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

COMMISSION IMPLEMENTING REGULATION (EU) 2016/313

of 1 March 2016

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

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

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

Whereas:

(1)   Chapter 7 of Commission Implementing Regulation (EU) No 680/2014[(2)] provides for liquidity reporting by credit institutions on an individual and a consolidated basis. In order to increase effective liquidity supervision, it is appropriate to require the reporting of additional liquidity monitoring metrics as referred to in Article 415(3)(b) of Regulation (EU) No 575/2013. This should provide a more complete overview of the liquidity position of an institution, proportionate to the nature, scale and complexity of an institution's activities

(2)   The additional liquidity monitoring metrics to be reported should include: metrics based on the concentration of funding by counterparty and product type, as those metrics identify counterparties and instruments that are of such relevance that withdrawal of funds or declining market liquidity could trigger liquidity problems; metrics based on the concentration of the counterbalancing capacity by issuer or counterparty, as those metrics provide information about the reporting institutions' concentration by the 10 largest holdings of assets or liquidity lines granted to the institution; and metrics based on the prices for various lengths of funding and the rollover of funding, which represents information valuable over time as supervisors are made aware of changes in funding spreads, volumes and tenors.

(3)   Reporting for additional liquidity monitoring metrics should be used by competent authorities as part of their supervisory review and evaluation process, as well as within colleges of supervisors and as an early warning tool for day-to-day supervision.

(4)   The reporting of additional liquidity monitoring metrics should be aligned with the level of application and reporting for the liquidity coverage requirement in accordance with Articles 6 to 10 and Article 415(3)(a) of Regulation (EU) No 575/2013.

(5)   In order to ensure proportionality, quarterly reporting should be allowed instead of monthly reporting, where an institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than that of its competent authority and the balance sheet total of the institution represents only a small proportion of the sum of individual balance sheet totals of all institutions in the respective Member State and the institution has total assets which are not significant.

(6)   Given the importance of the reporting of additional liquidity monitoring metrics for proper supervision and as an early warning tool for day-to-day supervision, this Regulation should be applied promptly. However, to facilitate the initial implementation of this Regulation by institutions and competent authorities, during the first six months of its application, the reporting remittance date relating to the monthly reporting of the additional liquidity monitoring metrics should be the 30th, instead of the 15th, calendar day after the reporting reference date.

(7)   This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.

(8)   EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[(3)].

(9)   In accordance with the procedure set out in Article 15 of Regulation (EU) No 1093/2010, the Commission has endorsed with amendments the draft implementing standard submitted by EBA explaining the reasons for the amendments. EBA provided a formal opinion, accepting the proposed amendments with the exception of those relating to the reporting of liquid assets and expected cash outflows and inflows ('the maturity ladder'), providing a number of reasons for its approach.

(10)   The Commission has carefully assessed the reasons provided by EBA in favour of adopting reporting rules for the maturity ladder based on the provisional reporting approach in Regulation (EU) No 575/2013. That approach will, however, need to be amended in order to be fully aligned with the definitive approach set out in Commission Delegated Regulation (EU) 2015/61[(4)] which applies from 1 October 2015.

(11)   The Commission fully recognises the importance of the maturity ladder as a supervisory instrument. However, the Commission considers that, currently, the supervisory benefits achieved by the mandatory reporting of a maturity ladder based on an outdated approach to reporting are disproportionate to the additional regulatory burden and duplication of compliance costs. EBA should seek to update the maturity ladder based on a reporting fully aligned with Delegated Regulation (EU) 2015/61 as soon as possible and submit to the Commission for adoption. In the interim and pending the future adoption of mandatory reporting for the maturity ladder, where necessary and justified,

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

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

HAS ADOPTED THIS REGULATION:

Modifications etc. (not altering text)

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

Article 1

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

1.   in Article 1, the following point (g) is added:

   (g)   additional liquidity monitoring metrics according to Article 415(3)(b) of Regulation (EU) No 575/2013.;

2.   the following Chapter 7b is inserted:

CHAPTER 7b

FORMAT AND FREQUENCY OF REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS ON AN INDIVIDUAL AND A CONSOLIDATED BASIS
Article 16b

1   In order to report information on additional liquidity monitoring metrics in accordance with Article 415(3)(b) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit all of the following information with a monthly frequency:

   a   the information specified in Annex XVIII in accordance with the instructions in Annex XIX;
   b   the information specified in Annex XX in accordance with the instructions in Annex XXI.

2   By way of derogation from paragraph 1, an institution may report the information on additional liquidity monitoring metrics with a quarterly frequency where all of the following conditions are met:

   a   the institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than that of its competent authority;
   b   the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1 % for two consecutive years preceding the year of reporting;
   c   the institution has total assets, calculated in accordance with Council Directive 86/635/EEC[5], of less than EUR 30 billion.

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

3   For the purposes of the obligations set out in paragraphs 1 and 2, the first month for which information on additional liquidity monitoring metrics is to be reported shall be April 2016.;

3.   in Article 18, the following sixth paragraph is added:

By way of derogation from Article 3(1)(a), for the months from April 2016 to October 2016 inclusive, the reporting remittance date relating to the monthly reporting of the additional liquidity monitoring metrics shall be the thirtieth calendar day after the reporting reference date.;

4.   Annexes XVIII to XXI are added in accordance with the text set out in the Annex to this Regulation.

Article 2

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

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

Done at Brussels, 1 March 2016.

For the Commission

The President

Jean-Claude JUNCKER

ANNEX

ANNEX XVIII

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

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

C 67.00 — CONCENTRATION OF FUNDING BY COUNTERPARTY

z-axis Total and significant currencies

Concentration of funding by counterparty								
		Counterparty Name	LEI Code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average initial maturity	Weighted average residual maturity
Row	ID	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**
010	**1.**	**TOP TEN COUNTERPARTIES EACH GREATER THAN 1 % OF TOTAL LIABILITIES**							
020	1,01								
030	1,02								
040	1,03								

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

C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE

z-axisTotal 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
			010	**020**	**030**	**040**	**050**
PRODUCTS GREATER THAN 1 % OF TOTAL LIABILITIES							
010	1	**RETAIL FUNDING**					
020	1,1	Sight deposits					
030	1,2	Fixed term deposits with an initial					

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

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

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C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

z-axisTotal and significant currencies

Prices for various lengths of funding

		Overnight		1 week		1 month		3 months		6 months		1 year		2 years		5 years		10 years	
		Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
RowID	Item	010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180
010	1	**Total Funding**																	
020	1,1	of which: Retail deposits																	
030	1,2	of which: Unsecured wholesale deposits																	
040	1,3	of which: Secured funding																	
050	1,4	of which: Senior unsecured securities																	
060	1,5	of which: Covered bonds																	
070	1,6	of which: Asset backed securities including ABCP																	

C 70.00 - ROLL-OVER OF FUNDING

z-axisTotal and significant currencies

Roll-over of funding

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

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
010	1.1	**1**	**Total funding**												
020	1.1.1		**Retail deposits**												
030	1.1.2		**Unsecured wholesale deposits**												
040	1.1.3		**Secured funding**												
050	1.2	**2**	**Total funding**												
060	1.2.1		**Retail deposits**												
070	1.2.2		**Unsecured wholesale deposits**												
080	1.2.3		**Secured funding**												

Roll-over of funding

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

Roll-over of funding

| | | | | Overnight | | | | > 1 day ≤ 7 days | | | | >7days ≤ 14 days | | | |
| | | | | Maturing | Roll over | New Funds | Net | Maturing | Roll over | New Funds | Net | Maturing | Roll over | New Funds | Net |
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
090	1.3	3	**Total funding**												
100	1.3.1		**Retail deposits**												
110	1.3.2		**Unsecured wholesale deposits**												
120	1.3.3		**Secured funding**												
130	1.4	4	**Total funding**												
140	1.4.1		**Retail deposits**												

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
090	1.3	**3**	**Total funding**												
100	1.3.1		**Retail deposits**												
110	1.3.2		**Unsecured wholesale deposits**												
120	1.3.3		**Secured funding**												
130	1.4	**4**	**Total funding**												
140	1.4.1		**Retail deposits**												
150	1.4.2		**Unsecured wholesale deposits**												
160	1.4.3		**Secured funding**												
170	1.5	**5**	**Total funding**												
180	1.5.1		**Retail deposits**												

190	1.5.2	**Unsecured wholesale deposits**										
200	1.5.3	**Secured funding**										

Roll-over of funding

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

Roll-over of funding

	Overnight	> 1 day ≤ 7 days	>7days ≤ 14 days

Row	ID	Day	Item	Maturing 010	Roll over 020	New Funds 030	Net 040	Maturing 050	Roll over 060	New Funds 070	Net 080	Maturing 090	Roll over 100	New Funds 110	Net 120
210	1.6	**6**	**Total funding**												
220	1.6.1		**Retail deposits**												
230	1.6.2		**Unsecured wholesale deposits**												
240	1.6.3		**Secured funding**												
250	1.7	**7**	**Total funding**												
260	1.7.1		**Retail deposits**												
270	1.7.2		**Unsecured wholesale deposits**												
280	1.7.3		**Secured funding**												
290	1.8	**8**	**Total funding**												
300	1.8.1		**Retail deposits**												
310	1.8.2		**Unsecured wholesale deposits**												
320	1.8.3		**Secured funding**												

Roll-over of funding

Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing 130	Roll over 140	New Funds 150	Net 160	Maturing 170	Roll over 180	New Funds 190	Net 200	Maturing 210	Roll over 220	New Funds 230	Net 240
210	1.6	**6**	**Total funding**												
220	1.6.1		**Retail deposits**												
230	1.6.2		**Unsecured wholesale deposits**												

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

Roll-over of funding

				>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
Row	ID	Day	Item	**250**	**260**	**270**	**280**	**290**	**300**	**310**	**320**	**330**
210	1.6	**6**	**Total funding**									
220	1.6.1		**Retail deposits**									
230	1.6.2		**Unsecured wholesale deposits**									
240	1.6.3		**Secured funding**									
250	1.7	**7**	**Total funding**									
260	1.7.1		**Retail deposits**									
270	1.7.2		**Unsecured wholesale deposits**									

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

Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**
330	1.9	**9**	**Total funding**												
340	1.9.1		**Retail deposits**												
350	1.9.2		**Unsecured wholesale deposits**												
360	1.9.3		**Secured funding**												
370	1.10	**10**	**Total funding**												
380	1.10.1		**Retail deposits**												
390	1.10.2		**Unsecured wholesale deposits**												
400	1.10.3		**Secured funding**												
410	1.11	**11**	**Total funding**												
420	1.11.1		**Retail deposits**												
430	1.11.2		**Unsecured wholesale deposits**												

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440	1.11.3		**Secured funding**												

Roll-over of funding

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

Roll-over of funding

				>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
Row	ID	Day	Item	**250**	**260**	**270**	**280**	**290**	**300**	**310**	**320**	**330**

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

Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**
450	1.12	**12**	**Total funding**												
460	1.12.1		**Retail deposits**												
470	1.12.2		**Unsecured wholesale deposits**												
480	1.12.3		**Secured funding**												

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
450	1.12	**12**	**Total funding**												
460	1.12.1		**Retail deposits**												
470	1.12.2		**Unsecured wholesale deposits**												
480	1.12.3		**Secured funding**												
490	1.13	**13**	**Total funding**												
500	1.13.1		**Retail deposits**												
510	1.13.2		**Unsecured wholesale deposits**												
520	1.13.3		**Secured funding**												

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

Roll-over of funding

				>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
Row	ID	Day	Item	**250**	**260**	**270**	**280**	**290**	**300**	**310**	**320**	**330**
450	1.12	**12**	**Total funding**									
460	1.12.1		**Retail deposits**									
470	1.12.2		**Unsecured wholesale deposits**									
480	1.12.3		**Secured funding**									
490	1.13	**13**	**Total funding**									
500	1.13.1		**Retail deposits**									
510	1.13.2		**Unsecured wholesale deposits**									
520	1.13.3		**Secured funding**									
530	1.14	**14**	**Total funding**									
540	1.14.1		**Retail deposits**									
550	1.14.2		**Unsecured wholesale deposits**									
560	1.14.3		**Secured funding**									

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Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Matur.	Roll over	New Funds	Net	Matur.	Roll over	New Funds	Net	Matur.	Roll over	New Funds	Net
Row	ID	Day	Item	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**
570	1.15	**15**	**Total funding**												
580	1.15.1		**Retail deposits**												
590	1.15.2		**Unsecured wholesale deposits**												
600	1.15.3		**Secured funding**												
610	1.16	**16**	**Total funding**												
620	1.16.1		**Retail deposits**												
630	1.16.2		**Unsecured wholesale deposits**												
640	1.16.3		**Secured funding**												
650	1.17	**17**	**Total funding**												
660	1.17.1		**Retail deposits**												
670	1.17.2		**Unsecured wholesale deposits**												
680	1.17.3		**Secured funding**												

Roll-over of funding

				>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
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
570	1.15	**15**	**Total funding**												
580	1.15.1		**Retail deposits**												

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

Roll-over of funding

| Row | ID | Day | Item | >6 Months | | | | Total net cashflows | Average Term (days) | | | |
				Maturing	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**
570	1.15	**15**	Total funding									
580	1.15.1		Retail deposits									
590	1.15.2		Unsecured wholesale deposits									
600	1.15.3		Secured funding									
610	1.16	**16**	Total funding									
620	1.16.1		Retail deposits									

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

Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**
690	1.18	**18**	**Total funding**												
700	1.18.1		**Retail deposits**												
710	1.18.2		**Unsecured wholesale deposits**												
720	1.18.3		**Secured funding**												
730	1.19	**19**	**Total funding**												
740	1.19.1		**Retail deposits**												
750	1.19.2		**Unsecured wholesale deposits**												
760	1.19.3		**Secured funding**												
770	1.20	**20**	**Total funding**												
780	1.20.1		**Retail deposits**												

| 790 | 1.20.2 | **Unsecured wholesale deposits** | | | | | | | | | | | |
| 800 | 1.20.3 | **Secured funding** | | | | | | | | | | | |

Roll-over of funding

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

Roll-over of funding

	>6 Months	Total net cashflows	Average Term (days)

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				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
690	1.18	**18**	**Total funding**									
700	1.18.1		**Retail deposits**									
710	1.18.2		**Unsecured wholesale deposits**									
720	1.18.3		**Secured funding**									
730	1.19	**19**	**Total funding**									
740	1.19.1		**Retail deposits**									
750	1.19.2		**Unsecured wholesale deposits**									
760	1.19.3		**Secured funding**									
770	1.20	**20**	**Total funding**									
780	1.20.1		**Retail deposits**									
790	1.20.2		**Unsecured wholesale deposits**									
800	1.20.3		**Secured funding**									

Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
810	1.21	**21**	**Total funding**												
820	1.21.1		**Retail deposits**												

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
810	1.21	**21**	**Total funding**												
820	1.21.1		**Retail deposits**												
830	1.21.2		**Unsecured wholesale deposits**												
840	1.21.3		**Secured funding**												
850	1.22	**22**	**Total funding**												
860	1.22.1		**Retail deposits**												

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

Roll-over of funding

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

| 910 | 1.23.2 | **Unsecured wholesale deposits** | | | | | | | | | | |
| 920 | 1.23.3 | **Secured funding** | | | | | | | | | | |

Roll-over of funding

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

Roll-over of funding

| | | | | >14 days ≤ 1 month | | | | >1 Month ≤ 3 Months | | | | >3 Months ≤ 6 Months | | | |
| | | | | Maturing | Roll over | New Funds | Net | Maturing | Roll over | New Funds | Net | Maturing | Roll over | New Funds | Net |

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Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
930	1.24	**24**	**Total funding**												
940	1.24.1		**Retail deposits**												
950	1.24.2		**Unsecured wholesale deposits**												
960	1.24.3		**Secured funding**												
970	1.25	**25**	**Total funding**												
980	1.25.1		**Retail deposits**												
990	1.25.2		**Unsecured wholesale deposits**												
1000	1.25.3		**Secured funding**												
1010	1.26	**26**	**Total funding**												
1020	1.26.1		**Retail deposits**												
1030	1.26.2		**Unsecured wholesale deposits**												
1040	1.26.3		**Secured funding**												

Roll-over of funding

				>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
Row	ID	Day	Item	250	260	270	280	290	300	310	320	330
930	1.24	**24**	**Total funding**									
940	1.24.1		**Retail deposits**									
950	1.24.2		**Unsecured wholesale deposits**									

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

Roll-over of funding

				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**
1050	1.27	**27**	**Total funding**												
1060	1.27.1		**Retail deposits**												
1070	1.27.2		**Unsecured wholesale deposits**												
1080	1.27.3		**Secured funding**												
1090	1.28	**28**	**Total funding**												
1100	1.28.1		**Retail deposits**												
1110	1.28.2		**Unsecured wholesale deposits**												

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
1050	1.27	**27**	Total funding												
1060	1.27.1		Retail deposits												
1070	1.27.2		Unsecured wholesale deposits												
1080	1.27.3		Secured funding												
1090	1.28	**28**	Total funding												
1100	1.28.1		Retail deposits												
1110	1.28.2		Unsecured wholesale deposits												
1120	1.28.3		Secured funding												
1130	1.29	**29**	Total funding												
1140	1.29.1		Retail deposits												
1150	1.29.2		Unsecured wholesale deposits												

1160	1.29.3		**Secured funding**									

Roll-over of funding

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

Roll-over of funding

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

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

Roll-over of funding

				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**
1170	1.30	**30**	**Total funding**												
1180	1.30.1		**Retail deposits**												
1190	1.30.2		**Unsecured wholesale deposits**												
1200	1.30.3		**Secured funding**												
1210	1.31	**31**	**Total funding**												
1220	1.31.1		**Retail deposits**												
1230	1.31.2		**Unsecured wholesale deposits**												
1240	1.31.3		**Secured funding**												

Roll-over of funding

Row	ID	Day	Item	>6 Months Maturing	Roll-over	New Funds	Net	Total net cashflows	Average Term (days) 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**	**Total funding**									
1180	1.30.1		**Retail deposits**									
1190	1.30.2		**Unsecured wholesale deposits**									
1200	1.30.3		**Secured funding**									
1210	1.31	**31**	**Total funding**									
1220	1.31.1		**Retail deposits**									
1230	1.31.2		**Unsecured wholesale deposits**									
1240	1.31.3		**Secured funding**									

ANNEX XIX

INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

1.   Additional Monitoring Tools

1.1.   General remarks

1.   The summary templates contained in Annex XVIII is designed to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding.

1.2.   Concentration of funding by counterparty (C 67.00)

1.   This template seeks to collect information about the reporting institutions' concentration of funding by counterparty.

2.   For the purpose of completing this template:

(a)   Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EC) No 575/2013 [CRR] from which funding obtained from each counterparty exceeds a threshold of 1 % of total liabilities

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

(b)   Institutions shall report the total of all other remaining liabilities in section 2.

(c)   The totals of section 1 and section 2 shall equal an institution's total liabilities as per its balance sheet reported under the financial reporting framework (FINREP).

3.   For each counterparty, institutions shall record the following components:

(a)   counterparty name;

(b)   LEI code;

(c)   counterparty sector;

(d)   residence of the counterparty;

(e)   product type;

(f)   amount received;

(g)   weighted average initial maturity; and

(h)   weighted average residual maturity

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

4.   Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Separate information shall be reported to the competent authority explaining the breakdown of funding received for the top 5 products by product type.

5.   Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities (i.e. is the custodian bank) it should consider that amount for reporting the concentration of counterparties. When there is no information available on the holder of securities the corresponding amount does not have to be reported.

6.   Instructions concerning specific columns:

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

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

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

1.3.   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

(e)   weighted average residual maturity.

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

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

5.   Instructions concerning specific columns:

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

	weighted average initial maturity (in days) for that funding shall be recorded in column 040. Weighted average initial maturity is the average initial maturity (in days) of the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product. For example: 1. EUR 1 billion received from counterparty A as a result of issuing product X with an initial maturity of 180 days. 2. EUR 0,5 billion received from counterparty B as a result of issuing product X with an initial maturity of 360 days. Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days Weighted average initial maturity = 240 days
050	**Weighted average residual maturity** For the amount of funding received reported in column 010, from the product categories listed in the "Product name" column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050. Weighted average residual maturity is the average maturity (in days) left on the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product. For example: 1. EUR 1 billion received from counterparty A as a result of issuing product X with 60 days residual maturity left. 2. EUR 0,5 billion received from counterparty B as a result of issuing product X with 180 days residual maturity left. Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days Weighted average residual maturity = 100 days

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

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1. This template seeks to collect information about the average transaction volume and prices paid by institutions for funding with the following maturities:

(a) Overnight (columns 010 and 020)

(b) 1 week (columns 030 and 040)

(c) 1 month (columns 050 and 060)

(d) 3 months (columns 070 and 080)

(e) 6 months (columns 090 and 100)

(f) 1 year (columns 110 and 120)

(g) 2 years (columns 130 and 140)

(h) 5 years (columns 150 and 160)

(i) 10 years (columns 170 and 180)

2. For the purpose of determining the maturity of funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).

3. The spread reported in the left hand column of each time bucket shall be one of the following:

1. the spread payable by the firm for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;

2. the spread payable by the firm at issuance for liabilities greater than one year, were they to be swapped to the relevant benchmark overnight index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.

4. Spread shall be reported in basis points (bp) and calculated on a weighted average basis. For example:

1. EUR 1 billion of funding received or offered by counterparty A with a spread 200 bp above the prevailing EURIBOR rate.

2. EUR 0,5 billion of funding received or offered by counterparty B with a spread 150 bp above the prevailing EURIBOR rate.

Weighted average spread = (EUR 1 billion/EUR 1,5 billion) * 200 bp + (EUR 0.5 billion/EUR 1,5 billion) * 150 bp

Weighted average spread = 183 bp

5. For the purposes of calculating the average spread payable, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but include any premium or discount and fees payable or receivable, taking as basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread is the liability rate minus the swap rate.

6.   The net amount of funding obtained for the funding categories listed in the "Item" column shall be reported in the "volume" column of the applicable time bucket. For example, for the funding in point 4 above, this would be EUR 1 500 000.

7.   Where there is nothing to report, spreads shall be left empty.

8.   Instructions concerning specific rows:

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

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070	1.6 **of which: Asset backed securities including ABCP** Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.

1.5.   Roll-over of funding (C 70.00)

1.   This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. "roll-over of funding" on a daily basis over a monthly time horizon.

2.   Institutions shall report the funding they have maturing in the following time buckets:

(a)   Overnight (columns 010 to 040)

(b)   Between 1 day and 7 days (columns 050 to 080)

(c)   Between 7 days and 14 days (columns 090 to 120)

(d)   Between 14 days and 1 month (columns 130 to 160)

(e)   Between 1 month and 3 months (columns 170 to 200)

(f)   Between 3 months and 6 months (columns 210 to 240)

(g)   Maturing greater than 6 months (columns 250 to 280)

3.   For each time bucket as described in point 2 above, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the "Roll over" column, new funds obtained shall be reported in the "New Funds" column and the net difference (i.e. new funds + roll over — maturing) shall be reported in the right-hand column.

4.   Total net cashflows shall be reported in column 290 and shall equal the sum of all "Net" columns (i.e. 040 + 080 + 120 + 160 + 200 + 240 + 280).

5.   The average term of funding (in days) for maturing term funds shall be reported in column 300.

6.   The average term of funding (in days) of funds rolled over shall be reported in column 310

7.   The average term of funding (in days) for new term funds shall be reported in column 320.

8.   The average term of funding (in days) for the total funding profile shall be reported in column 330.

9.   Instructions concerning specific rows:

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

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

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

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

ANNEX XX

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

ALMM TEMPLATES

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

C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/COUNTERPARTY

z-axis Total and significant currencies

Concentration of counterbalancing capacity by issuer/counterparty									
		Issuer/ Counterparty Name	LEI code	Issuer/ Counterparty Sector	Residence Issuer/ Counterparty	Product Type	Currency	Credit quality step	MtM value/ nominal	Collateral value CB-eligible
Row	ID	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**

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

ANNEX XXI

INSTRUCTIONS FOR COMPLETING THE CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATE (C 71.00) OF ANNEX XXII
Concentration of Counterbalancing Capacity by issuer/counterparty (CCC) (C 71.00)

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

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

	The issuer/counterparty name recorded shall be the legal entity title of the company which has issued the assets, or has granted the liquidity lines, including any company type references, e.g. SA (Société anonyme in France), Plc. (public limited company in the UK), or AG (Aktiengesellschaft in Germany) etc.
020	**LEI code** The legal entity identifier code of the counterparty.
030	**Issuer/Counterparty Sector** One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) Households. For groups of connected clients, no sector shall be reported.
040	**Residence of Issuer/Counterparty** ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum"). For groups of connected clients, no country shall be reported.

050	**Product Type**
	Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold:
	    SrB (Senior Bond)
	    SubB (Subordinated Bond)
	    CP (Commercial Paper)
	    CB (Covered Bonds)
	    US (UCITS-security, i.e. financial instruments representing a share in or a security issued by an Undertaking for Collective Investments of transferable securities)
	    ABS (Asset Backed Security)
	    CrCl (Credit Claim)

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

(**1**)   OJ L 176, 27.6.2013, p. 1.

(**2**)   Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

(**3**)   Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

(**4**)   Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1).

(**5**)   Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).';

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Changes to legislation:
Commission Implementing Regulation (EU) 2016/313 is up to date with all changes known to be in force on or before 30 May 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.
View outstanding changes

Changes and effects yet to be applied to :
–   Regulation revoked by 2023 c. 29 Sch. 1 Pt. 13