

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document for details) View outstanding changes

## REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS)

1. Outflows
  - 1.1. General remarks
    1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
    2. In accordance with Article 420 REGULATION (EU) NO 575/2013, this section covers reporting requirements on retail deposits (Article 421), other deposits and liabilities (Article 422), additional outflows (Article 423) and outflows from credit and liquidity facilities (Article 424).
    3. In accordance with Article 421(5) of the REGULATION (EU) NO 575/2013, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits. For completeness, the reporting of these deposits is requested in item 1.1.6 of the template.
  - 1.2. Outflows sub template
    - 1.2.1. Instructions concerning specific rows

ANNEX XIII Table 2: rows 1 - 179

| Row     | Legal references and instructions  |
|---------|--|
| 020-137 | <p>1. <b>OUTFLOWS</b><br/>Articles 421 to 424 of REGULATION (EU) NO 575/2013.<br/>Liabilities reported in this section have been explicitly identified as a potential source of liquidity outflows, over the next 30 days, for reporting purposes.</p>   |
| 020-100 | <p>1.1 <b>Retail deposits</b><br/>Article 421 of REGULATION (EU) NO 575/2013<br/>Total liability of retail deposits as defined in Article 411(2), including sight deposits and fixed term deposits, of REGULATION (EU) NO 575/2013 shall be reported in column 020. The resulting outflow after having applied the relevant outflow rate shall be reported in column 030.<br/>The following subcategories shall be reported:</p> |
| 020-040 | <p>1.1.1 <b>Covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit</b></p>   |

|     |   |
|-----|---|
|     | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of <b>guarantee scheme in a third country</b> for details of any technical or consequential changes)</p> <p>Article 421(1) of REGULATION (EU) NO 575/2013</p> |
| 020 | <p>1.1.1.1 <b>part of an established relationship making withdrawal highly unlikely</b></p> <p>Article 421(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is part of an established relationship making withdrawal highly unlikely.</p> <p>Retail deposits which are both part of an established relationship making withdrawal highly unlikely and held in transactional accounts, including accounts to which salaries are regularly credited, shall instead be reported in item 1.1.1.2.</p>   |
| 030 | <p>1.1.1.2 <b>held in transactional accounts, including accounts to which salaries are regularly credited</b></p> <p>Article 421(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is held in transactional accounts, including accounts to which salaries are regularly credited, making withdrawal highly unlikely.</p>  |
| 040 | <p>1.1.2 <b>covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, those other</p>   |

|         |   |
|---------|---|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> <p>deposits which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2.</p> |
| 050     | <p><b>1.1.3 uninsured retail deposits</b><br/>Article 421(2) of REGULATION (EU) NO 575/2013<br/>Retail deposits not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>   |
| 060-080 | <p><b>1.1.4 deposits subject to higher outflows than specified in Article 421(1) or 421(2)</b><br/>Article 421(3) of REGULATION (EU) NO 575/2013<br/>Retail deposits subject to higher outflows than those specified in Article 421(1) or 421(2) of REGULATION (EU) NO 575/2013 shall be reported in the following subcategories:</p>   |
| 060     | <p><b>1.1.4.1 deposits subject to higher outflow rate - Category 1 – medium risk of outflow</b><br/>Article 421(3) of REGULATION (EU) NO 575/2013<br/>Retail deposits identified by institutions to be allocated to category 1.</p>   |
| 070     | <p><b>1.1.4.2 deposits subject to higher outflow rate - Category 2 – high risk of outflow</b><br/>Article 421(3) of REGULATION (EU) NO 575/2013<br/>Retail deposits identified by institutions to be allocated to category 2.</p>   |
| 080     | <p><b>1.1.4.3 deposits subject to higher outflow rate – Category 3 - very high risk of outflow</b><br/>Article 421(3) of REGULATION (EU) NO 575/2013<br/>Retail deposits identified by institutions to be allocated to category 3.</p>  |
| 090     | <p><b>1.1.5 deposits in third countries where a higher outflow is applied</b><br/>Article 421(4) of REGULATION (EU) NO 575/2013</p>   |

|  |   |
|--|---|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> | <p>Retail deposits taken in third countries</p>   |
|  | <p>subject to outflows in that third country which are higher than those specified in Article 421(1) or (2) of REGULATION (EU) NO 575/2013.</p>   |
| 100  | <p>1.1.6 <b>deposits exempted from the calculation of outflows where the conditions of Art. 421(5) (a) and (b) have been met</b></p> <p>Article 421 (5) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits exempted from the calculation of outflows, as referred to in Article 421 (5) of REGULATION (EU) NO 575/2013.</p>  |
| 110-1130   | <p>1.2 <b>outflows on other liabilities</b></p> <p>Article 422 REGULATION (EU) NO 575/2013</p> <p>Total outflows on other liabilities due over the next 30 days shall be reported in the following subcategories as follows:</p> <p>Liabilities reported in this section shall only consist of general obligations other than retail deposits defined in Article 411(2) (which shall instead be reported in item 1.1. above).</p> <p>Liabilities reported here shall fall due over the next 30 days, have an earliest possible contractual maturity date within the next 30 days or have an undefined maturity date. This includes both (i) liabilities with options that are exercisable at the investor's discretion and (ii) liabilities with options exercisable at the institution's discretion where the institution's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed within the next 30 days, before their legal final maturity date, such liabilities shall be included in the appropriate subcategory.</p> |
| 110  | <p>1.2.1 <b>liabilities resulting from the institution's own operating expenses</b></p> <p>Article 422(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities due over the next 30 days resulting from the institution's own operating expenses. Examples include office</p>  |

|         |  |
|---------|--|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s and utilities expenses, accounting expenses, salary and wages etc and any other costs incurred by the operation of the institution's own activities.</p>   |
| 120-950 | <p><b>1.2.2 liabilities resulting from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 422(2) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of outflows relating to secured lending and capital market driven transactions over the next 30 days, the market value of the corresponding assets which collateralise the transactions and the value of these assets according to Article 418 REGULATION (EU) NO 575/2013.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</li> </ol> <p>Therefore, any transaction in which the institution has received a collateralised loan in cash, such as repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days shall be reported in this section.</p> <p>Institutions shall report the market value of the assets securing the secured lending and capital market driven transactions in column 010. Institutions shall report these transactions in one of seven categories:</p> <p><i>Category one:</i> where the counterparty is not a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 020 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 030.</p> |

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/.

*Category two:* where the counterparty is not a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 040 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 050.

*Category three:* where the counterparty is not a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 060.

*Category four:* where the counterparty is a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 070 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 080.

*Category five:* where the counterparty is a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 090 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 100.

*Category six:* where the counterparty is a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 110.

*Category seven:* Where the counterparty is the central government, a public sector entity of the member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank, the amount due shall be reported in column 120.

**Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.**

I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.

|         |   |
|---------|---|
|         | <p>transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has deposited both 'extremely high', 'high' and 'other' liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with 'other liquidity and credit quality' shall be assigned first. Only once all those assets are fully assigned, shall assets of 'high liquidity and credit quality' be assigned. Only once all those assets are assigned too, shall 'extremely high liquidity and credit quality' be assigned.</b></p> <p><b>Collateral swaps where the institution simultaneously borrows collateral and lends collateral (in the form of assets other than cash), shall be reported as follows:</b></p> <p>The value of the asset borrowed shall be its market value in column 010 and its value according to Article 418 REGULATION (EU) NO 575/2013 in the appropriate column. Collateral swaps only relate to collateral, and there is no underlying 'Amount due' to be reported.</p> <p>The market value of the asset lent shall be reported in the 'Market value of the asset securing the transaction' column in the appropriate subcategory of .3 of template 'Inflows'. Collateral swaps only relate to collateral, and there is no underlying 'Amount due' to be reported.</p> |
| 120-190 | <p><b>1.2.2.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category. Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in</p>   |

|  |  |
|--|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. <a href="#">Articles 416 and 417 REGULATION (EU) NO 575/2013.</a></p> |  |
| 120-130  | <p>1.2.2.1.1 <b>Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p> |
| 120  | <p>1.2.2.1.1. <b>representing claims</b><br/>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c) (i)</p>   |
| 130  | <p>1.2.2.1.1. <b>guaranteed by</b><br/>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c) (i)</p>  |
| 140-150  | <p>1.2.2.1.2 <b>transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>   |
| 140  | <p>1.2.2.1.2. <b>representing claims</b><br/>Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c) (ii)</p>  |
| 150  | <p>1.2.2.1.2. <b>guaranteed by</b><br/>Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c) (ii)</p>   |



|         |  |
|---------|--|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |
| 160     | <p><b>1.2.2.1.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks.</b><br/>Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013</p>   |
| 160     | <p><b>1.2.2.1.3. representing claims</b><br/>Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c) (iii)</p>   |
| 170     | <p><b>1.2.2.1.3. guaranteed by</b><br/>Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c) (iii)</p>  |
| 180-190 | <p><b>1.2.2.1.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b><br/>Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013</p>   |
| 180     | <p><b>1.2.2.1.4. representing claims</b><br/>Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c) (iv)</p>  |
| 190     | <p><b>1.2.2.1.4. guaranteed by</b><br/>Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c) (iv)</p>   |
| 200-220 | <p><b>1.2.2.2 total shares or units in CIUs with underlying assets specified in Article 416 (1)</b><br/>Article 416(6) of REGULATION (EU) NO 575/2013<br/>Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be</p>  |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. Reported here in accordance with 1.2.2 above.</p> |   |
|---|---|
|   | in the appropriate sub-category.  |
| 200   | 1.2.2.2.1 <b>underlying assets in point (a) of article 416(1)</b>   |
| 210   | 1.2.2.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>   |
| 220   | 1.2.2.2.3 <b>underlying assets in point (d) of article 416(1)</b>   |
| 230   | 1.2.2.3 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b><br>Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013   |
| 240-260   | 1.2.2.4 <b>non-financial corporate bonds</b><br>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013<br>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013 and in accordance with 1.2.2 above, in the appropriate sub-category.   |
| 240   | 1.2.2.4.1 <b>credit quality step 1</b>  |
| 250   | 1.2.2.4.2 <b>credit quality step 2</b>  |
| 260   | 1.2.2.4.3 <b>credit quality step 3</b>  |
| 270-290   | 1.2.2.5 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b><br>Article 416(2)(a)(i) REGULATION (EU) NO 575/2013<br>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category |
| 270   | 1.2.2.5.1 <b>credit quality step 1</b>  |
| 280   | 1.2.2.5.2 <b>credit quality step 2</b>  |

|   |   |
|---|---|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> | <p><b>1.2.2.5.3 credit quality step 3</b></p>   |
| <p>300-320</p>  | <p><b>1.2.2.6 asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p> |
| <p>300</p>  | <p><b>1.2.2.6.1 credit quality step 1</b></p>   |
| <p>310</p>  | <p><b>1.2.2.6.2 credit quality step 2</b></p>   |
| <p>320</p>  | <p><b>1.2.2.6.3 credit quality step 3</b></p>   |
| <p>330-350</p>  | <p><b>1.2.2.7 Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3 of the liquid assets template</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p>  |
| <p>330</p>  | <p><b>1.2.2.7.1 credit quality step 1</b></p>   |
| <p>340</p>  | <p><b>1.2.2.7.2 credit quality step 2</b></p>   |
| <p>350</p>  | <p><b>1.2.2.7.3 credit quality step 3</b></p>   |
| <p>360-380</p>  | <p><b>1.2.2.8 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4)</p>   |

|         |   |
|---------|---|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. Use 2024-07-15 of Regulation (EU) No 680/2014, and in accordance with 1.2.2 above, in the appropriate sub-category</p> |
| 360     | 1.2.2.8.1 <b>credit quality step 1</b>  |
| 370     | 1.2.2.8.2 <b>credit quality step 2</b>  |
| 380     | 1.2.2.8.3 <b>credit quality step 3</b>  |
| 390-410 | <p>1.2.2.9 <b>Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>  |
| 390     | 1.2.2.9.1 <b>credit quality step 1</b>  |
| 400     | 1.2.2.9.2 <b>credit quality step 2</b>  |
| 410     | 1.2.2.9.3 <b>credit quality step 3</b>  |
| 420-440 | <p>1.2.2.10 <b>Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>  |
| 420     | 1.2.2.10.1 <b>credit quality step 1</b>   |
| 430     | 1.2.2.10.2 <b>credit quality step 2</b>   |
| 440     | 1.2.2.10.3 <b>credit quality step 3</b>   |
| 450-460 | 1.2.2.11 <b>ASSETS MEETING THE REQUIREMENTS OF</b>  |

|         |   |
|---------|---|
|         | <p><b>ARTICLE 416 (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b></p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>  |
| 450     | <p><b>1.2.2.11.1 Assets not controlled by a liquidity management function</b><br/>Article 417(c) of REGULATION (EU) NO 575/2013</p>   |
| 460     | <p><b>1.2.2.11.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b><br/>Article 417(b) of REGULATION (EU) NO 575/2013</p>   |
| 480-680 | <p><b>1.2.2.12 Items subject to supplementary reporting of liquid assets</b><br/>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex. These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category. Only items that are not specified elsewhere in the template shall be reported here.</p> |
| 480     | <p><b>1.2.2.12.1 Cash</b><br/>Annex III, Point 1 of REGULATION (EU) NO 575/2013<br/>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.1.<br/>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template</p>  |

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) and any changes

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. <a href="#">The Law of Domicile and Qualifying as a Money Lender on the</a></p> |   |
|--|---|
|  | <p>the next 30 days.</p>  |
| 490  | <p><b>1.2.2.12.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b><br/>Annex III, Point 2 of REGULATION (EU) NO 575/2013<br/>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p> |
| 500-540  | <p><b>1.2.2.12.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b><br/>Annex III, Point 3 of REGULATION (EU) NO 575/2013<br/>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>   |
| 500  | <p><b>1.2.2.12.3.1 representing claims on sovereigns</b><br/>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>  |
| 510  | <p><b>1.2.2.12.3.2 claims guaranteed by sovereigns</b><br/>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>  |
| 520  | <p><b>1.2.2.12.3.3 representing claims on or guaranteed by central banks</b><br/>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>   |
| 530  | <p><b>1.2.2.12.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b><br/>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>  |

|   |  |
|---|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |  |
| 540   | <p><b>1.2.2.12.3 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>   |
| 550   | <p><b>1.2.2.12.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 of REGULATION (EU) NO 575/2013</p> |
| 570-610   | <p><b>1.2.2.12.5 transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>  |
| 570   | <p><b>1.2.2.12.5 representing claims on sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>  |
| 580   | <p><b>1.2.2.12.5 Claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>  |
| 590   | <p><b>1.2.2.12.5 representing claims on or guaranteed by central banks</b></p>   |

|  |  |
|--|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> | <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>   |
| 600  | <p>1.2.2.12.5 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>  |
| 610  | <p>1.2.2.12.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>   |
| 620  | <p>1.2.2.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 of REGULATION (EU) NO 575/2013</p> |
| 630  | <p>1.2.2.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 of REGULATION (EU) NO 575/2013</p>                 |



|   |  |
|---|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |  |
| 640   | <p><b>1.2.2.12.8 transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Point 125</b></p> <p>Annex III, Point 8 of REGULATION (EU) NO 575/2013</p>  |
| 650   | <p><b>1.2.2.12.9 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 of REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>                                |
| 660   | <p><b>1.2.2.12.10 legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 of REGULATION (EU) NO 575/2013</p> |
| 670   | <p><b>1.2.2.12.11 exchange traded, centrally cleared common equity shares, that are a constituent of a major</b></p>   |

|         |  |
|---------|--|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) <del>Stock index, denominated in</del> <b>the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 of REGULATION (EU) NO 575/2013</p> |
| 680     | <p>1.2.2.12. <del>Gold</del> <b>Gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 of REGULATION (EU) NO 575/2013</p>   |
| 690-920 | <p>1.2.2.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013.</b></p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>  |
| 690-710 | <p>1.2.2.13. <del>Financial</del> <b>financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>   |
| 690     | 1.2.2.13. <del>1c</del> <b>credit quality step 1</b>   |
| 700     | 1.2.2.13. <del>1c</del> <b>credit quality step 2</b>   |
| 710     | 1.2.2.3.1. <del>1c</del> <b>credit quality step 3</b>  |
| 720-740 | <p>1.2.2.13. <del>Own</del> <b>own issuances</b></p> <p>Article 416 (3)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>  |
| 720     | 1.2.2.13. <del>1c</del> <b>credit quality step 1</b>   |
| 730     | 1.2.2.13. <del>1c</del> <b>credit quality step 2</b>   |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |  |
|--|--|
|  | <b>1.2.2.13.2 credit quality step 3</b>  |
| 750-770  | <b>1.2.2.13.3 unsecured credit institution issuances</b><br>Article 416 of REGULATION (EU) NO 575/2013<br>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013   |
| 750  | <b>1.2.2.13.3 credit quality step 1</b>  |
| 760  | <b>1.2.2.13.3 credit quality step 2</b>  |
| 770  | <b>1.2.2.4.13 credit quality step 3</b>  |
| 780-800  | <b>1.2.2.13.4 asset backed securities not already reported in 1.10 to 1.11.3</b><br>Article 416(4)(b) of REGULATION (EU) NO 575/2013<br>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013             |
| 780  | <b>1.2.2.13.4 credit quality step 1</b>  |
| 790  | <b>1.2.2.13.4 credit quality step 2</b>  |
| 800  | <b>1.2.2.12.4 credit quality step 3</b>  |
| 810-830  | <b>1.2.2.13.5 residential mortgage backed securities not already reported in 1.10 to 1.11.3</b><br>Article 509(3) of REGULATION (EU) NO 575/2013<br>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013 |
| 810  | <b>1.2.2.13.5 credit quality step 1</b>  |
| 820  | <b>1.2.2.13.5 credit quality step 2</b>  |
| 830  | <b>1.2.2.13.5 credit quality step 3</b>  |
| 840  | <b>1.2.2.13.6 equities listed on a recognised exchange and major index linked</b>  |

|         |  |
|---------|--|
|         | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)</p> <p><b>Equity instruments, not self-issued or issued by financial institutions</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p> |
| 850     | <p>1.2.2.13.7 <b>gold</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>   |
| 860     | <p>1.2.2.13.8 <b>guaranteed bonds not already reported above</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>  |
| 870     | <p>1.2.2.13.9 <b>covered bonds not already reported above</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>   |
| 880     | <p>1.2.2.13.10 <b>corporate bonds not already reported above</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>  |
| 890     | <p>1.2.2.13.11 <b>funds based on the assets reported in 4.5 - 4.10</b><br/>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>  |
| 900-920 | <p>1.2.2.13.12 <b>other categories of central bank eligible securities or loans</b><br/>Article 509(3)(b) of REGULATION (EU) NO 575/2013</p>   |
| 900     | <p>1.2.2.13.13 <b>local government bonds</b><br/>Article 509(3)(b) of REGULATION (EU) NO 575/2013</p>  |
| 910     | <p>1.2.2.13.14 <b>commercial paper</b><br/>Article 509(3)(b) of REGULATION (EU) NO 575/2013</p>  |
| 920     | <p>1.2.2.13.15 <b>credit claims</b><br/>Article 416(4)(c) of REGULATION (EU) NO 575/2013</p>   |
| 930-950 | <p>1.2.2.14 <b>Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b><br/>Articles 419(2)(a) of REGULATION (EU) NO 575/2013 and 509(2)(i)</p>   |

|          |  |
|----------|--|
|          | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. <del>These items shall be reported here in</del> accordance with 1.2.2 above, in the appropriate sub-category.</p>  |
| 930      | 1.2.2.14.1 <b>credit quality step 1</b>  |
| 940      | 1.2.2.14.2 <b>credit quality step 2</b>  |
| 950      | 1.2.2.14.3 <b>credit quality step 3</b>  |
| 960-1030 | <p>1.2.3 <b>Deposits that have to be maintained by the depositor</b><br/> Article 422(3) of REGULATION (EU) NO 575/2013<br/> Total amount of deposits, including sight deposits and fixed term deposits, that have to be maintained by the depositor shall be reported in the following subcategories in columns 010 'Amount deposited by clients that are financial customers' and column 030 'Amount deposited by clients that are not financial customers' dependent on the counterparty type, as follows:</p>  |
| 960-990  | <p>1.2.3.1 <b>in order to obtain clearing, custody or cash management services (excluding correspondent banking or prime brokerage)</b><br/> Article 422(3)(a) of REGULATION (EU) NO 575/2013<br/> Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage), shall be reported in the following subcategories as follows:<br/> [Note: A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional</p> |

|  |  |
|--|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> | <p>customers (Basel III liquidity rules text paragraph 75).<br/> A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).<br/> A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related]</p> |
| 960-970  | <p>1.2.3.1.1 <b>which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>   |

|  |   |
|--|---|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |   |
| 966  | <p><b>1.2.3.1.1. of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and where there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>  |
| 970  | <p><b>1.2.3.1.1. of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country yet there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p> |
| 980-990  | <p><b>1.2.3.1.2 which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive</p>  |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)</p> |   |
|---|---|
|   | <p>94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>  |
| 980   | <p><b>1.2.3.1.2. bf which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>  |
| 990   | <p><b>1.2.3.1.2. bf which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p> |
| 1000  | <p><b>1.2.3.2 in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2</b></p> <p>Article 422(3)(c)</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2.</p>   |



|  |  |
|--|--|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of important amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |  |
| 1010   | <p><b>1.2.3.2.1 of which are correspondent banking or prime brokerage services</b></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2 which are deposits relating to correspondent banking or prime brokerage services.</p>   |
| 1020   | <p><b>1.2.3.4 in the context of common task sharing within an institutional protection scheme or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme</b></p> <p>Article 422(3)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of common task sharing within an institutional protection scheme meeting or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme.</p> |
| 1030   | <p><b>1.2.3.5 to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</b></p> <p>Article 422(3)(d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</p>  |
| 1040   | <p><b>1.2.4 Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</b></p> <p>Article REGULATION (EU) NO 575/2013422(3), last paragraph</p> <p>Total amount of deposits from credit institutions placed at central credit</p>   |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> |  |
|---|--|
|   | <p>institutions that are considered as liquid assets in accordance with Article 416(1)(f)</p>  |
| 1050  | <p><b>1.2.5 liquidity lines for assets specified in Article 416(1)(f)</b><br/>           Article 416(1)(f)<br/>           Total amount of liquidity lines for assets specified in Article 416(1)(f)</p>  |
| 1060-1070   | <p><b>1.2.6 liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients</b><br/>           Article 422(5) of REGULATION (EU) NO 575/2013<br/>           Total amount of liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients.</p>   |
| 1060  | <p><b>1.2.6.1 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>   |
| 1070  | <p><b>1.2.6 which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>   |
| 1060  | <p><b>1.2.7 net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b><br/>           Article 422(6) of REGULATION (EU) NO 575/2013<br/>           The net amount of payable expected over the 30 day horizon from the contracts listed in Annex II.<br/>           Amounts shall:</p> <ul style="list-style-type: none"> <li>— be net across all counterparties</li> <li>— be net of collateral to be received that qualifies as liquid assets under Article 416</li> <li>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows</li> </ul> |

|           |  |
|-----------|--|
|           | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) <del>and may include cash flows that</del></p> <p>occur beyond the 30-day horizon<br/>Note net amount <b>receivable</b> shall be reported in 1.3 'Inflows' item 1.1.6 (net amount receivable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)).</p> |
| 1090-1100 | <p>1.2.8 <b>liabilities for which the competent authority has determined a lower outflow</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities for which the competent authority has determined a lower outflow on a case-by-case basis, shall be reported in the following subcategories as follows:</p>  |
| 1090      | <p>1.2.8.1 <b>where all the conditions of Article 422(8) (a), (b), (c) and (d) are met</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), (c) and (d) are met.</p>  |
| 1100      | <p>1.2.8.2 <b>where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8.</p>  |
| 1110-1120 | <p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article</b></p>  |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) <b>420(2) of REGULATION (EU) NO 575/2013</b></p> |  |
|---|--|
|   | <p>Articles 420(1)(e) and 420(2) of REGULATION (EU) NO 575/2013<br/>Total amount of all liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013.</p> |
| 1110  | <p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>  |
| 1120  | <p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>  |
| 1130  | <p>1.2.10 <b>all other liabilities</b><br/>Article 422(7) of REGULATION (EU) NO 575/2013<br/>Total amount of all other liabilities.</p>  |
| 1140-1210   | <p>1.3 <b>Additional Outflows</b><br/>Total amount of all additional outflows, shall be reported in the following subcategories as follows:</p>  |
| 1140  | <p>1.3.1 <b>for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II</b><br/>Article 423(1) of REGULATION (EU) NO 575/2013</p>  |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. <b>Total amount of all additional outflows for</b></p> |   |
|--|---|
|  | <p>collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II, shall be reported in the following subcategories as follows:</p>  |
| 1150   | <p><b>1.3.2 corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution</b></p> <p>Article 423(2) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution.</p>   |
| 1160   | <p><b>1.3.3 corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material</b></p> <p>Article 423(3) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from the impact of an adverse market scenario.</p>  |
| 1170   | <p><b>1.3.4 corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets</b></p> <p>Article 423(4) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed</p> |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> |   |
|--|---|
|  | <p>the amount of terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets.</p>  |
| 1180   | <p>1.3.5 <b>corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</b></p> <p>Article 423(5)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</p>   |
| 1190   | <p>1.3.6 <b>corresponding to collateral that is due to be returned to a counterparty</b></p> <p>Article 423(5)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that is due to be returned to a counterparty</p>   |
| 1200   | <p>1.3.7 <b>corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</b></p> <p>Article 423(5)(c) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</p> |
| 1210   | <p>1.3.8 <b>deposits received as collateral</b></p> <p>Article 423(6) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to deposits received as collateral</p>   |

|           |  |
|-----------|--|
|           | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of outstanding instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |
| 1220      | <p><b>1.4 Outflows from credit and liquidity facilities</b></p> <p>Total maximum amount that could be drawn from undrawn credit and liquidity facilities, shall be reported in the following subcategories as follows:<br/>[Note: This maximum amount that can be drawn may be assessed net of the value according to Article 418 of collateral to be provided if the institution can reuse the collateral and if the collateral in the form of liquid assets in accordance with Article 416. The collateral to be provided may not be assets issued by the counterparty of the facility or one of its affiliated entities. If the necessary information is available to the institution, the maximum amount that can be drawn for credit and liquidity facilities provided to SSPEs shall be determined as the maximum amount that could be drawn given an SSPEs own obligations coming due over the next 30 days.]</p>                                   |
| 1220      | <p><b>1.4.1 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients</b></p> <p>Article 424(2) REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for retail clients if they qualify for the retail exposure class under the Standardised or IRB approaches for credit risk.</p>   |
| 1230-1240 | <p><b>1.4.2 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers</b></p> <p>Article 424(3) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for clients other than retail and financial customers, where they meet the following conditions:</p>   |

|  |   |
|--|---|
| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) <del>They do not qualify for the</del></p> |   |
|  | <p>retail exposure class under the Standardised or IRB approaches for credit risk;</p> <p>(b) they have been provided to clients that are not financial customers;</p> <p>(c) they have not been provided for the purpose of replacing funding of the client in situations where he is unable to obtain its funding requirements in the financial markets.</p>  |
| 1230   | <p>1.4.2.1 – <b>undrawn committed credit facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed credit facilities</p>  |
| 1240   | <p>1.4.2.2 – <b>undrawn committed liquidity facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed liquidity facilities</p>  |
| 1250   | <p>1.4.3 <b>maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased</b></p> <p>Article 424(4) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers.</p> |
| 1260-1270  | <p>1.4.4 <b>maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3</b></p>  |



|           |  |
|-----------|--|
|           | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. Article 424(5) of REGULATION (EU) NO 575/2013</p> |
|           | <p>Total maximum amount that could result from undrawn credit and liquidity facilities to customers other than that reported in 1.4.1, 1.4.2 or 1.4.3. This includes:</p> <ul style="list-style-type: none"> <li>(a) liquidity facilities that the institution has granted to SSPEs;</li> <li>(b) arrangements under which the institution is required to buy or swap assets from an SSPE.</li> </ul>  |
| 1260      | <p><b>1.4.4.1 granted to SSPEs other than those in 1.4.3</b><br/>Article 424(5) point (a) of REGULATION (EU) NO 575/2013<br/>Total amount of 1.4.4 that relates to items granted to SSPEs other than those in 1.4.3</p>  |
| 1270      | <p><b>1.4.4.2 arrangements under which the institution is required to buy or swap assets from an SSPE</b><br/>Article 424.5 point (b) of REGULATION (EU) NO 575/2013<br/>Total amount of 1.4.4 that relate to arrangements under which the institution is required to buy or swap assets from an SSPE</p>  |
| 1280-1290 | <p><b>1.4.4.3 extended to credit institutions</b><br/>Article 424.5 point (c) of REGULATION (EU) NO 575/2013<br/>Total amount of 1.4.4 that relates to items extended to credit institutions</p>   |
| 1280      | <p><b>1.4.4.3.1 undrawn committed credit facilities</b><br/><b>Total amount of 1.4.4.3 that relate to undrawn committed credit facilities</b></p>  |
| 1290      | <p><b>1.4.4.3.2 undrawn committed liquidity facilities</b><br/><b>Total amount of 1.4.4.3 that relate to undrawn committed liquidity facilities</b></p>  |
| 1300-1310 | <p><b>1.4.4.4 extended to financial institutions and investment firms</b><br/>Article 424.5 point (d) of REGULATION (EU) NO 575/2013<br/>Total amount of 1.4.4 that relates to items extended to financial institutions and investment firms excluding credit institutions</p>   |

| <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of important amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p> |  |
|---|--|
| 1300  | <p><b>1.4.4.4.1 undrawn committed credit facilities</b><br/> <b>Total amount of 1.4.4 that relate to undrawn committed credit facilities</b></p>   |
| 1310  | <p><b>1.4.4.4.2 undrawn committed liquidity facilities</b><br/> <b>Total amount of 1.4.4 that relate to undrawn committed liquidity facilities</b></p>   |
| 1320  | <p><b>1.4.4.5 extended to other clients</b><br/> Total amount of 1.4.4 that relates to items extended to other clients</p>   |
| 1330  | <p><b>1.4.4.6 extended to intra-group entities</b><br/> Total amount of 1.4.4 that relates to items extended to a intra-group REGULATION (EU) NO 575/2013 entities</p>   |
| 1340  | <p><b>1.4.5 maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans</b><br/> Article 424(6) of REGULATION (EU) NO 575/2013<br/> Total maximum amount that could result from undrawn credit and liquidity facilities granted for the sole purpose of directly or indirectly funding promotional loans qualifying for the exposure classes referred to in those paragraphs 2 and 3. Those promotional loans shall be available only to persons who are not financial customers on a non-competitive, not for profit basis in order to promote public policy objectives of that Member State central or regional government. It shall only be possible to draw on such facilities following a request for a promotional loan and up to the amount of such request.</p> |
| 1350  | <p><b>1.4.6 maximum amount that can be drawn from all other contingent liabilities</b><br/> Total maximum amount that could result from all other contingent liabilities. These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include</p>  |

|      |  |
|------|--|
|      | <p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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)EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.</p> <p>associations with or sponsorship of products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.</p> |
| 1360 | <p>1.4.6.1 <b>extended to intra-group entities</b><br/>Amount of 1.4.6 that is extended to an intra-group REGULATION (EU) NO 575/2013 entities</p>   |
| 1370 | <p>1.4.7 <b>outflows according to Article 105 CRD</b><br/>Total outflows stemming from the risk factors mentioned in points (a) and (d) of Article 105 REGULATION (EU) NO 575/2013 to the extent that they are expected to occur with 30 days.</p>   |

**Changes to legislation:**

Commission Implementing Regulation (EU) No 680/2014, REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS) is up to date with all changes known to be in force on or before 15 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.

EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the [Prudential Regulation Authority](#) and the [Financial Conduct Authority](#) under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their website/s.

[View outstanding changes](#)

**Changes and effects yet to be applied to :**

- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 13](#)
- Regulation revoked by S.I. 2021/1078, reg. 13(2)(aa) (as inserted) by [S.I. 2021/1376 reg. 32\(7\)\(a\)\(i\)](#) (This amendment not applied to [legislation.gov.uk](http://legislation.gov.uk). The affected provision Pt. 2 (PRA) was modified by a non-legislative instrument (Technical Standards (Capital Requirements) (EU Exit) (No.3) Instrument 2019) and is not present in the text of the retained EU legislation. Details of the non-legislative modifications can be found on the Bank of England's website on the page entitled 'The Bank of England's amendments to financial services legislation under the European Union (Withdrawal) Act 2018')

**Changes and effects yet to be applied to the whole legislation item and associated provisions**

- Art. 1(a)-(c) omitted by [S.I. 2021/1078 reg. 13\(4\)\(a\)](#) (amending provision omitted by S.I. 2021/1376)
- Art. 1(e)-(g) omitted by [S.I. 2021/1078 reg. 13\(4\)\(a\)](#) (amending provision omitted by S.I. 2021/1376)