



BOSNA I HERCEGOVINA
FEDERACIJA BOSNE I HERCEGOVINE
AGENCIJA ZA BANKARSTVO
FEDERACIJE BOSNE I HERCEGOVINE

INSTRUCTION
for Completing the Liquidity Coverage
Reporting Templates

Sarajevo, November 2021

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Pursuant to Article 5(1)(h) and Article 23(1) of the Law on the Banking Agency of the Federation of Bosnia and Herzegovina („Official Gazette of the Federation of BiH“, number 75/17), Article 2(2) of the Decision on the Reports to Be Delivered by a Bank to the Banking Agency of the Federation of Bosnia and Herzegovina under the Common Reporting Framework (COREP) („Official Gazette of the Federation of BiH“, number 86/20), Article 18(5) and Article 38(5) of the Decision on Liquidity Risk Management in Banks („Official Gazette of the Federation of BiH“, number 39/21), the Director of the Banking Agency of the Federation of Bosnia and Herzegovina issued on November 08th, 2021, the following

INSTRUCTION FOR COMPLETING THE LIQUIDITY COVERAGE REPORTING TEMPLATES

I GENERAL PROVISIONS

1. This Instruction is issued for the purpose of applying the provisions on regulatory obligations of a bank to maintain the liquidity coverage ratio (hereinafter: LCR) on an ongoing basis and report on this to the Banking Agency of the Federation of Bosnia and Herzegovina (hereinafter: Agency).
2. This Instruction prescribes in further detail:
 - a) a bank's obligations as regards reporting to the Agency on the LCR, whose components shall be determined in accordance with the provisions of the Decision on Liquidity Risk Management in Banks (hereinafter: Decision) and the Instruction on the Method of Application of the Provisions of the Decision on Liquidity Risk Management in Banks on Calculating and Maintaining the LCR (hereinafter: LCR Instruction);
 - b) the reporting templates, i.e. the reporting forms that shall be used by a bank to calculate the LCR and report to the Agency on the LCR form an integral part of this Instruction, namely:
 - i. Template C 72.00 - Liquidity Coverage: Liquid Assets;
 - ii. Template C 73.00 - Liquidity Coverage: Outflows;
 - iii. Template C 74.00 - Liquidity Coverage: Inflows;
 - iv. Template C 75.00 - Liquidity Coverage: Collateral Swaps and
 - v. Template C 76.00 - Liquidity Coverage: Calculations.
 - c) the manner of completing the reporting templates referred to in indent (b) of this point.
3. The reporting templates referred to in point 2(b) of this Chapter form an integral part of the COREP framework for reporting to the Agency in accordance with the provisions of the Decision on the Reports to Be Delivered by a Bank to the Banking Agency of the Federation of Bosnia and Herzegovina under the Common Reporting Framework (COREP) – hereinafter: Decision on the Reports. For the purposes of reporting to the Agency on the fulfilment of a bank's regulatory obligation to maintain the LCR on an ongoing basis in accordance with the provisions of the Decision and this Instruction, starting from the provisions of Article 2(2) of the Decision on the Reports, a bank's obligation relates to the submission of the reporting templates referred to in point 2(b) of this Chapter.

Additional information for the LCR reporting purposes which may be subsequently prescribed by the Agency where necessary is not subject to this Instruction.
4. The reporting templates referred to in point 2(b) of this Chapter shall be submitted to the Agency as part of the Common Reporting Framework (COREP reporting forms) in accordance with the applicable IT settings that support the prescribed types of reports and time limits for their submission to the Agency in accordance with the Decision on the Reports.

In relation to the foregoing, a bank shall be deemed to have submitted the reports referred to in Article 2(1)(g) and (2) of the Decision on the Reports to the Agency if all of the following conditions are met:

- a) all reports were received in the Agency within the prescribed time limits and in the prescribed reporting formats;
 - b) all reports that were submitted by the bank met the prescribed technical requirements (data submission format, reporting file characteristics and contents, codes, fields, tags, typefaces, file submission method, etc.);
 - c) all reports satisfied the prescribed completeness and accuracy controls in accordance with Article 3 of the Decision on the Reports.
5. All reporting templates referred to in point 2(b) of this Chapter shall be provided to the Agency on an individual and consolidated basis, in accordance with regulations regulating supervision on a consolidated basis.
- The reporting templates referred to in point 2(b) of this Chapter shall be provided to the Agency in accordance with the provisions of the Decision on the Reports and the provisions of Article 18 of the Decision, where the last working day of the month shall be the reference reporting date for monthly LCR reports. If the date on which a report is to be provided according to the time limit set out in the Decision on the Reports falls on a non-working day, then the reporting data shall be provided on the following working day.
6. The so-called „decision trees“ also form an integral part of this Instruction, which shall be applied as part of the instructions for prioritising criteria for the assignment of reported liquidity outflow and inflow items in templates C 73.00 - Liquidity Coverage: Outflows and C 74.00 Liquidity Coverage: Inflows in order to achieve homogenous and comparable LCR reporting by banks. In doing so, a bank needs to follow not only the criteria specified in the „decision trees“, but also other parts of this Instruction, as well as the applicable related provisions of the Decision and the LCR Instruction.
7. For each of the reporting templates referred to in point 2(b) of this Chapter, detailed instructions for completing the reporting template according to its prescribed structure are provided below.
8. The aforementioned reporting templates are made in standardised COREP reporting formats, where some positions, i.e. items in the corresponding reporting templates are coloured grey, since they are not currently applicable for the financial market in BiH and/or as such are not provided for in the legal and regulatory framework for the operation and supervision of banks in BiH, and as such are not required to be filled in by banks. Such items are marked with n/a. If any changes occur in relation to this, a bank will act in accordance with changed circumstances and the Agency will set about revising the provisions in question of this Instruction to that effect.
9. For treatment of liquid asset items meeting the prescribed conditions for recognition as the liquidity buffer, liquidity inflows and outflows and their reporting in the corresponding reporting templates, the provisions that correspond to their treatment regarding exposures under the provisions of the Decision on Calculation of Bank Capital shall apply. In the corresponding reporting templates, the short form “micro-, small and medium-sized corporates” is used to denote items relating to liquidity inflows and outflows of micro-, small and medium-sized corporates.
10. For data reported in the aforementioned reporting templates, including also the parts related to memorandum items, a bank shall ensure full and reliable analytical support, upholding the amounts reported and structure of the reporting data on the reference reporting date and forming a credible and a reliable basis along with the reporting data. The Agency may request additional documentation, information and data by which the bank supports the reporting data reported, which shall be provided by the bank to the Agency within the set time limit.

11. Concerning the application of the Decision on the Reports and this Instruction, the Agency will periodically revise the prescribed reporting templates and instructions for completing and providing them to the Agency and will accordingly make necessary amendments and/or supplements to the Common Reporting Framework (COREP), with the objective of adapting them to the needs in the framework of the Supervisory Review and Evaluation Process (hereinafter: SREP) and processes for ensuring equivalence with the EU regulatory framework and harmonisation of regulations in BiH.

II TEMPLATE C 72.00 - LIQUIDITY COVERAGE: LIQUID ASSETS

1. Liquid assets

1.1 General remarks

1. This is a summary template which contains information about the bank's liquid assets for the purpose of reporting the liquidity coverage requirement to the Agency in accordance with Article 2(1)(g) of the Decision on the Reports, in conjunction with the application of the provisions of the Decision and the LCR Instruction.
Items of the report which do not have to be completed by banks, in accordance with the remark in the general provisions of this Instruction, are coloured grey.
2. Assets reported shall comply with the requirements set out in Chapter III of the Decision.
3. Banks shall not apply the regulatory currency restrictions when completing template C 72.00 – Liquidity Coverage: Liquid Assets for a material currency, whose definition is provided in Article 2(1)(b) of the Decision, having regard to the provisions of Article 39(2) of the Decision, according to which the LCR in each of the material currencies shall constitute an additional liquidity risk monitoring mechanism. Starting from the provisions of Article 39(3) of the Decision, the Agency may set restrictions for the bank on the share of net liquid outflows in a given currency which can be covered during stress by holding assets in a different currency.
4. Banks will complete reporting template C 72.00 - Liquidity Coverage: Liquid Assets on an aggregate basis for all currencies reported in the reporting currency (BAM), while for each individually material currency according to the definition in Article 2(1)(b) of the Decision, they will complete an individual reporting template C 72.00 - Liquidity Coverage: Liquid Assets, namely for each individually material currency (data reported in each material currency), in order to ensure adequate monitoring of potential currency mismatches in accordance with Article 38(2) of the Decision.
5. When referring to Article 23 of the Decision, banks shall report the amount, i.e. the market value of liquid assets taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges, i.e. market risk hedges in accordance with Article 22(1)(e) of the Decision and in the manner and in accordance with the appropriate haircuts specified in Chapter II of the LCR Instruction.
6. Chapter II of the LCR Instruction sets out, inter alia, rates, i.e. haircuts applicable to liquid assets which are recognised as the liquidity buffer when calculating the LCR.
In this part of the Instruction the word „weighted“ is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
The word „weight“ in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount, i.e. the value according to Article 23 of the Decision.
7. Banks shall not double report items within different levels of liquid assets or across liquid assets and liquidity inflows.

8. Some memorandum items are included in the associated template to this Instruction. While not strictly necessary for the calculation of the LCR itself, banks are also required to complete the memorandum items that provide necessary information to allow the Agency to carry out an adequate assessment of banks' compliance with the regulatory liquidity requirements. In some cases the memorandum items represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources banks may have access to.

1.2 Specific remarks

1.2.1 Specific requirements regarding CIUs

9. For items 1.1.1.10, 1.1.1.11, 1.2.1.6, 1.1.2.2, 1.2.2.10, 1.2.2.11, 1.2.2.12, 1.2.2.13, banks shall report the appropriate proportion of the market value of the collective investment undertakings (CIUs) corresponding to the liquid assets underlying the undertaking, in accordance with the principles defined in Article 27 of the Decision, i.e. Article 5 of the LCR Instruction.

1.2.2 Specific requirements regarding grandfathering and transitional provisions

10. This section may be relevant if the Agency defines specific requirements regarding grandfathering and transitional provisions in the process of harmonising legal regulations and bylaws with the EU regulatory framework. In that case, the total amount that would be reported in relation to grandfathering and application of transitional and final provisions would be reported in the memorandum items.

1.2.3 Specific requirements for reporting by Central Institutions

11. This section is not relevant given the existing level of development of the financial market, conditions and regulations in BiH, so the corresponding rows relating to central institutions are coloured grey (marked with n/a).

1.2.4 Specific requirements regarding settlement and forward starting transactions

12. All liquid assets which are in the stock of the bank on the reference reporting date in accordance with the provisions of Articles 21, 22 and 23 of the Decision shall be reported in the relevant row of template C 72.00 - Liquidity Coverage: Liquid Assets even if they are sold or used in secured forward transactions. Consistently, no liquid assets shall be reported in template C 72.00 - Liquidity Coverage: Liquid Assets from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets.

1.3. Liquid assets sub template – C 72.00

1.3.1 Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Amount/Market value</p> <p>Banks shall report in Column 010 the market value, or the amount where applicable, of the liquid assets defined in Chapter III.1 of the Decision.</p> <p>In doing so, the amount/market value reported in Column 010:</p> <ul style="list-style-type: none"> - shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 22(1)(e) of the Decision, - shall not take into account haircuts specified in Chapter III.1 of the Decision and in the

	<p>LCR Instruction</p> <p>When referring to Article 22(1)(e) of the Decision, banks shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. This does not take into account potential future value changes in the asset.</p>
030	<p>Applicable weight</p> <p>Banks shall report in Column 030 the applicable weight applied to liquid assets defined in Chapter III.1 of the Decision and in the LCR Instruction. Applicable weights may result in weighted average values and must be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 % or 0.50 for an applicable weight of 50 %). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. Where discretions are applied, the Agencies will further prescribe applicable weights.</p> <p>If no discretions in the application of weights are provided for, the applicable weights will be equal to the standard weights.</p> <p>The figure reported in Column 030 must not exceed the figure in Column 020.</p>
040	<p>Value according to Article 23 of the Decision</p> <p>Banks shall report in Column 040 the value of the liquid asset valued according to Article 23 of the Decision. This is the amount, i.e. the market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.</p>

1.3.2 Instructions concerning specific rows

Row	Legal references and instructions
010	<p>1. TOTAL UNADJUSTED LIQUID ASSETS</p> <p>Chapter III.1 of the Decision</p> <p>Banks shall report the total amount/total market value of their liquid assets in Column 010.</p> <p>Banks shall report the total value of their liquid assets valued according to Article 23 of the Decision in Column 040.</p>
020	<p>1.1. Total unadjusted level 1 liquid assets</p> <p>Articles 24 and 27 of the Decision and Chapter II of the LCR Instruction</p> <p>Assets reported in this section have been explicitly identified as, or treated as level 1 liquid assets when specifically set out in the LCR Instruction according to the Decision.</p> <p>Banks shall report the total amount/total market value of their level 1 liquid assets in Column 010.</p> <p>Banks shall report the total value of their level 1 liquid assets valued according to Article 23 of the Decision in Column 040.</p>
030	<p>1.1.1. Total unadjusted level 1 liquid assets excluding extremely high quality covered bonds</p> <p>Articles 24 and 27 of the Decision and Chapter II of the LCR Instruction</p> <p>Assets reported in this subsection have been explicitly identified as, or treated as level 1 liquid assets when specifically set out in the LCR Instruction according to the Decision. Assets and underlying assets that qualify as extremely high quality covered bonds as defined in Article 24(1)(f) of the Decision shall not be reported in this subsection.</p> <p>Banks shall report in Column 010 the sum of total market value amount of level 1 liquid assets excluding extremely high quality covered bonds, unadjusted from provision of Article 20 of the Decision, in conjunction with Article 23 of the Decision.</p> <p>Banks shall report in Column 040 the sum of total weighted amount of level 1 liquid assets excluding extremely high quality covered bonds, unadjusted from provision of Article 20 of the Decision, in conjunction with Article 23 of the Decision.</p>
040	<p>1.1.1.1. Coins and banknotes</p> <p>Article 24(1)(a) of the Decision and Chapter II of the LCR Instruction</p> <p>Total amount of cash, including coins and banknotes.</p>
050	<p>1.1.1.2. Withdrawable central bank reserves</p> <p>Article 24(1)(b)(3) of the Decision and Article 4(3) of the LCR Instruction</p>

	In accordance with the agreed view of the institutions competent for conducting monetary policy and supervision in BiH, only the amount in excess of required regulatory reserve shall be included in highly liquid assets, constituting the amount withdrawable at any time during periods of stress.
060	1.1.1.3. Central bank assets Article 24(1)(b)(1) and (2) of the Decision and Chapter II of the LCR Instruction
070	1.1.1.4. Central government assets Article 24(1)(c)(1), (2) and (3) of the Decision and Chapter II of the LCR Instruction The treatment of central government for the purposes of applying the Decision, the LCR Instruction and this Instruction shall be identical to the treatment in the Decision on Calculation of Bank Capital, i.e. in accordance with the definition in Article 2(u) of the Decision on Calculation of Bank Capital.
080	1.1.1.5. Regional government and local authorities assets Article 24(1)(c)(4) and (5) of the Decision The treatment of regional governments and local authorities for the purposes of applying the Decision, the LCR Instruction and this Instruction shall be identical to the treatment in the Decision on Calculation of Bank Capital, i.e. in accordance with the definition in Article 2(v) of the Decision on Calculation of Bank Capital.
090	1.1.1.6. Public sector entity assets Article 24(1)(c)(6) of the Decision The treatment of public sector entities for the purposes of applying the Decision, the LCR Instruction and this Instruction shall be identical to the treatment in the Decision on Calculation of Bank Capital, i.e. in accordance with the definition in Article 2(w) of the Decision on Calculation of Bank Capital.
100	1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets Article 24(1)(d) of the Decision
110	1.1.1.8. Bank fulfilling one of the conditions laid down in Article 24(1)(e)(1) and (2) of the Decision assets
120	1.1.1.9. Multilateral development bank and international organisations assets Article 24(1)(g) of the Decision
130	1.1.1.10. Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure Article 27 of the Decision and Article 5(3)(a) of the LCR Instruction Where the CIU's underlying assets consist of coins/banknotes and/or central bank exposures, banks will apply the minimum haircut of 0 %.
140	1.1.1.11. Qualifying CIU shares/units: underlying is level 1 assets excluding extremely high quality covered bonds Article 27 of the Decision and Article 5(3)(b) of the LCR Instruction Where the CIU's underlying assets consist of level 1 liquid assets, excluding extremely high quality covered bonds, banks will apply the minimum haircut of 5 %.
150	1.1.1.12. Alternative Liquidity Approaches: Central bank credit facility n/a
160	1.1.1.13. Central institutions: level 1 assets excluding extremely high quality covered bonds which are considered liquid assets for the depositing bank n/a
170	1.1.1.14. Alternative Liquidity Approaches: level 2A assets recognised as level 1 liquid assets n/a
180	1.1.2. Total unadjusted level 1 liquid assets in the form of extremely high quality covered bonds Articles 24 and 27 of the Decision and Article 5(3)(c) of the LCR Instruction Banks shall report in Column 010 the sum of total market value amount of level 1 assets in the form of extremely high quality covered bonds, unadjusted from provision of Article 20 of the

	Decision, in conjunction with Article 23 of the Decision. Banks shall report in Column 040 the sum of total weighted amount of level 1 assets in the form of extremely high quality covered bonds, unadjusted from provision of Article 20 of the Decision, in conjunction with Article 23 of the Decision.
190	1.1.2.1. Extremely high quality covered bonds Article 24(1)(f) of the Decision, in accordance with the definition of covered bonds in Article 2(cccc) of the Decision on Calculation of Bank Capital.
200	1.1.2.2. Qualifying CIU shares/units: underlying is extremely high quality covered bonds Article 27 of the Decision and Article 5(3)(c) of the LCR Instruction Where the CIU's underlying assets consist of extremely high quality covered bonds, banks will apply the minimum haircut of 12%.
210	1.1.2.3. Central institutions: level 1 assets in the form of extremely high quality covered bonds which are considered liquid assets for the depositing bank n/a
220	1.2. Total unadjusted level 2 liquid assets Articles 25, 26 and 27 of the Decision Assets reported in this section have been explicitly identified as, or treated as either level 2A or 2B assets according to the provisions of Articles 25, 26 and 27 of the Decision. Banks shall report the total amount/total market value of their level 2 liquid assets in Column 010. Banks shall report the total value according to Article 23 of the Decision of their level 2 liquid assets in Column 040.
230	1.2.1. Total unadjusted level 2A assets Articles 25 and 27 of the Decision Assets reported in this subsection have been explicitly identified as, or treated as either level 2A or 2B assets according to the provisions of Articles 25 and 27 of the Decision. Banks shall report in Column 040 the sum of total market value amount of level 2A assets, unadjusted from provision of Article 20 of the Decision. Banks shall report in Column 040 the sum of total weighted amount of level 2A assets, unadjusted from provision of Article 20 of the Decision.
240	1.2.1.1. Regional government and local authorities or public sector entities assets (BiH, EU Member State, RW20 %) Article 25(1)(a) of the Decision
250	1.2.1.2. Central bank or central/regional government and local authorities or public sector entities assets (Third Country, RW20 %) Article 25(1)(b) of the Decision
260	1.2.1.3. High quality covered bonds (CQS2) Article 25(1)(c)(1) - (6) of the Decision
270	1.2.1.4. High quality covered bonds (Third Country, CQS1) Article 25(1)(d)(1) - (7) of the Decision
280	1.2.1.5. Corporate debt securities (CQS1) Article 25(1)(e)(1) - (3) of the Decision
290	1.2.1.6. Qualifying CIU shares/units: underlying is level 2A assets Article 27 of the Decision Where the CIU's underlying assets consist of level 2A assets, banks will apply the minimum haircut of 20%.
300	1.2.1.7. Central institutions: level 2A assets which are considered liquid assets for the depositing bank n/a
310	1.2.2. Total unadjusted level 2B liquid assets Articles 26 and 27 of the Decision Assets reported in this subsection have been explicitly identified as level 2B assets according to the provisions of Articles 26 and 27 of the Decision. Banks shall report in Column 040 the sum of total market value amount of level 2B assets,

	unadjusted from provision of Article 20 of the Decision, in conjunction with Article 23 of the Decision.
320	1.2.2.1. Asset-backed securities (residential, CQS1) n/a
330	1.2.2.2. Asset-backed securities (auto, CQS1) n/a
340	1.2.2.3. High quality covered bonds (RW35 %) Article 26(1)(c)(1) - (7) of the Decision Banks shall apply the minimum haircut of 30 % to high quality covered bonds (RW35 %) referred to in Article 26(1)(c)(1) - (7) of the Decision.
350	1.2.2.4. Asset-backed securities (commercial or individuals, Member State, CQS1) n/a
360	1.2.2.5. Corporate debt securities (CQS2/3) Article 26(1)(a) of the Decision Banks shall apply the minimum haircut of 50 % to corporate debt securities which meet all of the conditions set out in Article 26(1)(a) of the Decision.
370	1.2.2.6. Corporate debt securities – non-interest bearing assets (held by banks in accordance with Article 26 of the Decision) (CQS1/2/3) Article 26(1)(e), (2), (3) and (4) of the Decision Banks with such form of assets will apply the minimum haircut of 50 %, while the application of a different haircut may be considered as a derogation granted by the Agency in the manner as provided for in Article 26(3) and (4) of the Decision.
380	1.2.2.7. Shares (major stock index) Article 26(1)(b)(1) - (3) of the Decision Shares, which comply with Article 26(1)(b)(1) - (3) of the Decision and are denominated in the reporting currency (BAM). Banks shall also report shares complying with the above Article of the Decision and denominated in a different currency, provided that they are counted as level 2B assets only up to the amount to cover the liquidity outflows in that currency or in the jurisdiction where there is exposure to credit risk.
390	1.2.2.8. Non-interest bearing assets held by banks in accordance with Article 26 of the Decision (CQS3-5) Article 26(1)(e), (2), (3) and (4) of the Decision Banks with such form of assets will apply the minimum haircut of 50 %, while the application of a different haircut may be considered as a derogation granted by the Agency in the manner as provided for in Article 26(3) and (4) of the Decision.
400	1.2.2.9. Restricted-use central bank committed liquidity facilities n/a
410	1.2.2.10. Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1) n/a
420	1.2.2.11. Qualifying CIU shares/units: underlying is high quality covered bonds (RW35 %) n/a
430	1.2.2.12. Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1) n/a
440	1.2.2.13. Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets held by banks in accordance with Article 26 of the Decision (CQS3-5) Article 26(1)(e), (2) and (3) and Article 27 of the Decision Where the CIU's underlying assets consist of corporate debt securities (CQS2-3), shares (major stock index) or non-interest bearing assets held by banks in accordance with Article 26(1)(d) of the Decision (CQS3-5), banks will apply the minimum haircut of 55 %.

	Where the CIU's underlying assets consist of non-interest bearing assets held by banks in accordance with Article 26(1)(e) of the Decision (CQS3-5), the same approach applies as for non-interest bearing assets of banks operating according to a specific way of doing business which does not allow for interest-bearing assets to be held (as in rows 370 and 390 of this part of the Instruction).
450	1.2.2.14. Deposits by network member with central institution (no obligated investment) n/a
460	1.2.2.15. Liquidity funding available to network member from central institution (non-specified collateralisation) n/a
470	1.2.2.16. Central institutions: level 2B assets which are considered liquid assets for the depositing bank n/a
MEMORANDUM ITEMS	
480	2. Alternative Liquidity Approaches: additional level 1/2A/2B liquid assets included due to ALA currency consistency not applying n/a
490	3. Deposits by network member with central institution (obligated investment in level 1 liquid assets excluding extremely high quality covered bonds) n/a
500	4. Deposits by network member with central institution (obligated investment in level 1 liquid assets in the form of extremely high quality covered bonds) n/a
510	5. Deposits by network member with central institution (obligated investment in level 2A liquid assets) n/a
520	6. Deposits by network member with central institution (obligated investment in level 2B liquid assets) n/a
530	7. Adjustments made to assets due to net liquidity outflows from early close-out of hedges Article 22(1)(e) of the Decision Banks shall report the total amount of adjustments they have made to their liquid assets reported in the sections for level 1/2A/2B assets regarding the net cash outflows due to early close-out of hedges in accordance with Article 22(1)(e) of the Decision.
540	8. Adjustments made to assets due to net liquidity inflows from early close-out of hedges Article 22(1)(e) of the Decision Banks shall report the total amount of adjustments they have made to their liquid assets reported in the sections for level 1/2A/2B assets regarding the net cash inflows due to early close-out of hedges in accordance with Article 22(1)(e) of the Decision.
550	9. Member State-sponsored guaranteed bank assets subject to grandfathering n/a
560	10. Member State-sponsored impaired asset management agencies subject to transitional provision n/a
570	11. Securitisations backed by residential loans subject to transitional provision n/a
580	12. Level 1/2A/2B assets excluded due to currency reasons Link with Articles 21 and 22(1)(f) and Articles 24 - 26 of the Decision Banks shall report the portion of liquid assets that is not recognisable as the liquidity buffer under the above Articles of the Decision.
590	13. Level 1/2A/2B assets excluded for operational reasons except for currency reasons Article 22 of the Decision Banks shall report assets complying with Article 21 of the Decision but that do not meet the regulatory operational requirements specified in Article 22 of the Decision, provided that they

	have not been reported in row 580 for currency reasons.
600	14. Level 1 non-interest bearing assets held by banks in accordance with Article 26 of the Decision Banks shall report the total amount of level 1 non-interest bearing liquid assets held in accordance with the above provision of Article 26(1)(e) of the Decision.
610	15. Level 2A non-interest bearing assets held by banks in accordance with Article 26 of the Decision Banks shall report the total amount of level 2A non-interest bearing assets held in accordance with the above provision of Article 26(1)(e) of the Decision.

III TEMPLATE C 73.00 LIQUIDITY COVERAGE: OUTFLOWS

2. Outflows

2.1 General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement in accordance with the provisions of the Decision and the LCR Instruction.
Items of the report which do not have to be completed by banks, in accordance with the remark in the general provisions of this Instruction, are coloured grey.
2. Banks shall report data in the reporting template in the corresponding currencies in accordance with the provisions of Articles 18 and 39 of the Decision.
3. Some memorandum items are included in the associated template to this Instruction. While not strictly necessary for the calculation of the LCR, they are required to be completed. These items provide necessary information to allow the Agency to complete an adequate assessment of banks' compliance with the regulatory liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources banks may have access to.
4. In accordance with Article 30(1) of the Decision, liquidity outflows shall:
 - i. include those categories referred to in Article 30(2) of the Decision.
 - ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in the Decision, the LCR Instruction and this Instruction.
5. The Decision and the LCR Instruction only refer to rates and haircuts, and the word „weight“ just refers to these. In this Instruction the word „weighted“ is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
6. The liquidity outflows shall be reported only once in the template unless additional outflows according to Article 30 of the Decision are applicable or where the item is also a memorandum item. The memorandum items reporting does not have any impact on the calculation of the liquidity outflows.
7. Where the liquidity outflows are reported in a material currency, the following shall always apply:
 - i. only items and flows denominated in that currency shall be reported;
 - ii. in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
 - iii. where the Decision allows netting it may only be applied to flows in that currency and
 - iv. where a flow has multicurrency optionality, the bank shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that material currency.

8. The standard weights in Column 040 of template C 73.00 – Liquidity Coverage: Outflows are those specified in the Decision by default and are provided here only for information.
9. The template contains information about collateralised liquidity flows, referred to as collateral-backed and capital market-driven transactions in the Decision and the LCR Instruction, and for the purpose of calculating LCR as defined in the Decision.

A separate template is provided for collateral swaps, C 75.00 – Liquidity Coverage: Collateral Swaps, i.e. collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 – Liquidity Coverage: Outflows, which only covers cash-versus-collateral transactions.

2.2 Specific remarks regarding settlement and forward starting transactions

10. Banks shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.7.3 net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset.

If the amount to be lent is lower than the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow.

If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full.

In the case of a repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row.

For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the 30 day horizon do not have any impact on a bank's LCR and can be ignored.

2.3. Decision tree on rows of template C 73.00 – Liquidity Coverage: Outflows

11. The decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e. banks shall always comply with the rest of this Instruction. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well.

#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transaction entered into subsequent to the reporting date	Yes	Do not report
		No	# 3
3	Forward transactions that start prior to and mature after the 30-day horizon	Yes	Do not report
		No	ID 1.1.7.3
4	An item requiring additional outflows in accordance with Article 30 of the Decision	Yes	# 5 and subsequently # 48
		No	# 5
5	Retail deposit in accordance with Article 2(1)(n) of the	Yes	# 6

	Decision	No	# 12
6	Cancelled deposit with a residual maturity of maximum 30 calendar days and where pay-out has been agreed to another bank	Yes	ID 1.1.1.1
		No	# 7
7	Deposit in accordance with Article 30(6) of the Decision	Yes	Do not report
		No	# 8
8	Retail deposit collected in third countries n/a	Yes	ID 1.1.1.5
		No	# 9
9	Deposit in accordance with Article 30(2) of the Decision and the provisions of the LCR Instruction	Yes	Allocate into one relevant item of ID 1.1.1.2
		No	# 10
10	Covered deposit with a possible lower outflow rate from 1 January 2019 n/a	Yes	ID 1.1.1.4
		No	# 11
11	Deposit in accordance with Article 30(2) of the Decision	Yes	ID 1.1.1.3
		No	ID 1.1.1.6
12	Liability that become due, can be called for pay-out by the issuer or by the provider of the funding or entail an expectation by the provider of the funding that the bank would repay the liability within the next 30 calendar days	Yes	# 13
		No	# 29
13	Liability resulting from the bank's own operating expenses	Yes	ID 1.1.7.1
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with the LCR Instruction – Article 13(6)	Yes	Follow path for retail deposits (i.e. if answer is yes for # 5 and treat accordingly)
		No	# 15
15	Liability in form of debt security	Yes	ID 1.1.7.2
		No	# 16
16	Deposit received as collateral	Yes	Allocate across relevant items of ID 1.1.4
		No	# 17
17	Deposit arising out of a correspondent banking or from the prime brokerage	Yes	ID 1.1.3.1
		No	# 18
18	Operational deposit in accordance with Article 30 of the Decision and Article 12 of the LCR Instruction	Yes	# 19
		No	# 24
19	Maintained in the context of institutional protection scheme or a cooperative network n/a	Yes	# 20
		No	# 22
20	Treated as liquid assets for the depositing bank n/a	Yes	ID 1.1.2.2.2
		No	# 21
21	Maintained to obtain cash clearing and central institution services within a network n/a	Yes	ID 1.1.2.4
		No	ID 1.1.2.2.1
22	Maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship	Yes	Allocate into one relevant item of ID 1.1.2.1
		No	# 23
23	Maintained in the context of an established operational relationship (other) with non-financial customers	Yes	ID 1.1.2.3
		No	# 24
24	Other deposits	Yes	# 25
		No	# 26

25	Deposits by financial customers	Yes	ID 1.1.3.2
		No	Allocate into one relevant item of ID 1.1.3.3
26	Liability from collateral-backed and capital market-driven transactions with the exception of derivatives and collateral swaps	Yes	Allocate into one relevant item of ID 1.2
		No	# 27
27	Liability from collateral swaps	Yes	Allocate into one relevant item of C 75.00 and ID 1.3 where applicable.
		No	# 28
28	Liability resulting from an outflow from derivatives in accordance with Article 30(2)(c) of the Decision and the provisions of Article 8(2)(g) and Article 13 of the LCR Instruction	Yes	ID 1.1.4.5
		No	ID 1.1.7.3
29	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Article 30(2)(d) of the Decision	Yes	#30
		No	# 38
30	Committed credit facility	Yes	# 31
		No	# 33
31	Within institutional protection scheme or cooperative network treated as liquid asset by the depositing bank n/a	Yes	ID 1.1.5.1.6
		No	# 32
32	Within a group or an institutional protection scheme subject to preferential treatment? n/a	Yes	ID 1.1.5.1.5
		No	Allocate into one relevant remaining item of ID 1.1.5.1
33	Committed liquidity facility	Yes	#34
		No	Not applicable
34	Within institutional protection scheme or cooperative network treated as liquid asset by the depositing bank n/a	Yes	ID 1.1.5.2.7
		No	# 35
35	Within a group or an institutional protection scheme subject to preferential treatment n/a	Yes	ID 1.1.5.2.6
		No	# 36
36	To SSPEs n/a	Yes	Allocate into one relevant item of ID 1.1.5.2.4
		No	#37
37	Personal investment company n/a	Yes	ID 1.1.5.2.3
		No	Allocate into one relevant remaining item of ID 1.1.5.2
38	Other product or service in accordance with Article 30(3) of the Decision and Article 8 of the LCR Instruction	Yes	# 39
		No	Do not report
39	Trade finance off balance sheet related product in accordance with Article 30(3)(h) of the Decision and Article 8(2)(h) of the LCR Instruction	Yes	ID 1.1.6.8
		No	# 40
40	Contractual commitments to extend funding to non-financial customers in excess of monies due from those customers	Yes	One of the following IDs: 1.1.6.6.1.1 to 1.1.6.6.1.4
		No	# 41
41	Undrawn loans and advances to wholesale counterparties	Yes	ID 1.1.6.2
		No	# 42
42	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.6.3
		No	# 43

43	Is it other planned outflow related to renewal or extension of new loans	Yes	ID 1.1.6.6.2
		No	# 44
44	Credit cards	Yes	ID 1.1.6.4
		No	# 45
45	Overdraft	Yes	ID 1.1.6.5
		No	# 46
46	Planned derivatives payable	Yes	ID 1.1.6.7
		No	# 47
47	Other off balance sheet and contingent funding obligation	Yes	ID 1.1.6.1
		No	ID 1.1.6.9
48	Debt security already reported in item 1.1.7.2 of C 73.00	Yes	Do not report
		No	# 49
49	Liquidity requirement for derivatives in accordance with Article 30(2)(c) of the Decision and Article 8(2)(g) of the LCR Instruction already considered in question # 28	Yes	Do not report
		No	Allocate across relevant items of ID 1.1.4

2.4. Outflows sub template – C 73.00 – Liquidity Coverage: Outflows

2.4.1 Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Amount</p> <p>1.1.Unsecured transactions/deposits specific instructions: Banks shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 29 and 30 of the Decision. Subject to prior approval of the Agency within each category of outflows, the amount of each item reported in Column 010 of template C 73.00 – Liquidity Coverage: Outflows shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 16(3)(c)(4) of the LCR Instruction.</p> <p>1.2.Collateral-backed and capital market-driven transactions specific instructions: Banks shall report here the outstanding balance of the liabilities in accordance with Article 30 of the Decision.</p>
020	<p>Market value of collateral extended</p> <p>Collateral-backed and capital market-driven transactions specific instructions: Banks shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges in accordance with Article 22(1)(e) of the Decision and subject to the following conditions:</p> <ul style="list-style-type: none"> - These extended collaterals to be reported only refer to level 1, 2A and 2B liquid assets that would qualify upon maturity as liquid assets in accordance with Chapter III.1 of the Decision. Where collateral is level 1, 2A or 2B asset but would not qualify as liquid asset in accordance with part III.1 of the Decision it shall be reported as non-liquid asset. Similarly, where a bank may only recognise part of their foreign currency shares, or foreign currency central government or central bank assets, or domestic currency central government or central bank assets within their high quality liquid assets (HQLA), only the recognisable part shall be reported within the levels 1, 2A and 2B asset columns in accordance with Article 26(1)(b)(1) to (3) and Article 24(1)(d) of the Decision. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid asset section; - Level 2A assets shall be reported in the corresponding level 2A asset row, even if the Alternative Liquidity Approach would be applied (i.e. do not move level 2A assets to level

	1 assets in the secured transaction reporting), which is not provided for in the Decision.
030	Value of collateral extended according to Article 23 of the Decision Collateral-backed and capital market-driven transactions specific instructions: Banks shall report here the value of extended collateral in accordance with Article 23 of the Decision. This is calculated by multiplying Column 020 of template C 73.00 - Liquidity Coverage: Outflows by the applicable weight/haircut from template C 72.00 – Liquidity Coverage: Liquid Assets corresponding to asset type. Column 030 of template C 73.00 – Liquidity Coverage: Outflows is used in the calculation of the adjusted amount of liquid assets in template C 76.00 - Liquidity Coverage: Calculations.
050	Applicable Weight Both unsecured and secured: Banks shall report here applicable weights. These weights are those specified in Article 30 of the Decision and Article 7 of the LCR Instruction. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 %, or 0.50 for an applicable weight of 50 %). For reporting purposes, the applicable weights shall be equal to the standard weights.
060	Outflow Both unsecured and secured: Banks shall report here the outflows. This is calculated by multiplying Column 010 of template C 73.00 – Liquidity Coverage: Outflows by Column 050 of that same template.

2.4.2 Instructions concerning specific rows

Row	Legal references and instructions
010	1. OUTFLOWS Chapter III.2 of the Decision and Chapter III of the LCR Instruction Banks shall report here on outflows in accordance with Chapter III.2 of the Decision and Chapter III of the LCR Instruction.
020	1.1. Outflows from unsecured transactions/deposits Article 30 of the Decision and the LCR Instruction Banks shall report here on outflows in accordance with Article 30 of the Decision and the LCR Instruction.
030	1.1.1. Retail deposits Article 30(2)(a) of the Decision and Articles 9 and 10 of the LCR Instruction Banks shall report here on retail deposits as defined in Article 2(n) of the Decision. In accordance with Article 30(6) of the Decision and Articles 9 and 10 of the LCR Instruction, banks shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. Banks will consider for this category of liability the applicable outflow rates provided for by the Decision and the LCR Instruction for the different categories of retail deposits. Accordingly, banks shall report as applicable weight the average of the relevant applicable weights for all these deposits.
040	1.1.1.1. Deposits where the pay-out has been agreed in the following 30 days Article 30(2)(b) of the Decision and Articles 9 and 10 of the LCR Instruction Banks shall report here deposits with a residual maturity of maximum 30 days where pay-out has been agreed.
050	1.1.1.2. Deposits subject to higher outflow rates
060	1.1.1.2.1. Category 1 Banks shall report the amount of the whole outstanding balance of every retail deposit which fulfils the definition in Article 2(1)(n) of the Decision or at least two of the following criteria: a) the deposits that are accessible only through high-risk distribution channels (internet and other forms of remote access) b) the interest rate applied to the deposit significantly exceeds the average rate, its return is derived from the return on a market index or set of indices and its return is derived from any

	<p>market variable other than a floating interest rate;</p> <p>c) matures within the 30 day period or presents a fixed notice period in accordance with contractual arrangements;</p> <p>d) the depositor is a non-resident or the deposit is not denominated in Convertible Marka, in Convertible Marka with a currency clause in Euro or in Euro.</p> <p>Banks shall apply the outflow rate in accordance with Article 10(2) and (3) of the LCR Instruction.</p>
070	<p>1.1.1.2.2. Category 2</p> <p>Banks shall report the amount of the whole outstanding balance of every retail deposit which fulfils the definitions in Article 2(n) of the Decision or at least three of the following criteria:</p> <p>a) the deposits that are accessible only through high-risk distribution channels (internet and other forms of remote access);</p> <p>b) the interest rate applied to the deposit significantly exceeds the average rate, its return is derived from the return on a market index or set of indices and its return is derived from any market variable other than a floating interest rate;</p> <p>c) matures within the 30 day period or presents a fixed notice period in accordance with contractual arrangements;</p> <p>d) the depositor is a non-resident or the deposit is not denominated in Convertible Marka, in Convertible Marka with a currency clause in Euro or in Euro.</p> <p>Banks shall apply the outflow rate in accordance with Article 10(2) and (3) of the LCR Instruction.</p>
080	<p>1.1.1.3. Stable deposits</p> <p>Banks shall report the part of the amount of retail deposits covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH and either is part of an established relationship reducing the likelihood of withdrawal (has an active relationship with the bank which has already lasted for at least 12 months, has a borrowing relationship with the bank for residential loans or other long term loans or has one other active product with the bank, other than a loan) or is held in a transactional account (where salaries, other income or transactions are regularly paid or debited to that account) and where:</p> <ul style="list-style-type: none"> - these deposits do not fulfil the criteria for a higher outflow rate in which case they shall be reported as deposits subject to a higher outflow or - these deposits have not been taken in third countries where higher outflows are applied in which case they shall be reported within this category (a different treatment shall not be applied).
090	<p>1.1.1.4. Derogated stable deposits</p> <p>Banks shall report the part of the amounts of retail deposits which is covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH up to the regulatory amount and is part of an established relationship reducing the likelihood of withdrawal (has an active relationship with the bank of at least 12 months duration, has a borrowing relationship with the bank for residential loans or other long term loans or has one other active product with the bank, other than a loan) or is held in a transactional account (where salaries, other income or transactions are regularly paid or debited to that account) and where these deposits do not fulfil the criteria for a higher outflow rate in which case they shall be reported as deposits subject to a higher outflow.</p> <p>Note: the above refers to the possibility of applying a 3 % outflow rate in Member States from 1 January 2019.</p> <p>n/a</p>
100	<p>1.1.1.5. Deposits in third countries where a higher outflow rate is applied</p> <p>n/a</p>
110	<p>1.1.1.6. Other retail deposits</p> <p>Banks shall report the amount of other retail deposits than those captured in the previous items.</p>
120	<p>1.1.2. Operational deposits</p> <p>Article 30(3) of the Decision and Article 12 of the LCR Instruction</p> <p>Banks shall report here the operational deposits, other than deposits arising out of a correspondent banking or from the provision of prime brokerage services which shall not be</p>

	considered operational deposits.
130	<p>1.1.2.1. Deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</p> <p>Article 30 of the Decision and Article 12 of the LCR Instruction</p> <p>Banks shall report here on deposits that have to be maintained by the depositor in order to be able to obtain clearing, custody, cash management or other comparable services in the context of an established operational relationship which is critically important to the depositor; funds in excess of those required for the provision of operational services are treated as non-operational deposits.</p> <p>Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely shall be reported.</p> <p>Banks shall report separately the amount of deposits covered and not covered by a deposit guarantee scheme, as specified in the following items of this Instruction.</p>
140	<p>1.1.2.1.1. Deposits covered by deposit guarantee scheme</p> <p>Article 30 of the Decision and Article 12(2) of the LCR Instruction</p> <p>Banks shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship and which is covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH.</p>
150	<p>1.1.2.1.2. Deposits not covered by deposit guarantee scheme</p> <p>Article 30 of the Decision and Article 12(1) of the LCR Instruction</p> <p>Banks shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfils the criteria set out in Article 12(1) of the LCR Instruction and which is not covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH.</p>
160	<p>1.1.2.2. Deposits maintained in the context of institutional protection scheme or a cooperative network</p> <p>n/a</p>
170	<p>1.1.2.2.1. Deposits not treated as liquid assets for the depositing bank</p> <p>n/a</p>
180	<p>1.1.2.2.2. Deposits treated as liquid assets for the depositing bank</p> <p>n/a</p>
190	<p>1.1.2.3. Deposits maintained in the context of an established operational relationship (other) with non-financial customers</p> <p>Article 30 of the Decision and Article 12(3) of the LCR Instruction</p> <p>Banks shall report the amount of the outstanding balance of deposits maintained by non-financial customers in the context of an established operational relationship other than those that have to be maintained by the depositor in order to be able to obtain clearing, custody, cash management or other comparable services and subject to the requirements set out in Article 12(3) of the LCR Instruction.</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely shall be reported.</p>
200	<p>1.1.2.4. Deposits maintained to obtain cash clearing and central institution services within a network</p> <p>n/a</p>
210	<p>1.1.3. Non-operational deposits</p> <p>Article 30 of the Decision and Article 12(4) of the LCR Instruction</p> <p>Banks shall report here on unsecured deposits and those arising out of a correspondent banking or from the provision of prime brokerage services.</p> <p>Banks shall report separately, with the exception of the liabilities arising out of correspondent banking or from the provision of prime brokerage services, the amount of these non-operational deposits covered and not covered by a deposit guarantee scheme, as specified in the following items of the instructions.</p>
220	<p>1.1.3.1. Deposits arising out of correspondent banking or from the provision of prime brokerage services</p>

	Article 30 of the Decision and Article 12(4) of the LCR Instruction Banks shall report the amount of the outstanding balance of deposits arising out of correspondent banking or from the provision of prime brokerage services.
230	1.1.3.2. Deposits by financial customers Article 30 of the Decision and Article 12(4) of the LCR Instruction Banks shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits. Banks shall also report funds in excess of those required for the provision of operational services.
240	1.1.3.3. Deposits by other customers Article 30 of the Decision and Article 13 of the LCR Instruction Banks shall report here on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) to the extent they are not considered as operational deposits. This section shall also include the following: - funds in excess of those required for the provision of operational services, provided that they are not from financial customers and - excess deposit (the portion of the deposit that is not required to use services – non-operational deposit). These deposits shall be reported in two different rows depending on the amount of the deposit covered or not covered by a deposit guarantee scheme.
250	1.1.3.3.1. Deposits covered by deposit guarantee scheme Article 30 of the Decision and Article 13(1) of the LCR Instruction Banks shall report the amount of the outstanding balance of deposits maintained by other customers and which are covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH.
260	1.1.3.3.2. Deposits not covered by deposit guarantee scheme Article 30 of the Decision and Article 13(1) of the LCR Instruction Banks shall report the amount of the outstanding balance of deposits maintained by other customers and which are not covered by a deposit guarantee scheme in accordance with the Law on Deposit Insurance in Banks in BiH.
270	1.1.4. Additional outflows Article 30 of the Decision and Article 14 of the LCR Instruction
280	1.1.4.1. Collateral other than level 1 assets collateral posted for derivatives Article 30 of the Decision and Article 14(1) of the LCR Instruction Banks shall report the market value of collateral other than level 1 collateral which is posted for interest-rate contracts, foreign-exchange contracts and contracts concerning gold and contracts of a similar nature concerning other reference items or indices.
290	1.1.4.2. Level 1 extremely high quality covered bonds assets collateral posted for derivatives Article 30 of the Decision and Article 14(2) of the LCR Instruction Banks shall report the market value of level 1 extremely high quality covered bonds assets collateral which is posted for interest-rate contracts, foreign-exchange contracts and contracts concerning gold and contracts of a similar nature concerning other reference items or indices listed in Annex II of the Decision on Calculation of Bank Capital.
300	1.1.4.3. Material outflows due to deterioration of own credit quality Article 30 of the Decision and Article 14(3) of the LCR Instruction Banks shall report total amount of additional outflows they have calculated and notified to the Agency. If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in row 300 such that the sum of the outflows is 100 % outflow in total for the transaction.
310	1.1.4.4. Impact of an adverse market scenario on derivatives transactions, financing transactions and other contracts

	<p>Article 30 of the Decision and Article 14(4) of the LCR Instruction</p> <p>Banks would report in this item the amount of additional outflows calculated as a result of the impact of an adverse scenario in these markets.</p>
320	<p>1.1.4.4.1. Historical Look-back Approach</p> <p>Article 30 of the Decision and Article 14(4) of the LCR Instruction</p> <p>Banks shall report the amount resulting from application of the Historical Look-back Approach.</p>
330	<p>1.1.4.4.2. Advanced Method for Additional Outflows approach</p> <p>Banks would report in this item the excess amount over the amount in item 1.1.4.4.1 resulting from the application of the Advanced Method for Additional Outflows.</p>
340	<p>1.1.4.5. Outflows from derivatives</p> <p>Article 30 of the Decision and Article 14(5) of the LCR Instruction</p> <p>Banks shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II of the Decision on Calculation of Bank Capital.</p> <p>For material currency reporting only, banks shall report outflows which occur only in the respective material currency. Netting by counterparty may only be applied to flows in that currency. For instance: Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties. For instance: Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C 73.00 (and EUR40 inflow on C 74.00).</p>
350	<p>1.1.4.6. Short positions</p> <p>Article 30 of the Decision and Article 14(6) of the LCR Instruction</p> <p>Banks shall apply an additional outflow corresponding to 100% of the market value of securities or other assets sold short and to be returned within 30 calendar day period to reflect the requirement that the bank needs to collateralise a borrow to settle any short sales.</p> <p>No outflow shall be assumed either if the bank owns the securities to be returned, since they have been fully paid for, or has borrowed them at terms requiring their return only after 30 calendar day period, and the securities do not form part of the bank's liquid assets.</p> <p>If the short position is being covered by an existing collateralised securities financing transaction, the bank shall assume the short position will be maintained throughout the 30 calendar day period and receive a 0% outflow.</p>
360	<p>1.1.4.6.1. Short positions covered by collateralised securities financing transaction</p> <p>Article 30 of the Decision and Article 14(6) of the LCR Instruction</p> <p>Banks shall report the market value of securities or other assets sold short that are covered by a collateralised securities financing transaction and to be returned within 30 days unless the bank owns the securities to be returned or has borrowed them at terms requiring their return only after the 30 calendar day period and the securities do not form part of the bank's liquid assets.</p> <p>If the short position is being covered by a collateralized securities financing transaction, the bank shall assume the short position will be maintained throughout the 30 calendar days period and shall apply a 0% outflow.</p>
370	<p>1.1.4.6.2. Other short positions</p> <p>Article 30 of the Decision and Article 14(6) of the LCR Instruction</p> <p>Banks shall report the market value of securities or other assets sold short other than those covered by a collateralised securities financing transaction and to be returned within 30 days unless the bank owns the securities to be returned or has borrowed them at terms requiring their return only after the 30 calendar day period and the securities do not form part of the bank's liquid assets.</p>
380	<p>1.1.4.7. Callable excess collateral</p> <p>Article 30 of the Decision and Article 14(7)(a) of the LCR Instruction</p> <p>Banks shall report the market value of excess collateral that the bank hold and that can be contractually called at any times by the counterparty.</p>
390	<p>1.1.4.8. Due collateral</p> <p>Article 30 of the Decision and Article 14(7)(b) of the LCR Instruction</p> <p>Banks shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.</p>

400	1.1.4.9. Liquid asset collateral exchangeable for non liquid assets Article 30 of the Decision and Article 14(7)(c) of the LCR Instruction Banks shall report the market value of collateral corresponding to assets that qualify as liquid assets for the purpose of Chapter III.1 of the Decision that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Chapter III.1 without the consent of the bank.
410	1.1.4.10. Loss of funding on structured financing instruments n/a
420	1.1.4.10.1. Structured financing instruments n/a
430	1.1.4.10.2. Financing facilities n/a
440	1.1.4.11. Assets borrowed on an unsecured basis Article 30 of the Decision and Article 14(12) of the LCR Instruction Banks shall report here assets borrowed on an unsecured basis and maturing within the 30 calendar days. These assets shall be assumed to run off in full, leading to a 100% outflow. This treatment aims to reflect the fact that securities lent against a fee are likely to be recalled under stressed conditions or that security lender will seek full collateralisation. Banks shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the bank does not own the securities and they do not form part of the bank's liquidity buffer.
450	1.1.4.12. Internal netting of client's positions Article 30 of the Decision and Article 12(13) of the LCR Instruction Banks shall report here the market value of client's assets where in relation to prime brokerage services the bank has financed the assets of one client by internally netting them against the short sales of another client.
460	1.1.5. Committed facilities Article 30 of the Decision and Article 15 of the LCR Instruction Banks shall report here on outflows as defined in Article 30 of the Decision and Article 15 of the LCR Instruction. Maximum amount that could be drawn shall be assessed in accordance with Article 15(2) of the LCR Instruction.
470	1.1.5.1. Credit facilities Banks shall report here on committed credit facilities as defined in Article 15(1) of the LCR Instruction.
480	1.1.5.1.1. Credit facilities to natural persons, micro-, small and medium-sized corporates Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities to natural persons, micro-, small and medium-sized corporates.
490	1.1.5.1.2. Credit facilities to non-financial customers other than natural persons, micro-, small and medium-sized corporates Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are not financial customers or natural persons or micro-, small and medium-sized corporates and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.
500	1.1.5.1.3. Credit facilities to banks, foreign banks/credit institutions Banks shall report here on committed credit facilities provided to banks, foreign banks /credit institutions.
510	1.1.5.1.3.1. Credit facilities for funding promotional loans of natural persons, micro-, small and medium-sized corporates Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to banks, foreign banks/credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to retail customers. Only banks which meet the conditions set out in Article 24(1)(e) of the Decision may report this

	item.
520	1.1.5.1.3.2. Credit facilities for funding promotional loans of non-financial customers Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to banks/credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are not financial customers, or natural persons, or micro-, small and medium-sized corporates. Only banks which meet the conditions set out in Article 24(1)(e) of the Decision may report this item.
530	1.1.5.1.3.3. Credit facilities to other banks, foreign banks/credit institutions Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to banks, foreign banks/credit institutions other than those reported above.
540	1.1.5.1.4. Credit facilities to regulated financial institutions other than banks, foreign banks/credit institutions Banks shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than banks, foreign banks/credit institutions.
550	1.1.5.1.5. Credit facilities within a group or an institutional protection scheme if subject to preferential treatment n/a
560	1.1.5.1.6. Credit facilities within an institutional protection scheme or cooperative network if treated as liquid asset by the depositing bank n/a
570	1.1.5.1.7. Credit facilities to other financial customers Article 30 of the Decision and Article 15 of the LCR Instruction.
580	1.1.5.2. Liquidity facilities Article 30(1), (2)(d) and (3) of the Decision and Article 15 of the LCR Instruction Banks shall report here on irrevocable or conditionally revocable liquidity facilities in accordance with Article 15 of the LCR Instruction, which provides for outflows from credit and liquidity facilities.
590	1.1.5.2.1. Liquidity facilities to natural persons, micro-, small and medium-sized corporates Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to natural persons, micro-, small and medium-sized corporates
600	1.1.5.2.2. Liquidity facilities to non-financial customers other than natural persons, micro-, small and medium-sized corporates Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are not financial customers, i.e. person in the financial sector in accordance with Article 2(dd) of the Banking Law, or natural persons, or micro-, small and medium-sized corporates.
610	1.1.5.2.3. Liquidity facilities to personal investment companies Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to personal investment companies. n/a
620	1.1.5.2.4. Liquidity facilities to SSPEs (securitisation special purpose entities) n/a
630	1.1.5.2.4.1. Liquidity facilities to purchase assets other than securities from non-financial customers n/a
640	1.1.5.2.4.2. Liquidity facilities for other n/a
650	1.1.5.2.5. Liquidity facilities to banks, foreign banks/credit institutions Banks shall report here on committed liquidity facilities provided to banks, foreign banks/credit institutions.
660	1.1.5.2.5.1. Liquidity facilities for funding promotional loans of natural persons, micro-,

	<p>small and medium-sized corporates</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to banks for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to those customers.</p> <p>Only banks which meet the conditions set out in Article 24(1)(e) of the Decision may report this item.</p>
670	<p>1.1.5.2.5.2. Liquidity facilities for funding promotional loans of non-financial customers</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to banks for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are not financial customers, i.e. person in the financial sector in accordance with Article 2(dd) of the Banking Law, or natural persons, or micro-, small and medium-sized corporates in accordance with Article 2(n) of the Decision.</p> <p>Only banks which meet the conditions set out in Article 24(1)(e) of the Decision may report this item.</p>
680	<p>1.1.5.2.5.3. Liquidity facilities to other banks, foreign banks/credit institutions</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to banks, foreign banks/credit institutions not mentioned above.</p>
690	<p>1.1.5.2.6. Liquidity facilities within a group or an institutional protection scheme if subject to preferential treatment</p> <p>n/a</p>
700	<p>1.1.5.2.7. Liquidity facilities within an institutional protection scheme or cooperative network if treated as liquid asset by the depositing bank</p> <p>n/a</p>
710	<p>1.1.5.2.8. Liquidity facilities to other financial customers</p> <p>Banks shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.</p>
720	<p>1.1.6. Other products and services</p> <p>Banks shall report here on those products and services referred to in Article 30(3) of the Decision.</p> <p>The amount to be reported shall be the maximum amount that could be drawn from those products and services.</p> <p>The applicable weight to be reported shall be the weight as determined in accordance with the provisions of Article 8 of the LCR Instruction.</p>
730	<p>1.1.6.1. Other off-balance sheet and contingent funding obligations</p> <p>Banks shall report the amount of guarantees and other off-balance sheet and contingent funding obligations referred to in Article 30(3)(a) of the Decision, which are subject to the provisions of Article 8(1) or (2) of the LCR Instruction.</p>
740	<p>1.1.6.2. Undrawn loans and advances to wholesale counterparties</p> <p>Banks shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 30(3)(b) of the Decision, in accordance with the provision of paragraph (4) of this Article of the Decision in terms of determining a wholesale counterparty. They are subject to the provisions of Article 8(1) or (2) of the LCR Instruction.</p>
750	<p>1.1.6.3. Loans secured by mortgages that have been agreed but not yet drawn down</p> <p>Banks shall report the amount of loans secured by mortgages that have been agreed but not yet drawn down referred to in Article 30(3)(c) of the Decision, which are subject to the provisions of Article 8(1) or rates laid down in Article 8(2)(e) of the LCR Instruction.</p>
760	<p>1.1.6.4. Credit cards</p> <p>Banks shall report the amount of credit cards referred to in Article 30(3)(d) of the Decision, which are subject to the provisions of Article 8(1) or rates laid down in Article 8(2)(c) of the LCR Instruction.</p>
770	<p>1.1.6.5. Overdrafts</p> <p>Banks shall report the amount of overdrafts referred to in Article 30(3)(e) of the Decision, which are subject to the provisions of Article 8(1) or rates laid down in Article 8(2)(d) of the LCR Instruction.</p>

780	1.1.6.6. Planned outflows related to renewal or extension of new retail and wholesale loans Banks shall report the amount of planned outflows related to renewal or extension of new retail and wholesale loans referred to in Article 30(3)(f) of the Decision, which are subject to the provisions of Article 8(1) or rates laid down in Article 8(2)(f) of the LCR Instruction.
790	1.1.6.6.1. Excess of funding to non-financial customers Banks shall report here the difference between the contractual commitments to extend funding to non-financial customers and the monies due from such customers.
800	1.1.6.6.1.1. Excess of funding to natural persons, micro-, small and medium-sized corporates Banks shall report here the difference between the contractual commitments to extend funding to natural persons, micro-, small and medium-sized corporates and the monies due from such customers.
810	1.1.6.6.1.2. Excess of funding to non-financial corporates Banks shall report the difference between the contractual commitments to extend funding to non-financial corporates and the monies due from such customers.
820	1.1.6.6.1.3. Excess of funding to sovereigns, multilateral development banks and public sector entities Banks shall report 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.
830	1.1.6.6.1.4. Excess of funding to other legal entities Banks shall report the difference between the contractual commitments to extend funding to other legal entities and the monies due from such customers.
840	1.1.6.6.2. Other outflows Banks shall report the amount of planned outflows related to renewal or extension of new retail and wholesale loans.
850	1.1.6.7. Planned derivatives payables Banks shall report the amount of planned derivatives payables.
860	1.1.6.8. Trade finance off-balance sheet related products Banks shall report the amount of trade finance off-balance sheet related products.
870	1.1.6.9. Other products and services Banks shall report the amount of other products and services than those cited above.
880	1.1.7. Other liabilities Banks shall report outflows from other liabilities.
890	1.1.7.1. Liabilities resulting from operating expenses Banks shall report the amount of the outstanding balance of liabilities resulting from the own operating expenses.
900	1.1.7.2. Liabilities in the form of debt securities if not treated as retail deposits Banks shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the bank other than those reported as retail deposits. This amount includes also coupons that come due within the next 30 calendar days referred to all these securities.
910	1.1.7.3. Other liabilities Banks shall report the amount of the outstanding balance of any liabilities that come due within the next 30 calendar days other those specified above.
920	1.2. Outflows from collateral-backed and capital market-driven transactions Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions. Collateral swap (which cover collateral-versus-collateral transactions) shall be reported in template C 75.00 - Liquidity Coverage: Collateral Swaps.
930	1.2.1. Counterparty is central bank Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank.
940	1.2.1.1. Level 1 excluding extremely high quality covered bonds collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven

	transactions where the counterparty is a central bank and the collateral extended is level 1 assets collateral excluding extremely high quality covered bonds.
950	1.2.1.2. Level 1 extremely high quality covered bonds assets collateral posted for derivatives Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is level 1 extremely high quality covered bonds assets collateral.
960	1.2.1.3. Level 2A assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is level 2A assets collateral.
970	1.2.1.4. Level 2B asset-backed securities (residential or automobile, CQS1) collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is level 2B asset backed securities which are residential backed. n/a
980	1.2.1.5. Level 2B covered bonds assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is level 2B high quality covered bonds which comply with the conditions laid down in Article 26(1)(c) of the Decision.
990	1.2.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral n/a
1000	1.2.1.7. Other level 2B assets collateral Banks shall report outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is level 2B assets collateral not captured above.
1010	1.2.1.8. Non-liquid assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is a central bank and the collateral extended is non liquid assets collateral.
1020	1.2.2. Counterparty is non-central bank Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank.
1030	1.2.2.1. Level 1 excluding extremely high quality covered bonds collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is level 1 assets collateral excluding extremely high quality covered bonds.
1040	1.2.2.2. Level 1 extremely high quality covered bonds assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is level 1 extremely high quality covered bonds assets collateral.
1050	1.2.2.3. Level 2A assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is level 2A assets collateral.
1060	1.2.2.4. Level 2B asset-backed securities (residential or automobile, CQS1) collateral n/a
1070	1.2.2.5. Level 2B covered bonds assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is level 2B high quality covered bonds which comply with the conditions laid down in Article 26(1)(c) of the Decision.

1080	1.2.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral n/a
1090	1.2.2.7. Other level 2B assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is level 2B assets collateral not captured above.
1100	1.2.2.8. Non-liquid assets collateral Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.
1110	1.2.2.8.1. Counterparty is central government, PSE≤RW20% or multilateral development bank Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the collateral extended is non-liquid assets collateral and the counterparty is central government, public sector entity with a risk weight of 20% or less, or multilateral development bank.
1120	1.2.2.8.2. Other counterparty Banks shall report here outflows resulting from collateral-backed and capital market-driven transactions where the counterparty is not a central bank, central government, public sector entity with a risk weight of less than 20%, or multilateral development bank and the collateral extended is non liquid assets collateral.
1130	1.3. Total outflows from collateral swaps The sum of outflows from template C 75.00 - Liquidity Coverage: Collateral Swaps Column 050 shall be reported in template C 73.00 - Liquidity Coverage: Outflows in Column 060.
MEMORANDUM ITEMS	
1140	2. Retail bonds with a residual maturity of up to 30 days Banks shall report here the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds needs to have been reported also within the corresponding category of retail deposits as indicated in the description of retail deposits (instruction of rows 030-110).
1150	3. Retail deposits exempted from the calculation of outflows Banks shall report here those categories of deposits exempted from the calculation of outflows, i.e. when the depositor is not allowed for withdrawal within 30 calendar days.
1160	4. Not assessed retail deposits Banks shall report here retail deposits in accordance with Article 10(1)-(4) of the LCR Instruction.
1170	5. Liquidity outflows to be netted by interdependent inflows Banks shall report the outstanding balance of all liabilities and off-balance sheet commitments, whose liquidity outflows have been netted by the interdependent inflows.
	6. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship Banks shall report here on operational deposits referred to in item 1.1.2.1 broken down by the following counterparties: <ul style="list-style-type: none"> - banks; - financial customers other than banks; - sovereigns, central banks, multilateral development banks and public sector entities; - other customers. Note: row 1179 in the corresponding reporting template shall not be filled in as it is related to the data that has already been reported in row 130 (1.1.2.1)
1180	6.1. Operational deposits provided by banks, foreign banks/credit institutions Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1 provided by banks, foreign banks/credit institutions.
1190	6.2. Operational deposits provided by financial customers other than banks, foreign

	banks/credit institutions Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1 provided by financial customers other than banks, foreign banks/credit institutions.
1200	6.3. Operational deposits provided by sovereigns, central banks, multilateral development banks and public sector entities Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1 provided by sovereigns, central banks, multilateral development banks and public sector entities.
1210	6.4. Operational deposits provided by other customers Banks shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1 provided by other customers (other than those mentioned above and customers considered for the retail deposits).
	7. Non-operational deposits maintained by financial customers and other customers Banks shall report here non-operational deposits referred to in items 1.1.3.2 and 1.1.3.3, broken down by the following counterparties: <ul style="list-style-type: none"> - banks; - financial customers other than banks; - sovereigns, central banks, multilateral development banks and public sector entities; - other customers. Note: row 1219 in the corresponding reporting template shall not be filled in as it is related to the data that has already been reported in row 230 (1.1.3.2) and row 240 (1.1.3.3)
1220	7.1. Non-operational deposits provided by banks, foreign banks/credit institutions Banks shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.2 provided by banks, foreign banks/credit institutions.
1230	7.2. Non-operational deposits provided by financial customers other than banks, foreign banks/credit institutions Banks shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.2 provided by financial customers other than banks, foreign banks/credit institutions.
1240	7.3. Non-operational deposits provided by sovereigns, central banks, multilateral development banks and public sector entities Banks shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.3 provided by sovereigns, central banks, multilateral development banks and public sector entities.
1250	7.4. Non-operational deposits provided by other customers Banks shall report the amount of the outstanding balance of non-operational deposits referred to in item 1.1.3.3 provided by other customers (other than those above mentioned and customers considered for the retail deposits).
1260	8. Funding commitments to non-financial customers Banks shall report the outstanding amount of the contractual commitments to non-financial customers to extend funding within 30 days. For the purpose of this item contractual commitments shall only comprise those that are not recognised as liquidity outflows.
1270	9. Level 1 excluding extremely high quality covered bonds collateral posted for derivatives Banks shall report the market value of non extremely high quality covered bonds level 1 assets collateral which is posted for contracts listed in Annex II of the Decision on Calculation of Bank Capital.
1280	10. Securities financing transactions monitoring n/a
	11. Intra group or institutional protection scheme outflows n/a
1290	11.1. Of which: outflows to financial customers n/a
1300	11.2. Of which: outflows to non-financial customers

	n/a
1310	11.3. Of which: secured transactions n/a
1320	11.4. Of which: credit facilities without preferential treatment n/a
1330	11.5. Of which: liquidity facilities without preferential treatment n/a
1340	11.6. Of which: operational deposits n/a
1350	11.7. Of which: non-operational deposits n/a
1360	11.8. Of which: liabilities in the form of debt securities if not treated as retail deposits n/a
1370	12. FX outflows This item shall only be reported in case of reporting in currencies subject to separate reporting. For material currency reporting only, banks shall report the portion of outflows from derivatives (reported in item 1.1.4.5) which relate to FX principal flows in the respective material currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flow in that currency. For instance: Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties. For instance: Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C 73.00 - Liquidity Coverage: Outflows (and EUR40 inflow on C 74.00 - Liquidity Coverage: Inflows).
1380	13. Third countries outflows - transfer restrictions or non-convertible currencies Banks shall report here liquidity outflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies.
1390	14. Additional balances required to be installed in central bank reserves n/a

IV TEMPLATE C 74.00 LIQUIDITY COVERAGE: INFLOWS

3. Inflows

3.1 General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the LCR as specified in the Decision. Items of the report which do not have to be completed by banks, in accordance with the remark in the general provisions of this Instruction, are coloured grey.
2. Banks shall report data in the reporting template in the reporting currency (BAM) and each currency which, in accordance with the definition in Article 2(1)(b) of the Decision, constitutes a material currency, where reporting must be done separately in each such currency.
3. In accordance with Article 31 of the Decision, liquidity inflows shall:
 - i. comprise only contractual inflows from exposures that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon;
 - ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the inflow rates specified in the Decision and the LCR Instruction.
4. Banks shall not report inflows from any of the liquid assets reported in accordance with Chapter III.1 of the Decision other than payments due on the assets that are not reflected in the market value of the asset.

5. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of chapters 1.1, 1.2 or 1.3 of this Instruction. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.
6. Monies due from securities issued by the bank itself or entities linked to it shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying assets pursuant to the LCR Instruction.
7. With reference to Article 31(3)(b) of the Decision, i.e. Article 16(3)(c)(3) of the LCR Instruction, the inflows from any new borrowings by the bank shall not be reported.
8. In the case of a material currency, the reported balances shall comprise only those which are denominated in the material currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the material currency template. For instance, in case of derivative financial instruments listed in Annex II of the Decision on Calculation of Bank Capital, banks shall calculate liquidity outflows and inflows expected over a 30 calendar day period on a net basis by counterparty only if they are denominated in the same currency and subject to the existence of bilateral netting agreements. For the purposes of applying the Decision, the LCR Instruction and this Instruction, net basis shall mean net of collateral to be received provided that it qualifies as a liquid asset under Chapter III.1 of the Decision. Cash outflows and inflows arising from foreign currency (currency other than the reporting currency) derivative transactions listed in Annex II of the Decision on Calculation of Bank Capital that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement.
9. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 31 of the Decision. In this regard, the template is based on three sets of Columns, i.e. one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap), where 90 % cap shall not be applied.
10. The Decision and the LCR Instruction only refer to rates and haircuts, and the word „weight“ in the template just refers to these in the appropriate context. The word „weighted“ in this part of the Instruction shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).
11. Some memorandum items are included in the associated templates to this Instruction. While not strictly necessary for the calculation of the LCR, banks are required to complete them. These items provide necessary information to allow the Agency to carry out an adequate assessment of banks' compliance with the regulatory liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources banks may have access to.

3.2 Specific remarks regarding collateral-backed transactions (Article 2(hhhh) of the Decision on Calculation of Bank Capital) and capital market-driven transactions (Article 2(iiii) of the Draft Decision on Calculation of Bank Capital)

12. The template categorises collateralised inflows by quality of underlying asset or high quality asset eligibility. A separate template (C 75.00 – Liquidity Coverage: Collateral Swaps) is provided for collateral swaps (an exchange of one non-monetary asset for another), i.e. collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 – Liquidity Coverage: Inflows), which only covers cash-versus-collateral transactions.
13. In the case of a material currency return, the reported balances shall comprise only those which are denominated in the material currency. A reverse repo transaction can result in a negative

inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.

14. Banks shall only report the level 1, level 2A and level 2B assets that qualify as liquid assets in accordance with Chapter III.1 of the Decision. Where collateral is level 1, level 2A or level 2B asset but does not qualify as liquid asset in accordance with Chapter III.1 of the Decision it shall be reported as non-liquid asset. Similarly, where a bank may only recognise part of their foreign currency equities, or foreign currency central government or central bank assets, or domestic currency central government or central bank assets within their high quality liquid assets (HQLA), only the recognisable part shall be reported within the columns for level 1, level 2A and level 2B assets (refer to Article 26(1)(b)(1) to (3) and Article 24(1)(d) of the Decision). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the part related to non-liquid assets.

3.3 Specific remarks regarding settlement and forward starting transactions

15. Banks shall report inflows from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg of the transaction produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00 – Liquidity Coverage: Inflows; r260} („other inflows“), net of the market value of the asset to be delivered to the counterparty after applying the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in template C 73.00 – Liquidity Coverage: Outflows. If the asset is not treated as liquid asset, the inflow to be received shall be reported in full. The asset pledged as collateral shall be reported in template C 72.00 - Liquidity Coverage: Liquid Assets if the bank holds the asset on the reference (reporting) date in their books and meets the related conditions.

In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00 – Liquidity Coverage: Inflows; r260} („other inflows“). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported in {C 74.00 – Liquidity Coverage: Inflows; r260} („other inflows“).

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the 30 day horizon do not have any impact on a bank's LCR and can be ignored.

3.4 Decision tree on liquidity inflows in accordance with Article 31 of the Decision and the LCR Instruction

16. The decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting by banks. Going through the decision tree alone is not sufficient. Banks shall always comply with the rest of this Instruction.
17. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not necessarily mean that they shall not be reported as well.

3.4.1 Decision tree on rows of template C 74.00 – Liquidity Coverage: Inflows

#	Item	Decision	Reporting
1	Inflows meeting the operational requirements as defined in Article 31 of the Decision and Articles 16 and 17 of the LCR Instruction, e.g.: <ul style="list-style-type: none"> - Exposure is not past due, - Bank has no reason to expect non-performance within 30 calendar days, - Banks shall not take into account inflows from any new borrowings, - No inflows shall be reported if they are already netted against outflows and - Banks shall take into account any inflows from any of the liquid assets referred to in Chapter III.1 of the Decision other than payments due on the assets that are not reflected in the market value of the asset. 	No	No Reporting
		Yes	# 2
2	Forward starting transaction.	Yes	# 3
		No	# 5
3	Forward transaction entered into subsequent to the reporting date.	Yes	No Reporting
		No	# 4
4	Forward transaction concluded prior to and maturing after the 30 calendar day horizon.	Yes	No Reporting
		No	Row 260, ID 1.1.12
5	Inflows within a group.	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group where the Agency has granted permission to apply a higher inflow rate.	Yes	Row 250, ID 1.1.11
		No	# 7
7	Inflows from collateral-backed and capital market-driven transactions other than derivatives.	Yes	# 23
		No	# 8
8	Monies due from securities maturing within 30 calendar days.	Yes	Row 190, ID 1.1.5
		No	# 9
9	Inflows from trade financing transactions.	Yes	Row 180, ID 1.1.4
		No	# 10
10	Assets with an undefined contractual end date.	Yes	# 11
		No	# 12
11	Interest and minimum payments from assets with an undefined contractual end date that are contractually due and that are subject to an actual cash inflow within the next 30 calendar days.	Yes	# 12
		No	Row 200, ID 1.1.6
12	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets.	Yes	Row 210, ID 1.1.7
		No	# 13
13	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. n/a	Yes	Row 220, ID 1.1.8
		No	# 14
14	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets.	Yes	Row 230, ID 1.1.9
		No	# 15
15	Cash inflows from derivatives listed in Annex II of the Decision on	Yes	Row 240, ID

	Calculation of Bank Capital calculated on a net basis by counterparty and net of collateral.		No	1.1.10 # 16	
16	Inflows related to outflows in accordance with promotional loan commitments.		Yes	Row 170, ID 1.1.3	
			No	# 17	
17	Monies due from central banks and financial customers.		Yes	# 21	
			No	# 18	
18	Monies due from non-financial customers (except for central banks) not corresponding to principal repayment.		Yes	Row 040, ID 1.1.1.1	
			No	# 19	
19	Other monies due from non-financial customers (except for central banks).		Yes	# 20	
			No	Row 260, ID 1.1.12	
20	Other monies due from non-financial customers, except for central banks (Article 31 of the Decision).	# 20.1	Natural persons, micro-, small and medium-sized corporates.	Yes	Row 060, ID 1.1.1.2.1
				No	# 20.2
		# 20.2	Non-financial corporates.	Yes	Row 070, ID 1.1.1.2.2
				No	# 20.3
		# 20.3	Sovereigns, multilateral development banks and public sector entities.	Yes	Row 080, ID 1.1.1.2.3
				No	Row 090, ID 1.1.1.2.4
21	Inflows from financial customers being classified as operational deposits.		Yes	# 22	
			No	# 23	
22	Bank is able to establish a corresponding symmetrical inflow rate.		Yes	Row 120, ID 1.1.2.1.1	
			No	Row 130, ID 1.1.2.1.2	
23	Monies due from central banks.		Yes	Row 150, ID 1.1.2.2.1	
			No	Row 160, ID 1.1.2.2.2	
24	Collateral Swap Transaction.		Yes	Row 410, ID 1.3	
			No	# 25	
25	Collateral qualifies as a liquid asset.		Yes	# 26	
			No	# 27	
26	Funding transaction secured by the following:	# 26.1	Collateral is used to cover short positions.	Yes	Row 360, ID 1.2.2
				No	# 26.2
		# 26.2	Level 1 collateral excluding extremely high quality covered bonds.	Yes	Row 290, ID 1.2.1.1
				No	# 26.3
		# 26.3	Level 1 collateral which is extremely high quality covered bonds.	Yes	Row 300, ID 1.2.1.2
				No	# 26.4
		# 26.4	Level 2A collateral	Yes	Row 310, ID 1.2.1.3
				No	# 26.5
	#	Level 2B asset backed	Yes	Row 320, ID	

		26.5	securities (residential or auto) collateral. n/a	No	1.2.1.4 # 26.6
		# 26.6	Level 2B high quality covered bonds collateral.	Yes	Row 330, ID 1.2.1.5
				No	# 26.7
		# 26.7	Level 2B asset backed securities (commercial or individuals) collateral. n/a	Yes	Row 340, ID 1.2.1.6
				No	Row 350, ID 1.2.1.7
27	Collateral that does not qualify as a liquid asset.	# 27.1	Margin loans: collateral is non-liquid.	Yes	Row 380, ID 1.2.3.1
				No	# 27.2
		# 27.2	Collateral is non-liquid equity.	Yes	Row 390, ID 1.2.3.2
				No	Row 400, ID 1.2.3.3

3.4.2 Decision tree on columns in template C 74.00 – Liquidity Coverage: Inflows

#	Item	Decision	Reporting
1	Inflows to be reported in rows 010-430 of template C 74.00 – Liquidity Coverage: Inflows in accordance with Article 31 of the Decision, Chapter IV LIQUIDITY INFLOWS of the LCR Instruction and in accordance with the classification as specified in section 3.4.1 („Decision tree on rows of template C 74.00 – Liquidity Coverage: Inflows“)	No	No Reporting
		Yes	# 2
2	Inflows from collateral-backed and capital market-driven transactions other than derivatives listed in Annex II of the Decision on Calculation of Bank Capital.	Yes	# 11
		No	# 3
3	Partial exemption from the cap on inflows.	Yes	# 4
		No	# 6
4	Partial exemption from the cap on inflows.	# 4.1	Part of inflows exempted from the cap on inflows.
		# 4.2	Part of inflows not exempted from the cap on inflows.
		—	# 5
		—	# 7
5	Part of the inflows exempted from the 75% cap on inflows subject to 90% cap on inflows. n/a	Yes	# 9
		No	# 10
6	Inflows subject to the 75% cap on inflows.	Yes	# 7
		No	# 8
7	Inflows subject to the 75% cap on inflows.	# 7.1	Monies due/maximum amount that can be drawn.
		# 7.2	Applicable Weight.
		# 7.3	Inflow.
		—	Column 010
		—	Column 080
		—	Column 140
8	Inflows subject to the 90% cap on inflows. n/a	Yes	# 9
		No	# 10
9	Inflows subject to the 90% cap on inflows n/a	# 9.1	Monies due/maximum amount that can be drawn.
		# 9.2	Applicable Weight.
		# 9.3	Inflow.
		—	Column 020
		—	Column 090
		—	Column 150
10	Inflows that are fully exempted from the cap on inflows.	# 10.1	Monies due/maximum amount that can be drawn.
		—	Column 030

		# 10.2	Applicable Weight.	—	Column 100
		# 10.3	Inflow.	—	Column 160
11	Secured funding transactions where the collateral qualify as a liquid asset.			Yes	# 12
				No	# 3
12	Partial exemption from the cap on inflows.			Yes	# 13
				No	# 15
13	Partial exemption from the cap on inflows.	# 13.1	Part of inflows exempted from the cap on inflows.	—	# 14
		# 13.2	Part of inflows not exempted from the cap on inflows.	—	# 16
14	Part of the inflows exempted from the 75% cap on inflows subject to 90% cap on inflows. n/a			Yes	# 18
				No	# 19
15	Inflows subject to the 75% cap on inflows.			Yes	# 16
				No	# 17
16	Inflows subject to the 75% cap on inflows.	# 16.1	Monies due.	—	Column 010
		# 16.2	Market value of collateral received.	—	Column 040
		# 16.3	Applicable Weight.	—	Column 080
		# 16.4	Value of collateral received according to Article 23 of the Decision.	—	Column 110
		# 16.5	Inflow.	—	Column 140
17	Inflows subject to the 90% cap on inflows. n/a			Yes	# 18
				No	# 19
18	Inflows subject to the 90% cap on inflows. n/a	# 18.1	Monies due.	—	Column 020
		# 18.2	Market value of collateral received.	—	Column 050
		# 18.3	Applicable Weight.	—	Column 090
		# 18.4	Value of collateral.	—	Column 120
		# 18.5	Inflow.	—	Column 150
19	Inflows that are fully exempted from the cap on inflows.	# 19.1	Monies due.	—	Column 030
		# 19.2	Market value of collateral received.	—	Column 060
		# 19.3	Applicable Weight.	—	Column 100
		# 19.4	Value of collateral received according to Article 23 of the Decision.	—	Column 130
		# 19.5	Inflow.	—	Column 160

3.5. Inflows sub template – C 74.00 – Liquidity Coverage: Inflows

3.5.1 Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Amount - Subject to the 75% cap on inflows Article 31 of the Decision and Article 16 of the LCR Instruction For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, banks shall report in Column 010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75% cap on inflows as specified in Article 31 of the Decision and Article 16 of the LCR Instruction and in accordance with the relevant instructions contained in this Instruction. Where the Agency has approved a partial exemption from the cap on inflows in accordance with Article 31 of the Decision, the part of the amount that would be subject to the exemption shall be reported in Column 020 or 030 and the part of the amount that would not be subject to the exemption shall be reported in Column 010.</p>
020	<p>Amount - Subject to the 90% cap on inflows For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-</p>

	{450} and {470}-{520}, banks shall report in Column 020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90% cap on inflows. n/a
030	Amount - Exempted from the cap on inflows Article 31 of the Decision and Article 16 of the LCR Instruction For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, banks shall report in Column 030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 31 of the Decision, Article 16 of the LCR Instruction and in accordance with the relevant instructions contained in the Instruction on the LCR Reporting. Where the Agency has approved a partial exemption from the cap on inflows in accordance with Article 31 of the Decision, the part of the amount that would be subject to the exemption would be reported in Column 020 or 030 and the part of the amount that would not be subject to the exemption would be reported in Column 010.
040	Market value of collateral received - Subject to the 75% cap on inflows Article 31 of the Decision and Article 16 of the LCR Instruction For rows {290}-{350} and for row {490}, banks shall report in Column 040 the market value of collateral received in collateral-backed and capital market-driven transactions that are subject to the 75% cap on inflows as specified in Article 31 of the Decision and Article 16 of the LCR Instruction. Where the Agency has approved a partial exemption from the cap on inflows in accordance with Article 31 of the Decision, the market value of collateral received in collateral-backed and capital market-driven transactions that would be subject to the exemption would be reported in Column 050 or 060 and the market value of collateral received in collateral-backed and capital market-driven transactions that would not be subject to the exemption would be reported in Column 040.
050	Market value of collateral received - Subject to the 90% cap on inflows For rows {290}-{350} and for row {490}, banks shall report in Column 050 the market value of collateral received in collateral-backed and capital market-driven transactions that are subject to the 90% cap on inflows. n/a
060	Market value of collateral received - Exempted from the cap on inflows Article 31 of the Decision and Article 16 of the LCR Instruction For rows {290}-{350} and for row {490}, banks shall report in Column 060 the market value of collateral received in collateral-backed and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 31 of the Decision and Article 16 of the LCR Instruction.
080	Applicable Weight - Subject to the 75% cap on inflows Applicable weights are specified in Article 31 of the Decision and Article 17 of the LCR Instruction. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 % or 0.50 for an applicable weight of 50 %). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510}, banks shall report in Column 080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75% cap on inflows as specified in Article 31 of the Decision and Article 17 of the LCR Instruction. For rows {060}-{090} and {170} the applicable weight in Column 080 shall be reported as the ratio of Column 140 to Column 010. For rows {290}-{350},{380}-{400} and {490} banks shall report in Column 080 the average weight applied to the market value of the collateral received in collateral-backed and capital market-driven transactions where the collateral-backed transaction is subject to the 75% cap on inflows as specified in Article 31 of the Decision.
090	Applicable Weight - Subject to the 90% cap on inflows Applicable weights may result in weighted average values and shall be reported in decimal

	<p>terms (i.e. 1.00 for an applicable weight of 100 per cent or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} banks shall report in Column 090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90% cap on inflows.</p> <p>For rows {060}-{090} and {170} the applicable weight in Column 090 shall be reported as the ratio of Column 150 to Column 020.</p> <p>For rows {290}-{350},{380}-{400} and {490} banks shall report in Column 090 the average weight applied to the market value of the collateral received in collateral-backed and capital market-driven transactions where the collateral-backed transaction is subject to the 90% cap on inflows.</p> <p>n/a</p>
100	<p>Applicable Weight - Exempted from the cap on inflows</p> <p>Article 31 of the Decision and Article 17 of the LCR Instruction</p> <p>Applicable weights are specified in Article 31 of the Decision and Article 17 of the LCR Instruction.</p> <p>Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 % or 0.50 for an applicable weight of 50 %).</p> <p>Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} banks shall report in Column 100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 31 of the Decision</p> <p>For rows {060}-{090} and {170} the applicable weight in Column 100 shall be reported as the ratio of Column 160 to Column 030.</p> <p>For rows {290}-{350},{380}-{400} and {490} banks shall report in Column 100 the average weight applied to the market value of the collateral received in collateral-backed and capital market-driven transactions where the collateral-backed transaction is exempted from the cap on inflows as specified in Article 31 of the Decision.</p>
110	<p>Value of collateral received according to Article 23 of the Decision - Subject to the 75% cap on inflows</p> <p>Article 31 of the Decision and Article 16 of the LCR Instruction</p> <p>For rows {290}-{350} and for row {490}, banks shall report in Column 110 the value of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions that are subject to the 75% cap on inflows as specified in Article 31 of the Decision.</p> <p>Where the Agency has approved a partial exemption from the cap on inflows in accordance with Article 31 of the Decision, the value of collateral received in accordance with Article 23 in collateral-backed and capital market-driven transactions that would be subject to the exemption would be reported in Column 120 or 130 and the value of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions not subject to the exemption would be reported in Column 110.</p>
120	<p>Value of collateral - Subject to the 90% cap on inflows</p> <p>For rows {290}-{350} and for row {490}, banks shall report in Column 120 the value of collateral received in collateral-backed and capital market-driven transactions that are subject to the 90% cap on inflows.</p> <p>The value of collateral received in collateral-backed and capital market-driven transactions that would be subject to the exemption would be reported in Column 120 or 130 and the value of collateral received in collateral-backed and capital market-driven transactions not subject to the exemption would be reported in Column 110.</p> <p>n/a</p>
130	<p>Value of collateral received according to Article 23 of the Decision - Exempted from the cap on inflows</p> <p>Article 31 of the Decision and Article 16 of the LCR Instruction</p>

	<p>For rows {290}-{350} and for row {490}, banks shall report in Column 130 the value of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 31 of the Decision.</p> <p>Where the Agency has approved a partial exemption from the cap on inflows in accordance with Article 31 of the Decision, the value of collateral received in accordance with Article 23 in collateral-backed and capital market-driven transactions that would be subject to the exemption would be reported in Column 120 or 130 and the value of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions not subject to the exemption would be reported in Column 110.</p>
140	<p>Inflow - Subject to the 75% cap on inflows Article 31 of the Decision and Article 16 of the LCR Instruction</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} banks shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 31 of the Decision which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> - If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 010 monies due shall be reduced by 50% and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 – Liquidity Coverage: Outflows. - If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 010, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 – Liquidity Coverage: Outflows. - If contractual commitments to the customer are greater than 100% of monies due reported in Column 010, „0“ shall be reported in Column 140 and the difference between the contractual commitments and monies due in Column 010 shall be reported as ‚contingent funding obligations‘ in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00 – Liquidity Coverage: Outflows. - Banks shall ensure that there is no double-counting of such items with template C 73.00 – Liquidity Coverage: Outflows. <p>For row {170}, banks shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 31 of the Decision only if the bank received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, banks shall report in Column 140 total inflows that are subject to the 75% cap on inflows as specified in Article 31 of the Decision which shall be calculated by subtracting Column 110 from Column 010. If the result is positive, it shall be reported in Column 140; if the result is negative, „0“ shall be reported.</p>
150	<p>Inflow - Subject to the 90% cap on inflows</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} banks shall report in Column 150 total inflows that are subject to the 90% cap on inflows which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 020 with the relevant weight from Column 090.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> - If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 020 monies due shall be reduced by 50% and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00. - If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 020, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported

	<p>in Column 150. In this case, no liabilities shall be reported in template C 73.00.</p> <ul style="list-style-type: none"> - If contractual commitments to the customer are greater than 100% of monies due reported in Column 020, „0“ shall be reported in Column 150 and the difference between the contractual commitments and monies due in Column 020 shall be reported as ‚contingent funding obligations‘ in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00. - Banks shall ensure that there is no double-counting of such items with template C 73.00. <p>For row {170}, banks shall report in Column 150 total inflows that are subject to the 90% cap on inflows only if the bank received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, banks shall report in Column 150 total inflows that are subject to the 90% cap on inflows which shall be calculated by subtracting Column 120 from Column 020. If the result is positive, it shall be reported in Column 150; if the result is negative, „0“ shall be reported.</p> <p>n/a</p>
160	<p>Inflow - Exempted from the cap on inflows</p> <p>Article 31 of the Decision and Article 16 of the LCR Instruction</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} banks shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 31 of the Decision which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> - If there are no contractual commitments or the contractual commitments to this customer type are less than 50% of monies due reported in Column 030 monies due shall be reduced by 50% and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 – Liquidity Coverage: Outflows. - If contractual commitments to the customer are greater than or equal to 50% but not greater than 100% of monies due reported in Column 030, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 – Liquidity Coverage: Outflows. - If contractual commitments to the customer are greater than 100% of monies due reported in Column 030, „0“ shall be reported in Column 160 and the difference between the contractual commitments and monies due in Column 030 shall be reported as „contingent funding obligations“ in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3 or 1.1.6.6.1.4 in template C 73.00 – Liquidity Coverage: Outflows. - Banks shall ensure that there is no double-counting of such items with template C 73.00. <p>For row {170}, banks shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 31 of the Decision only if the bank received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, banks shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 31 of the Decision which shall be calculated by subtracting Column 130 from Column 030. If the result is positive, it shall be reported in Column 160; if the result is negative, „0“ shall be reported.</p>

3.5.2 Instructions concerning specific rows

Row	Legal references and instructions
010	<p>1. TOTAL INFLOWS</p> <p>Article 31 of the Decision and Articles 16 and 17 of the LCR Instruction</p> <p>Banks shall report in row 010 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount

	<p>that can be drawn as the sum of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits and collateral-backed and capital market-driven transactions;</p> <ul style="list-style-type: none"> - for Column 140 total inflows as the sum of inflows from unsecured transactions/deposits, collateral-backed and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and - for Columns 150 and 160 total inflows as the sum of inflows from unsecured transactions/deposits, collateral-backed and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised bank referred to in Article 31(7) of the Decision.
020	<p>1.1. Inflows from unsecured transactions/deposits Article 31 of the Decision and Articles 16 and 17 of the LCR Instruction Banks shall report in row 020 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits and - for each Column 140, 150 and 160 total inflows from unsecured transactions/deposits.
030	<p>1.1.1. Monies due from non-financial customers (except for central banks) Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction Inflows identified in this row are subject to the requirements that monies due from non-financial customers for the purposes of principal payment shall be reduced by 50% of their value or by the contractual commitments to those customers to extend funding, whichever is higher. Banks shall report in row 030 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from non-financial customers, except for central banks (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and - for each Column 140, 150 and 160 total inflows from non-financial customers, except for central banks (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers). <p>Monies due from collateral-backed and capital market-driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Chapter III.1 of the Decision, those transactions shall be reported in section 1.2, and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Chapter III.1 of the Decision shall be reported in section 1.2, and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Chapter III.1. of the Decision shall be reported in the relevant row of section 1.1.1. Monies due from central banks shall be reported in section 1.1.2 and must not be reported here.</p>
040	<p>1.1.1.1. Monies due from non-financial customers (except for central banks) not corresponding to principal repayment Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction Monies to be received from non-financial customers, except for central banks, not corresponding to principal repayment include interest and fees due from non-financial customers, except for central banks. Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2 and must not be reported here.</p>
050	<p>1.1.1.2. Other monies due from non-financial customers (except for central banks) Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction Banks shall report in row 050 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of other monies due from non-financial

	<p>customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and</p> <ul style="list-style-type: none"> - for each Column 140, 150 and 160 total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty. <p>Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1 and must not be reported here.</p> <p>Other monies due from central banks shall be reported in section 1.1.2 and must not be reported here.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 30 of the Decision shall be reported in section 1.1.3 and must not be reported here.</p>
060	<p>1.1.1.2.1. Monies due from natural persons, micro-, small and medium-sized corporates</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction</p> <p>Monies due from natural persons, micro-, small and medium-sized corporates.</p>
070	<p>1.1.1.2.2. Monies due from non-financial corporates</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction</p> <p>Monies due from non-financial corporates.</p>
080	<p>1.1.1.2.3. Monies due from sovereigns, multilateral development banks and public sector entities</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities.</p>
090	<p>1.1.1.2.4. Monies due from other legal entities</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction</p> <p>Monies due from other legal entities not included anywhere above.</p>
100	<p>1.1.2. Monies due from central banks and financial customers</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Liquidity inflows shall receive the 100 % rate, particularly including monies due from central banks and financial customers. In this regard, inflows from the following transactions shall be regarded as subject to the 100 % inflow rate:</p> <ul style="list-style-type: none"> i. securities maturing within 30 calendar days; ii. trade finance transactions with a residual maturity of up to 30 calendar days; <p>Banks shall report in row 100 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers (operational and non-operational deposits) and - for each Column 140, 150 and 160 total inflows from central banks and financial customers (operational and non-operational deposits). <p>Banks shall report here monies due over the next 30 days from central banks and financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.</p> <p>Monies due from central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.</p>
110	<p>1.1.2.1. Monies due from financial customers being classified as operational deposits</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Banks shall report in row 110 of template C 74.00:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the bank is able to establish a corresponding symmetrical inflow rate or not) and - for each Column 140, 150 and 160 total inflows from financial customers being classified as operational deposits (disregarding whether the bank is able to establish a corresponding symmetrical inflow rate or not). <p>Banks shall report here monies due from financial customers in order for the bank to obtain clearing, custody or cash management services.</p> <p>The same approach as for liquidity outflows shall be applied.</p>
120	<p>1.1.2.1.1. Monies due from financial customers being classified as operational deposits where the bank is able to establish a corresponding symmetrical inflow rate</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p>

	<p>Monies due where the owing bank treats those monies together with the outflows from operational deposits shall be multiplied by the corresponding symmetrical inflow rate.</p> <p>Monies due from financial customers in order to obtain clearing, custody or cash management services where the bank is able to establish a corresponding symmetrical inflow rate.</p> <p>The same approach as for liquidity outflows shall be applied.</p>
130	<p>1.1.2.1.2. Monies due from financial customers being classified as operational deposits where the bank is not able to establish a corresponding symmetrical inflow rate</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Monies due from financial customers in order to obtain clearing, custody or cash management services where the bank is not able to establish a corresponding symmetrical inflow rate. For these items, a 5% inflow rate shall be applied.</p> <p>The same approach as for liquidity outflows shall be applied.</p>
140	<p>1.1.2.2. Monies due from central banks and financial customers not being classified as operational deposits</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Liquidity inflows shall receive the 100 % rate, particularly including monies due from central banks and financial customers. In this regard, inflows from the following transactions shall be regarded as subject to the 100 % inflow rate:</p> <ul style="list-style-type: none"> i. securities maturing within 30 calendar days; ii. trade finance transactions with a residual maturity of up to 30 calendar days. <p>Banks shall report in row 140 of template C 74.00 – Liquidity Coverage: Inflows:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers not being classified as operational deposits and - for each Column 140, 150 and 160 total inflows from central banks and financial customers not being classified as operational deposits. <p>Banks shall report monies due from central banks and financial customers which do not qualify for the treatment as operational deposits.</p> <p>The same approach as for liquidity outflows shall be applied.</p>
150	<p>1.1.2.2.1. Monies due from central banks</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Monies due from central banks.</p>
160	<p>1.1.2.2.2. Monies due from financial customers</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Monies due from financial customers which do not qualify for the treatment as operational deposits.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 24(1)(e)(1) and (2) of the Decision shall be reported in section 1.1.3 and must not be reported here.</p> <p>The same approach as for liquidity outflows shall be applied.</p>
170	<p>1.1.3. Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 24(1)(e)(2) of the Decision</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(1) of the LCR Instruction</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 24(1)(e)(2) of the Decision.</p>
180	<p>1.1.4. Monies due from trade financing transactions</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Monies due over the next 30 calendar days from trade financing transactions.</p>
190	<p>1.1.5. Monies due from securities maturing within 30 days</p> <p>Article 31(2) of the Decision and Article 17(2)(a) of the LCR Instruction</p> <p>Monies due from securities maturing within 30 days.</p>
200	<p>1.1.6. Assets with an undefined contractual end date</p> <p>Article 31(2) of the Decision and Article 17(2)(c)(8) of the LCR Instruction</p> <p>Inflows shall be taken into account only if the contract allows the bank to terminate it or to request payment within 30 days. Interest and minimum payments debited to the customer's account within 30 days shall be included in the reported amount. Interest and minimum</p>

	<p>payments from assets with an undefined contractual end date that are contractually due and that give rise to an actual cash inflow within the next 30 days shall be considered monies due and shall be reported in the relevant row in accordance with the treatment provided for in Article 31 of the Decision for monies due. Banks shall not report other interest that is accrued but not debited to the customer's account or does not give rise to an actual cash inflow within the next 30 days.</p>
210	<p>1.1.7. Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets Article 31(2) of the Decision and Article 17(2)(b) of the LCR Instruction Position shall include monies contractually due within 30 days, such as cash dividends on major index equity instruments and cash due from such instruments sold but not yet settled, if they are not recognized as liquid assets in accordance with Chapter III.1 of the Decision.</p>
220	<p>1.1.8. 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 n/a</p>
230	<p>1.1.9. Inflows from the release of the balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets Article 31(2) of the Decision and Article 17(3) of the LCR Instruction Inflows shall only be considered if these balances are maintained in liquid assets as specified in Chapter III.1 of the Decision.</p>
240	<p>1.1.10. Inflows from derivatives Article 31(2) of the Decision and Article 17(4) of the LCR Instruction The net amount of receivables expected over the 30 calendar day period from the contracts listed in Annex II of the Decision on Calculation of Bank Capital. Banks shall calculate liquidity inflows expected over a 30 calendar day period on a net basis by counterparty subject to bilateral netting agreements. Net basis shall mean also net of collateral to be received provided that it qualifies as a liquid asset under Chapter III.1 of the Decision. Cash outflows and inflows arising from foreign currency derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement. For material currency reporting, foreign currency transaction flows shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
250	<p>1.1.11. Inflows from undrawn credit or liquidity facilities provided by members of a group where the Agency has granted permission to apply a higher inflow rate</p>
260	<p>1.1.12. Other inflows Article 31(2) of the Decision and Articles 16 and 17 of the LCR Instruction All other inflows not reported anywhere else in the template.</p>
270	<p>1.2. Inflows from collateral-backed and capital market-driven transactions Article 31(2) of the Decision and Article 16(6) and Article 17(2)(c)(2), (3) and (6) of the LCR Instruction Monies due from collateral-backed and capital market-driven transactions shall not be taken into account up to the value of the liquid assets net of the corresponding haircut in accordance with Chapter III.1 of the Decision. Monies due for the remaining value or where they are collateralised by assets that do not qualify as liquid assets in accordance with Chapter III.1 of the Decision shall be taken into account in full. No inflow shall be allowed if the collateral is used to cover a short position relating to the additional outflows referred to in Article 30 of the Decision. Monies due from contractual maturing margin loans made against non-liquid assets collateral may receive a 50% inflow rate. Such inflows may only be considered if the bank is not using the collateral it originally received against the loans to cover any short positions. If the collateral obtained through reverse repo, securities borrowing or collateral swap contract, which matures within 30 days, is rehypothecated or used to cover short positions that can be extended beyond 30 days, a bank shall assume that such reverse repo transaction or securities borrowing transaction arrangements will be rolled-over and will not give rise to any cash inflows</p>

	<p>reflecting its need to continue to cover the short position or to re-purchase the relevant securities. Short positions include both instances where in a trading book the bank sold short a security outright as part of a trading or hedging strategy and instances where the bank is short a security in the repo trading book and has borrowed a security for a given period and lent the security out for a longer period.</p> <p>Banks shall report in row 270:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from collateral-backed and capital market-driven transactions (disregarding whether the collateral qualifies as a liquid asset or not) and - for each Column 140, 150 and 160 total inflows from collateral-backed and capital market-driven transactions (disregarding whether the collateral qualifies as a liquid asset or not).
280	<p>1.2.1. Collateral that qualifies as a liquid asset Article 31(2) of the Decision and Article 16(6) and Article 17(2)(c)(2), (3) and (6) of the LCR Instruction</p> <p>Banks shall report in row 280:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from collateral-backed and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of monies due from collateral-backed and capital market-driven transactions by type of collateral; - for each Column 040, 050 and 060 the total market value of collateral received in collateral-backed and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of the market values of collateral received in collateral-backed and capital market-driven transactions by type of collateral; - for each Column 110, 120 and 130 the total value of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of values of collateral received in accordance with Article 23 of the Decision in collateral-backed and capital market-driven transactions by type of collateral and - for each Column 140, 150 and 160 total inflows from collateral-backed and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of inflows from collateral-backed and capital market-driven transactions by type of collateral.
290	<p>1.2.1.1. Level 1 assets collateral excluding extremely high quality covered bonds Article 31(2) of the Decision and Article 16(6) and Article 17(2)(c)(2) and (3) of the LCR Instruction</p> <p>Level 1 assets collateral excluding extremely high quality covered bonds.</p>
300	<p>1.2.1.2. Level 1 assets collateral which is extremely high quality covered bonds Article 32(2) of the Decision and Article 16(6) and Article 17(2)(c)(2) and (3) of the LCR Instruction</p> <p>Level 1 assets collateral which is extremely high quality covered bonds.</p>
310	<p>1.2.1.3. Level 2A assets collateral Article 32(2) of the Decision and Article 16(6) and Article 17(2)(c)(2) and (3) of the LCR Instruction</p> <p>Level 2A assets collateral.</p>
320	<p>1.2.1.4. Level 2B asset backed securities (residential or auto) collateral n/a</p>
330	<p>1.2.1.5. Level 2B high quality covered bonds assets collateral Article 31(2) of the Decision and Article 16(6) and Article 17(2)(c)(2) and (3) of the LCR Instruction</p> <p>Level 2B assets collateral which is high quality covered bonds.</p>
340	<p>1.2.1.6. Level 2B asset backed securities (commercial or individuals) collateral n/a</p>
350	<p>1.2.1.7. Level 2B assets collateral not already captured in section 1.2.1.4, 1.2.1.5 or 1.2.1.6 Article 31(2) of the Decision and Article 16(6) and Article 17(2)(c)(2) and (3) of the LCR Instruction</p> <p>Level 2B assets collateral not already captured above.</p>

360	<p>1.2.2. Collateral is used to cover a short position Article 31(2) of the Decision and Article 17(2)(c)(2) of the LCR Instruction All collateral which is used to cover a short position. Where collateral of any type is used to cover a short position, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>
370	<p>1.2.3. Collateral that does not qualify as a liquid asset Article 31(2) of the Decision and Article 17(2)(c)(3) of the LCR Instruction Banks shall report in row 370:</p> <ul style="list-style-type: none"> - for each Column 010, 020 and 030 the total amount of monies due from collateral-backed and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of monies due from margin loans where the collateral is non-liquid asset, collateral-backed and capital market-driven transactions where the collateral is non-liquid equity instrument and collateral-backed and capital market-driven transactions backed by any other non-liquid collateral and - for each Column 140, 150 and 160 total inflows from collateral-backed and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of inflows from margin loans where the collateral is non-liquid asset, collateral-backed and capital market-driven transactions where the collateral is non-liquid equity instrument and collateral-backed and capital market-driven transactions backed by any other non-liquid collateral.
380	<p>1.2.3.1. Margin loans: collateral is non-liquid asset Article 31(2) of the Decision and Article 17(2)(c)(3) of the LCR Instruction Margin loans made against collateral which is non-liquid asset where the assets received are not used to cover short positions.</p>
390	<p>1.2.3.2. Collateral is non-liquid equity instrument Article 31(2) of the Decision and Article 17(2)(c)(3) of the LCR Instruction Collateral is non-liquid equity instrument.</p>
400	<p>1.2.3.3. All other non-liquid collateral Article 31(2) of the Decision and Article 17(2)(c)(3) of the LCR Instruction Collateral is non-liquid collateral not captured above.</p>
410	<p>1.3. Total inflows from collateral swaps Article 31(2) of the Decision and Article 17(2)(c)(5) of the LCR Instruction Banks shall report here the sum of total inflows from collateral swaps as calculated in template C 75.00 – Liquidity Coverage: Collateral Swaps.</p>
420	<p>1.4. (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) Article 31(2) of the Decision and Article 16(9) of the LCR Instruction Banks shall report in the relevant Column 140, 150 or 160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows as reported in {C 73.00 – Liquidity Coverage: Outflows; r1380, c060} from third countries where there are transfer restrictions or which are denominated in non-convertible currencies. In case this amount is negative, banks shall report „0“.</p>
430	<p>1.5. (Excess inflows from a related specialised bank, foreign bank/credit institution) Banks shall report in the relevant column 140, 150 or 160 on a consolidated basis the amount of the inflows arising from a related bank, foreign bank/specialised credit institution that are in excess of the amount of outflows arising from the same undertaking. n/a</p>
MEMORANDUM ITEMS	
440	<p>2. Interdependent inflows Banks shall report here as a memorandum item the interdependent inflows which have not been included in the calculation of inflows as they have been netted against the outflows. All interdependent inflows that have not been netted against outflows (excess) shall be included in the relevant row of section 1.</p>

	Banks shall ensure that there is no double-counting of such items with the outflows template.
450	3. FX inflows This memorandum item shall only be reported in case of reporting in currencies subject to separate reporting. For material currency reporting only, banks shall report the portion of inflows from derivatives (reported in section 1.1.10) which relate to FX principal flows in the respective material currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency.
460	4. Inflows within a group
470	4.1. Monies due from non-financial customers (except for central banks)
480	4.2. Monies due from financial customers
490	4.3. Secured transactions
500	4.4. Monies due from maturing securities within 30 days
510	4.5. Any other inflows within a group
520	4.6. Inflows from undrawn credit or liquidity facilities provided by members of a group where the competent authority has not granted permission to apply a higher inflow rate

V TEMPLATE C 75.00 LIQUIDITY COVERAGE: COLLATERAL SWAPS

4. Collateral swaps

4.1 General remarks

- Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets, shall be reported in this Template.
- Collateral swaps that mature within 30 days shall lead to an outflow for the excess liquidity value of the assets borrowed compared to the liquidity value of the assets lent unless the counterparty is a central bank in which case a 0% outflow shall apply.
- Collateral swaps that mature within 30 days shall lead to an inflow for the excess liquidity value of the assets lent compared to the liquidity value of the assets borrowed unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case a 0% inflow shall apply.
- For liquid assets the liquidity value is according to Article 23 of the Decision, for non-liquid assets the liquidity value is zero.
- Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one transaction contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts.
- In the case of a material currency return, the reported balances shall comprise only those which are denominated in the material currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the material currency template, with corresponding impact on the excess liquidity value.
- Banks shall report data in the reporting template in the corresponding currencies in accordance with Article 18 and Article 38(2) of the Decision.
- Collateralised derivatives flows within 30 days shall be reported on this Template in Columns 090-120, not in Columns 010-080.

4.2 Specific remarks

- Banks shall only report the Level 1, 2A and 2B assets that qualify as liquid assets in accordance with Chapter III.1 of the Decision. For collateral lent, this refers to assets that

would qualify upon maturity as liquid assets in accordance with Chapter III.1 of the Decision, including general and operational requirements as defined in Articles 21 and 22 of the Decision.

10. Where collateral meets the criteria for Level 1, 2A or 2B in Articles 24, 25 and 26 of the Decision but does not qualify as liquid asset in accordance with Chapter III.1 of the Decision, including general and operational requirements as defined in Articles 21 and 22 of the Decision, it shall be reported as non-liquid. Similarly, where a bank may only recognise part of their foreign currency interests in another institution, or foreign currency central government or central bank assets, or domestic currency central government or central bank assets within their high quality liquid assets (HQLA), only the recognisable part shall be reported within the Levels 1, 2A and 2B columns (in accordance with Articles 24, 25 and 26 of the Decision).

Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.

11. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach would be applied (i.e. do not move L2A to L1 in the collateral swaps reporting), which is not provided for in the Decision.

4.3 Collateral swaps sub template C 75.00 – LIQUIDITY COVERAGE: COLLATERAL SWAPS

4.3.1 Instructions concerning specific columns

Column	Legal references and instructions
010	<p>Market value of collateral lent</p> <p>The market value of the collateral lent shall be reported in Column 010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges, the link with Article 22(1)(e) of the Decision.</p>
020	<p>Liquidity value of collateral lent</p> <p>The liquidity value of the collateral lent shall be reported in Column 020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in template C 72.00 – Liquidity Coverage: Liquid Assets. The weight used is to be determined by the bank through their internal regulation but banks shall be guided by the minimum standard weights in Chapter III.1 of the Decision and the LCR Instruction. Banks shall also provide the internal regulation determining the foregoing with the completed template C 75.00 – Liquidity Coverage: Collateral Swaps to the Agency.</p>
030	<p>Market value of collateral borrowed</p> <p>The market value of the collateral borrowed shall be reported in Column 030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges, the link with Article 22(1)(e) of the Decision.</p>
040	<p>Liquidity value of collateral borrowed</p> <p>The liquidity value of the collateral borrowed shall be reported in Column 040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in template C 72.00 – Liquidity Coverage: Liquid Assets. The weight used is to be determined by the bank through their internal regulation but banks shall be guided by the minimum standard weights in Chapter III.1 of the Decision and the LCR Instruction. Banks shall also provide the internal regulation determining the foregoing with the completed template C 75.00 – Liquidity Coverage: Collateral Swaps to the Agency.</p>
050	<p>Outflows</p>

	Where column 040 is greater than column 020 (per transaction), the difference shall be reported in column 050 (outflows), unless the counterparty is a central bank in which case zero outflow shall be reported.
060	Inflows subject to the 75% cap on inflows Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 060 shall be used where the transaction is subject to the 75% cap on inflows.
070	Inflows subject to the 90% cap on inflows Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 070 shall be used where the transaction is subject to the 90% cap on inflows. n/a
080	Inflows exempted from the cap on inflows Where column 020 is greater than column 040 (per transaction), the difference shall be reported in Column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 080 shall be used where the transaction is exempt from the cap on inflows.
090	Collateralised derivatives only: Market value of collateral lent The market value of the collateral lent shall be reported in Column 090. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges, the link with Article 22(1)(e) of the Decision.
100	Collateralised derivatives only: Liquidity value of collateral lent The liquidity value of the collateral lent shall be reported in Column 100. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 – Liquidity Coverage: Liquid Assets. The weight used is to be determined by the bank but banks shall be guided by the minimum standard weights in Chapter III.1 of the Decision.
110	Collateralised derivatives only: Market value of collateral borrowed The market value of the collateral borrowed shall be reported in Column 110. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges, the link with Article 22(1)(e) of the Decision.
120	Collateralised derivatives only: Liquidity value of collateral borrowed The liquidity value of the collateral borrowed shall be reported in Column 120. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 – Liquidity Coverage: Liquid Assets. The weight used is to be determined by the bank through their internal regulation but banks shall be guided by the minimum standard weights in Chapter III.1 of the Decision and the LCR Instruction. Banks shall also provide the internal regulation determining the foregoing with the completed template C 75.00 – Liquidity Coverage: Liquid Assets to the Agency.

4.3.2 Instructions concerning specific rows

Row	Legal references and instructions
010	1. TOTAL COLLATERAL SWAPS AND COLLATERALISED DERIVATIVES Collateral swaps that mature within 30 calendar days shall lead to an inflow for the excess

	<p>liquidity value of the assets lent compared to the liquidity value of the assets borrowed.</p> <p>Monies due from non-financial customers shall be reduced for the purposes of principal payment by 50 % of their value or by the contractual commitments to those customers to extend funding, whichever is higher.</p> <p>For the purposes of this point, non-financial customers shall include retail customers, corporates, central governments, regional governments and local authorities, multilateral development banks and public sector entities; by derogation from this provision, banks that have a commitment from credit and liquidity facilities intended for extending promotional loans, or have received a similar commitment from a multilateral development bank or a public sector entity, may take an inflow into account up to the amount of the outflow they apply to the corresponding commitment to extend those promotional loans.</p> <p>For the purposes of applying the Decision, the LCR Instruction and this Instruction, banks will treat as a financial customer a customer who engages in one or more activities specified in the definition as their core business, including also card companies.</p> <p>Monies due from collateral-backed and capital market-driven transactions as specified in Article 2(hhhh) and (iiii) of the Decision on Calculation of Bank Capital backed by liquid assets shall not be taken into account up to the value of the liquid assets net of the corresponding haircut. Monies due for the remaining value or where they are collateralised by assets that do not qualify as liquid assets shall be taken into account in full. No inflow shall be allowed if the collateral is used to cover a short position.</p> <p>Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives.</p>
020	<p>1.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the collateral specified in rows 030-100 is borrowed</p> <p>Articles 29 and 30 of the Decision and the LCR Instruction.</p> <p>Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.</p> <p>See the explanation in row 010.</p>
030	<p>1.1.1. Level 1 assets (excl. EHQ covered bonds)</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
040	<p>1.1.2. Level 1: extremely high quality covered bonds</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1: extremely high quality covered bonds (borrowed).</p>
050	<p>1.1.3. Level 2A assets</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>
060	<p>1.1.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p> <p>n/a</p>
070	<p>1.1.5. Level 2B: high quality covered bonds</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
080	<p>1.1.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p> <p>n/a</p>
090	<p>1.1.7. Other Level 2B</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>
100	<p>1.1.8. Non-liquid assets</p> <p>Such transactions in which the bank has swapped Level 1 assets excl. EHQ covered bonds (lent)</p>

	for Non-liquid assets (borrowed).
110	1.2. Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the collateral specified in rows 120-190 is borrowed: Articles 29 and 30 of the Decision and the LCR Instruction Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 1: extremely high quality covered bonds are lent. See the explanation in row 010.
120	1.2.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
130	1.2.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 1: extremely high quality covered bonds (borrowed).
140	1.2.3. Level 2A assets Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 2A assets (borrowed).
150	1.2.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a
160	1.2.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).
170	1.2.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a
180	1.2.7. Other Level 2B Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Other Level 2B (borrowed).
190	1.2.8. Non-liquid assets Such transactions in which the bank has swapped Level 1: extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).
200	1.3. Totals for transactions in which Level 2A assets are lent and the collateral specified in rows 210-280 is borrowed: Articles 29 and 30 of the Decision and the LCR Instruction. Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 2A assets are lent. See the explanation in row 010.
210	1.3.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
220	1.3.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1: extremely high quality covered bonds (borrowed).
230	1.3.3. Level 2A assets Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2A assets (borrowed).
240	1.3.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a
250	1.3.5. Level 2B: high quality covered bonds

	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).
260	1.3.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a
270	1.3.7. Other Level 2B Such transactions in which the bank has swapped Level 2A assets (lent) for Other Level 2B (borrowed).
280	1.3.8. Non-liquid assets Such transactions in which the bank has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).
290	1.4. Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the collateral specified in rows 300-370 is borrowed: Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent. See the explanation in row 010. n/a
300	1.4.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed). n/a
310	1.4.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1: extremely high quality covered bonds (borrowed). n/a
320	1.4.3. Level 2A assets Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed). n/a
330	1.4.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a
340	1.4.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed). n/a
350	1.4.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a
360	1.4.7. Other Level 2B Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed). n/a
370	1.4.8. Non-liquid assets Such transactions in which the bank has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed). n/a
380	1.5. Totals for transactions in which Level 2B: high quality covered bonds are lent and the

	<p>collateral specified in rows 390-460 is borrowed: Articles 29 and 30 of the Decision and the LCR Instruction Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 2B: high quality covered bonds are lent. See the explanation in row 010.</p>
390	<p>1.5.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
400	<p>1.5.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 1: extremely high quality covered bonds (borrowed).</p>
410	<p>1.5.3. Level 2A assets Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
420	<p>1.5.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a</p>
430	<p>1.5.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
440	<p>1.5.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a</p>
450	<p>1.5.7. Other Level 2B Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
460	<p>1.5.8. Non-liquid assets Such transactions in which the bank has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
470	<p>1.6. Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the collateral specified in rows 480-550 is borrowed: Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent. See the explanation in row 010. n/a</p>
480	<p>1.6.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed). n/a</p>
490	<p>1.6.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1: extremely high quality covered bonds (borrowed). n/a</p>
500	<p>1.6.3. Level 2A assets Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed). n/a</p>
510	<p>1.6.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</p>

	Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a
520	1.6.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed). n/a
530	1.6.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a
540	1.6.7. Other Level 2B Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed). n/a
550	1.6.8. Non-liquid assets Such transactions in which the bank has swapped Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed). n/a
560	1.7. Totals for transactions in which Other Level 2B assets are lent and the collateral specified in rows 570-640 is borrowed: Articles 29 and 30 of the Decision and the LCR Instruction. Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Other Level 2B assets are lent. See the explanation in row 010.
570	1.7.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
580	1.7.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Other Level 2B (lent) for Level 1: extremely high quality covered bonds (borrowed).
590	1.7.3. Level 2A assets Such transactions in which the bank has swapped Other Level 2B (lent) for Level 2A assets (borrowed).
600	1.7.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a
610	1.7.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).
620	1.7.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Other Level 2B (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a
630	1.7.7. Other Level 2B Such transactions in which the bank has swapped Other Level 2B (lent) for Other Level 2B (borrowed).
640	1.7.8. Non-liquid assets Such transactions in which the bank has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).
650	1.8. Totals for transactions in which Non-liquid assets are lent and the collateral specified

	<p>in rows 660-730 is borrowed: Articles 29 and 30 of the Decision and the LCR Instruction Banks shall report here, for each column, the total values of collateral swaps and collateralised derivatives for transactions in which Non-liquid assets are lent. See the explanation in row 010.</p>
660	<p>1.8.1. Level 1 assets (excl. EHQ covered bonds) Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
670	<p>1.8.2. Level 1: extremely high quality covered bonds Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 1: extremely high quality covered bonds (borrowed).</p>
680	<p>1.8.3. Level 2A assets Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
690	<p>1.8.4. Level 2B: asset-backed securities (residential or automobile, CQS1) Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed). n/a</p>
700	<p>1.8.5. Level 2B: high quality covered bonds Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
710	<p>1.8.6. Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) Such transactions in which the bank has swapped Non-liquid assets (lent) for Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed). n/a</p>
720	<p>1.8.7. Other Level 2B Such transactions in which the bank has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).</p>
730	<p>1.8.8. Non-liquid assets Such transactions in which the bank has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).</p>
MEMORANDUM ITEMS	
740	<p>2. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions Banks shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0% outflow rate has been applied.</p>
750	<p>3. Total collateral swaps with intragroup counterparties Banks shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties.</p>
760	<p>4. Total collateral swaps with central bank counterparties n/a</p>

VI TEMPLATE C 76.00 – LIQUIDITY COVERAGE: CALCULATIONS

5. Calculations

5.1 General remarks

This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in the Decision and the LCR Instruction.

5.2 Specific remarks

Cell references are given in the following format: template; row; column. For example, {C 72.00 – Liquidity Coverage: Liquid Assets; r130; c040} refers to Liquid Assets template; row 130; column 040.

5.3 Calculations sub template – C 76.00 - Liquidity Coverage: Calculations

5.3.1 Instructions concerning specific rows

Row	Legal references and instructions
CALCULATIONS	
Numerator, Denominator, Ratio Articles 17, 18 and 19 of the Decision The LCR numerator, denominator and ratio. Enter all below data into column 010 of given row.	
010	1. Liquidity Buffer Report figure from {C 76.00 – Liquidity Coverage: Calculations; r290; c010}.
020	2. Net Liquidity Outflow Report figure from {C 76.00 – Liquidity Coverage: Calculations; r370; c010}.
030	3. Liquidity Coverage Ratio (%) Report the LCR as specified in Articles 17, 18 and 19 of the Decision The LCR shall be equal to the ratio of a bank’s liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage. If {C 76.00 – Liquidity Coverage: Calculations; r020; c010} is zero (causing a LCR of infinity) then report the value 999999.
Numerator calculations Article 20 of the Decision and Annex 1 of the Decision - Formulae for the calculation of the Liquidity Buffer Enter all below data into column 010 of given row.	
040	4. L1 excl. EHQCB liquidity buffer (according to Article 23 of the Decision): unadjusted Report figure from {C 72.00 – Liquidity Coverage: Liquid Assets; r030; c040}.
050	5. L1 excl. EHQCB collateral 30 day outflows Report outflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
060	6. L1 excl. EHQCB collateral 30 day inflows Report inflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
070	7. Secured cash outflows Report outflows of cash (a Level 1 asset) upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
080	8. Secured cash inflows Report inflows of cash (a Level 1 asset) upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
090	9. L1 excl. EHQCB “adjusted amount before cap application“ Amount a determined according to Annex 1(5) of the Decision Report the adjusted non-covered bond level 1 asset amount before cap application.

	The adjusted amount takes into account the unwind of secured funding transactions, collateral-backed transactions, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the reference (reporting) date.
100	10. L1 EHQCB value according to Article 23 of the Decision: unadjusted Report figure from {C 72.00 – Liquidity Coverage: Liquid Assets; r180; c040}.
110	11. L1 EHQCB collateral 30 day outflows Report outflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
120	12. L1 EHQCB collateral 30 day inflows Report inflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference (reporting) date.
130	13. L1 EHQCB „adjusted amount before cap application“ Amount b determined according to Annex 1(5) of the Decision Report the adjusted covered bond level 1 asset amount before cap application. The adjusted amount takes into account the unwind of secured funding transactions, collateral-backed, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the reference (reporting) date.
140	14. L1 EHQCB „adjusted amount after cap application“ Amount b'' determined according to Annex 1(5) of the Decision Report b'' (the adjusted covered bond level 1 asset amount after cap application) $= \text{MIN}(b, a70/30)$ where b = the adjusted covered bond level 1 asset amount before cap application.
150	15. L1 EHQCB „excess liquid assets amount“ Report the difference between b and b'' in the manner as determined in Annex 1(5) of the Decision.
160	16. L2A value according to Article 23 of the Decision: unadjusted Report figure from {C 72.00 – Liquidity Coverage: Calculations; r230; c040}.
170	17. L2A collateral 30 day outflows Report outflows of Level 2A liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.
180	18. L2A collateral 30 day inflows Report inflows of Level 2A liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.
190	19. L2A „adjusted amount before cap application“ Amount c determined according to Annex 1(5) of the Decision Report the adjusted level 2A asset amount before cap application. The adjusted amount takes into account the unwind of secured funding transactions, collateral-backed, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the calculation date.
200	20. L2A „adjusted amount after cap application“ Amount c'' determined according to Annex 1(5) of the Decision Report c'' (the adjusted level 2A asset amount after cap application) $= \text{MIN}(c, (a+b'')40/60, \text{MAX}(a70/30-b'', 0))$ where c = the adjusted level 2A asset amount before cap application.
210	21. L2A „excess liquid assets amount“ Report the difference between c and c'' in the manner as determined in Annex 1(5) of the Decision.
220	22. L2B value according to Article 23 of the Decision: unadjusted Report figure from {C 72.00 – Liquidity Coverage: Liquid Assets; r310; c040}.
230	23. L2B collateral 30 day outflows

	Report outflows of Level 2B liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.
240	24. L2B collateral 30 day inflows Report inflows of Level 2B liquid securities upon the unwind of any secured funding transaction, collateral-backed transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.
250	25. L2B ,adjusted amount before cap application' Amount d determined according to Annex 1(5) of the Decision Report the adjusted level 2B asset amount before cap application. The adjusted amount takes into account the unwind of secured funding transactions, collateral-backed, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the calculation date.
260	26. L2B ,adjusted amount after cap application' Amount d'' determined according to Annex 1(5) of the Decision. Report d'' (the adjusted level 2B asset amount after cap application) $= \text{MIN}(d, (a+b+c)15/85, \text{MAX}((a+b)40/60-c, 0), \text{MAX}(a70/30-b-c, 0))$ Where d = the adjusted level 2B asset amount before cap application.
270	27. L2B „excess liquid assets amount“ Report the difference between d and d'' in the manner as determined in Annex 1(5) of the Decision.
280	28. Excess liquid asset amount Annex 1(4) of the Decision Report the „excess liquid assets amount“: this amount shall be equal to: <ul style="list-style-type: none"> (a) the adjusted non-covered bond level 1 asset amount; plus (b) the adjusted level 1 covered bond amount; plus (c) the adjusted level 2A asset amount; plus (d) the adjusted level 2B asset amount; minus the lesser of: <ul style="list-style-type: none"> (e) the sum of (a), (b), (c) and (d); (f) 100/30 times (a); (g) 100/60 times (the sum of (a) and (b)); (h) 100/85 times (the sum of (a), (b) and (c)).
290	29. Liquidity Buffer Annex 1(2) of the Decision Report the liquidity buffer which shall be equal to: <ul style="list-style-type: none"> (a) the level 1 asset amount; plus (b) the level 2A asset amount; plus (c) the level 2B asset amount, minus the lesser of: <ul style="list-style-type: none"> (d) the sum of (a), (b), and (c); or (e) the „excess liquid assets amount“.
Denominator calculations Annex 2 of the Decision - Formula for the calculation of the net liquidity outflow Where, NLO= Net liquidity outflow TO= Total outflows TI= Total inflows FEI= Fully exempted inflows IC= Inflows subject to cap of 75% of outflows Enter all below data into column 010 of given row.	
300	30. Total Outflows TO= from Outflows template

	Report figure from {C 73.00 – Liquidity Coverage: Outflows; r010; c060}.
310	31. Fully Exempt Inflows FEI= from Inflows template Report figure from {C 74.00 – Liquidity Coverage: Inflows; r010; c160}.
320	32. Inflows Subject to 90% Cap IHC= from Inflows template Report figure from {C 74.00; r010; c150}. n/a
330	33. Inflows Subject to 75% Cap IC= from Inflows template, taking into account collateral swaps Report figure from {C 74.00 – Liquidity Coverage: Inflows; r010; c140}.
340	34. Reduction for Fully Exempt Inflows Report the following part of the NLO calculation: = MIN (FEI, TO).
350	35. Reduction for Inflows Subject to 90% Cap Report the following part of the NLO calculation: = MIN (IHC, 0.9*MAX(TO-FEI, 0)). n/a
360	36. Reduction for Inflows Subject to 75% Cap Report the following part of the NLO calculation: = MIN (IC, 0.75*MAX(TO-FEI, 0)).
370	37. Net Liquidity Outflow Report the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 75% cap. NLO = TO – MIN(FEI, TO) – MIN(IC, 0.75*MAX(TO-FEI,0))
Pillar 2	
380	38. Pillar 2 Requirement This requirement applies to a bank for which the Agency has set specific liquidity requirements based on the SREP in accordance with Article 41 of the Decision.

VII TRANSITIONAL AND FINAL PROVISIONS

1. Instruction for Completing the Liquidity Coverage Reporting Templates number: 01-75/18, dated 15 January 2018, shall cease to apply as of the start of application of this Instruction.
2. This Instruction shall enter into force as of the date of its issuance, and shall apply from 31 December 2021 and shall be published on the official website of the Agency.

Number: 01-4675/21
Sarajevo, November 08th, 2021

DIRECTOR

Jasmin Mahmužić