



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

**INSTRUCTION
ON THE NSFR REPORTING**

Sarajevo, September 2021

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 16(1)(k) of the Statute of the Banking Agency of the Federation of Bosnia and Herzegovina („Official Gazette of the Federation of BiH“, number 3/18) and pursuant to Article 47(3) 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 September 30th, 2021, the following

INSTRUCTION ON THE NSFR REPORTING

Article 1 General Provisions

- (1) The Instruction on the NSFR Reporting (hereinafter: Instruction) prescribes the requirements which a bank shall comply with when reporting to the Banking Agency of the Federation of Bosnia and Herzegovina (hereinafter: Agency) on the NSFR. The NSFR 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 NSFR (hereinafter: Instruction on the NSFR Components).
- (2) In accordance with paragraph (1) of this Article, this Instruction also sets out the method of completing the reporting templates that a bank shall use to calculate the NSFR and report on it to the Agency.
- (3) The reporting referred to in paragraph (1) of this Article shall be carried out through the reporting templates as set out below:
 - a) C 80.00 - RSF (required stable funding);
 - b) C 81.00 - ASF (available stable funding) and
 - c) C 84.00 - NSFR (net stable funding ratio).
- (4) The reporting templates referred to in paragraph (3) of this Article shall form an integral part of this Instruction, which banks shall provide for the purposes of the common reporting framework (COREP).
- (5) For the purposes of reporting on a bank's compliance with the prescribed obligation to maintain the NSFR on an ongoing basis in accordance with the provisions of the Decision, the Instruction on the NSFR Components and this Instruction, the Agency may prescribe additional information and data to be provided with the reporting templates referred to in paragraph (3) of this Article.
- (6) In accordance with Article 38(4) of the Decision, a bank shall provide the reports referred to in paragraph (3) of this Article to the Agency at least quarterly, by the end of the following month after the quarter ends. If the date on which a NSFR report is to be provided falls on a non-working day, the report shall be provided on the following working day.
- (7) All reporting templates referred to in paragraph (3) of this Article shall be provided to the Agency on an individual and consolidated basis, in accordance with regulations regulating supervision on a consolidated basis.
- (8) The so-called „decision trees“ for RSF and ASF also form an integral part of this Instruction, which shall be applied as part of the instructions for prioritising criteria for the assignment of

each reported item in order to secure coherent and comparable NSFR reporting. 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 Instruction on the NSFR Components. For the sake of simplicity, the “decision tree” does not include totals, subtotals and “of which:...” items, even though they shall be reported in the reporting template as well.

- (9) For each of the reporting templates referred to in paragraph (3) of this Article, detailed instructions for completing the reporting template according to its prescribed structure are provided below in this Instruction, using the following abbreviated designations for reporting template names: C 80.00, C 81.00 and C 84.00.
- (10) The aforementioned reporting templates are made in standardised COREP reporting formats, where some positions, i.e. items in the related reporting templates are greyed, since they are not currently applicable for the financial market in Bosnia and Herzegovina (hereinafter: BiH) and/or as such are not provided for in the prescribed legal and regulatory framework for the operation and supervision of banks in BiH, and as such shall not be filled out by a bank. 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.
- (11) 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 at the reporting reference 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 the bank shall provide within the time limit set by the Agency.
- (12) Concerning the application of the Decision and this Instruction, the Agency will periodically revise the prescribed reporting templates and instructions for their completion and provision 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 of supervision and processes of convergence with the EU regulatory framework.
- (13) In accordance with Article 38(2) of the Decision, a bank shall complete the templates referred to in paragraph (3) of this Article in the reporting currency, regardless of the actual denomination of assets, liabilities and off-balance sheet items. For material currencies, in accordance with the definition in point (b) of Article 2(1) of the Decision, a bank shall separately complete the template for individually material currency and shall report in that relevant currency that is subject to separate reporting and shall provide those to the Agency in accordance with the provisions of the Decision.
- (14) When completing the reporting templates referred to in paragraph (3) of this Article, in accordance with paragraph (13) of this Article, a bank shall apply the appropriate stable funding factors. The word “factor” in the context of this Instruction refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value that shall be applied in the calculation of the NSFR, in accordance with Article 35 of the Decision, i.e. the general rules for calculating the NSFR in accordance with the provisions of the Instruction on the NSFR Components.
- (15) In the reporting templates referred to in paragraph (3) of this Article, a bank shall always report the accounting value in the columns referred as “Amount”, except for the cases of derivative contracts, for which it shall report the fair value as determined in accordance with Article 35(6) of the Decision.
- (16) The general rule that the calculation of the NSFR shall include all balance sheet items (assets,

liabilities and own funds) and off-balance sheet items shall apply, in accordance with the provisions of Article 35 of the Decision.

- (17) Regarding the application of paragraph (16) of this Article, the value of asset and liability items shall be their gross accounting values remaining after reduction of allowances for on-balance sheet exposures, additional value adjustments, other deductions and other own funds reductions related to the asset item. The value of an off-balance sheet item shall be the prescribed percentage of its nominal value after reduction of provisions for coverage of expected credit losses for off-balance sheet exposures and other prescribed deductions in the calculation of own funds.
- (18) For the purposes of reporting by currency subject to separate reporting in accordance with Article 38(2) of the Decision, as regards derivatives referred to in Article 35(6) of the Decision, a bank shall calculate the fair value of each netting set in its settlement currency. For all netting sets with matching settlement currencies a net amount shall be calculated in accordance with Article 4(1) to (3) of the Instruction on the NSFR Components and reported in the relevant currency subject to separate reporting. In this context, settlement currency shall be understood as the currency in which the settlement of each netting set has been agreed. Netting set refers to the group of receivables and payables stemming from derivatives transactions with a counterparty irrespective of whether they are denominated in a different currency to the settlement currency. In the case of multicurrency optionality, the bank shall make an assessment of the currency in which the settlement is likely to occur and shall report only in that separate currency.
- (19) The amount of assets and liabilities resulting from securities financing transactions with a single counterparty and with the same type of collateral underlying (level 1 or non-level 1 liquid assets) shall, in accordance with the regulatory provisions for the LCR, be reported on a net basis where the provision of Article 35(1) and (2) of the Decision and Article 4 of the Instruction on the NSFR Components applies. In the case of securities financing transactions with collateral baskets underlying, the less liquid collateral within the pool shall be first pledged.

Article 2

RSF Reporting-Specific Provisions

- (1) A bank shall report in the appropriate category all assets on which it has right of use even if they are not accounted for in its balance sheet. Assets on which a bank does not have right of use shall not be reported even if these assets are accounted for in its balance sheet.
- (2) In accordance with Article 37 of the Decision, the amount of RSF shall be calculated by multiplying the amount of assets and off-balance sheet items by the RSF factors, as prescribed in the provision of Article 6 of the Instruction on the NSFR Components.
- (3) All assets and off-balance sheet items that are not eligible as highly liquid assets shall be reported with a breakdown by their residual maturity in accordance with the provisions of Article 37 of the Decision. The maturity buckets of the amounts, standard factors and applicable factors are the following:
 - a) Residual maturity of less than six months or without stated maturity;
 - b) Residual maturity of a minimum of six months but less than one year;
 - c) Residual maturity of one year or more.
- (4) In accordance with Article 37(13) of the Decision, when calculating the residual maturity of assets and off-balance sheet items that are not eligible as highly liquid assets, a bank shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the bank, the

bank and the Agency shall take into account reputational factors that may limit the bank’s ability not to exercise the option, in particular considering markets’ and clients’ expectations that the bank should extend the maturity of certain assets at their maturity date.

- (5) For some items, a bank shall report assets according to status and/or maturity of encumbrance of that asset in accordance with Article 37(5) and (6) of the Decision.
- (6) As specified under Article 37(7) of the Decision, where a bank re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which that asset has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the bank returning the asset borrowed. The residual maturity of this encumbrance shall be the higher between:
 - a) the residual maturity of the transaction where the assets were borrowed and
 - b) the residual maturity of the transaction where the assets were re-pledged.
- (7) In the case of fees advanced for approved loans and with respect to determining the amount of RSF and RSF reporting, the bank may allocate those in accordance with the loan amortisation schedule.
- (8) For derivative treatment, the provisions of Article 4 of the Instruction on the NSFR Components, RSF reporting-specific provisions contained in the decision tree - items 1 and 2, instructions with the corresponding RSF reporting-specific rows (0920-0950 RSF from derivatives) and instructions for their breakdown under item 1.7 should be followed.
- (9) A bank shall use the following “decision tree”:

#	Item	Decision	Reporting
1.	Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts?	Yes	ID 1.7.1
		No	# 2
2.	An on- or off-balance sheet asset item posted as initial margin for derivatives?	Yes	ID 1.7.3
		No	# 3
3.	An asset or an off-balance sheet item posted as contribution to central counterparty default fund?	Yes	ID 1.8
		No	# 4
4.	An asset item on which the bank has right of use?	Yes	# 5
		No	# 23
5.	An asset associated with collateral posted as variation margin for derivatives?	Yes	Do not report.
		No	# 6
6.	Non-performing assets or defaulted securities?	Yes	ID 1.9.3
		No	# 7
7.	Trade date receivables?	Yes	ID 1.9.2
		No	# 8
8.	Interdependent asset with the Agency’s approval?	Yes	Allocate into one relevant item of ID 1.5
		No	# 9
9.	Assets within a group or an institutional protection scheme for which the Agency has granted the preferential treatment?	Yes	ID 1.6
		No	# 10

10.	Assets at the CBBiH, the ECB, the central bank of a Member State or the central bank of a third country?	Yes	Allocate into one relevant item of ID 1.1
		No	# 11
11.	Liquid assets?	Yes	# 12
		No	# 13
12.	Liquid assets encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.2.13
		No	Allocate into one relevant item of ID 1.2.1 to 1.2.12
13.	Securities not qualifying as liquid assets?	Yes	Allocate into one relevant item of ID 1.3
		No	# 14
14.	Trade finance on-balance sheet products?	Yes	ID 1.4.7
		No	# 15
15.	NSFR derivative assets?	Yes	ID 1.7.2
		No	# 16
16.	Loans?	Yes	# 17
		No	# 21
17.	Loans encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.4.4
		No	# 18
18.	Loans classified as operational deposits?	Yes	ID 1.4.1
		No	# 19
19.	Securities financing transactions with financial customers?	Yes	Allocate into one relevant item of ID 1.4.2
		No	# 20
20.	Other loans and advances to financial customers?	Yes	ID 1.4.3
		No	Allocate into one relevant item of ID 1.4.5 or 1.4.6
21.	Physically traded commodities?	Yes	Allocate into one relevant item of ID 1.9.1
		No	# 22
22.	Any other asset not considered in the above categories?	Yes	ID 1.9.4
		No	Do not report.
23.	An off-balance sheet exposure?	Yes	# 24
		No	Do not report.
24.	Defaulted exposure?	Yes	ID 1.10.4
		No	# 25
25.	Committed facilities?	Yes	# 26
		No	# 27

26.	Committed facilities for which the Agency has granted a preferential treatment?	Yes	ID 1.10.1
		No	ID 1.10.2
27.	Trade finance off-balance sheet item?	Yes	ID 1.10.3
		No	# 28
28.	Other off-balance sheet exposures for which the Agency has determined the RSF factor?	Yes	ID 1.10.5
		No	Do not report.

Article 3

Completing RSF reporting-specific columns

The RSF reporting-specific columns shall be completed according to the instructions in the following overview:

Column	Legal references and instructions
0010-0030	<p><u>Amount of assets not qualifying as liquid assets</u> Banks shall report in columns 0010-0030 the amount, unless specified otherwise in Article 37 of the Decision and Article 6 of the Instruction on the NSFR Components, of the assets and off-balance sheet items referred to in Article 37(15) of the Decision for each maturity bucket. The amount shall be reported in columns 0010-0030 when the corresponding item is not considered as liquid asset in accordance with the provisions regulating liquid assets in Chapter III of the Decision, regardless of whether they comply with the operational requirements referred to in Article 22 of the Decision.</p>
0040	<p><u>Amount of liquid assets</u> See instructions in columns 0010-0030. The amount shall be reported in column 0040 when the corresponding item is considered as liquid asset in accordance with Articles 24, 25 and 26 of the Decision, regardless of whether they comply with the operational requirements referred to in Article 22 of the Decision.</p>
0050-0080	<p><u>Standard RSF factor</u> Article 37(15) of the Decision and Article 6 of the Instruction on the NSFR Components. The standard factors in columns 0050-0080 are those specified in Article 37(15) of the Decision and Article 6 of the Instruction on the NSFR Components to determine the part of the amount of the assets and off-balance sheet items that is RSF. They are provided for information only and are not meant to be filled in by banks.</p>
0090-0120	<p><u>Applicable RSF factor</u> Article 37(15) of the Decision and Article 6 of the Instruction on the NSFR Components. Banks shall report in columns 0090-0012 the applicable factor applied to items in Article 37(15) of the Decision and Article 6 of the Instruction on the NSFR Components. Applicable factors may result in weighted average values and shall be reported in decimal 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 factors may reflect, but are not limited to, discretions of the Agency to determine a bank-specific factor or a factor for the sector as a whole.</p>

0130	<p><u>Required stable funding:</u> Banks shall report in column 0130 the RSF in accordance with Article 37 of the Decision and Article 6 of the Instruction on the NSFR Components. This shall be calculated using the following formula: $c0130 = \text{SUM}\{(c0010 * c0090), (c0020 * c0100), (c0030 * c0110), (c0040 * c0120)\}$</p>
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Article 4

Completing RSF Reporting-Specific Rows

The RSF reporting-specific rows shall be completed according to the instructions in the following overview:

Row	Legal references and instructions
0010	<p><u>1. RSF</u> Article 37 of the Decision and Article 6 of the Instruction on the NSFR Components Banks shall report here items subject to the RSF in accordance with the provisions of Article 37 of the Decision and Article 6 of the Instruction on the NSFR Components.</p>
0020	<p><u>1.1 RSF from central bank assets</u> Points (c) and (d) of Article 6(1) and point (d) of Article 6(14) of the Instruction on the NSFR Components Banks shall report here central bank assets, i.e. claims on the central banks in accordance with the provisions cited above. A reduced RSF factor may apply in accordance with Article 37(9) of the Decision.</p>
0030	<p><u>1.1.1 Cash, reserves and other exposures to central banks that qualify as liquid assets</u> Banks shall report here cash, reserves (required reserves and excess reserves) at central banks. Banks shall also report here any other exposures to central banks that are considered as liquid assets, regardless if they comply with the operational requirements referred to in Article 22 of the Decision. Minimum reserves that are not considered as liquid assets in accordance with point (b)(3) of Article 24(1) of the Decision shall be reported in the relevant column for assets that are not considered as liquid assets.</p>
0040	<p><u>1.1.1.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.1.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months. This amount shall include cash, reserves (required reserves and excess reserves) at central banks and any other exposures to central banks in accordance with instructions in row 0030.</p>
0050	<p><u>1.1.1.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0060	<p><u>1.1.1.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0070	<p><u>1.1.2 Other central bank exposures not qualifying as liquid assets</u> Banks shall report here any other claims on central banks other than those reported</p>

	under item 1.1.1.
0080	<p><u>1.2 RSF from liquid assets</u> Points (a) and (b) of Article 6(1) to Article 6(17) of the Instruction on the NSFR Components. Banks shall report here liquid assets in accordance with the provisions regulating liquid assets in Chapter III of the Decision, regardless if they comply with the operational requirements referred to in Article 22 of the Decision.</p>
0090	<p><u>1.2.1 Level 1 assets eligible for 0 % LCR haircut</u> Banks shall report here assets that are eligible as level 1 liquid assets and shares or units in collective investment undertakings that are eligible for a 0 % haircut in accordance with point (b) of Article 6(1) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0100	<p><u>1.2.1.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0110	<p><u>1.2.1.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0120	<p><u>1.2.1.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0130	<p><u>1.2.2 Level 1 assets eligible for 5 % LCR haircut</u> Banks shall report here shares or units in collective investment undertakings that are eligible for a 5 % haircut in accordance with point (a) of Article 6(3) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0140	<p><u>1.2.2.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0150	<p><u>1.2.2.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0160	<p><u>1.2.2.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0170	<p><u>1.2.3 Level 1 assets eligible for 7 % LCR haircut</u> Banks shall report here assets that are eligible as level 1 extremely high quality covered</p>

	<p>bonds in accordance with Article 6(6) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0180	<p><u>1.2.3.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0190	<p><u>1.2.3.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0200	<p><u>1.2.3.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0210	<p><u>1.2.4 Level 1 liquid assets eligible for 12 % LCR haircut</u> Banks shall report here shares or units in collective investment undertakings that are eligible for a 12 % haircut in accordance with Article 6(9) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0220	<p><u>1.2.4.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0230	<p><u>1.2.4.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0240	<p><u>1.2.4.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0250	<p><u>1.2.5 Level 2A liquid assets eligible for 15 % LCR haircut</u> Banks shall report here assets that are eligible as level 2A liquid assets in accordance with Article 6(10) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0260	<p><u>1.2.5.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0270	<p><u>1.2.5.2 Encumbered for a residual maturity of at least six months but less than one</u></p>

	<p><u>year</u> The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0280	<p><u>1.2.5.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0290	<p><u>1.2.6 Level 2A liquid assets eligible for 20 % LCR haircut</u> Banks shall report here shares or units in collective investment undertakings that are eligible for a 20 % haircut in accordance with Article 6(11) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0300	<p><u>1.2.6.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0310	<p><u>1.2.6.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0320	<p><u>1.2.6.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0330	<p><u>1.2.7 Level 2B securitizations eligible for 25 % LCR haircut</u> n/a</p>
0340	<p><u>1.2.7.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.7 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months. n/a</p>
0350	<p><u>1.2.7.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year. n/a</p>
0360	<p><u>1.2.7.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of one year or more. n/a</p>
0370	<p><u>1.2.8 Level 2B liquid assets eligible for 30 % LCR haircut</u> Banks shall report here high quality covered bonds and shares or units in collective investment undertakings that are eligible for a 30 % haircut in accordance with Article 6(12) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out</p>

	in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.
0380	<u>1.2.8.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.8 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.
0390	<u>1.2.8.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.
0400	<u>1.2.8.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of one year or more.
0410	<u>1.2.9 Level 2B liquid assets eligible for 35 % LCR haircut</u> Banks shall report here shares or units in collective investment undertakings that are eligible for a 35 % haircut in accordance with Article 6(13) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.
0420	<u>1.2.9.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.9 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.
0430	<u>1.2.9.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.
0440	<u>1.2.9.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of one year or more.
0450	<u>1.2.10 Level 2B liquid assets eligible for 40 % LCR haircut</u> n/a
0460	<u>1.2.10.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.2.10 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months. n/a
0470	<u>1.2.10.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year. n/a
0480	<u>1.2.10.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of one year or more.

	n/a
0490	<p><u>1.2.11 Level 2B liquid assets eligible for 50 % LCR haircut</u> Banks shall report here level 2B assets in accordance with point (a) of Article 6(14) of the Instruction on the NSFR Components, excluding high quality covered bonds. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0500	<p><u>1.2.11.1 Unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.2.11 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
0510	<p><u>1.2.11.2 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.11 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0520	<p><u>1.2.12 Level 2B liquid assets eligible for 55 % LCR haircut</u> Banks shall report here shares or units in collective investment undertakings that are eligible for a 55 % haircut in accordance with Article 6(15) of the Instruction on the NSFR Components. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components shall not be reported here, but under item 1.2.13.</p>
0530	<p><u>1.2.12.1 Unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.2.12 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.</p>
0540	<p><u>1.2.12.2 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.2.12 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0550	<p><u>1.2.13 Liquid assets encumbered for a residual maturity of one year or more in a cover pool</u> Article 37(15) of the Decision and point (h) of Article 6(17) of the Instruction on the NSFR Components. The amount reported in 1.2 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components.</p>
0560	<p><u>1.3 RSF from securities other than liquid assets</u> Article 37(15) of the Decision and points (e) and (f) of Article 6(17) of the Instruction on the NSFR Components Banks shall report here securities that are not in default and that are not liquid assets, regardless if they comply with the operational requirements referred to in Article 22 of the Decision.</p>
0570	<p><u>1.3.1 Securities and exchange traded equities not qualifying as liquid assets</u> Article 37(15) of the Decision and points (e) and (f) of Article 6(18) and point (b) of Article 6(19) of the Instruction on the NSFR Components.</p>

	The amount reported in 1.3 that is related to securities that are not considered as liquid assets other than non-exchange traded equities, excluding the securities reported under item 1.3.3.
0580	<u>1.3.1.1 Unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.3.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.
0590	<u>1.3.1.2 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.3.1 that is related to assets that are encumbered for a residual maturity of one year or more.
0600	<u>1.3.2 Non-exchange traded equities not qualifying as liquid assets</u> Article 37(15) of the Decision and point (b) of Article 6(18) of the Instruction on the NSFR Components The amount reported under 1.3 that is related to non-exchange traded equity, excluding the securities reported under item 1.3.3.
0610	<u>1.3.3 Securities not qualifying as liquid assets and that are encumbered for a residual maturity of one year or more in a cover pool</u> Article 37(15) of the Decision and point (h) of Article 6(17) of the Instruction on the NSFR Components The amount reported under 1.3 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components.
0620	<u>1.4 RSF from loans</u> Banks shall report here monies due from loans that are not in default in accordance with the regulatory provisions on determining exposures in default. As specified under Article 37(14) of the Decision, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.
0630	<u>1.4.1 Operational deposits</u> Article 37(15) of the Decision and point (b) of Article 6(14) of the Instruction on the NSFR Components. The amount reported under 1.4 that is related to deposits classified as operational in accordance with the provisions of the Decision relating to the LCR. This item is related to deposits held by the bank with another bank, which are treated by that other bank as operational deposits.
0640	<u>1.4.2 Securities financing transactions with financial customers</u> Article 37(15) of the Decision, Article 4(5), point (g) of Article 6(1) and point (b) of Article 6(3) of the Instruction on the NSFR Components. The amount reported under 1.4 that is related to monies due from securities financing transactions with financial customers.
0650	<u>1.4.2.1 Collateralized by level 1 liquid assets eligible for 0 % LCR haircut</u> Article 37(15) of the Decision and point (g) of Article 6(1) of the Instruction on the NSFR Components. The amount reported under 1.4.2 that is related to transactions collateralized by level 1 liquid assets eligible for 0 % haircut in accordance with the provisions of the Decision

	relating to the LCR.
0660	<p><u>1.4.2.1.1 Unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.4.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0670	<p><u>1.4.2.1.2 Encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0680	<p><u>1.4.2.1.3 Encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0690	<p><u>1.4.2.2 Collateralized by other assets</u></p> <p>Article 37(15) of the Decision, point (b) of Article 6(3), point (d) of Article 6(14) and point (b) of Article 6(18) of the Instruction on the NSFR Components</p> <p>The part of the amount reported under 1.4.2 that is related to assets collateralized by other assets other than level 1 assets eligible for 0 % haircut in accordance with point (b) of Article 4(4) of 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 shall be entered.</p> <p>The part of the amount reported under 1.4.2 (row 0640) of this reporting template (C 80.00) that is related to securities financing transactions with financial customers collateralized by other liquid assets other than level 1 assets eligible for 0 % haircut in accordance with point (a) of Article 13(3) of 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, which shall be entered in item 1.4.2.1 (row 0650) of this reporting template (C 80.00), shall be reported.</p>
0700	<p><u>1.4.2.2.1 Unencumbered or encumbered for a residual maturity of less than six months</u></p> <p>The amount reported under 1.4.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.</p>
0710	<p><u>1.4.2.2.2 Encumbered for a residual maturity of at least six months but less than one year</u></p> <p>The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.</p>
0720	<p><u>1.4.2.2.3 Encumbered for a residual maturity of one year or more</u></p> <p>The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of one year or more.</p>
0730	<p><u>1.4.3 Other loans and advances to financial customers</u></p> <p>Article 37(15) of the Decision, point (a) of Article 6(8) and point (d) of Article 6(15) of the Instruction on the NSFR Components</p> <p>The amount reported under 1.4 arising from other loans and advances to financial customers not reported under 1.4.1 and 1.4.2.</p>
0740	<p><u>1.4.4 Assets encumbered for a residual maturity of one year or more in a cover pool</u></p> <p>Article 37(15) of the Decision and point (h) of Article 6(17) of the Instruction on the NSFR Components</p>

	The amount reported under 1.4 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds or covered bonds that meet the requirements for the treatment as set out in point (h) of Article 6(17) of the Instruction on the NSFR Components.
0750	<u>1.4.5 Loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less</u> The part of the amount reported under 1.4 (row 0620) of this reporting template (C 80.00) that is related to loans, excluding loans to financial customers and loans eligible for 0 % to 50 % RSF, shall be reported, provided that those loans are assigned a risk weight of 35% or less in accordance with the regulatory provisions on calculating own funds requirements for credit risk under the Standardised Approach.
0760	<u>1.4.5.0.1 Of which, loans secured by mortgages on residential property</u> The amount reported under 1.4.5 that is related to exposures secured by mortgages on residential property.
0770	<u>1.4.5.1 Unencumbered or encumbered for a residual maturity of less than six months</u> The amount reported under 1.4.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.
0780	<u>1.4.5.2 Encumbered for a residual maturity of at least six months but less than one year</u> The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.
0790	<u>1.4.5.3 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of one year or more.
0800	<u>1.4.6 Other loans to non-financial customers other than central banks</u> Article 37(15) of the Decision and point (c) of Article 6(14) and point (c) of Article 6(17) of the Instruction on the NSFR Components The amount reported under 1.4.5 that is related to loans to non-financial customers other than central banks with a risk weight of more than 35 % in accordance with the regulatory provisions on calculating own funds requirements for credit risk under the Standardised Approach.
0810	<u>1.4.6.0.1 Of which, loans secured by mortgages on residential property</u> The amount reported under 1.4.6 that is related to exposures secured by mortgages on residential property.
0820	<u>1.4.6.1 Unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.4.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.
0830	<u>1.4.6.2 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.4.6 that is related to assets that are encumbered for a residual maturity of one year or more.
0840	<u>1.4.7 Trade finance on-balance sheet products</u> Point (d) of Article 6(17) of the Instruction on the NSFR Components The amount related to trade finance on-balance sheet related products.
0850	<u>1.5 RSF from interdependent assets</u> Point (f) of Article 6(1) of the Instruction on the NSFR Components Banks shall report here assets with the Agency's approval to be treated as

	interdependent with liabilities in accordance with point (f) of Article 6(1) of the Instruction on the NSFR Components.
0860	<u>1.5.1 Centralised regulated savings</u> n/a
0870	<u>1.5.2 Promotional loans and credit and liquidity facilities</u> Point (c)(1) of Article 3(2) of the Instruction on the NSFR Components The amount reported under 1.5 that is related to promotional loans and credit and liquidity facilities.
0880	<u>1.5.3 Eligible covered bonds</u> Point (c)(2) of Article 3(2) of the Instruction on the NSFR Components The amount reported under 1.5 that is related to eligible covered bonds.
0890	<u>1.5.4 Derivatives client clearing activities</u> Point (c)(3) of Article 3(2) of the Instruction on the NSFR Components The amount reported under 1.5 that is related to derivative client clearing activities.
0900	<u>1.5.5 Other</u> The amount reported under 1.5 that is related to assets not referred to in items 1.5.1 to 1.5.4. n/a
0910	<u>1.6 RSF from assets within a group or an institutional protection scheme if subject to preferential treatment</u> n/a
0920	<u>1.7 RSF from derivatives</u> Article 6(5) of the Instruction on the NSFR Components Banks shall report here the amount of required stable funding arising from derivatives.
0930	<u>1.7.1 RSF for derivative liabilities</u> Article 6(5) of the Instruction on the NSFR Components The amount reported under 1.7 that is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 6(3) to (5) of the Instruction on the NSFR Components
0940	<u>1.7.2 NSFR derivative assets</u> Article 35(6) of the Decision and Article 4 and Article 6(19) of the Instruction on the NSFR Components The amount reported under 1.7 (row 0920) that is related to the positive difference between netting sets calculated in accordance with Article 6(19) of the Instruction on the NSFR Components.
0950	<u>1.7.3 Initial margin posted</u> Article 37(15) of the Decision and point (a) of Article 6(17) of the Instruction on the NSFR Components The amount reported under 1.7 that is related to initial margin for derivative contracts.
0960	<u>1.8 RSF from contributions to central counterparty default fund</u> Point (b) of Article 6(17) of the Instruction on the NSFR Components Banks shall report here items posted as contribution to the default fund of a central counterparty.
0970	<u>1.9 RSF from other assets</u> Banks shall report here any asset not referred to in items 1.1 to 1.8.
0980	<u>1.9.1 Physically traded commodities</u>

	Point (g) of Article 6(17) of the Instruction on the NSFR Components The amount reported under 1.9 that is related to physically traded commodities. This item shall not include commodity derivatives that fall under item 1.7.
0990	<u>1.9.1.1 Unencumbered or encumbered for a residual maturity of less than one year</u> The amount reported under 1.9.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.
1000	<u>1.9.1.2 Encumbered for a residual maturity of one year or more</u> The amount reported under 1.9.1 that is related to assets that are encumbered for a residual maturity of one year or more.
1010	<u>1.9.2 Trade date receivables</u> Point (e) of Article 6(1) of the Instruction on the NSFR Components The amount reported under 1.9 that is related to trade date receivables.
1020	<u>1.9.3 Assets in default</u> Point (b) of Article 6(18) of the Instruction on the NSFR Components The amount reported in 1.9 that is related to all assets in default, as regards the provision of point (b) of Article 6(18) of the Instruction on the NSFR Components setting out "non-performing exposures". Hence, all receivables falling within non-performing exposures shall be included, including both principal and interest.
1030	<u>1.9.4 Other assets</u> Point (b) of Article 6(18) of the Instruction on the NSFR Components The amount reported under 1.9 that is related to assets that are not referred to in items 1.9.1 to 1.9.3. In accordance with the foregoing, banks shall report foreclosed assets eligible for a 100% factor under RSF from other assets.
1040	<u>1.10 RSF from off-balance sheet items</u> Banks shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.9 that are subject to the RSF requirements.
1050	<u>1.10.1 Committed facilities within a group or an institutional protection scheme if subject to preferential treatment</u> n/a
1060	<u>1.10.2 Committed facilities</u> Point (c) of Article 6(3) of the Instruction on the NSFR Components. The amount reported under 1.10 that is related to committed facilities in accordance with point (c) of Article 6(3) of the Instruction on the NSFR Components that are not reported under item 1.10.1.
1070	<u>1.10.3 Trade finance off-balance sheet products</u> Point (c) of Article 6(8) of the Instruction on the NSFR Components The amount reported under 1.10 that is related to trade finance off-balance sheet related products as referred to in point (c) of Article 6(8) of the Instruction on the NSFR Components.
1080	<u>1.10.4 Off-balance sheet items in default</u> Point (b) of Article 6(18) of the Instruction on the NSFR Components The amount reported under 1.10 that is related to off-balance sheet exposures in default.
1090	<u>1.10.5 Other off-balance sheet exposures for which the Agency has determined RSF factors</u> Article 37(11) of the Decision The amount reported under 1.10 that is related to off-balance sheet exposures for which

the Agency has determined RSF factors in accordance with Article 37(11) of the Decision.

Having regard to the provision of point (g) of Article 6(3) of the Instruction on the NSFR Components, it follows that, as regards the treatment of unutilised amounts of committed loans on demand that the bank may cancel unconditionally and without prior notice and unutilised amounts of account overdrafts, the instruction in Article 2(7) of this Instruction - Decision Tree, under sequence number 28, should be followed. Other off-balance sheet exposures for which the Agency has determined the RSF factor, which is 5 % in this case.

Article 5

ASF Reporting-Specific Provisions

- (1) All liabilities and own funds shall be reported with a breakdown by their residual maturity in accordance with the provisions of Article 36 of the Decision and Article 5 of the Instruction on the NSFR Components. The maturity buckets of the amounts, standard ASF factors and applicable ASF factors are the following:
 - a) Residual maturity of less than six months or without stated maturity;
 - b) Residual maturity of a minimum of six months but less than one year; and
 - c) Residual maturity of one year or more.
- (2) All liabilities of a bank with a residual maturity of one year or more shall be subject to a 100 % ASF factor, unless otherwise specified in point (e) of Article 5(7) of the Instruction on the NSFR Components, in accordance with Article 36(8) of the Decision.
- (3) All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than six months.
- (4) According to Article 36(4) of the Decision, a bank shall take into account existing options to determine the residual maturity of a liability or of own funds on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the bank, the bank and the Agency shall take into account reputational factors that may limit a bank's ability not to exercise the option, in particular market expectations that banks should redeem certain liabilities before their maturity.
- (5) According to points (b), (c) and (d) of Article 5(7) of the Instruction on the NSFR Components, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting date), would reduce the effective residual maturity at the reporting date to less than one year shall not receive a 100% ASF factor.
- (6) In the related ASF reporting items, all own funds items shall, in accordance with the explicit provision of Article 5(7) of the Instruction on the Method of Application of the Provisions of the Decision on Liquidity Risk Management in Banks on Calculating and Maintaining the NSFR, be reported "before adjustments, i.e. regulatory adjustments". This also applies to subordinated debt that meets the prescribed conditions for inclusion in own funds, i.e. Tier 2 item.
- (7) According to Article 36(5) of the Decision, a bank shall treat deposits with fixed notice periods in accordance with their notice period and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph (4) of this Article, a bank shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year in accordance with point (c) of Article 12(5) of 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, to determine the residual maturity of term retail deposits.

- (8) As regards to paragraph (7) of this Article, term deposits with a clause on early termination shall have the treatment of deposits with fixed notice periods, while deposits that do not have a contractual option of early termination shall have the treatment of term deposits (e.g. a bank shall allocate term deposits with a residual maturity of up to 10 months and notice period of 31 days to the maturity of up to 6 months).

- (9) A bank shall use the following “decision tree”:

#	Item	Decision	Reporting
1.	Common Equity Tier 1 capital?	Yes	ID 2.1.1
		No	# 2
2.	Additional Tier 1 capital?	Yes	ID 2.1.2
		No	# 3
3.	Tier 2 capital?	Yes	ID 2.1.3
		No	# 4
4.	Other capital instruments?	Yes	ID 2.1.4
		No	# 5
5.	A liability associated with collateral received as variation margin for derivatives?	Yes	Do not report.
		No	# 6
6.	Trade date payables?	Yes	ID 2.9.1
		No	# 7
7.	Interdependent liability with the Agency’s approval?	Yes	Allocate into one relevant item of ID 2.8
		No	# 8
8.	Liabilities of a bank and committed facilities within a group or an institutional protection scheme for which the Agency has granted a preferential treatment?	Yes	ID 2.4
		No	# 9
9.	NSFR derivative liabilities?	Yes	ID 2.7
		No	# 10
10.	Deferred tax liabilities?	Yes	ID 2.9.2
		No	# 11
11.	Minority interests?	Yes	ID 2.9.3
		No	# 12
12.	Stable retail deposits?	Yes	ID 2.2.1
		No	# 13
13.	Other retail deposits?	Yes	ID 2.2.2
		No	# 14
14.	Liabilities where the counterparty cannot be determined?	Yes	ID 2.6
		No	# 15
15.	Liabilities provided by central banks?	Yes	Allocate into item of ID 2.5.1 or 2.5.2

		No	# 16
16.	Liabilities provided by financial customers?	Yes	Allocate into one relevant item of ID 2.5.3
		No	# 17
17.	Liabilities from non-financial customers other than central banks?	Yes	Allocate into one relevant item of ID 2.3
		No	# 18
18.	Any other liabilities not considered in the above categories?	Yes	ID 2.9.4
		No	Do not report.

Article 6

Completing ASF Reporting-Specific Columns

The ASF reporting-specific columns shall be completed according to the instructions in the following overview:

Column	Legal references and instructions
0010-0030	<u>Amount</u> Banks shall report in columns 0010-0030 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.
0040-0060	<u>Standard ASF factor</u> Article 36(8) of the Decision and Article 5 of the Instruction on the NSFR Components The standard factors in columns 0040-0060 are those specified in Article 36(8) of the Decision and Article 5 of the Instruction on the NSFR Components to determine the part of the amount of the liabilities and own funds of the bank that constitutes ASF. They shall be provided for information only and re not meant to be filled in by banks.
0070-0090	<u>Applicable ASF factor</u> Article 36(8) of the Decision and Article 5 of the Instruction on the NSFR Components Banks shall report in columns 0070-0090 the applicable ASF factors referred to in Article 36(8) of the Decision and Article 5 of the Instruction on the NSFR Components as weights that, multiplied by the amount of the liabilities or own funds of the bank, determine the amount of the relevant ASF. Applicable factors may result in weighted average values and shall be reported in decimal 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 factors may reflect, but are not limited to, discretions of the Agency to determine a bank-specific factor or a factor for the sector as a whole.
0100	<u>ASF</u> Banks shall report in column 0100 the value of the ASF in accordance with the definition set out in Article 36 of the Decision and Article 5 of the Instruction on the NSFR Components. This shall be calculated using the following formula: $c0100 = \text{SUM}\{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)\}$

Article 7

Completing ASF Reporting-Specific Rows

The ASF reporting-specific rows shall be completed according to the instructions in the following overview:

Row	Legal references and instructions
0010	<u>2. ASF</u> Article 36 of the Decision and Article 5 of the Instruction on the NSFR Components
0020	<u>2.1 ASF from capital items and instruments</u> Banks shall report here the sum of items 2.1.1 to 2.1.4
0030	<u>2.1.1 Common Equity Tier 1</u> Point (a) of Article 5(7) of the Instruction on the NSFR Components Common Equity Tier 1 items before adjustments and regulatory adjustments stipulated in the Decision on Calculation of Bank Capital.
0040	<u>2.1.2 Additional Tier 1</u> Point (b) of Article 5(7) of the Instruction on the NSFR Components Additional Tier 1 items before regulatory adjustments stipulated in the Decision on Calculation of Bank Capital.
0050	<u>2.1.3 Tier 2</u> Point (c) of Article 5(7) of the Instruction on the NSFR Components Tier 2 items before regulatory adjustments stipulated in the Decision on Calculation of Bank Capital.
0060	<u>2.1.4 Other capital instruments</u> Point (d) of Article 5(7) of the Instruction on the NSFR Components Other capital instruments with a residual maturity of one year or more at the reporting date.
0070	<u>2.2. ASF from retail deposits</u> Banks shall report here the sum of items 2.2.1 and 2.2.2.
0080	<u>2.2.0.1 Of which, retail bonds</u> Article 36(3) of the Decision Banks shall report here bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively.
0090	<u>2.2.1. Stable retail deposits</u> Article 5(6) of the Instruction on the NSFR Components Banks shall report the part of the amounts of retail deposits covered in accordance with the BiH Law on Deposit Insurance and either is part of an established relationship reducing the likelihood of liquidity outflow or is held in a transactional account in accordance with Article 30(8) of the Decision and Article 12(4) of 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 and when these deposits: <ul style="list-style-type: none"> ▪ do not meet the conditions for a higher outflow rate in accordance with points (a) and (b) of Article 12(5) of 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, in which case they shall be reported as “other retail deposits”; or ▪ have not been taken in third countries where a higher outflow is applied in accordance

	with points (a) and (b) of Article 12(5) of 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, in which case they shall be reported as “other retail deposits”.
0100	<u>2.2.0.2 Of which with a material early withdrawable penalty</u> Article 36(6) of the Decision Stable retail deposits that can be early withdrawn before one year upon the payment of a material penalty in accordance with Article 36(6) of the Decision.
0110	<u>2.2.2 Other retail deposits</u> Article 5(5) of the Instruction on the NSFR Components Banks shall report the amount of other retail deposits than those captured as “stable retail deposits” under item 2.2.1.
0120	<u>2.2.0.3 Of which with a material early withdrawable penalty</u> “Other retail deposits” that can be early withdrawn before one year upon the payment of a material penalty in accordance with Article 36(6) of the Decision.
0130	<u>2.3 ASF from other non-financial customers (except central banks)</u> Point (b)(5) of Article 5(4) of the Instruction on the NSFR Components. Liabilities provided by non-financial customers (except central banks). Banks shall report here the sum of items 2.3.1 to 2.3.6.
0140	<u>2.3.0.1 Of which, securities financing transactions</u> The amount reported under 2.3 that is related to monies due from securities financing transactions with non-financial customers.
0150	<u>2.3.0.2 Of which, ASF from operational deposits</u> The amount reported under 2.3 that is provided in the form of operational deposits and is required for the provision of operational services as set out in point (a) of Article 5(4) of the Instruction on the NSFR Components.
0160	<u>2.3.1 Liabilities provided by the central government of BiH or a Member State of the EU or a third country</u> Point (b)(1) of Article 5(4) of the Instruction on the NSFR Components The amount reported under 2.3 that is related to the central government of BiH or a Member State of the EU or a third country.
0170	<u>2.3.2 Liabilities provided by regional governments or local authorities of BiH or a Member State of the EU or a third country</u> Point (b)(2) of Article 5(4) of the Instruction on the NSFR Components The amount reported under 2.3 that is related to regional governments or local authorities of BiH or a Member State of the EU or a third country.
0180	<u>2.3.3 Liabilities provided by public sector entities of BiH or a Member State of the EU or a third country</u> Point (b)(3) of Article 5(4) of the Instruction on the NSFR Components The amount reported under 2.3 that is related to public sector entities of BiH or a Member State of the EU or a third country.
0190	<u>2.3.4 Liabilities provided by multilateral development banks and international organisations</u> Point (b)(4) of Article 5(4) of the Instruction on the NSFR Components The amount reported under 2.3 is related to multilateral development banks and international organisations.
0200	<u>2.3.5 Liabilities provided by non-financial corporate customers</u>

	Point (b)(5) of Article 5(4) of the Instruction on the NSFR Components The amount reported under 2.3 that is related to non-financial corporate customers.
0210	<u>2.3.6 Liabilities provided by credit unions, personal investment companies and deposit brokers</u> n/a
0220	<u>2.4 ASF from liabilities and committed facilities within a group or an institutional protection scheme subject to preferential treatment</u> n/a
0230	<u>2.5 ASF from financial customers and central banks</u> Banks shall report here the sum of items 2.5.1 to 2.5.3.
0240	<u>2.5.0.1 Of which sigh deposits held by network member at central institution</u> n/a
0250	<u>2.5.1 Liabilities provided by the BiH Central Bank, the ECB or the central bank of a Member State of the EU</u> Point (c) of Article 5(3) and point (c) of Article 5(4) of the Instruction on the NSFR Components Liabilities provided by the CBBiH, the ECB or the central bank of a Member State of the EU or a third country irrespective of whether or not they are related to securities financing transactions.
0260	<u>2.5.2 Liabilities provided by the central bank of a third country</u> Point (c) of Article 5(3) and point (c) of Article 5(4) of the Instruction on the NSFR Components Liabilities provided by the central bank of a third country irrespective of whether or not they are related to securities financing transactions.
0270	<u>2.5.3 Liabilities provided by financial customers</u> Point (c) of Article 5(3) and point (c) of Article 5(4) of the Instruction on the NSFR Components Liabilities provided by financial customers irrespective of whether or not they are related to securities financing transactions.
0280	<u>2.5.3.1 Operational deposits</u> Point (a) of Article 5(4) of the Instruction on the NSFR Components Banks shall report here the part of the operational deposits from financial customers, in accordance with point (a) of Article 5(4) of the Instruction on the NSFR Components, which is necessary for the provision of operational services. Deposits arising out of correspondent banking or from the provision of prime brokerage services shall be considered non-operational deposits in accordance with Article 14(4) of 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, under item 2.5.3.3. Operational deposits referred to in point (b) of Article 14(1) of 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 shall not be reported here but within item 2.3. “ASF from other non-financial customers (except central banks)”. The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under item 2.5.3.2.
0290	<u>2.5.3.2 Excess operational deposits</u> Banks shall report here the part of the operational deposits from financial customers in excess of the amount required for the provision of operational services.

	Operational deposits referred to in point (b) of Article 14(1) of 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 shall not be reported here but within item 2.3. “ASF from other non-financial customers (except central banks)”.
0300	<u>2.5.3.3 Other liabilities</u> Banks shall report here liabilities provided by financial customer that are not operational deposits where the counterparty can be identified. The part of operational deposits in excess of the amount required for the provision of operational services shall not be reported here but shall be reported under item 2.5.3.2.
0310	<u>2.6 ASF from liabilities provided where the counterparty cannot be determined</u> Point (d) of Article 5(3) and point (d) of Article 5(4) of the Instruction on the NSFR Components Banks shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.
0320	<u>2.7 ASF from net derivatives liabilities</u> Banks shall report here the amount of negative difference between netting sets (net derivatives liabilities).
0330	<u>2.8 ASF from interdependent liabilities with the Agency’s approval</u> Article 4(6) of the Instruction on the NSFR Components Banks shall report here liabilities with the Agency’s approval to be treated as interdependent with assets in accordance with Article 4(6) of the Instruction on the NSFR Components. Banks shall report here the sum of items 2.8.1 to 2.8.5.
0340	<u>2.8.1 Centralised regulated savings</u> n/a
0350	<u>2.8.2 Promotional loans and relevant credit and liquidity facilities</u> Point (c)(1) of Article 3(2) of the Instruction on the NSFR Components Liabilities related to promotional loans and credit and liquidity facilities with the Agency’s approval to be treated as interdependent with assets in accordance with point (c)(1) of Article 3(2) of the Instruction on the NSFR Components.
0360	<u>2.8.3 Eligible covered bonds</u> Point (c)(2) of Article 3(2) of the Instruction on the NSFR Components Liabilities related to covered bonds with the Agency’s approval to be treated as interdependent with assets in accordance with point (c)(2) of Article 3(2) of the Instruction on the NSFR Components.
0370	<u>2.8.4 Derivatives client clearing activities</u> Point (c)(3) of Article 3(2) of the Instruction on the NSFR Components Liabilities related to derivatives client clearing activities with the Agency’s approval to be treated as interdependent with assets in accordance with point (c)(3) of Article 3(2) of the Instruction on the NSFR Components.
0380	<u>2.8.5 Others</u> n/a
0390	<u>2.9 ASF from other liabilities</u> Banks shall report here the sum of items 2.9.1 to 2.9.4.
0400	<u>2.9.1 Trade date payables</u> Point (a) of Article 5(3) of the Instruction on the NSFR Components Banks shall report here trade date payables arising from purchases of financial

	instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle.
0410	<u>2.9.2 Deferred tax liabilities</u> Article 5(1) and (2) of the Instruction on the NSFR Components Banks shall report here deferred tax liabilities and shall consider the nearest possible date on which their amounts can be realised as residual maturity.
0420	<u>2.9.3 Minority interests</u> n/a
0430	<u>2.9.4 Other liabilities</u> Article 5(1) of the Instruction on the NSFR Components Banks shall report here other liabilities, including short positions and open maturity positions (e.g. repurchase agreements without a contractual maturity, but may be closed at any time by the contracting parties).

Article 8 NSFR Calculation Template

- (1) The purpose of the NSFR calculation template shall be to provide information on the NSFR for all banks (reporting templates C 80.00 and C 81.00).
- (2) In accordance with Article 33(5) of the Decision, the NSFR requirement laid down in Article 33(3) of the Decision shall be equal to the ratio of the ASF as referred to in Article 36 of the Decision to the RSF as referred to in Article 37 of the Decision, and shall be expressed as a percentage. The rules for the calculation of the NSFR are laid down in the provisions of the Instruction on the NSFR Components.
- (3) The items in rows 0010 to 0210 shall be the same as those reported in reporting templates C 80.00 and C 81.00.

Article 9 Completing NSFR Calculation-Specific Columns

The NSFR calculation-specific columns shall be completed according to the instructions in the following overview:

Column	Legal references and instructions
0010	<u>Amount</u> Banks shall report in column 0010 the amount of assets, off-balance sheet items, liabilities and own funds allocated to the sum of all applicable residual maturity buckets and high-quality liquid asset categories. The amounts to be reported shall be those before application of the relevant ASF and RSF factors.
0020	<u>Required Stable Funding</u> Banks shall report in column 0020 the RSF calculated in accordance with Article 37 of the Decision.
0030	<u>Available Stable Funding</u> Banks shall report in column 0030 the ASF calculated in accordance with Article 36 of the Decision.
0040	<u>Ratio</u> Banks shall report in column 0040 the NSFR calculated in accordance with Article

33(5) of the Decision.

Article 10
Completing NSFR Calculation-Specific Rows

The NSFR calculation-specific rows shall be completed according to the instructions in the following overview:

Row	Legal references and instructions
0010	<u>1. REQUIRED STABLE FUNDING</u> Item 1 of reporting template C 80.00.
0020	<u>1.1 RSF from central bank assets</u> Item 1.1 of reporting template C 80.00.
0030	<u>1.2 RSF from liquid assets</u> Item 1.2 of reporting template C 80.00.
0040	<u>1.3 RSF from securities other than liquid assets</u> Item 1.3 of reporting template C 80.00.
0050	<u>1.4 RSF from loans</u> Item 1.4 of reporting template C 80.00.
0060	<u>1.5 RSF from interdependent assets</u> Item 1.5 of reporting template C 80.00.
0070	<u>1.6 RSF from assets within a group or an institutional protection scheme if subject to preferential treatment</u> n/a
0080	<u>1.7 RSF from derivatives</u> Item 1.7 of reporting template C 80.00.
0090	<u>1.8 RSF from contributions to central counterparty default fund</u> n/a
0100	<u>1.9 RSF from other assets</u> Item 1.9 of reporting template C 80.00.
0110	<u>1.10 RSF from off-balance sheet items</u> Item 1.10 of reporting template C 80.00.
0120	<u>2. AVAILABLE STABLE FUNDING</u> Item 2 of reporting template C 81.00.
0130	<u>2.1 ASF from capital items and instruments</u> Item 2.1 of reporting template C 81.00.
0140	<u>2.2. ASF from retail deposits</u> Item 2.2 of reporting template C 81.00.
0150	<u>2.3 ASF from other non-financial customers (except central banks)</u> Item 2.3 (except 2.3.0.2) of reporting template C 81.00.
0160	<u>2.4 ASF from operational deposits</u> The sum of the amounts in items 2.3.0.2 (row 0150) and 2.5.3.1 (row 0280) of reporting template C 81.00 shall be reported.
0170	<u>2.5 ASF from liabilities and committed facilities within a group or an institutional protection scheme subject to preferential treatment</u> n/a
0180	<u>2.6 ASF from financial customers and central banks</u>

	<p>Item 2.5 (except 2.5.3.1) of reporting template C 81.00. The amount in item 2.5 (row 0230) reduced by the amount reported under item 2.5.3.1 (row 0280) of reporting template C 81.00 (the reduction is to be made by the operational deposits reported under item 2.4 (row 0160) of this reporting template (C 84.00)) shall be reported.</p>
0190	<p><u>2.7 ASF from liabilities provided where the counterparty cannot be determined</u> Item 2.6 of reporting template C 81.00. The amount reported under item 2.6 (row 0320) of reporting template C 81.00 shall be reported.</p>
0200	<p><u>2.8 ASF from interdependent liabilities with the Agency's approval</u> Item 2.8 of reporting template C 81.00. The total amount reported under item 2.8 (row 0330) of reporting template C 81.00 shall be reported.</p>
0210	<p><u>2.9 ASF from other liabilities</u> Item 2.7 and 2.9 of reporting template C 81.00. The sum of the amount reported under item 2.7 (row 0320) and item 2.9 (row 0390) of reporting template C 81.00 shall be reported.</p>
0220	<p><u>3. NSFR</u> The NSFR amount calculated in accordance with Article 33(5) of the Decision, i.e. the amount reported under row 0120 (ID 2) divided by the amount reported under row 0010 (ID 1) of this reporting template (C 84.00).</p>

Article 11

Entry into Force

This Instruction shall enter into force as of the date of its issuance and shall be published on the official website of the Agency, and shall apply from 31 December 2021.

Number: 01-3981/21
Sarajevo, September 30th, 2021

DIRECTOR

Jasmin Mahmuzić, sgd