



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

INSTRUCTIONS FOR COMPLETING PRA110

The instructions build on the EBA's instructions for completing the Maturity Ladder template of Annex XXII.

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PART I: GENERAL INSTRUCTIONS

1. In order to capture the maturity mismatch of an institution's activities ('maturity ladder') in the PRA110, institutions shall apply the instructions contained in this Annex.
2. The maturity ladder monitoring tool shall cover contractual flows and contingent outflows. The contractual flows resulting from legally binding agreements and the residual maturity from the reporting date shall be reported according to the provisions of those legal agreements.
3. Institutions shall not double count inflows. The 'of which' rows are not sub-totalled so do not cause double counting.
4. In the column 'initial stock', the stock of items at the reporting date shall be reported for the Counterbalancing Capacity section. Where this column is used (ie cells are white not greyed) in other sections this is intended for items which are typically totals with no tenor.
5. Only the blank white cells of the template in PRA110 shall be completed.
6. The section of the maturity ladder template entitled 'Outflows and inflows' shall cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts valid at the reporting date shall be reported.
7. The section of the maturity ladder template entitled 'Counterbalancing capacity' shall represent 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 contractual gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.
8. Cash outflows and inflows in the respective sections 'outflows' and 'inflows' shall be reported on a gross basis with a positive sign unless otherwise specified (eg Row 6300). Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.
9. For the section of the maturity ladder template entitled 'counterbalancing capacity' outflows and inflows shall be reported on a net basis with a positive sign if they represent inflows and with a negative sign if they represent outflows. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.
10. Contractual flows shall be allocated across the one hundred and eight time buckets according to their residual maturity, with days referring to calendar days.
11. All contractual flows shall be reported, including all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents.
12. In order for institutions to apply a conservative approach in determining contractual maturities of flows, they shall ensure all of the following:
 - (a) where an option to defer payment or receive an advance payment exists, the option shall be presumed to be exercised where it would advance outflows from the institution or defer inflows to the institution;
 - (b) where the option to advance outflows from the institution is solely at the discretion of the institution, the option shall be presumed to be exercised only where there is a market expectation that the institution will do so. The option shall be presumed not to be exercised where it would advance inflows to the institution or defer outflows from the institution. Any cash outflow that

would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow;

- (c) all sight and non-maturing deposits shall be reported both as “overnight” in column 020 and in the “Of which: open” column 6010;
 - (d) open repos or reverse repos and similar transactions which can be terminated by either party on any day shall be reported in both the “overnight” and the “Of which: open” column 6010, unless the notice period is longer than one day in which case they shall be reported in the relevant time bucket according to the notice period.
 - (e) retail term deposits with an early withdrawal option shall be considered to mature in the time period during which the early withdrawal of the deposit would not incur a penalty according to Article 25 (4) (b) of Regulation (EU) No 2015/61.
 - (f) where the institution is not able to establish a minimum contractual payment schedule for a particular item or part thereof following the rules set out in this paragraph, it shall report the item or part thereof as greater than 5 years in column 220.
 - (g) all other claims and obligations, on and off balance sheet, which can be accessed immediately without notice or do not have a defined maturity shall be reported in the “Of which: open” bucket. Alternatively if the flow has a specific tenor/date and is less than three months, firms shall split the cash and security flows into daily maturity buckets as indicated in the column heading.
 - (h) Money due from lending that does not have a maturity date (eg drawn overdrafts) should be reported as an inflow in the ‘Overnight’ column (020) and the ‘Of which: open’ column (6010).
13. Interest outflows and inflows from all on and off balance sheet instruments shall be included in all relevant items of the ‘outflows’ and ‘inflows’ sections.
14. Foreign Exchange (‘FX’) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.
15. Cash flows from unsettled transactions shall be reported, in the short period before settlement, in the appropriate rows and buckets.
16. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be left blank.
17. Past due items and items for which the institution has a reason to expect non-performance shall not be reported.
18. Where the collateral received is re-hypothecated in a transaction that matures beyond the transaction in which the institution received the collateral, a securities outflow in the amount of the fair value of the collateral received shall be reported in the counterbalancing capacity section in the relevant bucket according to the maturity of the transaction that generated the reception of the collateral. See also Row 6300 for the cash flow treatment.
19. Intragroup items shall not affect the reporting on a consolidated basis
20. In the column ‘LCR weight’, firms shall report the weight specified in Regulation (EU) No 2015/61 which corresponds to the row. In some cases, the row in this report summarise several rows from the LCR template. Where this is the case, firms shall report a blended LCR weight. A blended LCR weight reflects the average composition of flows reported in that PRA110 row within a 30-days horizon.

In the example below, the ‘LCR weight’ is 0.30 because the blended weight comprises equal amounts *maturing ≤30 days* from the 0.35 and 0.25 weighted rows (note that the >30 day amounts should not be used in the calculation of ‘LCR weight’).

	Standard weight	<=30 day outflow	>30 day outflow
LCR rows	Outflows from secured lending and capital market-driven transactions		
	Counterparty is non-central bank		
	level 2B asset-backed securities (residential or automobile, CQS1) collateral	0.25	10
	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral	0.35	10

	LCR weight
PRA 110 rows	Liabilities resulting from secured lending and capital market driven transactions collateralised by:
	Level 2B tradable assets
	Level 2B ABS (CQS1)

PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS

Row	Legal references and instructions
	<p>1 OUTFLOWS</p> <p>The total amount of cash outflows shall be reported in the following sub- categories below:</p>
010	<p><u>1.1 Liabilities resulting from securities issued (if not treated as retail deposits)</u></p> <p>Cash outflows arising from debt securities issued by the reporting institution ie own issuances.</p>
020	<p><u>1.1.1 unsecured bonds due</u></p> <p>The amount of cash outflows resulting from securities issued reported in line 1.1, which is unsecured debt issued by the reporting institution to third parties.</p>
030	<p><u>1.1.2 regulated covered bonds</u></p> <p>The amount of cash outflows resulting from securities issued, reported in line 1.1, which is bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Art. 52(4) of Directive 2009/65/EC.</p>
040	<p><u>1.1.3 securitisations due</u></p> <p>The amount of cash outflows resulting from securities issued, reported in line 1.1, which is securitisation transactions with third parties, in accordance with Article 4(61) of Regulation 575/2013.</p>
050	<p><u>1.1.4 other</u></p> <p>The amount of cash outflows resulting from securities issued reported in line 1.1, other than those reported in the above subcategories.</p>
060	<p><u>1.2 Liabilities resulting from secured lending and capital market driven transactions, collateralised by:</u></p> <p>Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013.</p> <p>Note: Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the ‘counterbalancing capacity’ section.</p>

070	<p><u>1.2.1 Level 1 tradable assets</u></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
7440	<p><u>1.2.1.60 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.</p>
080	<p><u>1.2.1.1 Level 1 excluding covered bonds</u></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are not covered bonds.</p>
090	<p><u>1.2.1.1.1 Level 1 central bank</u></p> <p>The amount of cash outflows reported in item 1.2.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.</p>
100	<p><u>1.2.1.1.2 Level 1 (COS 1)</u></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
110	<p><u>1.2.1.1.3 Level 1 (COS 2, COS3)</u></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
120	<p><u>1.2.1.1.4 Level 1 excl. covered bonds (COS 4+)</u></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
130	<p><u>1.2.1.2 Level 1 covered bonds (COS1)</u></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) No 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>

140	<p><u>1.2.2 Level 2A tradable assets</u></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
150	<p><u>1.2.2.1 Level 2A corporate bond (COS 1)</u></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
160	<p><u>1.2.2.2 Level 2A covered bonds (COS1, COS2)</u></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
170	<p><u>1.2.2.3 Level 2A public sector (COS1, COS2)</u></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) No 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.</p>
180	<p><u>1.2.3 Level 2B tradable assets</u></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
190	<p><u>1.2.3.1 Level 2B Asset Backed Securities-ABS (COS 1)</u></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by asset backed securities, including RMBS. Note that in accordance with Article 13(2)(a) of Regulation (EU) No 2015/61 all asset backed securities qualifying as Level 2B shall be required to have credit quality step 1.</p>
200	<p><u>1.2.3.2 Level 2B covered bonds (COS 1-6)</u></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by covered bonds.</p>

210	<p><u>1.2.3.3 Level 2B corporate bonds (COS 1-3)</u></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by corporate debt securities.</p>
220	<p><u>1.2.3.4 Level 2B shares</u></p> <p>The amount of cash outflows reported in item 1.2.3 which is shares.</p>
230	<p><u>1.2.3.5 Level 2B public sector (COS 3-5)</u></p> <p>The amount of cash outflows reported in item 1.2.3 which is Level 2B assets not reported in items 1.2.3.1 to 1.2.3.4.</p>
240	<p><u>1.2.4 other tradable assets</u></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets not reported in items 1.2.1, 1.2.2 or 1.2.3.</p>
6000	<p><u>1.2.4.60 Of which: counterparty is central govt, PSE<=RW20%, MDB</u></p> <p>The amount of cash outflows reported in item 1.2.4 where the collateral is other tradable assets and the counterparty is central government, public sector entity with risk weighting less than 20%, or multilateral development bank.</p>
250	<p><u>1.2.5 other assets</u></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by assets not reported in items 1.2.1, 1.2.2, 1.2.3 or 1.2.4.</p>
6010	<p><u>1.2.5.60 Of which: counterparty is central govt, PSE<=RW20%, MDB</u></p> <p>The amount of cash outflows reported in item 1.2.5 where the collateral is other assets and the counterparty is central government, public sector entity with risk weighting less than 20%, or multilateral development bank.</p>
6020	<p><u>1.2.60 Of which (from all of 1.2 above): Liabilities resulting from secured lending and capital market driven transactions where the counterparty is a central bank collateralised by:</u></p> <p>Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank.</p>
6030	<p><u>1.2.60.1 Level 1 tradable assets</u></p> <p>The portion of cash outflows reported in item 1.2.1 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the counterparty is a central bank.</p>
7450	<p><u>1.2.60.1.60 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The portion of cash outflows reported in item 1.2.60.1 which is collateralised by assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.</p>

6040	<p><u>1.2.60.1.1 Level 1 excluding covered bonds</u></p> <p>The portion of cash outflows reported in item 1.2.1.1 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are not covered bonds, and where the counterparty is a central bank.</p>
6050	<p><u>1.2.60.1.1.1 of which CQS1</u></p> <p>The portion of cash outflows reported in item 1.2.1.1.1 and 1.2.1.1.2 which is collateralised by tradable assets that are assigned credit quality step 1 by a nominated ECAI, and where the counterparty is a central bank.</p>
6060	<p><u>1.2.60.1.2 Level 1 covered bonds (CQS1)</u></p> <p>The portion of cash outflows reported in item 1.2.1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are covered bonds, and where the counterparty is a central bank.</p>
6070	<p><u>1.2.60.2 Level 2A tradable assets</u></p> <p>The portion of cash outflows reported in item 1.2.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the counterparty is a central bank.</p>
6080	<p><u>1.2.60.3 Level 2B tradable assets</u></p> <p>The portion of cash outflows reported in item 1.2.3 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the counterparty is a central bank.</p>
6090	<p><u>1.2.60.3.1 Level 2B ABS (CQS1)</u></p> <p>The portion of cash outflows reported in item 1.2.3.1 which is collateralised by Level 2B asset backed securities, including RMBS, that are assigned credit quality step 1 by a nominated ECAI and where the counterparty is a central bank.</p>
6100	<p><u>1.2.60.3.2 Level 2B covered bonds (CQS1-6)</u></p> <p>The portion of cash outflows reported in item 1.2.3.2 which is collateralised by Level 2B covered bonds (CQS1-6) and where the counterparty is a central bank.</p>
6110	<p><u>1.2.60.3.3 Level 2B corporate bonds (CQS1-3)</u></p> <p>The portion of cash outflows reported in item 1.2.3.3 which is collateralised by Level 2B corporate bonds (CQS1-3) and where the counterparty is a central bank.</p>

6120	<p><u>1.2.60.3.4 Level 2B shares</u></p> <p>The portion of cash outflows reported in item 1.2.3.4 which is collateralised by Level 2B shares and where the counterparty is a central bank.</p>
6130	<p><u>1.2.60.3.5 Level 2B public sector (CQS 3-5)</u></p> <p>The portion of cash outflows reported in item 1.2.3.5 which is collateralised by Level 2B public sector bonds (CQS3-5) and where the counterparty is a central bank.</p>
6140	<p><u>1.2.60.4 other tradable assets</u></p> <p>The portion of cash outflows reported in item 1.2.4 which is collateralised by non-HQLA tradable assets and where the counterparty is a central bank.</p>
6150	<p><u>1.2.60.5 other assets</u></p> <p>The portion of cash outflows reported in item 1.2.5 which is collateralised by non-HQLA, non-tradable assets and where the counterparty is a central bank.</p>
260	<p><u>1.3 Liabilities not reported in 1.2, resulting from deposits received excluding deposits received as collateral</u></p> <p>Cash outflows arising from all deposits received with the exception of outflows reported in item 1.2 and deposits received as collateral. Cash outflows arising from derivative transactions shall be reported in items 1.4 or 1.5.</p> <p>Deposits shall be reported according to their earliest possible contractual maturity date. Deposits that can be withdrawn immediately without notice ('sight deposits') or non-maturing deposits shall be reported both in the 'overnight' bucket and in the "Of which: open" column 6010.</p>
270	<p><u>1.3.1 stable retail deposits</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) and Article 24 of Regulation (EU) No 2015/61.</p>
6160	<p><u>1.3.1.60 Of which: derogated stable retail deposits (3% category)</u></p> <p>The amount of cash outflows reported in item 1.3.1 which derives from retail deposits authorised to be multiplied by 3% in accordance with Article 24 (4) of Regulation (EU) No 2015/61.</p>
280	<p><u>1.3.2 other retail deposits</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) of Regulation (EU) No 2015/61 other than those reported in item 1.3.1.</p>
6170	<p><u>1.3.2.60 Of which: other (10% category)</u></p> <p>The portion of the balance reported in item 1.3.2 which derives from retail deposits which are multiplied by 10% in accordance with Article 25 of</p>

	Regulation (EU) No 2015/61 (report the un-weighted balance), including in columns for maturities of beyond 30 days).
6180	<u>1.3.2.60.1 Of which: not covered by DGS</u> The portion of the balance reported in item 1.3.2.60 which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.
6190	<u>1.3.2.61 Of which: higher outflow retail: category 1 (10-15% category)</u> The portion of the balance reported in item 1.3.2 which derives from retail deposits multiplied by 10-15% in accordance with Article 25 of Regulation (EU) No 2015/61 (report the un-weighted balance), including in columns for maturities of beyond 30 days).
6200	<u>1.3.2.61.1 Of which: not covered by DGS</u> The portion of the balance reported in item 1.3.2.61 which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.
6210	<u>1.3.2.62 Of which: higher outflow retail: category 2 (15-20% category)</u> The portion of the balance reported in item 1.3.2 which derives from retail deposits multiplied by 15-20% in accordance with Article 25 of Regulation (EU) No 2015/61 (report the un-weighted balance), including in columns for maturities of beyond 30 days).
6220	<u>1.3.2.62.1 Of which: not covered by DGS</u> The portion of the balance reported in item 1.3.2.62 of which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country (report the unweighted balance).
6230	<u>1.3.2.63 Of which: deposits in third countries where a higher outflow is applied</u> The portion of the balance reported in item 1.3.2 which derives from retail deposits in third countries where a higher outflow is applied in accordance with Article 25 (5) of Regulation (EU) No 2015/61 (report the un-weighted balance), including in columns for maturities of beyond 30 days).
6240	<u>1.3.2.63.1 Of which: not covered by DGS</u> The portion of the balance reported in item 1.3.2.63 which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country (report the unweighted balance).
6250	<u>1.3.2.64 Of which: deposits where the payout has been agreed (100% category)</u>

	The portion of the balance reported in item 1.3.2 where the payout has been agreed, including in columns for maturities of beyond 30 days).
290	<p><u>1.3.3 operational deposits</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from operational deposits in accordance with Article 27 of Regulation (EU) No 2015/61.</p>
6260	<p><u>1.3.3.60 Of which: covered by DGS</u></p> <p>The portion of the balance reported in item 1.3.3 which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
6270	<p><u>1.3.3.61 Of which: maintained in the context of IPS or a cooperative network and treated as liquid assets for the depositing credit institution</u></p> <p>The portion of the balance reported in item 1.3.3 which is maintained in the context of IPS or a cooperative network and treated as liquid assets for the depositing credit institution in accordance with Article 27 (3) of Regulation (EU) No 2015/61.</p>
300	<p><u>1.3.4 non-operational deposits from credit institutions</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits by credit institutions other than those reported in item 1.3.3.</p>
310	<p><u>1.3.5 non-operational deposits from other financial customers</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits from financial customers in accordance with Article 3 (9) of Regulation (EU) No 2015/61 other than those reported in item 1.3.3 and 1.3.4.</p> <p>This includes freely withdrawable cash received through provision of prime brokerage services.</p>
320	<p><u>1.3.6 non-operational deposits from central banks</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by central banks.</p>
330	<p><u>1.3.7 non-operational deposits from non-financial corporates</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by non-financial corporates.</p>
7460	<p><u>1.3.7.60 Of which: covered by DGS</u></p> <p>The portion of the balance reported in item 1.3.7 which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>

340	<p><u>1.3.8 non-operational deposits from other counterparties</u></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits not reported in items 1.3.1 to 1.3.7.</p>
6280	<p><u>1.3.8.60 Of which: covered by DGS</u></p> <p>The portion of the balance reported in item 1.3.8 which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
350	<p><u>1.4 FX-swaps maturing</u></p> <p>Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract.</p>
360	<p><u>1.5 Derivatives amount payables other than those reported in 1.4</u></p> <p>Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of outflows resulting from maturing FX swaps which shall be reported in item 1.4.</p> <p>The total amount shall reflect settlement amounts including unsettled margin calls as of the reporting date.</p> <p>The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:</p> <p>1. cash and securities flows related to derivatives for which there is a collateral agreement in place requiring full or adequate collateralisation of counterparty exposures, shall be excluded from the maturity ladder templates; all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the 'stock' column of section 3 of the maturity ladder covering the counterbalancing capacity, with the exception of cash and securities flows in the context of margin calls ('cash or securities collateral flows') which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash-inflows' for cash collateral and in section 3 'counterbalancing capacity' for securities collateral;</p> <p>2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts:</p>

	<p>(a) flows related to option-like derivatives shall be included only where the strike price is below the market price for a call, or above the market price for a put option ('in the money'). These flows shall be proxied by applying both of the following:</p> <p>(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash-inflows' at the latest exercise date of the option where the bank has the right to exercise the option;</p> <p>(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option;</p> <p>(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of liquid securities in the counterbalancing capacity of the maturity ladder, using the current market-implied forward rates applicable on the reporting date where the amounts are not yet fixed.</p>
370	<p><u>1.6 Other outflows</u></p> <p>Total amount of all other cash outflows, not reported in items 1.1, 1.2, 1.3, 1.4 or 1.5. Contingent outflows shall not be reported here.</p>
380	<p><u>1.7 Total outflows</u></p> <p>The sum of outflows reported in items 1.1, 1.2, 1.3, 1.4, 1.5 and 1.6.</p>
	<p>2 INFLOWS</p> <p>The total amount of cash inflows shall be reported in the following sub-categories below:</p>
390	<p><u>2.1 Monies due from secured lending and capital market driven transactions collateralised by:</u></p> <p>Total amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013.</p> <p>Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the 'counterbalancing capacity' section.</p>
400	<p><u>2.1.1 Level 1 tradable assets</u></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) No 2015/61.</p>

	<p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
7470	<p><u>2.1.1.60 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.</p>
410	<p><u>2.1.1.1 Level 1 excluding covered bonds</u></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are not covered bonds.</p>
420	<p><u>2.1.1.1.1 Level 1 central bank</u></p> <p>The amount of cash inflows reported in item 2.1.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.</p>
430	<p><u>2.1.1.1.2 Level 1 (COS 1)</u></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
440	<p><u>2.1.1.1.3 Level 1 (COS 2, COS3)</u></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
450	<p><u>2.1.1.1.4 Level 1 (COS 4+)</u></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
460	<p><u>2.1.1.2 Level 1 covered bonds (COS1)</u></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) No 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>
470	<p><u>2.1.2 Level 2A tradable assets</u></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) No 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 2A assets shall be reported in the below</p>

	subcategories corresponding to their underlying assets.
480	<p><u>2.1.2.1 Level 2A corporate bond (COS 1)</u></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
490	<p><u>2.1.2.2 Level 2A covered bonds (COS1, COS2)</u></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
500	<p><u>2.1.2.3 Level 2A public sector (COS1, COS2)</u></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) No 2015/61 all public sector assets eligible as Level 2A shall be either credit quality step 1 or credit quality step 2.</p>
510	<p><u>2.1.3 Level 2B tradable assets</u></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
520	<p><u>2.1.3.1 Level 2B ABS (COS 1)</u></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by asset backed securities, including RMBS.</p>
530	<p><u>2.1.3.2 Level 2B covered bonds (COS 1-6)</u></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by covered bonds.</p>
540	<p><u>2.1.3.3 Level 2B corporate bonds (COS 1-3)</u></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by corporate debt securities.</p>
550	<p><u>2.1.3.4 Level 2B shares</u></p> <p>The amount of cash inflows reported in item 2.1.3 which is shares.</p>
560	<p><u>2.1.3.5 Level 2B public sector (COS 3-5)</u></p> <p>The amount of cash inflows reported in item 2.1.3 which is Level 2B assets not reported in items 2.1.3.1 to 2.1.3.4.</p>

570	<p><u>2.1.4 other tradable assets</u></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets not reported in items 2.1.1, 2.1.2 or 2.1.3.</p>
6290	<p><u>2.1.4.60 Of which: transaction is a margin loan</u></p> <p>The portion of the balance reported in item 2.1.4 which is a margin loan.</p>
580	<p><u>2.1.5 other assets</u></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by assets not reported in items 2.1.1, 2.1.2, 2.1.3 or 2.1.4.</p>
6300	<p><u>2.1.60 Of which (from all of 2.1 above): monies due from secured lending and capital market driven transactions where the transaction is covering a short position collateralised by:</u></p> <p>Note the following text from Regulation (EU) No 2015/61:</p> <p>Article 32(3)(b) of Regulation (EU) No 2015/61: No inflow shall be allowed if the collateral is used to cover a short position.</p> <p>Article 32(3)(f) of Regulation (EU) No 2015/61: Short positions include both instances where in a matched book the credit institution:</p> <ul style="list-style-type: none"> - sold short a security outright as part of a trading or hedging strategy; and - instances where the credit institution is short a security in the matched repo book and has borrowed a security for a given period and lent the security out for a longer period ["timing short"]. <p>For a <u>sold short</u> position, institutions should report negatives in the columns corresponding with the contractual inflow reported in the "all rev repos" row. No positives should be reported in later timebands because the assumption is that the reverse repo will always be rolled to maintain the short.</p> <p>For a <u>timing short</u> position, institutions should report negatives in the columns corresponding with the contractual inflow reported in the "all rev repos" row, then report positives in later timebands which correspond with when the collateral becomes available.</p> <p>So the sum of each row in this section will equate to the amount of sold shorts (the timing shorts sum to zero across all columns).</p>
6310	<p><u>2.1.60.1 Level 1 tradable assets</u></p> <p>The portion of cash inflows reported in item 2.1.1 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the transaction is covering a short position.</p>
7480	<p><u>2.1.60.1.60 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The portion of cash inflows reported in item 2.1.60.1 which is collateralised</p>

	by assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.
6320	<p><u>2.1.60.1.1 Level 1 excluding covered bonds</u></p> <p>The portion of cash inflows reported in item 2.1.1.1 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are not covered bonds, and where the transaction is covering a short position.</p>
6330	<p><u>2.1.60.1.1.1 Of which: CQS1</u></p> <p>The portion of cash inflows reported in item 2.1.1.1.1 and 2.1.1.1.2 which is collateralised by tradable assets that are assigned credit quality step 1 by a nominated ECAI and where the transaction is covering a short position.</p>
6340	<p><u>2.1.60.1.2 Level 1 covered bonds (CQS1)</u></p> <p>The portion of cash inflows reported in item 2.1.1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are covered bonds, and where the transaction is covering a short position.</p>
6350	<p><u>2.1.60.2 Level 2A tradable assets</u></p> <p>The portion of cash inflows reported in item 2.1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the transaction is covering a short position.</p>
6360	<p><u>2.1.60.3 Level 2B tradable assets</u></p> <p>The portion of cash inflows reported in item 2.1.3 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61 if they were not securing the particular transaction and where the transaction is covering a short position.</p>
6370	<p><u>2.1.60.3.1 Level 2B ABS (CQS1)</u></p> <p>The portion of cash inflows reported in item 2.1.3.1 which is collateralised by Level 2B asset backed securities, including RMBS, that are assigned credit quality step 1 by a nominated ECAI and where the transaction is covering a short position.</p>
6380	<p><u>2.1.60.3.2 Level 2B covered bonds (CQS1-6)</u></p> <p>The portion of cash inflows reported in item 2.1.3.2 which is collateralised by Level 2B covered bonds (CQS1-6) and where the transaction is covering a short position.</p>
6390	<p><u>2.1.60.3.3 Level 2B: corporate bonds (CQS1-3)</u></p> <p>The portion of cash inflows reported in item 2.1.3.3 which is collateralised by Level 2B corporate bonds (CQS1-3) and where the transaction is</p>

	covering a short position.
6400	<u>2.1.60.3.4 Level 2B shares</u> The portion of cash inflows reported in item 2.1.3.4 which is collateralised by Level 2B shares and where the transaction is covering a short position.
6410	<u>2.1.60.3.5 Level 2B public sector (CQS3-5)</u> The portion of cash inflows reported in item 2.1.3.5 which is collateralised by Level 2B public sector bonds (CQS3-5) and where the transaction is covering a short position.
6420	<u>2.1.60.4 other tradable assets</u> The portion of cash inflows reported in item 2.1.4 which is collateralised by non-HQLA tradable assets and where the transaction is covering a short position.
6430	<u>2.1.60.4.1 Of which: transaction is a margin loan</u> The portion of the balance reported in item 2.1.60.4 which is a margin loan and where the transaction is covering a short position.
6440	<u>2.1.60.5 other assets</u> The portion of cash inflows reported in item 2.1.5 which is collateralised by non-HQLA, non-tradable assets and where the transaction is covering a short position.
590	<u>2.2 Monies due not reported in item 2.1 resulting from loans and advances granted to:</u> Cash inflows from loans and advances. Cash inflows shall be reported at the latest contractual date for repayment. For revolving facilities, the existing loan shall be assumed to be rolled-over and any remaining balances shall be treated as committed facilities. Money due from lending that does not have a maturity date (eg drawn overdrafts) should be reported as an inflow in the Overnight column (020) and the 'Of which: open' column (6010).
600	<u>2.2.1 retail customers</u> The amount of cash inflows reported in item 2.2, which derives from natural persons or SMEs in accordance with Article 3(8) of Regulation (EU) No 2015/61.
6450	<u>2.2.1.60 Of which: not corresponding to principal repayment (eg interest)</u> The portion of the balance reported in item 2.2.1 which does not correspond to principal repayment, eg interest payments.
610	<u>2.2.2 non-financial corporates</u> The amount of cash inflows reported in item 2.2, which derives from non-

	financial corporates.
6460	<p><u>2.2.2.60 Of which: not corresponding to principal repayment (eg interest)</u></p> <p>The portion of the balance reported in item 2.2.2 which does not correspond to principal repayment, eg interest payments.</p>
620	<p><u>2.2.3 credit institutions</u></p> <p>The amount of cash inflows reported in item 2.2, which derives from credit institutions.</p>
6470	<p><u>2.2.3.60 Of which: is being classified by the counterparty as operational deposits</u></p> <p>The portion of the balance reported in item 2.2.3 which is being classified by the counterparty as operational deposits. In the “LCR weight” column corresponding to this row, the reported weight should be calculated in accordance with Article 32 (3) (d) of Regulation (EU) No 2015/61.</p>
630	<p><u>2.2.4 other financial customers</u></p> <p>The amount of cash inflows reported in item 2.2, which derives from financial customers in accordance with Article 3(9) of Regulation (EU) No 2015/61 other than those reported in item 2.2.3.</p>
6480	<p><u>2.2.4.60 Of which: is being classified by the counterparty as operational deposits</u></p> <p>The portion of the balance reported in item 2.2.4 which is being classified by the counterparty as operational deposits. In the “LCR weight” column corresponding to this row, the reported weight should be calculated in accordance with Article 32 (3) (d) of Regulation (EU) No 2015/61.</p>
640	<p><u>2.2.5 central banks</u></p> <p>The amount of cash inflows reported in item 2.2, which derives from central banks.</p>
650	<p><u>2.2.6 other counterparties</u></p> <p>The amount of cash inflows reported in item 2.2, which derives from other counterparties not referred to in sections 2.2.1-2.2.5.</p>
660	<p><u>2.3 FX-swaps maturing</u></p> <p>Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract.</p> <p>This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template.</p>
670	<p><u>2.4 Derivatives amount receivables other than those reported in 2.3</u></p> <p>Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation</p>

(EU) No 575/2013 with the exception of inflows resulting from maturing FX swaps which shall be reported in item 2.3.

The total amount shall include settlement amounts including unsettled margin calls as of the reporting date.

The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:

1. cash and securities flows related to derivatives for which there is a collateral agreement in place that requires full or adequate collateralisation of counterparty exposures shall be excluded from both maturity ladder templates, and all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the template. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the 'stock' column of section 3 of the maturity ladder covering the counterbalancing capacity with the exception of cash and securities flows in the context of margin calls which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash-inflows' for cash collateral and in section 3 'counterbalancing capacity' for securities collateral in the maturity ladder;

2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts:

(a) flows related to option-like derivatives shall be included only if they are in the money. These flows shall be proxied by applying both of the following:

(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash-inflows' at the latest exercise date of the option where the bank has the right to exercise the option;

(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option;

(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of securities in the

	counterbalancing capacity of the maturity ladder, using the current market-implied forward rates applicable on the reporting date where the amounts are not yet fixed.
680	<p><u>2.5 Paper in own portfolio maturing</u></p> <p>The amount of inflows which is principal repayment from own investments due taken in bonds, reported according to their residual contractual maturity. This item shall include cash inflows from maturing securities reported in the counterbalancing capacity. Therefore, once a security matures, it shall be reported as securities outflow in the counterbalancing capacity and consequently as a cash inflow here.</p>
7490	<p><u>2.5.60 Of which: HQLA</u></p> <p>The portion of cash inflows reported in item 2.5 which relates to maturing securities that the firm recognises as HQLA in accordance with Article 7 of Regulation (EU) No 2015/61.</p>
7500	<p><u>2.5.60.1 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The portion of cash inflows reported in item 2.5.60 which relates to maturing assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities in accordance with Article 10 of Regulation (EU) No 2015/61.</p>
7510	<p><u>2.5.60.2 Of which: Level 1 CQS1 excluding covered bonds</u></p> <p>The portion of cash inflows reported in item 2.5.60 which relates to maturing securities that the firm recognises as Level 1 (excluding covered bonds) in accordance with Article 10 of Regulation (EU) No 2015/61, and represent claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
690	<p><u>2.6 Other inflows</u></p> <p>Total amount of all other cash inflows, not reported in items 2.1, 2.2, 2.3, 2.4 or 2.5 above. Contingent inflows shall not be reported here.</p>
700	<p><u>2.7 Total inflows</u></p> <p>Sum of inflows reported in items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.6.</p>
710	<p><u>2.8 Net contractual gap</u></p> <p>Total Inflows reported in item 2.7 less total outflows reported in item 1.7.</p>
720	<p><u>2.9 Cumulated net contractual gap</u></p> <p>Cumulated net contractual gap from the reporting date to the upper limit of a relevant time bucket.</p>

3 COUNTERBALANCING CAPACITY

The 'Counterbalancing Capacity' of the maturity ladder shall contain information on the development of an institution's holdings of assets of varying degrees of liquidity, amongst which tradable assets and central bank eligible assets, as well as facilities contractually committed to the institution.

For reporting at the consolidated level on central bank eligibility, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction of incorporation shall form the basis.

Where the counterbalancing capacity refers to tradable assets, institutions shall report tradable assets traded in large, deep and active repo or cash markets characterised by a low level of concentration.

Assets reported in the columns of the counterbalancing capacity shall include only unencumbered assets available to the institution to convert into cash at any time to fill contractual gaps between cash inflows and outflows during the time horizon. For those purposes, the definition of encumbered assets in accordance with Commission Delegated Regulation (EU) 2015/61 shall apply. The assets shall not be used to provide credit enhancements in structured transactions or to cover operational costs, such as rents and salaries, and shall be managed with the clear and sole intent for use as a source of contingent funds.

Assets that the institution received as collateral in reverse repo and Secured Financing Transactions (SFT) can be considered as part of the counterbalancing capacity if they are held at the institution, have not been rehypothecated, and are legally and contractually available for the institution's use.

In order to avoid double counting, where the institution reports prepositioned assets in item 3.1 to 3.7, it shall not report the related capacity of those facilities in item 3.8.

Institutions shall report assets, where they meet the description of a row and are available at the reporting date, as an initial stock in column 010.

Columns 020 to 220 shall contain contractual flows in the counterbalancing capacity. Where an institution has entered into a repo transaction, the asset which has been repoed out shall be re-entered as a security inflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo shall be reported in the relevant cash outflow bucket in item 1.2. Where an institution has entered into a reverse repo transaction, the asset which has been repoed in shall be re-entered as a security outflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash inflow following from the maturing repo shall be reported in the relevant cash inflow bucket in item

	<p>2.1. Collateral swaps shall be reported as contractual inflows and outflows of securities in the counterbalancing capacity section in accordance with the relevant maturity bucket in which these swaps mature.</p> <p>The collateral flows should correspond to the contractual timings in the main SFT cash rows, ie no adjustments should be made for the ‘of which’ rows for neither counterparty type nor short positions.</p> <p>The collateral flows should correspond to the contractual timings in the main SFT cash rows, ie no adjustments should be made for the ‘of which’ rows for neither counterparty type nor short positions.</p> <p>A change to the contractually available amount of credit and liquidity lines reported in item 3.8 shall be reported as a flow in the relevant time bucket. Where an institution has an overnight deposit at a central bank, the amount of the deposit shall be reported as an initial stock in item 3.2 and as a cash outflow in the maturity bucket ‘overnight’ for this item. Correspondingly, the resultant cash inflow shall be reported in item 2.2.5.</p> <p>Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. When a security matures, it shall be removed from the asset category it was initially reported in, it shall be treated as an outflow of securities, and the resultant cash inflow shall be reported in item 2.5.</p> <p>All security values shall be reported in the relevant bucket at current market values.</p> <p>In item 3.8 only contractually available amounts shall be reported.</p> <p>To avoid double counting, cash-inflows shall not be accounted for in item 3.1 or 3.2 of the counterbalancing capacity.</p> <p>Items in the counterbalancing capacity shall be reported in the following sub-categories below:</p>
730	<p><u>3.1 Coins and bank notes</u></p> <p>Total amount of cash arising from coins and banknotes.</p>
740	<p><u>3.2 Withdrawable central bank reserves</u></p> <p>Total amount of reserves at central banks according to Article 10(1)(b)(iii) of Regulation (EU) No 2015/61 withdrawable overnight at the latest.</p> <p>Securities representing claims on or guaranteed by central banks shall not be reported here.</p>
750	<p><u>3.3 Level 1 tradable assets</u></p> <p>The market value of tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) No 2015/61.</p>

	CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.
7520	<u>3.3.60 Of which: UK central or regional government, local authority or public sector entity assets</u> The portion of the amount reported in item 3.3 that is assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.
760	<u>3.3.1 Level 1 excluding covered bonds</u> The amount reported in item 3.3 which is not covered bonds.
6490	<u>3.3.1.60 Level 2A assets included due to Alternative Liquidity Approaches</u> The portion of the amount reported in item 3.3.1 which the reporting institution is recognising as Level 1 and not reporting as Level 2A in accordance with Article 19(1)(c) of the Regulation (EU) No 2015/61. These assets shall not be reported in the Level 2A assets section.
770	<u>3.3.1.1 Level 1 central bank</u> The amount reported in item 3.3.1 which is assets representing claims on or guaranteed by central banks.
780	<u>3.3.1.2 Level 1 (COS 1)</u> The amount reported in item 3.3.1 other than the amount reported in item 3.3.1.1, which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
790	<u>3.3.1.3 Level 1 (COS 2, COS3)</u> The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.
800	<u>3.3.1.4 Level 1 (COS 4+)</u> The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.
810	<u>3.3.2 Level 1 covered bonds (COS1)</u> The amount reported in item 3.3 which is covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) No 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.
820	<u>3.4 Level 2A tradable assets</u> The market value of tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) No 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) No

	2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
830	<u>3.4.1 Level 2A corporate bond (COS 1)</u> The amount reported in item 3.4 which is corporate bonds that are assigned credit quality step 1 by a nominated ECAI.
840	<u>3.4.3 Level 2A covered bonds (COS 1, COS2)</u> The amount reported in item 3.4 which is covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.
850	<u>3.4.4 Level 2A public sector (COS1, COS2)</u> The amount reported in item 3.4 which is assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) No 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.
860	<u>3.5 Level 2B tradable assets</u> The market value of tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) No 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.
870	<u>3.5.1 Level 2B ABS (COS 1)</u> The amount reported in item 3.5 which is asset backed securities (including RMBS). Note that in accordance with Article 13(2)(a) of Regulation (EU) No 2015/61 all asset backed securities qualifying as Level 2B have credit quality step 1.
880	<u>3.5.2 Level 2B covered bonds (COS 1-6)</u> The amount reported in item 3.5 which is covered bonds.
890	<u>3.5.3 Level 2B corporate bonds (COS 1-3)</u> The amount reported in item 3.5 which is corporate debt securities.
900	<u>3.5.4 Level 2B shares</u> The amount reported in item 3.5 which is shares.
910	<u>3.5.5 Level 2B public sector (COS 3-5)</u> The amount reported in 3.5 which is Level 2B assets not reported in items 3.5.1 to 3.5.4.
6500	<u>3.5.60 Deposits by / Liquidity funding available to network member with/from central institution</u> The amount of deposits by / liquidity funding available to network member

	with/from central institution in accordance with Article 16 of the Regulation (EU) No 2015/61. In the “LCR weight” column corresponding to this row, the reported weight should be calculated with regard to whether the central institution is obliged to hold or invest the deposits in liquid assets of a specified level or category. This row is only applicable to network members.
920	<p><u>3.6 other tradable assets</u></p> <p>The market value of tradable assets other than those reported in items 3.3, 3.4 and 3.5.</p> <p>Securities and securities flows from other tradable assets in the form of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.</p>
930	<p><u>3.6.1 central government (COS1)</u></p> <p>The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 1 by a nominated ECAI.</p>
940	<p><u>3.6.2 central government (COS2-3)</u></p> <p>The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
950	<p><u>3.6.3 shares</u></p> <p>The amount reported in item 3.6 which is shares.</p>
960	<p><u>3.6.4 covered bonds</u></p> <p>The amount reported in item 3.6 which is covered bonds.</p>
970	<p><u>3.6.5 ABS</u></p> <p>The amount reported in item 3.6 which is ABS.</p>
980	<p><u>3.6.6 other tradable assets</u></p> <p>The amount reported in item 3.6 which is other tradable asset not reported in items 3.6.1 to 3.6.5.</p>
990	<p><u>3.7 non-tradable assets eligible for central bank</u></p> <p>The carrying amount of non-tradable assets that are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p> <p>For assets denominated in a currency included in the Annex of Commission Implementing Regulation (EU) 2015/233¹ as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank. Securities and securities flows from other tradable assets in the form</p>

¹ <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015R0233>

	of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.
1000	<p><u>3.8 Undrawn committed facilities received</u></p> <p>Total amount of undrawn committed facilities extended to the reporting institution. These shall include contractually irrevocable facilities. Institutions shall report a reduced amount where the potential collateral needs for drawing on these facilities exceeds the availability of collateral.</p> <p>In order to avoid double-counting, facilities where the reporting institution has already prepositioned assets as collateral, for an undrawn credit facility, and has already reported the assets in items 3.1 to 3.7, these facilities shall not be reported in item 3.8. The same shall apply for cases where the reporting institution may need to preposition assets as collateral in order to draw as reported in this field.</p>
1010	<p><u>3.8.1 Level 1 facilities</u></p> <p>The amount reported in item 3.8 which is central bank facility in accordance with Article 19(1)(b) of Regulation (EU) No 2015/61.</p>
1020	<p><u>3.8.2 Level 2B restricted use facilities</u></p> <p>The amount reported in item 3.8 which is from undrawn committed facilities in accordance with Article 14 of Regulation (EU) No 2015/61.</p>
1030	<p><u>3.8.3 Level 2B IPS facilities</u></p> <p>The amount reported in item 3.8 which is liquidity funding in accordance with Article 16(2) of Regulation (EU) No 2015/61.</p>
1040	<p><u>3.8.4 Other facilities</u></p> <p>The amount reported in item 3.8 other than the amount reported in 3.8.1 to 3.8.3.</p>
1050	<p><u>3.8.4.1 from intragroup counterparties</u></p> <p>The amount reported in 3.8.4 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme as referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
6510	<p><u>3.8.4.1.60 Of which: reported as LCR inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate</u></p> <p>The portion of the amount reported in item 3.8.4.1 which the competent</p>

	authorities have granted permission to apply a higher inflow in accordance with Article 34 of Regulation (EU) No 2015/61.
1060	<u>3.8.4.2 from other counterparties</u> The amount reported in 3.8.4 other than the amount reported in 3.8.4.1.
6520	<u>3.8.4.2.60 Of which: from central banks reported as LCR inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets.</u> The portion of the amount reported in item 3.8.4.2 which is inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks in accordance with Article 32 (3) (g) of the Regulation (EU) No 2015/61. To avoid double counting, undrawn committed liquidity facilities recognised as liquid assets should not be reported in this row.
1070	<u>3.9 Net change of Counterbalancing Capacity</u> Net change in exposures to items 3.2, 3.3, 3.4 and 3.5, 3.6, 3.7 and 3.8 representing, respectively, central banks, securities flows and committed credit lines in a given time bucket shall be reported.
1080	<u>3.10 Cumulated Counterbalancing Capacity</u> Cumulated amount of Counterbalancing Capacity from the reporting date to the upper limit of a relevant time bucket.
	4 CONTINGENCIES The 'Contingencies' of the maturity ladder shall contain information on contingent outflows.
1090	<u>4.1 Outflows from committed facilities</u> Cash outflows arising from committed facilities. Institutions shall report as an outflow the maximum amount that can be drawn in a given time period. For revolving credit facilities, only the amount above the existing loan shall be reported.
1010	<u>4.1.1 Committed credit facilities</u> The amount reported in item 4.1, which derives from committed credit facilities in accordance with Article 31 of Regulation (EU) No 2015/61.
1110	<u>4.1.1.1 considered as Level 2B by the receiver</u> The amount reported in item 4.1.1, which is considered liquidity funding in accordance with Article 16(2) of Regulation (EU) No 2015/61.
1120	<u>4.1.1.2 other</u> The amount reported in item 4.1.1, other than the amount reported in item 4.1.1.1.

6530	<p><u>4.1.1.2.60 Of which: Retail customers, or to credit institutions for funding promotional loans of retail customers</u></p> <p>The amount reported in item 4.1.1.2 which derives from committed credit facilities in accordance with Article 31(3) or 31(9), provided that those loans meet the requirements for the outflow rates referred to Article 31(3), of Regulation (EU) No 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to retail customers, as defined in Article 3(8) of Regulation (EU) 2015/61, or to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to retail customers.</p> <p>The maximum amount that could be drawn down shall be determined given the counterparty's own obligations or given the pre-defined contractual drawdown schedule coming due over each time bucket of the report.</p>
6540	<p><u>4.1.1.2.61 Of which: Non-financial customers other than retail customers, or to credit institutions for funding promotional loans of non-financial customers</u></p> <p>The amount reported in item 4.1.1.2 which derives from committed credit facilities in accordance with Article 31(4) or 31(9), provided that those loans meet the requirements for the outflow rates referred to Article 31(4), of Regulation (EU) No 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from such undrawn committed credit facilities. The maximum amount that could be drawn down shall be determined given the counterparty's own obligations or given the pre-defined contractual drawdown schedule coming due over each time bucket of the report.</p>
6550	<p><u>4.1.1.2.62 Of which: Credit institutions not for funding promotional loans; or regulated financial institutions other than credit institutions</u></p> <p>The amount reported in item 4.1.1.2 which derives from committed credit facilities in accordance with Article 31(8)(a) of Regulation (EU) No 2015/61.</p>
6560	<p><u>4.1.1.2.63 Of which: Other financial customers</u></p> <p>The amount reported in item 4.1.1.2 which derives from committed credit facilities in accordance with Article 31(8) (b) & (c) of Regulation (EU) No 2015/61.</p>
1130	<p><u>4.1.2 Liquidity facilities</u></p> <p>The amount reported in item 4.1, which derives from liquidity facilities in accordance with Article 31 of Regulation (EU) No 2015/61.</p>

6570	<p><u>4.1.2.60 Of which: considered as Level 2B by the receiver</u></p> <p>The amount reported in item 4.1.2 which is considered liquidity funding in accordance with Article 16(2) of Regulation (EU) No 2015/61.</p>
6580	<p><u>4.1.2.61 Of which: to retail customers, or to credit institutions for funding promotional loans of retail customers</u></p> <p>The amount reported in item 4.1.2, which derives from committed liquidity facilities in accordance with Article 31(3) or 31(9), provided that those loans meet the requirements for the outflow rates referred to Article 31(3), of Regulation (EU) No 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn liquidity credit facilities provided to retail customers, as defined in Article 3(8) of Regulation (EU) 2015/61, or to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to retail customers.</p> <p>The maximum amount that could be drawn down shall be determined given the counterparty's own obligations or given the pre-defined contractual drawdown schedule coming due over each time bucket of the report.</p>
6590	<p><u>4.1.2.62 Of which: to non-financial customers other than retail customers, or to credit institutions for funding promotional loans of non-financial customers</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities in accordance with Article 31(5) or 31(9), provided that those loans meet the requirements for the outflow rates referred to Article 31(5), of Regulation (EU) No 2015/61.</p>
6600	<p><u>4.1.2.63 Of which: to personal investment companies</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities provided to personal investment companies, in accordance with Article 31(5) of Regulation (EU) No 2015/61.</p>
6610	<p><u>4.1.2.64 Of which: to SSPEs to purchase assets other than securities from non-financial customers</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities in accordance with Article 31(6) of Regulation (EU) No 2015/61.</p>
6620	<p><u>4.1.2.65 Of which: to SSPEs – other</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities in accordance with Article 31(8)(b) of Regulation (EU) No 2015/61.</p>

6630	<p><u>4.1.2.66 Of which: to credit institutions not for funding promotional loans</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities in accordance with Article 31(8)(a) of Regulation (EU) No 2015/61.</p>
6640	<p><u>4.1.2.67 Of which: to other financial customers</u></p> <p>The amount reported in item 4.1.2 which derives from committed liquidity facilities in accordance with Article 31(8)(c) of Regulation (EU) No 2015/61.</p>
6650	<p><u>4.60 Other products and services (Article 23 items)</u></p> <p>Credit institutions shall report here on those products or services referred to in Article 23(1) of Regulation (EU) 2015/61. The amount to be reported shall be the maximum amount that could be drawn from those products or services referred to in Article 23(1) of Regulation (EU) 2015/61.</p>
6660	<p><u>4.60.1 other off-balance sheet and contingent funding obligations</u></p> <p>Credit institutions shall report the amount of other off-balance sheet and contingent funding obligations referred to in Article 23(1) of Regulation (EU) 2015/61, and the amount of other products or services referred to in Article 23 (1) of Commission delegated regulation (EU) 2015/61 that are not captured in items 4.60.2-4.60.8.</p>
6670	<p><u>4.60.2 undrawn loans and advances to wholesale counterparties</u></p> <p>Credit institutions shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 23(1) of Regulation (EU) 2015/61.</p>
6680	<p><u>4.60.3 mortgages that have been agreed but not yet drawn down</u></p> <p>Credit institutions shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 23(1) of Regulation (EU) 2015/61.</p> <p>Firms should report the full value of their mortgage pipeline. All mortgages after final offer stage can be treated as pipeline.</p>
6690	<p><u>4.60.4 credit cards</u></p> <p>Credit institutions shall report the amount of credit cards referred to in Article 23(1) of Regulation (EU) 2015/61.</p>
6700	<p><u>4.60.5 overdrafts</u></p> <p>Credit institutions shall report the amount of overdrafts referred to in Article 23(1) of Regulation (EU) 2015/61.</p>
6710	<p><u>4.60.6 planned outflows related to renewal or extension of new retail or wholesale loans</u></p> <p>Credit institutions shall report the amount of planned outflows related to</p>

	renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Regulation (EU) 2015/61.
6720	<p><u>4.60.6.1 the excess of funding to non-financial customers</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the monies due from such customers referred to by Article 32(3)(a) of Regulation (EU) No 2015/61 when the former exceeds the latter.</p>
6730	<p><u>4.60.6.1.1 the excess of funding to retail customers</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the monies due from such customers referred to by Article 32(3)(a) Regulation (EU) No 2015/61 when the former exceeds the latter.</p>
6740	<p><u>4.60.6.1.2 the excess of funding to non-financial corporates</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the monies due from such customers referred to by Article 32(3)(a) Regulation (EU) No 2015/61 when the former exceeds the latter.</p>
6750	<p><u>4.60.6.1.3 the excess of funding to sovereigns, MLDBs and PSEs</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the monies due from such customers referred to by Article 32(3)(a) Regulation (EU) No 2015/61 when the former exceeds the latter.</p>
6760	<p><u>4.60.6.1.4 the excess of funding to other legal entities</u></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the monies due from such customers referred to by Article 32(3)(a) Regulation (EU) No 2015/61 when the former exceeds the latter.</p>
6770	<p><u>4.60.6.2 other (planned outflows related to renewal or extension of new retail or wholesale loans)</u></p> <p>Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Regulation (EU) 2015/61 not captured in items 4.60.6-4.60.6.1.4.</p>
6780	<p><u>4.60.7 planned derivatives payables (Art.23)</u></p> <p>Credit institutions shall report the amount of planned derivatives payables referred to in Article 23(1) of Regulation (EU) 2015/61.</p>
6790	<p><u>4.60.8 trade finance off-balance sheet related products</u></p> <p>Credit institutions shall report the amount of the products or services related to trade finance referred to in Article 23(1) of Regulation (EU) 2015/61.</p>

1140	<p><u>4.2 Outflows due to downgrade triggers</u></p> <p>Institutions shall report here the effect of a material deterioration of the credit quality of the institution corresponding to a downgrade in its external credit assessment by at least three notches. Positive amounts shall represent contingent outflows and negative amounts shall represent a reduction of the original liability.</p> <p>Where the effect of the downgrade is an early redemption of outstanding liabilities, the concerned liabilities shall be reported with a negative sign in a time band where they are reported in item 1 and simultaneously with a positive sign in a time band when the liability becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a margin call, the market value of the collateral required to be posted shall be reported with a positive sign in a time band when the requirement becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a change in the re-hypothecation rights of the securities received as collateral from the counterparties, the market value of the affected securities shall be reported with a positive sign in a time band when the securities cease to be available to the reporting institution, should the effects of the downgrade become applicable at the reporting date.</p>
6800-6870	<p><u>4.2.60-4.2.67 1 notch -8 notch</u></p> <p>A firm should report such outflows on a non-cumulative basis in the appropriate row according to the severity of the downgrade that would cause such an outflow.</p> <p>A “notch” is the smallest discrete step by which a firm’s long-term credit rating may be downgraded.</p>
6880	<p><u>4.61 LCR "impact of an adverse market scenario on derivatives, financing transactions and other contracts"</u></p> <p>Credit institutions shall report the amount of outflows calculated in accordance with Commission Delegated Regulation (EU) 2017/208 supplementing Regulation (EU) No 575/2013.</p>
6890	<p><u>4.62 Collateral other than Level 1 assets collateral posted for derivatives</u></p> <p>Article 30(1) of Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>

6900	<p><u>4.63 Level 1 EHQ Covered Bonds assets collateral posted for derivatives</u></p> <p>Article 30(1) of Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of level 1 extremely high quality EHQ Covered Bonds collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
6910	<p><u>4.64 Short positions not covered by collateralised SFT</u></p> <p>Credit institutions shall report the market value of securities or other assets sold short other than those covered by collateralised securities financing transactions, in accordance with Article 30(5) of Regulation (EU) 2015/61.</p>
6920	<p><u>4.65 Callable excess collateral</u></p> <p>Credit institutions shall report the market value of excess collateral that the institution holds and that can be contractually called at any times by the counterparty, in accordance with Article 30(6)(a) of Regulation (EU) 2015/61.</p>
6930	<p><u>4.66 Due collateral</u></p> <p>Credit institutions shall report the market value of collateral that is due to be posted to counterparty within each time bucket of the report, in accordance with Article 30(6)(b) of Regulation (EU) 2015/61.</p>
6940	<p><u>4.67 Liquid asset collateral exchangeable for non-liquid asset collateral</u></p> <p>Credit institutions shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the institution in accordance with Article 30(6)(c) of Regulation (EU) 2015/61.</p>
6950	<p><u>4.68 Assets borrowed on an unsecured basis</u></p> <p>Credit institutions shall report here assets borrowed on an unsecured basis in accordance with Article 30(11) of Regulation (EU) 2015/61 These assets shall be assumed to run off in full, leading to a 100 % outflow of liquid assets unless the credit institution owns the securities and they do not form part of the credit institution's liquidity buffer.</p>
6960	<p><u>4.69 Internal netting of clients' positions</u></p> <p>Credit institutions shall report here the market value of clients' assets where in relation to prime brokerage services the credit institution has financed the assets of one client by internally netting them against the short sales of another client, in accordance with Article 30(12) of Regulation (EU) 2015/61.</p>

	MEMORANDUM ITEMS
1200	<p><u>10 Intragroup or IPS outflows (excluding FX)</u></p> <p>Sum of outflows in 1.1,1.2, 1.3, 1.5, 1.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU No 575/2013).</p>
6970	<p><u>10.60 Of which: unsecured</u></p> <p>The portion of the amount reported in item 10 which is unsecured outflows.</p>
6980	<p><u>10.61 Of which: repo using Level 1 HQLA collateral</u></p> <p>The portion of the amount reported in item 10 which derives from secured borrowing collateralised by Level 1 HQLA.</p>
1210	<p><u>11 Intragroup or IPS inflows (excluding FX and maturing securities)</u></p> <p>Sum of inflows in 2.1, 2.2, 2.4, 2.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU No 575/2013).</p>
6990	<p><u>11.60 Of which: unsecured</u></p> <p>The portion of the amount reported in item 11 which is unsecured inflows.</p>
7000	<p><u>11.61 Of which: reverse repo using Level 1 HQLA collateral</u></p> <p>The portion of the amount reported in item 11 which derives from secured borrowing collateralised by Level 1 HQLA.</p>
1220	<p><u>12 Intragroup or IPS inflows from maturing securities</u></p> <p>Sum of inflows in 2.5 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU No 575/2013).</p>

1230	<p><u>13 HOLA central bank eligible</u></p> <p>The amount reported in items 3.3, 3.4 and 3.5 which is eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p> <p>For assets denominated in a currency included in the Annex of Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1240	<p><u>14 tradable non-HOLA central bank eligible</u></p> <p>The sum of:</p> <p>i) The sum of the amounts reported in item 3.6 which are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p> <p>ii) The own issuances which are eligible collateral for standard liquidity operations of a the central bank to which the institution has direct access at its level of consolidation</p> <p>For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1270	<p><u>17 Behavioural outflows from deposits</u></p> <p>The amount reported in item 1.3 redistributed into the time buckets according to the behavioural maturity on a ‘business as usual’ basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, ‘business as usual’ shall mean ‘a situation without any liquidity stress assumption.</p> <p>The distribution shall reflect the ‘stickiness’ of the deposits.</p> <p>The item does not reflect business plan assumptions and therefore shall not include information relating to new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.</p>
1280	<p><u>18 Behavioural inflows from loans and advances</u></p> <p>The amount reported in item 2.2 redistributed into the time buckets according to the behavioural maturity on a ‘business as usual’ basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, ‘business as usual’ shall mean a situation without any liquidity stress assumption.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p>

	<p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets must necessarily be filled in.</p>
1290	<p><u>19 Behavioural draw-downs of committed facilities</u></p> <p>The amount reported in item 4.1 redistributed into the time buckets according to the behavioural level of draw-downs and resulting liquidity needs on a ‘business as usual’ basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, “business as usual” means “a situation without any liquidity stress assumption”.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.</p>
7010	<p><u>60 Collateral swap flows</u></p> <p>Columns shall contain flows of assets from collateral swap transactions. Assets lent shall be reported as future inflows of securities and assets borrowed shall be reported as future outflows of securities, subject to the rules below.</p> <p>All security values shall be reported in the relevant bucket at current market values.</p> <p>For this section:</p> <ul style="list-style-type: none"> - Exclude any collateral upgrades maturing with a central bank, where upgrade refers to transactions in which the borrowed assets have a higher LCR weight (ie lower LCR haircut) relative to the assets lent. - For maturing downgrade trades (ie where better collateral would be received if the trade matures): <p>Report the maturity in the timeband in which the collateral to be returned becomes available, ie if the collateral is not available at maturity of the swap due to a short position then then the reporting should be pushed into the (longer) timeband at which the collateral becomes available. If the collateral is not available until >30 days this is equivalent to not reporting (within the LCR timeband) transactions covering shorts.</p> <p>For short positions, the following applies:</p> <ul style="list-style-type: none"> i) For situations in which the security received as collateral has been sold short as part of a trading or hedging strategy: the collateral is not available until (notionally) >5yrs so this is where the collateral swap should be reported; ii) For situations in which the security received as collateral has been lent out for a longer period than it has been borrowed, report the collateral swap

	<p>maturity in the timeband when the lent security is returned and is therefore available to be delivered into the maturing collateral swap.</p> <p>- For maturing upgrade trades (ie where worse collateral would be received if the trade doesn't roll / the direction of "margin" flow from a wider haircut or fall in collateral value will be an outflow):</p> <p>Disregard the availability of the collateral to be returned (even where there is a short). Report the maturity in the timeband which corresponds to the contractual maturity date of the collateral swap.</p>
7020	<p><u>60.1 Level 1 tradable assets</u></p> <p>The securities flows of tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p>
7530	<p><u>60.1.60 Of which: UK central or regional government, local authority or public sector entity assets</u></p> <p>The portion of securities flows report in item 60.1 which are assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.</p>
7030	<p><u>60.1.1 Level 1 excluding covered bonds</u></p> <p>The securities flows of tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are not covered bonds.</p>
7040	<p><u>60.1.1.1 of which CQS1</u></p> <p>The portion of securities flows reported in item 60.21.1 which are assigned credit quality step 1 by a nominated ECAI.</p>
7050	<p><u>60.1.2 Level 1 covered bonds (CQS1)</u></p> <p>The securities flows of tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) No 2015/61 if they were not securing the particular transaction, that are covered bonds and are assigned credit quality step 1 by a nominated ECAI.</p>
7060	<p><u>60.2 Level 2A tradable assets</u></p> <p>The securities flows of tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p>
7070	<p><u>60.3 Level 2B tradable assets</u></p> <p>The securities flows of tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) No 2015/61 if they were not securing the particular transaction.</p>
7080	<p><u>60.3.1 Level 2B ABS (CQS1)</u></p> <p>The securities flows of Level 2B asset backed securities, including RMBS, that are assigned credit quality step 1 by a nominated ECAI.</p>

7090	<p><u>60.3.2 Level 2B covered bonds (CQS1-6)</u></p> <p>The securities flows of Level 2B covered bonds (CQS1-6).</p>
7100	<p><u>60.3.3 Level 2B: corporate bonds (CQS1-3)</u></p> <p>The securities flows of Level 2B corporate bonds (CQS1-3).</p>
7110	<p><u>60.3.4 Level 2B shares</u></p> <p>The securities flows of Level 2B shares.</p>
7120	<p><u>60.3.5 Level 2B public sector (CQS3-5)</u></p> <p>The securities flows of Level 2B public sector bonds (CQS3-5).</p>
7130	<p><u>60.4 other tradable assets</u></p> <p>The securities flows of non-HQLA tradable assets.</p>
7140	<p><u>60.5 other assets</u></p> <p>The asset flows of non-HQLA, non-tradable assets.</p>
	<p><u>Derivatives margining and exposure</u></p> <p>Figures reported in items 61 to 69 relate to any variation and initial margin given or received in respect of derivatives transactions. A firm should report together figures for own account and client accounts but exclude any margin (cash or collateral) segregated for the benefit of a client and any subsequent placement of segregated margin.</p> <p>“Margin” refers to amounts given and received regardless of the approach, ie whether “collateralized to market” (CTM) or “settled to market” (STM). Thus for rows 61 to 66, STM derivative transactions should be treated as if they are CTM.</p> <p>The amount of margin reported should be the nominal amount for cash collateral and the market value for securities collateral.</p> <p>Margin and mark-to-market receivables should be reported with a positive sign. Margin received and mark-to-market payables should be reported with a negative sign.</p> <p>Institutions should report the gross margin balances received or given by counterparty separately. Eg if a firm transacts OTC derivatives with two counterparties, from one of which it has received cash collateral as margin of £25m and to the other of which it has paid cash collateral to as margin of £20m, it should report these two items separately. It should <u>not</u> report a net figure of -£5m.</p>
7150	<p><u>61 Derivatives initial margin given (CCPs and Exchanges)</u></p> <p>The amount of margin given as initial margin for derivatives positions to CCPs and Exchanges.</p>
7160	<p><u>62 Derivatives initial margin given (Other)</u></p> <p>The amount of margin given as initial margin for derivatives positions to</p>

	counterparties not reported in item 61.
7170	<u>63 Derivatives variation margin given</u> The amount of margin given as variation margin for derivatives positions.
7180	<u>64 Derivatives initial margin received (CCPs and Exchanges)</u> The amount of margin received as initial margin for derivatives positions from (related to) CCPs and Exchanges.
7190	<u>65 Derivatives initial margin received (Other)</u> The amount of margin received as initial margin for derivatives positions from counterparties not reported in item 64.
7200	<u>66 Derivatives variation margin received</u> The amount of margin received as variation margin for derivatives positions.
7540	<u>77 Holding of derivatives collateral received: Level 1 excluding covered bonds</u> The market value of holdings of collateral that have been received in the context of collateralised derivatives that the firm recognises as Level 1 (excluding covered bonds) in accordance with Articles 7, 8 and 10 of Regulation (EU) No 2015/61, and which have not been reported in the Counterbalancing Capacity section. There should be no double counting if these holdings are already reported in the Counterbalancing Capacity section.
7550	<u>77.1 Of which: CQS1</u> The portion of the amount reported in item 77 which are assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
7560	<u>77.2 Of which: UK central or regional government, local authority or public sector entity assets</u> The portion of the amount reported in item 77 which are assets representing claims on or guaranteed by the UK central or regional governments, local authorities or public sector entities.
7570	<u>78 Holding of derivatives collateral received: Level 1 covered bonds</u> The market value of holdings of collateral that have been received in the context of collateralised derivatives that the firm recognises as Level 1 covered bonds in accordance with Articles 7, 8 and 10 of Regulation (EU) No 2015/61, and which have not been reported in the Counterbalancing Capacity section. There should be no double counting if these holdings are already reported in the Counterbalancing Capacity section.

7580	<p><u>79 Holding of derivatives collateral received: Level 2A</u></p> <p>The market value of holdings of collateral that have been received in the context of collateralised derivatives that the firm recognises as Level 2A in accordance with Articles 7, 8 and 11 of Regulation (EU) No 2015/61, and which have not been reported in the Counterbalancing Capacity section.</p> <p>There should be no double counting if these holdings are already reported in the Counterbalancing Capacity section.</p>
7590	<p><u>80 Holding of derivatives collateral received: Level 2B</u></p> <p>The market value of holdings of collateral that have been received in the context of collateralised derivatives that the firm recognises as Level 2B in accordance with Articles 7, 8 and 12 of Regulation (EU) No 2015/61, and which have not been reported in the Counterbalancing Capacity section.</p> <p>There should be no double counting if these holdings are already reported in the Counterbalancing Capacity section.</p>
7210	<p><u>67 Non-margined derivatives: out-of-the-money MTM exposure</u></p> <p>The mark-to-market exposure of underlying derivatives transactions that are currently not subject to margining for any portion of the exposure and are out-of-the-money for the reporting institution.</p>
7220	<p><u>68 Non-margined derivatives: in-the-money MTM exposure</u></p> <p>The mark-to-market exposure of underlying derivatives transactions that are currently not subject to margining for any portion of the exposure and are in-the-money for the reporting institution.</p>
7230	<p><u>69 Non-derivatives initial margin given (CCPs and Exchanges) eg LCH repoclear, etc</u></p> <p>The amount of margin given as initial margin for non-derivatives positions (eg repos) to CCPs and Exchanges.</p>
7240	<p><u>70 Outflows which can be met by posting securities (Total)</u></p> <p>Firms should report on a cumulative basis the total LCR and Pillar 2 gross outflows where the contractual terms allow the firm to meet the outflow by posting securities and the firm holds sufficient eligible securities on the specified date.</p> <p>This amount should be reported as a positive number.</p>
	<p><u>MONETISATION ACTIONS</u></p> <p>In this section firms should report their intended monetisation of securities over the time horizon during stress. This may be less than a firm's capacity to monetise a given class of securities to the extent it is constrained by availability of that security.</p> <p>If firms expect to monetise Level 1, Level 2A or Level 2B assets after</p>

	entering into a collateral swap (against other Level 1, Level 2A or Level 2B assets), then firms should also report the two legs of the collateral swaps across asset classes using market values – increase in securities balance should be reported with a positive number on settlement date, and decrease in securities balance should be reported with a negative number on settlement date.
7250	<p><u>71 HQLA Securities monetised via outright sale</u></p> <p>The sum of amounts reported in items 71.1-71.3</p> <p>Firms should report the market value of securities that they would expect to monetise via outright sale.</p> <p>Sales should be reported as a negative number on the day of settlement, not on the trade date (eg a sale entered into on day 1 which settles on day 3 should be reported in column 040).</p>
7260	<p><u>71.1 Level 1 Tradable assets</u></p> <p>The market value of Level 1 Tradable assets in accordance with Articles 7, 8 & 10 of Regulation (EU) No 2015/61 which firms would expect to monetise by outright sale.</p>
7270	<p><u>71.2 Level 2A Tradable assets</u></p> <p>The market value of Level 2A Tradable assets in accordance with Articles 7, 8 & 11 of Regulation (EU) No 2015/61 which firms would expect to monetise by outright sale.</p>
7280	<p><u>71.3 Level 2B Tradable assets</u></p> <p>The market value of Level 2B Tradable assets in accordance with Articles 7, 8, 12 & 13 of Regulation (EU) No 2015/61 which firms would expect to monetise by outright sale.</p>
7290	<p><u>72 HQLA Securities monetised via new secured financing transactions</u></p> <p>The sum of amounts reported in items 72.1-72.3</p> <p>Firms should report as a negative number the market value of securities that they would expect to monetise by entering into a new repo.</p> <p>Where these trades are assumed to mature without replacement a positive number should be reported in the tenor corresponding to the trade settlement date.</p> <p>Repo transactions should be reported as a negative number on the day of settlement, not on the trade date</p> <p>Firms should ensure that their assessment of repo monetisation capacity from day 2 onwards takes into account the need to roll existing repo transactions.</p>

7300	<p><u>72.1 Level 1 Tradable assets</u></p> <p>The market value of Level 1 Tradable assets in accordance with Articles 7, 8 & 10 of Regulation (EU) No 2015/61 which firms would expect to monetise via repo.</p>
7310	<p><u>72.2 Level 2A Tradable assets</u></p> <p>The market value of Level 2A Tradable assets in accordance with Articles 7, 8 & 11 of Regulation (EU) No 2015/61 which firms would expect to monetise via repo.</p>
7320	<p><u>72.3 Level 2B Tradable assets</u></p> <p>The market value of Level 2B Tradable assets in accordance with Articles 7, 8, 12 & 13 of Regulation (EU) No 2015/61 which firms would expect to monetise via repo.</p>
7330	<p><u>73 Cash flows from HQLA monetisation actions</u></p> <p>The sum of amounts reported in items 73.1-73.3</p> <p>Firms should report in items 73.1-73.3 the cash flows resulting from the transactions entered into in items 71.1-71.3 and 72.1-72.3, net of market haircuts that firms would expect to apply. Flows should be reported at the transaction's settlement date.</p> <p>A cash inflow should be reported as a positive number.</p>
7340	<p><u>73.1 Level 1 Tradable assets</u></p> <p>Cash flows resulting from the monetisation of Level 1 Tradable assets as reported in rows 71.1 and 72.1 net of market haircuts that firms would expect to apply.</p> <p>A cash inflow should be reported as a positive number.</p>
7350	<p><u>73.2 Level 2A Tradable assets</u></p> <p>Cash flows resulting from the monetisation of Level 2A Tradable assets as reported in rows 71.2 and 72.2 net of market haircuts that firms would expect to apply.</p> <p>A cash inflow should be reported as a positive number.</p>
7360	<p><u>73.3 Level 2B Tradable assets</u></p> <p>Cash flows resulting from the monetisation of Level 2B Tradable assets as reported in rows 71.3 and 72.3 net of market haircuts that firms would expect to apply.</p> <p>A cash inflow should be reported as a positive number.</p>
	<p><u>Cumulative liquidity resources post firm actions</u></p> <p>Firms should report their expected end of day cash and securities holdings, on a cumulative basis (eg Column 040 represents the expected position at</p>

	<p>the end of day 3, not just the day 3 flows).</p> <p>Daily moves in cash should reflect the following:</p> <ul style="list-style-type: none"> - Cash received from contractually maturing reverse repos of assets that form part of the firm's liquidity buffer, in accordance with Articles 7, 8, 10-13 of Regulation (EU) No 2015/61, and the firm's monetisation strategy includes contractual maturity of those reverse repos. - Monetisation actions in items 73.1 to 73.3. <p>Daily moves in securities should reflect the following:</p> <ul style="list-style-type: none"> - Daily securities flows arising from contractually maturing reverse repos of assets that form part of the firm's liquidity buffer, in accordance with Articles 7, 8, 10-13 of Regulation (EU) No 2015/61, and the firm's monetisation strategy includes contractual maturity of those reverse repos. - Monetisation actions in items 71.1-71.3 and 72.1-72.3.
7370	<p><u>74 Total HQLA</u></p> <p>The sum of amounts reported in items 74.1-74.4.</p>
7380	<p><u>74.1 Cash</u></p> <p>The portion of the firm's cumulative liquidity resources post firm actions which consists of cash.</p>
7390	<p><u>74.2 Level 1 Tradable assets</u></p> <p>The portion of the firm's cumulative liquidity resources post firm actions which consists of Level 1 Tradable Assets in accordance with Articles 7, 8 & 10 of Regulation (EU) No 2015/61, measured at market value.</p>
7400	<p><u>74.3 Level 2A Tradable assets</u></p> <p>The portion of the firm's cumulative liquidity resources post firm actions which consists of Level 2A Tradable Assets in accordance with Articles 7, 8 & 11 of Regulation (EU) No 2015/61, measured at market value.</p>
7410	<p><u>74.4 Level 2B Tradable assets</u></p> <p>The portion of the firm's cumulative liquidity resources post firm actions which consists of Level 2B tradable assets in accordance with Articles 7, 8, 12 & 13 of Regulation (EU) No 2015/61, measured at market value.</p>
7420	<p><u>75 Total Usable Liquidity Resources</u></p> <p>This is a calculated item which represents the firm's total capacity to meet a liquidity stress, made up of:</p> <ul style="list-style-type: none"> i) The end of day cash balance post firm actions reported in item 74.1, plus; ii) Unmonetised securities which are usable to meet the stress in place of cash reported in item 70.
7430	<p><u>76 Pillar 2 add-on</u></p> <p>Pillar 2 guidance as set out in Article 105 CRD. This is to be reported across</p>

	<p>the time buckets as set out below:</p> <p>Intraday: Day 1 (to be reported in open and overnight)</p> <p>Prime brokerage, matched books, debt buyback and non-margined derivatives: Evenly split over the working days contained within the first seven calendar days</p> <p>Margined derivatives and securities financing margin: Day 1 (overnight) L-SYSC risk: evenly split over the working days contained within the 30 calendar days</p> <p>Any other add-ons: timing to be reported as per firm's ILG letter</p>
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