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
- (2) The additional liquidity monitoring metrics to be reported should include: metrics based 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,

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 U.K.

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:

1

2

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;
- c 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.

- 3 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.



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

Changes to legislation: Commission Implementing Regulation (EU) 2016/313 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes



ANNEX XVIII U.K.

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

·	1	• • • • •	•
z-axisTotal	and	significant	currencies

Concer	tration of	f funding b	y counter	party					
		Counter	p å nEyl	Counter	p &re siden	c₽roduct		dWeighted	
		Name	Code	Sector	of	Туре	Receive	daverage	
					Counter	party		initial	residual
								maturity	^v maturity
Row	ID	010	020	030	040	050	060	070	080
010	1.	TOP TEN COUNT EACH GREAT THAN 1 % OF TOTAL LIABIL		FIES					
020	1,01								
030	1,02								
040	1,03								

	1	r	r	r	1	r	r	
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	lict 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/	Directive		
				EC	94/19/ EC		
				or an			
				equivalent deposit	equivalent		
				guarantee	deposit		
				scheme	guarantee		
				in a	scheme		
				third	in a		
				country	third		
				country	country		
			010	020	030	040	050
PRODUC	TS GREAT	ER THAN 1	% OF TOT	AL LIABIL	ITIES		
010	1	RETAIL					
		FUNDING	ſ				
020	1,1	Sight					
	,	deposits					
030	1,2	Fixed					
	,-	term					
		deposits					
		with an					
		initial					

		maturity less than 30 days
040	1,3	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

		greater than 30 days	
090	1.4.2	without a notice period for withdrawal greater than 30 days	
100	2	WHOLESALE FUNDING	
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 intra- group 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 intra- group entities	

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C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

z-axisTotal and significant currencies Prices for various lengths of funding Overnight 3 2 5 10 1 6 1 week month months months year years years years Spreadluspread RowID Item010 020 030 040 050 060 070 080 090 100 110 120 130 140 150 160 170 180 010 1 Total Funding 020 1,1 of which: Retail deposits 030 1,2 of which: Unsecured wholesale deposits 040 1,3 of which: Secured funding 050 1,4 of which: Senior unsecured securities 060 1,5 of which: Covered bonds 070 1,6 of which: Asset backed securities including ABCP

C 70.00 - ROLL-OVER OF FUNDING

z-axisTotal and significant currencies

Roll-over of funding			
	Overnight	$> 1 \text{ day} \le 7 \text{ days}$	>7 days ≤ 14 days
	Matur Rogll New Net	Maturiangel New Net	Matur Rug l New Net
	over Funds	over Funds	over Funds
Row ID Day Item	n 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												
				$>14 \text{ days} \le 1 \text{ month}$				>1 Month \leq 3 Months				>3 Months ≤ 6 Months			
				Matı	ır Rııg ll over			Mat	ur Rog ll over			Mat	ur Rog ll over	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		Unse whol depo												
040	1.1.3		Secu fund												
050	1.2	2	Total fund												
060	1.2.1		Reta depo												
070	1.2.2		Unse whol depo												
080	1.2.3		Secu fund												

Roll-o	over of	funding	g									
				>6 M				Total				
				Matu	rin g oll over	New Funds	Net	net cashfl	Matur ofwands Term		New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
010	1.1	1	Total fundir	ıg								
020	1.1.1		Retail deposi									
030	1.1.2		Unsec whole deposi	sale								
040	1.1.3	-	Secure fundir									
050	1.2	2	Total fundir	ıg								
060	1.2.1		Retail deposi									
070	1.2.2		Unsec whole deposi	sale								
080	1.2.3		Secure fundir									

Roll	-over	of fun	ding												
				Over	night			$> 1 \text{ day} \le 7 \text{ days}$				>7 days ≤ 14 days			
				Matı	ur Rog ll	New	Net	Mat	ur Rog ll	New	Net	Mat	ur Rogi l	New	Net
					over	Fune	ds		over	Fune	ls		over	Func	ls
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
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		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	Roll-over of funding														
				$>14 \text{ days} \le 1 \text{ month}$					<i>Ionth</i>	≤3			Aonths	$s \le 6$	
								Months				Months			
				MaturRogll				–		New Net		Matur Rog l			
D	ID	D	T	120	over			1	over				over		
Row		-	Item		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

			-	>6 M				Total			e Term (days)						
				Matur	ingoll	New	Net	net	Matu	rin R goll-	New	Total					
					over	Funds	5	casiii	owands Term		Funds Term	Funding Profile					
									ICIIII	Term		TIONIC					
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330					
090	1.3	3	Total fundir	ıg													
100	1.3.1		Retail deposi														
110	1.3.2		Unsec whole deposi	sale													
120	1.3.3	_	Secure fundir														
130	1.4	4	Total fundir	ıg													
140	1.4.1		Retail deposi														
150	1.4.2		Unsec whole deposi	sale													
160	1.4.3	-	Secure fundir														
170	1.5	5	Total fundir	ıg													
180	1.5.1		Retail deposi														
190	1.5.2							Unsec whole deposi	sale								
200	1.5.3		Secure fundir														

Roll-over	of funding

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

				Mati	ur Rogi l	New	Net	Mat	ur Rogi l	New	Net	Mat	ur Rogi l	New	Net																	
				iviau		Func		1,140	over			mat	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 mo	onth	>1 N	Aonth	<u>≤</u> 3		>3 Months ≤ 6			
								Mon	nths			Mon	nths		
				Matu	ur Rogi l	New	Net	Mat	urRogll	New	Net	Mat	urRogll	New	Net
					over	Fune	ls		over	Fune	ls		over	Func	ls
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
210	1.6	6	Total	l											
			fund	ing											
220	1.6.1		Reta	il											
			depo	sits											
230	1.6.2		Unse	cured											
			whol	esale											
			depo	sits											

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-	over of	funding	3										
					onths			Total			rm (days)		
				Matu	ringoll over	New Funds	Net	net cashfl	Maturin Reoll • Wonds over		Funds		
									Term	Funds Term	Term	Profile	
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330	
210	1.6	6	Total fundir	ng									
220	1.6.1		Retail deposi										
230	1.6.2		Unsec whole deposi	sale									
240	1.6.3		Secure fundir										
250	1.7	7	Total fundir	ng									
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												
					night				lay≤′				$ays \le 1$		
				Matı	ur Rogi l over			Mat	ur Rng ll over			Mati	ur hog ll over	New Func	
Row	/ ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
330	1.9	9	Tota fund												
340	1.9.1		Reta depo												
350	1.9.2			cured esale sits											
360	1.9.3		Secu fund												
370	1.10	10	Tota fund												
380	1.10.	1	Reta depo												
390	1.10.	2		cured esale sits											
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												

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440	1.11.	3	Secu						
			fund						

Roll-over of funding $>14 \text{ days} \le 1 \text{ month}$ >1 Month ≤ 3 >3 Months ≤ 6 Months Months MaturRhogell New Net MaturRogl New Net MaturRogl New Net Funds Funds Funds over over over Row ID Item 130 140 150 160 170 180 190 200 210 220 230 240 Day 330 1.9 9 Total funding 340 1.9.1 Retail deposits 350 Unsecured 1.9.2 wholesale deposits 360 1.9.3 Secured funding 370 1.10 10 Total funding 380 1.10.1 Retail deposits 390 Unsecured 1.10.2 wholesale deposits 400 1.10.3 Secured funding 1.11 11 410 Total funding 420 1.11.1 Retail deposits 430 1.11.2 Unsecured wholesale deposits 440 1.11.3 Secured funding

				>6 M	onths			Total	Avera	ge Tern	n (days)
				Matur	ingoll	New	Net	net		in Rgoll-		Total
					over	Funds	5	cashfl	owands	over	Funds	Funding
									Term	Funds	Term	Profile
										Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	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

				Ove	rnight			>1 0	day≤′	7 days	5	>7da	$ays \le 1$	4 day	S
				Matu	ur Rogi l	New	Net	Mat	ur Rogi l	New	Net	Mat	ur Rog ll	New	Net
					over	Fune	ls		over	Fune	ls		over	Func	ls
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
450	1.12	12	Total fund												
460	1.12.	1	Reta depo												
470	1.12.	2		cured esale sits											
480	1.12.	3	Secu fund												

490	1.13 13	5 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 m	onth	>1 N	Ionth	<u>≤</u> 3		>3 N	Ionths	$s \le 6$	
								Mon	ths			Mon	ths		
				Mati	ur Rog ll	New	Net	Mat	ur Rng ll	New	Net	Mat	ur Rng ll	New	Net
					over	Fune	ds		over	Fune	ls		over	Func	ls
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												

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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

		C	2	>6 M	onths			Total	Avera	ge Tern	n (days)	
				Matu	inReoll	New	Net	net	Matu	inReoll-	New	Total
					over	Funds		cashf	owands			Funding
									Term	Funds Term	Term	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 whole deposi	sale								
560	1.14.3	4	Secure fundir									

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Roll	-over	of fun	ding												
					rnight				$day \leq c$				$ays \le 1$		
				Matı	ur Rogi l			Mat	ur Rogi l			Mat	urRogll		
D	ID	D	T	010		Fund		050		Fund		000		Func	
Row		Day	Item		020	030	040	050	060	070	080	090	100	110	120
570	1.15	15	Total fund												
580	1.15.	1	Reta depo												
590	1.15.	2	Unse whol depo												
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												

	0,61	or run	amg												
				>14	days ≤	≤1 mo	onth	>1 N	Aonth	≤ 3		>3 N	Aonths	$s \le 6$	
								Mor	nths			Mor	nths		
				Mat	ur Rogi l	New	Net	Mat	ur Rogi l	New	Net	Mat	urRngll	New	Net
					over	Fune	ds		over	Fune	ds		over	Fune	ls
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
570	1.15	15	Total												
			fund	ing											
580	1.15.	1	Reta	il											
-			depo												

590 1.1	15.2	Unsecured wholesale deposits
600 1.1	15.3	Secured funding
610 1.1	16 16	Total funding
620 1.1	16.1	Retail deposits
630 1.1	16.2	Unsecured wholesale deposits
640 1.1	16.3	Secured funding
650 1.1	17 17	Total funding
660 1.1	17.1	Retail deposits
670 1.1	17.2	Unsecured wholesale deposits
680 1.1	17.3	Secured funding

				>6 M	onths			Total	Avera	ge Tern	n (days))
				Matur	inRgoll	New Net		net		in Rgoll-	New	Total
					over	Funds	5	cashf	lo w ands		Funds	
									Term		Term	Profile
										Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
570	1.15	15	Total fundir	ng								
580	1.15.1		Retail deposi									
590	1.15.2		Unsec whole deposi	sale								
600	1.15.3		Secure fundir									
610	1.16	16	Total fundir	ng								
620	1.16.1		Retail deposi									

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				lay≤′				$ays \le 1$	-	
				Matı	ur Rogi l			Mat	urRogll			Mat	ur Rog ll		
	r	r				Fune				Fund				Func	
Row	-	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												

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790	1.20.2	Unsecured wholesale deposits
800	1.20.3	Secured funding

Roll	-over	of fun	ding												
				>14	days ≤	≤1 mo	onth	>1 N Mon	/Ionth ths	<u>≤</u> 3		>3 N Mon	/Ionths ths	≤6	
				Matı	ır Rıg ll over	New Fund		Mat	ur Rog ll over	New Fune		Mat	ur Rog ll over	New Fund	Net ls
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	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	Unse whol depo												
800	1.20.	3	Secu fund												

Roll-over of funding			
	>6 Months	Total	Average Term (days)
		net	
		cashf	ows

			[Matu	ingoll	New	Net]	Matur	in Rgoll-	New	Total
					over	Funds	5			over	Funds	Funding
									Term	Funds	Term	Profile
	,	r								Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
690	1.18	18	Total fundir	ıg								
700	1.18.1		Retail deposi	ts								
710	1.18.2		Unsec whole deposi	sale								
720	1.18.3		Secure fundir									
730	1.19	19	Total fundir	ıg								
740	1.19.1		Retail deposi	ts								
750	1.19.2		Unsec whole deposi	sale								
760	1.19.3		Secure fundir									
770	1.20	20	Total fundir	ıg								
780	1.20.1		Retail deposi									
790	1.20.2		Unsec whole deposi	sale								
800	1.20.3		Secure fundir									

Roll-o	Roll-over of funding														
	Overnight							>10	$day \leq day$	7 days	5	>7 days ≤ 14 days			
Matur Rog l New Ne						Net	Mat	urRogll	New	Net	Maturing New Net			Net	
	ove						ls		over	Fune	ds		over	Fund	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

		or run		>14	days ≤	< 1 m	onth	>1 N	Aonth	< 3		>3 Months ≤ 6			
				- 1 1	aays_	<u> </u>	Jiitii	Mor				Mon		<u> </u>	
				Matı	ur Rog ll	New	Net	Mat	urRogll	New	Net	Mat	ur Rogi l	New	Net
					over	Fune	ls		over	Fune	ds		over	Fune	ls
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	Reta depo												
830	1.21.	2	Unse whol depo												
840	1.21.	3	Secu fund												
850	1.22	22	Total fund												
860	1.22.	1	Reta depo												

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-o	over of	funding	3									
				>6 M	onths			Total	Avera	ige Tern	n (days)	
				Matur	inRgoll over	New Funds	Net	net cashf	Matur o ws nds Term		New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
810	1.21	21	Total fundir	ıg								
820	1.21.1		Retail deposi									
830	1.21.2		Unsec whole deposi	sale								
840	1.21.3		Secure fundir									
850	1.22	22	Total fundir	ıg								
860	1.22.1		Retail deposi									
870	1.22.2		Unsec whole deposi	sale								
880	1.22.3	1	Secure fundir									
890	1.23	23	Total fundir	ıg								
900	1.23.1		Retail deposi									

910	1.23.2	W	Jnsecured vholesale leposits				
920	1.23.3		Secured unding				

Roll	-over	of fun	ding												
					might				$day \leq c$				$ays \le 1$		
				Matı	ur Rogi l			Mat	urRogll			Mat	ur Rog ll		
			_			Fune				Fund			over		
Row		Day		010	020	030	040	050	060	070	080	090	100	110	120
930	1.24	24	Tota fund												
940	1.24.	1	Reta depo												
950	1.24.	2		cured esale sits											
960	1.24.	3	Secu fund												
970	1.25	25	Tota fund												
980	1.25.	1	Reta depo												
990	1.25.	2		cured esale sits											
1000	1.25.	3	Secu fund												
1010	1.26	26	Tota 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 da	ays ≤	< 1 mc	onth	>1 N	Aonth	<u>≤</u> 3		>3 N	Aonths	$s \leq 6$	
					Months				Months			
	Matur	Rhogll	New	Net	Mat	ur Rogi l	New	Net	Mat	ur Rog ll	New	Net
		over	Func	ls		over	Func	ls		over	Func	ls

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

				>6 M	onths			Total	Avera	ge Tern	n (days))
				Matu	ingoll	New	Net	net		in Rgoll-	New	Total
					over	Funds	5	cashf	o₩snds	over	Funds	Funding
									Term	Funds	Term	Profile
										Term		
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
930	1.24	24	Total fundir	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										
	Overnight		>10	$day \leq 1$	7 days	5	>7da	$ays \le 1$	4 day	S
	MaturRogll	New Net	Mat	urRogll			Mat	ur Rog ll		
	over			over			over			
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									

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

Roll-over of fun	ding	·											
		>14	days ≤	≤1 mo	onth		Ionth	≤3			/lonths	≤ 6	
			r			Mon				Mon			
		Mati	ur Rogi l			Mat	urRogll			Mat	urRogll		
	-	100		Fund		1 - 0	over				over	Func	
Row ID Day		130	140	150	160	170	180	190	200	210	220	230	240
1050 1.27 27	Total 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	Unse whol depo												

1160 1.29.3	Secured funding											
-------------	-----------------	--	--	--	--	--	--	--	--	--	--	--

Roll-o	over of	funding	<u> </u>									
				>6 M				Total	Avera	ge Tern	ı (days)	
				Matur	in Beoll over	New Funds	Net	net cashfl	Matur ofwands Term	ingoll- over Funds Term		Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
1050	1.27	27	Total fundir	ıg								
1060	1.27.1		Retail deposi									
1070	1.27.2		Unsec whole deposi	sale								
1080	1.27.3		Secure fundir									
1090	1.28	28	Total fundir	ıg								
1100	1.28.1		Retail deposi									
1110	1.28.2		Unsec whole deposi	sale								
1120	1.28.3		Secure fundir									
1130	1.29	29	Total fundir	ıg								
1140	1.29.1		Retail deposi									
1150	1.29.2		Unsec whole deposi	sale								
1160	1.29.3		Secure fundir									

Roll-over of fu	nding												
		Over	rnight			>1 a	$day \leq 1$	7 days	5	>7da	$ays \le 1$	14 day	/S
		Mati	ur Rogi l	New	Net	Mat	ur Rog ll	New	Net	Mat	urRngll	New	Net
			over	Fune	ls		over	Fune	ds		over	Fune	ls
Row ID Da	y Item	010	020	030	040	050	060	070	080	090	100	110	120

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-	Roll-over of funding														
			$>14 \text{ days} \le 1 \text{ month}$				>1 Month ≤ 3				>3 Months ≤ 6				
								Months				Months			
				Mati	ur Rog ll	New	Net	Mat	ur Rng ll	New	Net	Mat	ur Rng ll	New	Net
					over	Fune	ds		over	Fune	ls		over	Func	ls
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
1170	1.30	30	Total												
			fund	ing											
1180	1.30.	1	Reta	il											
			depo	sits											
1190	1.30.	2	Unse	cured											
			whol												
			depo	sits											
1200	1.30.	3	Secu	red											
			fund	ing											
1210	1.31	31	Total	L .											
			fund	ing											
1220	1.31.	1	Reta	il											
			depo	sits											
1230	1.31.	2	Unse	cured											
			whol												
			depo	sits											
1240	1.31.	3	Secu	red											
			fund	ing											

Roll-o	over of	funding	5									
			>6 Months				Total Average Term (days))		
				Matur	ringoll over	New Funds	Net	net cashfl	Matur OWSnds Term		New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
1170	1.30	30	Total fundir	ıg								
1180	1.30.1		Retail deposi									
1190	1.30.2		Unsec whole deposi	sale								
1200	1.30.3	-	Secure fundir									
1210	1.31	31	Total fundir	ıg								
1220	1.31.1		Retail deposi									
1230	1.31.2		Unsec whole deposi	sale								
1240	1.31.3		Secure fundir									

ANNEX XIX U.K.

INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

- 1. Additional Monitoring Tools U.K.
- 1.1. General remarks U.K.
- 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) U.K.
- 1. This template seeks to collect information about the reporting institutions' concentration of funding by counterparty.
- 2. For the purpose of completing this template: U.K.
- (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: U.K.
- (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: U.K.

Column	Legal references and instructions
Column 010	Legal references and instructionsCounterparty NameThe 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
	(Société anonyme in France), Plc. (public limited company in the UK), or AG (Aktiengesellschaft in Germany).

060	Amount Received
050	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. 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)
040	Residence of Counterparty ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall
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.
	The legal entity identifier code of the counterparty.

	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 	
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: EUR 1 billion received from counterparty A with 60 days residual maturity left. 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: U.K.
- 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: U.K.
- (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: U.K.

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 countryOf 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			

	 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: EUR 1 billion received from counterparty A as a result of issuing product X with an initial maturity of 180 days. 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.
050	 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

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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: U.K.
- (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: U.K.
- 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: U.K.
- 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: U.K.

Row	Legal references and instructions
010	1Total FundingTotal volume and weighted average spread of all funding obtained for the following lengths:(a)Overnight (columns 010 and 020) (b)(b)1 week (columns 030 ad 040) (c)(c)1 month (columns 050 and 060) (d)(d)3 months (columns 070 and 080) (e)(e)6 months (columns 090 and 100) (f)(f)1 year (columns 110 and 120) (g)(g)2 years (columns 150 and 160) (i)(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.

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070	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 backed commercial paper.

1.5. Roll-over of funding (C 70.00) U.K.

- 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: U.K.
- (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: U.K.

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 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 day ≤ 7 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	 > 7days ≤ 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 days \leq 1 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.

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	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 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 \leq 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.			
210 to 240	> 3 Months ≤ 6 Months 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. 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 U.K.

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
	l	·

C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/COUNTERPARTY

z-axisTotal and significant currencies Concentration of counterbalancing ca

on of counterbalancing capacity by issuer/counterparty								
Issuer/	LEI	Issuer/	Reside	nderoduc	t Curren	cyCredit	MtM	Collateral
Counte	rpænde	Counte	rpoafrty	Туре		quality	value/	value
Name		Sector				step	nomina	.1
	Issuer/ Counte		Issuer/ LEI Issuer/ Counterparty Counter	Issuer/ LEI Issuer/ Reside Counterparty Counterparty	Issuer/ LEI Issuer/ Residenderoduc Counterpander Counterparty Type	Issuer/ LEI Issuer/ Residence Courter Counterpartly Counterparty Type	Issuer/LEIIssuer/ResidenderoductCurrencyCreditCounterparterCounterparterTypequality	Issuer/ LEI Issuer/ Residenderoduct CurrencyCredit MtM Counterparty Type quality value/

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					Issuer/	erparty				CB- eligible
Row	ID	010	020	030	040	050	060	070	080	090
010	1.	TOP TEN ISSUE COUN	RS/ TERPA	RTIES						
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 OTHE ITEM USED AS COUN CAPA	S Iterba	LANCI	NG					

ANNEX XXI U.K.

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 TypeIssuers/Counterparties recorded in column010 shall be assigned a product typecorresponding to the product in which theasset is held or the liquidity stand-by facilityhas been received, using the following codesindicated in bold:SrB (Senior Bond)SubB (Subordinated Bond)CP (Commercial Paper)CB (Covered Bonds)US (UCITS-security, i.e. financialinstruments representing a sharein or a security issued by anUndertaking for CollectiveInvestments of transferablesecurities)ABS (Asset Backed Security)

	CrCl (Credit Claim) 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).';

Changes to legislation:

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Changes and effects yet to be applied to :

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