



**Status:** Point in time view as at 31/12/2020.

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050	1,04							
060	1,05							
070	1,06							
080	1,07							
090	1,08							
100	1,09							
110	1,10							
120	<b>2.</b>	<b>ALL OTHER LIABILITIES</b>						

### C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE

z-axis Total and significant currencies

#### Concentration of funding by product type

Row	ID	Product Name	Total amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Weighted average initial maturity	Weighted average residual maturity
			<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>	<b>050</b>

#### PRODUCTS GREATER THAN 1 % OF TOTAL LIABILITIES

010	1	<b>RETAIL FUNDING</b>					
020	1,1	Sight deposits					
030	1,2	Fixed term deposits with an initial					

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

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











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190	1.5.2	<b>Unsecured wholesale deposits</b>										
200	1.5.3	<b>Secured funding</b>										

Roll-over of funding

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

Roll-over of funding

Overnight	> 1 day ≤ 7 days	>7days ≤ 14 days
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440	1.11.3		<b>Secured funding</b>											
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Roll-over of funding

Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Matur	Roll	New	Net	Matur	Roll	New	Net	Matur	Roll	New	Net
				130	140	150	160	170	180	190	200	210	220	230	240
330	1.9	<b>9</b>	<b>Total funding</b>												
340	1.9.1		<b>Retail deposits</b>												
350	1.9.2		<b>Unsecured wholesale deposits</b>												
360	1.9.3		<b>Secured funding</b>												
370	1.10	<b>10</b>	<b>Total funding</b>												
380	1.10.1		<b>Retail deposits</b>												
390	1.10.2		<b>Unsecured wholesale deposits</b>												
400	1.10.3		<b>Secured funding</b>												
410	1.11	<b>11</b>	<b>Total funding</b>												
420	1.11.1		<b>Retail deposits</b>												
430	1.11.2		<b>Unsecured wholesale deposits</b>												
440	1.11.3		<b>Secured funding</b>												

Roll-over of funding

Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Matur	Roll	New	Net		Matur	Roll	New	Total
				250	260	270	280		290	300	310	320















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790	1.20.2	<b>Unsecured wholesale deposits</b>												
800	1.20.3	<b>Secured funding</b>												

#### Roll-over of funding

Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Matur	Roll over	New Funds	Net	Matur	Roll over	New Funds	Net	Matur	Roll over	New Funds	Net
				130	140	150	160	170	180	190	200	210	220	230	240
690	1.18	<b>18</b>	<b>Total funding</b>												
700	1.18.1		<b>Retail deposits</b>												
710	1.18.2		<b>Unsecured wholesale deposits</b>												
720	1.18.3		<b>Secured funding</b>												
730	1.19	<b>19</b>	<b>Total funding</b>												
740	1.19.1		<b>Retail deposits</b>												
750	1.19.2		<b>Unsecured wholesale deposits</b>												
760	1.19.3		<b>Secured funding</b>												
770	1.20	<b>20</b>	<b>Total funding</b>												
780	1.20.1		<b>Retail deposits</b>												
790	1.20.2		<b>Unsecured wholesale deposits</b>												
800	1.20.3		<b>Secured funding</b>												

#### Roll-over of funding

>6 Months	Total net cashflows	Average Term (days)
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910	1.23.2	<b>Unsecured wholesale deposits</b>												
920	1.23.3	<b>Secured funding</b>												

#### Roll-over of funding

Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Matur	Roll	New	Net	Matur	Roll	New	Net	Matur	Roll	New	Net
				010	020	030	040	050	060	070	080	090	100	110	120
930	1.24	24	<b>Total funding</b>												
940	1.24.1		<b>Retail deposits</b>												
950	1.24.2		<b>Unsecured wholesale deposits</b>												
960	1.24.3		<b>Secured funding</b>												
970	1.25	25	<b>Total funding</b>												
980	1.25.1		<b>Retail deposits</b>												
990	1.25.2		<b>Unsecured wholesale deposits</b>												
1000	1.25.3		<b>Secured funding</b>												
1010	1.26	26	<b>Total funding</b>												
1020	1.26.1		<b>Retail deposits</b>												
1030	1.26.2		<b>Unsecured wholesale deposits</b>												
1040	1.26.3		<b>Secured funding</b>												

#### Roll-over of funding

Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Matur	Roll	New	Net	Matur	Roll	New	Net	Matur	Roll	New	Net
				010	020	030	040	050	060	070	080	090	100	110	120









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1160	1.29.3		<b>Secured funding</b>										
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#### Roll-over of funding

Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)				
				Maturity	Roll over	New Funds	Net		Maturity Term	Roll-over Funds Term	New Funds Term	Total Funding Profile	
				250	260	270	280	290	300	310	320	330	
1050	1.27	27	<b>Total funding</b>										
1060	1.27.1		<b>Retail deposits</b>										
1070	1.27.2		<b>Unsecured wholesale deposits</b>										
1080	1.27.3		<b>Secured funding</b>										
1090	1.28	28	<b>Total funding</b>										
1100	1.28.1		<b>Retail deposits</b>										
1110	1.28.2		<b>Unsecured wholesale deposits</b>										
1120	1.28.3		<b>Secured funding</b>										
1130	1.29	29	<b>Total funding</b>										
1140	1.29.1		<b>Retail deposits</b>										
1150	1.29.2		<b>Unsecured wholesale deposits</b>										
1160	1.29.3		<b>Secured funding</b>										

#### Roll-over of funding

Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturity	Roll over	New Funds	Net	Maturity	Roll over	New Funds	Net	Maturity	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120



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

## ANNEX XIX

### INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

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

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

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

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

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

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

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020	<p><b>LEI Code</b> The legal entity identifier code of the counterparty.</p>
030	<p><b>Counterparty Sector</b> One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households. For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Counterparty</b> ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum"). For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b> Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received (or in which the largest proportion of funding was received for mixed product types) using the following codes indicated in bold:</p> <ul style="list-style-type: none"> <li><b>UWF</b> (unsecured wholesale funding obtained from financial customers including interbank money)</li> <li><b>UWNF</b> (unsecured wholesale funding obtained from non-financial customers)</li> <li><b>REPO</b> (funding obtained from repurchase agreements as defined in Article 4(1) (82) of CRR)</li> <li><b>CB</b> (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of CRR OR Article 52(4) of Directive 2009/65/EC)</li> <li><b>ABS</b> (funding obtained from asset backed security issuance including asset backed commercial paper)</li> <li><b>IGCP</b> (funding obtained from intragroup counterparties)</li> </ul>
060	<p><b>Amount Received</b></p>



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

1.3. Concentration of funding by product type (C 68.00)

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

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(e) weighted average residual maturity.

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

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

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

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	<p>weighted average initial maturity (in days) for that funding shall be recorded in column 040.</p> <p>Weighted average initial maturity is the average initial maturity (in days) of the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>1. EUR 1 billion received from counterparty A as a result of issuing product X with an initial maturity of 180 days.</li> <li>2. EUR 0,5 billion received from counterparty B as a result of issuing product X with an initial maturity of 360 days.</li> </ol> <p>Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days Weighted average initial maturity = 240 days</p>
050	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the “Product name” column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050.</p> <p>Weighted average residual maturity is the average maturity (in days) left on the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>1. EUR 1 billion received from counterparty A as a result of issuing product X with 60 days residual maturity left.</li> <li>2. EUR 0,5 billion received from counterparty B as a result of issuing product X with 180 days residual maturity left.</li> </ol> <p>Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days Weighted average residual maturity = 100 days</p>

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

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

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

Row	Legal references and instructions
010	<p><b>1 Total Funding</b> Total volume and weighted average spread of all funding obtained for the following lengths:</p> <ul style="list-style-type: none"> <li>(a) Overnight (columns 010 and 020)</li> <li>(b) 1 week (columns 030 ad 040)</li> <li>(c) 1 month (columns 050 and 060)</li> <li>(d) 3 months (columns 070 and 080)</li> <li>(e) 6 months (columns 090 and 100)</li> <li>(f) 1 year (columns 110 and 120)</li> <li>(g) 2 years (columns 130 and 140)</li> <li>(h) 5 years (columns 150 and 160)</li> <li>(i) 10 years (columns 170 and 180)</li> </ul>
020	<p><b>1.1 of which: Retail deposits</b> Of the total funding reported in item 1, the total volume and weighted average spread of retail deposits obtained.</p>
030	<p><b>1.2 of which: Unsecured wholesale deposits</b> Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale deposits obtained</p>
040	<p><b>1.3 of which: Secured funding</b> Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.</p>
050	<p><b>1.4 of which: Senior unsecured securities</b> Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.</p>
060	<p><b>1.5 of which: Covered bonds</b> Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.</p>

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070	<p><b>1.6 of which: Asset backed securities including ABCP</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.</p>
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1.5. Roll-over of funding (C 70.00)

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

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

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



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



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010	<b>1.</b>	<b>TOP TEN ISSUERS/ COUNTERPARTIES</b>								
020	1,01									
030	1,02									
040	1,03									
050	1,04									
060	1,05									
070	1,06									
080	1,07									
090	1,08									
100	1,09									
110	1,10									
120	<b>2.</b>	<b>ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY</b>								

ANNEX XXI

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

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

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

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

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

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

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