1.22.	1	Retai depo												

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870	1.22.2	Unsecured wholesale deposits
880	1.22.3	Secured funding
890	1.23 23	Total funding
900	1.23.1	Retail deposits
910	1.23.2	Unsecured wholesale deposits
920	1.23.3	Secured funding

Roll-over of funding >6 Months Total Average Term (days) Maturingoll New Net net Maturin Poll-New Total cashflowands over Funds Funding **Funds** over Term Funds Term Profile Term 250 270 280 290 300 Row ID Day Item 260 310 320 330 1.21 21 810 **Total** funding 820 1.21.1 Retail deposits 830 1.21.2 Unsecured wholesale deposits 840 1.21.3 Secured funding 850 1.22 22 **Total** funding 860 1.22.1 Retail deposits 870 1.22.2 Unsecured wholesale deposits 880 1.22.3 Secured funding 890 1.23 23 **Total** funding 900 1.23.1 Retail deposits

Regulation (EU)... ANNEX

Document Generated: 2024-07-01

910	1.23.2	Unsecured wholesale deposits		
920	1.23.3	Secured funding		
Roll	over of fu	nding	 	

Roll	-over	of fun	ding		- 1										
				Over	night			> 1 (day ≤ ′	7 days	3	>7da	$ays \le 1$	4 day	'S
					ırRogdl	New	Net		ur Rng ll				ur R ngell		
						Func			over					Func	
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
930	1.24	24	Total fund												
940	1.24.	1	Reta depo												
950	1.24.	2	Unse whol depo												
960	1.24.	3	Secu fund												
970	1.25	25	Total fund												
980	1.25.	1	Reta depo												
990	1.25.	2	Unse whol depo												
1000	1.25.	3	Secu fund												
1010	1.26	26	Total fund												
1020	1.26.	1	Reta depo												
1030	1.26.	2	Unse whol depo												
1040	1.26.	3	Secu fund												

Roll-over of funding					
	>14 days :	≤ 1 month	>1 Month	<u>≤3</u>	$>$ 3 Months \leq 6
	•		Months		Months
	Matur Rho ell	New Net	Matur Rng ll	New Net	MaturRogll New Net
	over	Funds	over	Funds	over Funds

 \widetilde{ANNEX}

Document Generated: 2024-07-01

Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
930	1.24	24	Total fundi												
940	1.24.	1	Retai depo												
950	1.24.	2	Unse whole depos												
960	1.24.	3	Secui fundi												
970	1.25	25	Total fundi												
980	1.25.	1	Retai depo												
990	1.25.	2	Unse whole depos												
1000	1.25.	3	Secui fundi												
1010	1.26	26	Total fundi												
1020	1.26.	1	Retai depo												
1030	1.26.	2	Unse whole depos												
1040	1.26.	3	Secui fundi												

Roll-o	over of	funding	3									
				>6 M	onths			Total	Avera	ge Tern	n (days))
				Matu	inRgoll	New	Net	net		inRgoll-	New	Total
					over	Funds	\$	cashf	o₩§nds	over	Funds	Fundin
									Term	Funds	Term	Profile
										Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
930	1.24	24	Total fundir									
			Tulluli	ıg								
940	1.24.1		Retail deposi									
950	1.24.2		Unsec whole deposi	sale								

		_	
960	1.24.3		Secured funding
970	1.25	25	Total funding
980	1.25.1		Retail deposits
990	1.25.2		Unsecured wholesale deposits
1000	1.25.3		Secured funding
1010	1.26	26	Total funding
1020	1.26.1		Retail deposits
1030	1.26.2		Unsecured wholesale deposits
1040	1.26.3		Secured funding

Roll-over of funding	Roll-over of funding										
	Overnight		> 1 day ≤	7 days	>7days ≤	14 days					
	Matur Rog ll	New Net	MaturRngl	l New Net		New Net					
	over	Funds	ove	r Funds	over	Funds					
Row ID Day Item	010 020	030 040	050 060	070 080	090 100	110 120					
1050 1.27 27 Tota fund											
1060 1.27.1 Reta depo											
	cured esale sits										
1080 1.27.3 Secu fund											
1090 1.28 28 Tota fund											
1100 1.28.1 Reta depo											
	cured esale sits										

Document Generated: 2024-07-01

1120 1.28.3	Secured funding
1130 1.29 29	Total funding
1140 1.29.1	Retail deposits
1150 1.29.2	Unsecured wholesale deposits
1160 1.29.3	Secured funding

1100	1.27.	5	fund													
-				U												
Roll	Roll-over of funding															
				$>$ 14 days \leq 1 month					Month	≤ 3		$>$ 3 Months \leq 6				
				MaturRogll New Net				Months MaturRight New Net				Months MaturRight New Net				
				Man		Fund		Mat	over			Mat	ur kng i over			
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240	
	1.27	-	Total			100	100	1.0	100							
	1.27		fund													
1060	1.27.	1	Reta depo													
1070	1.27.	2	Unse whol depo													
1080	1.27.	3	Secu fund													
1090	1.28	28	Total fund													
1100	1.28.	1	Reta depo													
1110	1.28.	2	Unse whol depo													
1120	1.28.	3	Secu fund													
1130	1.29	29	Total fund													
1140	1.29.	1	Reta depo													
1150	1.29.	2		cured esale sits												

Regulation (EU)... ANNEX

Document Generated: 2024-07-01

1160	1.29.3		cured iding										
Roll-	over of	funding											
1011	0 1 01	Tununi		>6 M	onths				Total	Avera	n (days))	
				Matur	rin ß oll over		ew 1 inds	Net	net cashfl	Matu o w snd Term	ringoll- s over Funds Term		Total Funding Profile
Row	ID	Day	Item	250	260	27	0 2	280	290	300	310	320	330
1050	1.27	27	Total fundin	g									
1060	1.27.1		Retail deposi	ts									
1070	1.27.2		Unsector wholes deposit	sale									
1080	1.27.3		Secure fundin										
1090	1.28	28	Total fundin	g									
1100	1.28.1		Retail deposi	ts									
1110	1.28.2		Unsector wholes deposit	sale									
1120	1.28.3		Secure fundin										
1130	1.29	29	Total fundin	g									
1140	1.29.1		Retail deposi	ts									
1150	1.29.2	,	Unsect wholes deposi	sale									
1160	1.29.3		Secure fundin										
Roll-	over of	funding	-										
				rnight ur Rnø ll	New	Nat			7 days New		>7days Matur R		
				over	Fund	s		over	Func	ls	O	ver Fur	nds
Row	ID I	Day Ite	em 010	020	030	040	050	060	070	080	090 1	00 110	120

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1170 1.30 30	Total funding
1180 1.30.1	Retail deposits
1190 1.30.2	Unsecured wholesale deposits
1200 1.30.3	Secured funding
1210 1.31 31	Total funding
1220 1.31.1	Retail deposits
1230 1.31.2	Unsecured wholesale deposits
1240 1.31.3	Secured funding

Roll-over of funding														
		>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months				
			MaturRogll New 1		Net	Matur Rng ll New N		Net	Matur Rogl l		New	Net		
				over				over				over	Fund	ds
Row ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
1170 1.30	30	Total fund												
1180 1.30.	1	Reta depo	F											
1190 1.30.	2	Unse whol depo												
1200 1.30.	3	Secu fund												
1210 1.31	31	Total fund												
1220 1.31.	1	Reta depo												
1230 1.31.	2	Unse whol depo												
1240 1.31.	3	Secu fund												

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Roll-over of funding >6 Months Total Average Term (days) net Maturin coll-Maturin Roll New Net New Total cashflowands over **Funds** Funds Funding over Funds Term Profile Term Term 270 Row ID Day Item 250 260 280 290 300 310 320 330 1170 1.30 Total **30** funding 1180 1.30.1 Retail deposits 1190 1.30.2 Unsecured wholesale deposits 1200 1.30.3 Secured funding 1210 1.31 31 Total funding 1220 1.31.1 Retail deposits 1230 Unsecured 1.31.2 wholesale deposits 1240 1.31.3 Secured funding

ANNEX XIX

INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

- 1. Additional Monitoring Tools
- 1.1. General remarks
- 1. The summary templates contained in Annex XVIII is designed to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding.
- 1.2. Concentration of funding by counterparty (C 67.00)
- 1. This template seeks to collect information about the reporting institutions' concentration of funding by counterparty.
- 2. For the purpose of completing this template:
- (a) Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EC) No 575/2013 [CRR] from which funding obtained from each counterparty exceeds a threshold of 1 % of total liabilities

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in the sublines of section 1 of the template. Thus, the counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty which is above the 1 % threshold as at the reporting date; item 1.02 shall be the second largest above the 1 % threshold; and so on.

- (b) Institutions shall report the total of all other remaining liabilities in section 2.
- (c) The totals of section 1 and section 2 shall equal an institution's total liabilities as per its balance sheet reported under the financial reporting framework (FINREP).
- 3. For each counterparty, institutions shall record the following components:
- (a) counterparty name;
- (b) LEI code;
- (c) counterparty sector;
- (d) residence of the counterparty;
- (e) product type;
- (f) amount received;
- (g) weighted average initial maturity; and
- (h) weighted average residual maturity

These components are explained in more detail in the table below.

- 4. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Separate information shall be reported to the competent authority explaining the breakdown of funding received for the top 5 products by product type.
- 5. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities (i.e. is the custodian bank) it should consider that amount for reporting the concentration of counterparties. When there is no information available on the holder of securities the corresponding amount does not have to be reported.
- 6. Instructions concerning specific columns:

Column	Legal references and instructions
010	Counterparty Name
	The name of each counterparty from which
	funding obtained exceeds 1 % of total
	liabilities shall be recorded in column 010 in
	descending order, that is, in order of size of
	funding obtained.
	The counterparty name recorded shall be
	the legal entity title of the company from
	which the funding is derived including
	any company type references such as SA
	(Société anonyme in France), Plc. (public
	limited company in the UK), or AG
	(Aktiengesellschaft in Germany).

020	LEI Code The legal entity identifier code of the counterparty.
030	Counterparty Sector One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households. For groups of connected clients, no sector shall be reported.
040	Residence of Counterparty ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum"). For groups of connected clients, no country shall be reported.
050	Product Type Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received (or in which the largest proportion of funding was received for mixed product types) using the following codes indicated in bold: UWF (unsecured wholesale funding obtained from financial customers including interbank money) UWNF (unsecured wholesale funding obtained from non-financial customers) REPO (funding obtained from repurchase agreements as defined in Article 4(1) (82) of CRR) CB (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of CRR OR Article 52(4) of Directive 2009/65/EC) ABS (funding obtained from asset backed security issuance including asset backed commercial paper) IGCP (funding obtained from intragroup counterparties)
060	Amount Received

Document Generated: 2024-07-01

	The total amount of funding received from counterparties reported in column 010 shall be recorded in column 060.
070	Weighted average initial maturity For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average initial maturity (in days) for that funding shall be recorded in column 070. Weighted average initial maturity is the average initial maturity (in days) of the funding received from that counterparty based on the size of different amounts of funding received to total funding received. For example: 1. EUR 1 billion received from counterparty A with an initial maturity of 180 days. 2. EUR 0,5 billion received from counterparty A with an initial maturity of 360 days. Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days Weighted average initial maturity = 240 days
080	Weighted average residual maturity For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average residual maturity (in days) for that funding shall be recorded in column 080. Weighted average residual maturity is the average maturity (in days) of the funding received from that counterparty left based on the size of different amounts of funding received to total funding received. For example: 1. EUR 1 billion received from counterparty A with 60 days residual maturity left. 2. EUR 0.5 billion received from counterparty A with 180 days residual maturity left. Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days Weighted average residual maturity = 100 days

- 1. This template seeks to collect information about the reporting institutions' concentration of funding by product type, broken down into the following funding types:
- 1. Retail funding;
 - (a) Sight deposits;
 - (b) Fixed term deposits less or equal than 30 days
 - (c) Fixed term deposits greater than 30 days;
 - (i) With a penalty for early withdrawal significantly greater than the loss of interest;
 - (ii) Without a penalty for early withdrawal which is significantly greater than the loss of interest;
 - (d) Savings accounts;
 - (i) With a notice period for withdrawal greater than 30 days;
 - (ii) Without a notice period for withdrawal which is greater than 30 days;
- 2. Wholesale funding;
 - (a) Unsecured wholesale funding;
 - (i) of which financial customers
 - (ii) of which non-financial customers
 - (iii) of which from intra-group entities
 - (b) Secured wholesale funding;
 - (i) of which repurchase agreements
 - (ii) of which covered bond issuance
 - (iii) of which asset backed security issuance
 - (iv) of which from intra-group entities
- 2. For the purpose of completing this template institutions shall report the total amount of funding received from each product category, which exceeds a threshold of 1 % of total liabilities.
- 3. For each product type, institutions shall record the following components:
- (a) total amount received;
- (b) amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country;
- (c) amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country;
- (d) weighted average initial maturity; and

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(e) weighted average residual maturity.

These components are explained in more detail in the table below.

- 4. For the purpose of determining those product types from which funding obtained is greater than 1 % of total liabilities threshold, the currency is irrelevant.
- 5. Instructions concerning specific columns:

Column	Legal references and instructions
010	Total amount received Total amount of funding received for each of the product categories listed in the "Product name" column shall be reported in column 010 of the template in one combined reporting currency.
020	Amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country Of the total amount of funding received for each of the product categories listed in the "Product name" column reported in column 010, the amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country. Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the "Product name" column, shall be equal to the total amount received reported in column 010.
030	Amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country Of the total amount of funding received for each of the product categories listed in the "Product name" column reported in column 010, the amount which is not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country. Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the "Product name" column, shall be equal to the total amount received reported in column 010.
040	Weighted average initial maturity For the amount of funding received reported in column 010, from the product categories listed in the "Product name" column, a

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weighted average initial maturity (in days) for that funding shall be recorded in column 040

Weighted average initial maturity is the average initial maturity (in days) of the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.

For example:

- 1. EUR 1 billion received from counterparty A as a result of issuing product X with an initial maturity of 180 days.
- 2. EUR 0,5 billion received from counterparty B as a result of issuing product X with an initial maturity of 360 days.

Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days Weighted average initial maturity = 240 days

050 Weight

Weighted average residual maturity

For the amount of funding received reported in column 010, from the product categories listed in the "Product name" column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050.

Weighted average residual maturity is the average maturity (in days) left on the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.

For example:

- 1. EUR 1 billion received from counterparty A as a result of issuing product X with 60 days residual maturity left.
- 2. EUR 0,5 billion received from counterparty B as a result of issuing product X with 180 days residual maturity left.

Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days Weighted average residual maturity = 100 days

1.4. Prices for Various Lengths of Funding (C 69.00)

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- 1. This template seeks to collect information about the average transaction volume and prices paid by institutions for funding with the following maturities:
- (a) Overnight (columns 010 and 020)
- (b) 1 week (columns 030 and 040)
- (c) 1 month (columns 050 and 060)
- (d) 3 months (columns 070 and 080)
- (e) 6 months (columns 090 and 100)
- (f) 1 year (columns 110 and 120)
- (g) 2 years (columns 130 and 140)
- (h) 5 years (columns 150 and 160)
- (i) 10 years (columns 170 and 180)
- 2. For the purpose of determining the maturity of funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).
- 3. The spread reported in the left hand column of each time bucket shall be one of the following:
- 1. the spread payable by the firm for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;
- 2. the spread payable by the firm at issuance for liabilities greater than one year, were they to be swapped to the relevant benchmark overnight index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.
- 4. Spread shall be reported in basis points (bp) and calculated on a weighted average basis. For example:
- 1. EUR 1 billion of funding received or offered by counterparty A with a spread 200 bp above the prevailing EURIBOR rate.
- 2. EUR 0,5 billion of funding received or offered by counterparty B with a spread 150 bp above the prevailing EURIBOR rate.
 - Weighted average spread = (EUR 1 billion/EUR 1,5 billion) * 200 bp + (EUR 0.5 billion/EUR 1,5 billion) * 150 bp
 - Weighted average spread = 183 bp
- 5. For the purposes of calculating the average spread payable, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but include any premium or discount and fees payable or receivable, taking as basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread is the liability rate minus the swap rate.

- 6. The net amount of funding obtained for the funding categories listed in the "Item" column shall be reported in the "volume" column of the applicable time bucket. For example, for the funding in point 4 above, this would be EUR 1 500 000.
- 7. Where there is nothing to report, spreads shall be left empty.
- 8. Instructions concerning specific rows:

Row	Legal references and instructions
010	Total Funding Total volume and weighted average spread of all funding obtained for the following lengths: (a) Overnight (columns 010 and 020) (b) 1 week (columns 030 ad 040) (c) 1 month (columns 050 and 060) (d) 3 months (columns 070 and 080) (e) 6 months (columns 090 and 100) (f) 1 year (columns 110 and 120) (g) 2 years (columns 130 and 140) (h) 5 years (columns 150 and 160) (i) 10 years (columns 170 and 180)
020	1.1 of which: Retail deposits Of the total funding reported in item 1, the total volume and weighted average spread of retail deposits obtained.
030	1.2 of which: Unsecured wholesale deposits Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale deposits obtained
040	1.3 of which: Secured funding Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.
050	1.4 of which: Senior unsecured securities Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.
060	1.5 of which: Covered bonds Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.

 \overline{ANNEX}

Document Generated: 2024-07-01

1.6 of which: Asset backed securities including ABCP Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset
asset backed securities issued including asset backed commercial paper.

- 1.5. Roll-over of funding (C 70.00)
- 1. This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. "roll-over of funding" on a daily basis over a monthly time horizon.
- 2. Institutions shall report the funding they have maturing in the following time buckets:
- (a) Overnight (columns 010 to 040)
- (b) Between 1 day and 7 days (columns 050 to 080)
- (c) Between 7 days and 14 days (columns 090 to 120)
- (d) Between 14 days and 1 month (columns 130 to 160)
- (e) Between 1 month and 3 months (columns 170 to 200)
- (f) Between 3 months and 6 months (columns 210 to 240)
- (g) Maturing greater than 6 months (columns 250 to 280)
- 3. For each time bucket as described in point 2 above, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the "Roll over" column, new funds obtained shall be reported in the "New Funds" column and the net difference (i.e. new funds + roll over maturing) shall be reported in the right-hand column.
- 4. Total net cashflows shall be reported in column 290 and shall equal the sum of all "Net" columns (i.e. 040 + 080 + 120 + 160 + 200 + 240 + 280).
- 5. The average term of funding (in days) for maturing term funds shall be reported in column 300.
- 6. The average term of funding (in days) of funds rolled over shall be reported in column 310
- 7. The average term of funding (in days) for new term funds shall be reported in column 320.
- 8. The average term of funding (in days) for the total funding profile shall be reported in column 330.
- 9. Instructions concerning specific rows:

Column	Legal references and instructions
010 to 040	Overnight
	The total amount of funding maturing on a
	daily basis shall be reported in column 010 of

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line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall beleft empty. The total amount of funding rolled-over on a daily basis shall be reported in column 020 of line item 1.1-1.31. The total amount of new funding obtained on a daily basis shall be reported in column 030 of line item 1.1-1.31. The net difference between maturing daily funding and new daily funding obtained shall be reported in column 040 of line item 1.1-1.31. 050 to 080 $> 1 \text{ day} \le 7 \text{ days}$ The total amount of funding maturing between one day and one week shall be reported in column 050 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty. The total amount of funding rolled-over on a daily basis shall be reported in column 060 of line item 1.1-1.31. The total amount of new funding obtained for a duration between one day and one week shall be reported in column 70 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 080 of line item 1.1-1.31. 090 to 120 > 7 days ≤ 14 days The total amount of funding maturing between one week and two weeks shall be reported in column 090 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty. The total amount of funding rolled-over on a daily basis shall be reported in column 100 of line item 1.1-1.31. The total amount of new funding obtained for a duration between one week and two weeks shall be reported in column 110 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 120 of line item 1.1-1.31. 130 to 160 $> 14 \text{ days} \le 1 \text{ month}$ The total amount of funding maturing between two weeks and one month shall be reported in column 130 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.

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The total amount of funding rolled-over on a daily basis shall be reported in column 140 of line item 1.1-1.31. The total amount of new funding obtained for a duration between two weeks and one month shall be reported in column 150 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 160 of line item 1.1-1.31. 170 to 200 > 1 Month ≤ 3 Months The total amount of funding maturing between one month and three months shall be reported in column 170 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty. The total amount of funding rolled-over on a daily basis shall be reported in column 180 of line item 1.1-1.31. The total amount of new funding obtained for a duration between one month and three months shall be reported in column 190 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 200 of line item 1.1-1.31. > 3 Months \leq 6 Months 210 to 240 The total amount of funding maturing between three months and six months shall be reported in column 210 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty. The total amount of funding rolled-over on a daily basis shall be reported in column 220 of line item 1.1-1.31. The total amount of new funding obtained for a duration between three months and six months shall be reported in column 230 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 240 of line item 1.1-1.31. 250 to 280 > 6 Months The total amount of funding maturing beyond six months shall be reported in column 250 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty. The total amount of funding rolled-over on a daily basis shall be reported in column 260 of

line item 1.1-1.31.

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	The total amount of new funding obtained for a duration beyond six months shall be reported in column 270 of line item 1.1-1.31. The net difference between maturing funding and new funding obtained shall be reported in column 280 of line item 1.1-1.31.
290	Total net cash flows The total net cash flows equal to the sum of all "Net" columns (i.e. $040 + 080 + 120 + 160 + 200 + 240 + 280)$ shall be reported in column 290.
300 to 330	Average Term (days) The weighted average term (in days) of all funds maturing shall be reported in column 300. The weighted average term (in days) of all funds rolled over shall be reported in column 310, the weighted average term (in days) of all new funds shall be reported in column 320 and the weighted average term (in days) for the total funding profile shall be reported in column 330.

ANNEX XX

ADDITIONAL LIQUIDITY MONITORING METRICS UNDER ARTICLE 415(3)(b) OF REGULATION (EU) No 575/2013

ALMM TEMPLATES		
Template number	Template code	Name of the template / group of templates
CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES		
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/ COUNTERPARTY

C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/COUNTERPARTY

z-axisTotal and significant currencies

Concentration of counterbalancing capacity by issuer/counterparty											
			Issuer/	LEI	Issuer/	Reside	nderoduc	t Curren	cyCredit	MtM	Collateral
			Counte	rpeande	Counte	rpoefity	Type		quality	value/	value
			Name		Sector	Issuer/			step	nomina	ıl CB-
						Counte	rparty				eligible
Re	ow	ID	010	020	030	040	050	060	070	080	090

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010	1.	TOP TEN ISSUERS/ COUNTERP	ARTIES				
020	1,01						
030	1,02						
040	1,03						
050	1,04						
060	1,05						
070	1,06						
080	1,07						
090	1,08						
100	1,09						
110	1,10						
120	2.	ALL OTHER ITEMS USED AS COUNTERB CAPACITY	ALANCI	NG			

ANNEX XXI

INSTRUCTIONS FOR COMPLETING THE CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATE (C 71.00) OF ANNEX XXII

Concentration of Counterbalancing Capacity by issuer/counterparty (CCC) (C 71.00)

This template seeks to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose. Counterbalancing capacity represents the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential funding gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.

Column	Legal references and instructions
010	Issuer/Counterparty Name The name of the top ten issuers/ counterparties of unencumbered assets or undrawn committed liquidity lines granted
	to the institution shall be recorded in column 010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on.

	The issuer/counterparty name recorded shall be the legal entity title of the company which has issued the assets, or has granted the liquidity lines, including any company type references, e.g. SA (Société anonyme in France), Plc. (public limited company in the UK), or AG (Aktiengesellschaft in Germany) etc.
020	LEI code The legal entity identifier code of the counterparty.
030	Issuer/Counterparty Sector One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) Households. For groups of connected clients, no sector shall be reported.
040	Residence of Issuer/Counterparty ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum"). For groups of connected clients, no country shall be reported.
050	Product Type Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold: SrB (Senior Bond) SubB (Subordinated Bond) CP (Commercial Paper) CB (Covered Bonds) US (UCITS-security, i.e. financial instruments representing a share in or a security issued by an Undertaking for Collective Investments of transferable securities) ABS (Asset Backed Security) CrCl (Credit Claim)

 \widetilde{ANNEX}

Document Generated: 2024-07-01

	Eq (Equity listed on a recognized exchange, not self-issued or issued by a financial institution) Gold LiqL (Undrawn committed liquidity line granted to the institution) OPT (Other product type)
060	Currency Issuers/counterparties recorded in column 010 shall be assigned a currency ISO code in column 060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution. The three-letter currency unit code according to ISO 4217 shall be reported.
070	Credit quality step Issuers/counterparties recorded in column 010 shall be assigned the appropriate credit quality step according to REGULATION 575/2013, consistent with the items reported in the maturity ladder.
080	MtM value/nominal The market value or fair value of the assets, or — if applicable — the nominal value of the undrawn liquidity line granted to the institution.
090	Collateral value CB-eligible The collateral value according to the central bank rules for standing facilities for the specific assets if they are used as collateral against credit received from the central bank. For assets denominated in a currency included in the ITS issued under Article 416(5) Regulation (EC) No 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.

- (1) OJ L 176, 27.6.2013, p. 1.
- (2) Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).
- (3) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).
- (4) Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1).
- (5) Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).';

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Changes and effects yet to be applied to:

- Regulation revoked by 2023 c. 29 Sch. 1 Pt. 13