Basel Committee
on Banking Supervision

Instructions for Basel III monitoring

Reporting template version 2.4.x.

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Instructions for Basel III monitoring

These instructions refer to reporting template version 2.4.x.

1. Introduction

The Basel Committee on Banking Supervision ("the Committee")[1] is monitoring the impact of *Basel III: A global regulatory framework for more resilient banks and banking systems* ("the Basel III rules text") and *Basel III: International framework for liquidity risk measurement, standards and monitoring* ("the Basel III liquidity rules text")[2] on participating banks. The exercise will be repeated semi-annually with end-December and end-June reporting dates.

The Committee will treat all individual bank data collected in this exercise strictly confidential and will not attribute them to individual banks.

The descriptions of data items in these instructions intend to facilitate the completion of the monitoring questionnaire and are not to be construed as an official interpretation of other documents published by the Committee.

This version of the instructions refers to versions 2.4.x of the reporting template which should be used for the 30 June 2012 reporting date. Changes compared to the previous version of the reporting template are highlighted in the Annex.

The remainder of this document is organised as follows. Section 2 discusses general issues such as the scope of the exercise, the process and the overall structure of the quantitative questionnaire. Sections 4 to 6 discuss the worksheets for data collection on the definition of capital, the leverage ratio and liquidity, respectively.

2. General

2.1 Scope of the exercise

Participation in the monitoring exercise is voluntary. The Committee expects both large internationally active banks and smaller institutions to participate in the study, as all of them

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1 The Basel Committee on Banking Supervision is a committee of banking supervisory authorities which was established by the central bank Governors of the Group of Ten countries in 1975. It consists of senior representatives of bank supervisory authorities and central banks from Argentina, Australia, Belgium, Brazil, Canada, China, France, Germany, Hong Kong SAR, India, Indonesia, Italy, Japan, Korea, Luxembourg, Mexico, the Netherlands, Russia, Saudi Arabia, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. It usually meets at the Bank for International Settlements (BIS) in Basel, Switzerland, where its permanent Secretariat is located.

2 Basel Committee on Banking Supervision, *Basel III: A global regulatory framework for more resilient banks and banking systems (revised June 2011)*, June 2011; Basel Committee on Banking Supervision, *Basel III: International framework for liquidity risk measurement, standards and monitoring*, December 2010.

will be materially affected by some or all of the revisions of the various standards. Where applicable and unless noted otherwise, data should be reported for consolidated[3] groups.

The monitoring exercise is targeted at both banks under the Basel II/III frameworks and at those still subject to Basel I.[4] However, as outlined in the remainder of these instructions some parts of the questionnaire are only relevant for banks subject to Basel II or to banks applying a particular approach. If **Basel I** figures are used, they should be calculated based on the **national implementation**, referred to as "Basel I" in this document. In some countries supervisors may have implemented additional rules beyond the 1988 Accord or may have made modifications to the Accord in their national implementation, and these should be considered in the calculation of "Basel I" capital requirements for the purposes of this exercise. If a bank has implemented **Basel II** at a particular reporting date, it should calculate capital requirements based on the **national implementation** of the Basel II framework, referred to as "Basel II" in this document. **Unless stated otherwise**, the changes to the risk-weighted asset calculation of the Basel II framework introduced in 2009 which are collectively referred to as "Basel 2.5" (*Revisions to the Basel II market risk framework*[5] ("the Revisions") and *Enhancements to the Basel II framework*[6] ("the Enhancements")) and through the Basel III framework should only be reflected if they are part of the applicable regulatory framework at the reporting date.

When providing data on Basel III, banks should also take into account the frequently asked questions on capital, counterparty risk and liquidity published by the Committee.[7]

This data collection exercise should be completed on a best-efforts basis. Ideally, banks should include all their assets in this exercise. However, due to data limitations, inclusion of some assets (for example the portfolio of a minor subsidiary) may turn out to be an unsurpassable hurdle. In these cases, banks should consult their relevant national supervisor to determine how to proceed.

2.2 Filling in the data

The Basel III monitoring workbook available for download on the Committee's website is for information purposes only. While the structure of the workbooks used for the Basel III monitoring exercise is the same in all participating countries, **it is important that banks only use the workbook obtained from their respective national supervisory agency to submit their returns**. Only these workbooks are adjusted to reflect the particularities of the regulatory frameworks in participating countries. National supervisory agencies may also provide additional instructions if deemed necessary.

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3 This refers to the consolidation for regulatory rather than accounting purposes.

4 Basel Committee on Banking Supervision, *International convergence of capital measurement and capital standards (updated to April 1998)*, 1998.

5 Basel Committee on Banking Supervision, *Revisions to the Basel II market risk framework - updated as of 31 December 2010*, February 2011.

6 Basel Committee on Banking Supervision, *Enhancements to the Basel II framework*, July 2009.

7 Basel Committee on Banking Supervision, *Basel III definition of capital – Frequently asked questions*, July 2011; Basel Committee on Banking Supervision, *Basel III framework for liquidity – Frequently asked questions*, July 2011; Basel Committee on Banking Supervision, *Basel III counterparty credit risk – Frequently asked questions*, November 2011.

Data should only be entered in the yellow and green shaded cells. There are also some pink cells which will be completed by the relevant national supervisory agency. **It is important to note that any modification to the worksheets might render the workbook unusable both for the validation of the final results and the subsequent aggregation process.**

Cell colours used in the Basel III monitoring reporting template

Colour	Worksheet	Content
Yellow	All	Input cell.
Green	General Info	To be completed if requested by the national supervisor.
	Leverage Ratio	Additional information needed to monitor the leverage ratio and its components during the transition period, in accordance with the transitional arrangements set out in paragraphs 165 to 167 of the Basel III rules text. Banks are encouraged to fill in green cells on a best-efforts basis as well.
	LCR	To be completed if requested by the national supervisor in light of national discretion choices.
Pink	All	To be completed by the supervisor.
White, orange	All	Calculation result. Must not be changed.

Where information is not available, the corresponding cell should be left empty. No text such as "na" should be entered in these cells. However, leaving a cell empty could trigger exclusion from some or all of the analyses if the respective item is required, ie it should be aimed at providing data for all **yellow** cells. The automated calculations in the workbook indicate whether or not a certain item can be calculated using the data provided. The national supervisor will provide guidance on which of the **green** cells should be filled in by a particular bank.

Data can be reported in the most convenient currency. The currency which has been used should be recorded in the "General Info" worksheet. Supervisors will provide the relevant exchange rate for converting the reporting currency to Euros. If 1,000 or 1,000,000 currency units are used for reporting, this should also be indicated in this worksheet. When choosing the reporting unit, it should be considered that the worksheet shows all amounts as integers. The same currency and unit should be used for all amounts throughout the workbook, irrespective of the currency of the underlying exposures.

Percentages should be reported as decimals and will be converted to percentages automatically. For example, 1% should be entered as 0.01.[8]

Banks using the Basel II internal ratings-based (IRB) approaches should, where applicable, report risk-weighted assets after applying the scaling factor of 1.06 to credit risk-weighted assets.

8 Depending on the regional options of the operating system used, it might be necessary to use a different decimal symbol. It might also be necessary to switch off the option "Enable automatic percent entry" in the Tools/Options/Edit dialog of Excel if percentages cannot be entered correctly.

The reporting template includes checks in several of the worksheets. If one of these checks shows "No" or "Fail", please refer to the explanatory text and the formula in the check cell and correct the input data to which the check refers. An overview of the results of all checks is provided on the "Checks" worksheet.

The Committee is aware that some banks might not yet have implemented some of the models and processes required for the calculations. In such cases banks may provide quantitative data on a "best-efforts" basis. In case of doubt, they should discuss with the relevant national supervisor how to proceed. Where the approach used for the Basel III monitoring differs materially from the final implementation, this should be explained in a separate note.

Unless noted otherwise, banks should only report data for the approach they are currently using or are intending to use. Except for some instances on the "General Info" worksheet, cells provided for various approaches are in general intended to facilitate partial use and do **not** require banks to conduct alternative calculations for the same set of exposures.

2.3 Process

The Basel Committee or its Secretariat will not collect any data directly from banks. Therefore, banks in participating countries should contact their supervisory agency to discuss how the completed workbooks should be submitted. National supervisors will forward the relevant data to the Secretariat of the Basel Committee where individual bank data will be treated strictly confidential and will not be attributed to individual banks.

Similarly, banks should direct all questions related to this study, the related rules and consultative documents to their national supervisory agencies. Where necessary, they will coordinate their responses through the Secretariat of the Basel Committee to provide responses that are consistent across countries. A document with responses to frequently asked questions will be maintained on the Basel Committee's website.[9]

Banks should specify any instance where they had to deviate from the instructions provided in an additional document. The "old" Microsoft Office document types (.doc, .xls) should be used for data submission rather than the new Office 2007/2008 types (.docx, .xlsx).

2.4 Reporting date

If possible, and unless the national supervisor has provided different guidance, generally all data should be reported as of end-December or end-June, as applicable. If data availability does not allow a bank to use these reporting dates or if the financial year differs from the calendar year, suitable alternatives should be discussed with the relevant national supervisor.

2.5 Structure of the Excel questionnaire

The Excel workbook consists of seven worksheets. All banks participating in the impact study should generally complete them. Some banks may be directed by their supervisor to complete only the capital-related part or only the liquidity-related part of the workbook.

[9] www.bis.org/bcbs/qis/.

Finally, the “Checks” worksheet provides an overview of all the checks included on the other worksheets. The worksheets requiring data input are the following:

- The worksheet “General Info” is intended to capture **general information** regarding the bank, eligible capital and deductions, capital distribution data, overall capital requirements and actual capital ratios. Except for some additional information on operational risk and the transitional floors which should only be filled in by banks subject to the Basel II framework, this worksheet should be completed by all banks.
- The “DefCapB3” worksheet is related to the **definition of capital**. It captures more detailed information on the Basel III definition of capital and its impact on risk-weighted assets. The “DefCapB3-MI” worksheet helps banks with the calculation of regulatory adjustments for minority interest which is an input required on the “DefCapB3” worksheet.
- The **leverage ratio** worksheet (“Leverage Ratio”) captures data necessary for the calculation of the leverage ratio.
- The **liquidity** worksheets (“LCR” and “NSFR”) are intended to capture key data regarding the liquidity coverage ratio and net stable funding ratio measures.

3. General information

The “General Info” worksheet gathers basic information that is needed to process and interpret the survey results. Banks only providing liquidity-related data are only required to fill in panels A and B.

3.1 General bank data (panel A)

Panel A of the “General Info” worksheet deals with bank and reporting data conventions.

Row	Column	Heading	Description
A1)	**Reporting data**		
5	C	Country code	Leave blank
6	C	Region code	Leave blank
7	C	Bank number	Leave blank
8	C	CMG-relevant	Leave blank
9	C	Bank is a single legal entity	Leave blank
10	C	Bank is a subsidiary of a banking group	Leave blank
11	C	Bank is a subsidiary with a non-EU parent (EU only)	Leave blank
12	C	Bank type	Leave blank
13	C	Bank group	Leave blank
14	C	Bank type (numeric)	Leave blank

Row	Column	Heading	Description
15	C	SIB surcharge	Leave blank
16	C	Conversion rate (in Euros/reporting currency)	Leave blank
17	C	Submission date (yyyy-mm-dd)	Leave blank
18	C	Use capital data	Leave blank
19	C	Comparable to the previous period	Leave blank
20	C	Use Leverage ratio data	Leave blank
21	C	Comparable to the previous period	Leave blank
22	C	Use Liquidity data	Leave blank
23	C	Comparable to the previous period	Leave blank
24	C	Reporting date (yyyy-mm-dd)	Date as of which all data are reported in worksheets.
25	C	Reporting currency (ISO code)	**Three-character** ISO code of the currency in which all data are reported (eg USD, EUR).
26	C	Unit (1, 1000, 1000000)	Units (single currency units, thousands, millions) in which results are reported.
27	C	Accounting standard	Indicate the accounting standard used.
A2) Approaches to credit risk Banks using more than one approach to calculate risk-weighted assets for credit risk should select **all** those approaches in rows 30 to 33. However, if a bank uses the foundation IRB approach for all non-retail portfolios subject to the PD/LGD approach and the IRB approach to retail for the retail portfolio, “foundation IRB” should be selected as the only IRB approach (and additionally Basel I or the standardised approach if applicable). If an IRB bank has only a retail portfolio and no other exposures subject to a PD/LGD approach, then “advanced IRB” should be selected as the only IRB approach (and additionally Basel I or the standardised approach if applicable).			
30	C	Basel I	Indicate whether Basel I is used to calculate capital requirements for a portion of the exposures reported in this study.
31	C	Basel II/III standardised approach	Indicate whether the standardised approach of Basel II or III is used to calculate capital requirements for a portion of the exposures reported in this study.
32	C	Basel II/III FIRB approach	Indicate whether the foundation IRB approach of Basel II or III is used to calculate capital requirements for a portion of the exposures reported in this study.
33	C	Basel II/III AIRB approach	Indicate whether the advanced IRB approach of Basel II or III is used to calculate capital requirements for a portion of the exposures reported in this study.

3.2 Current capital (panel B)

Panel B of the "General Info" worksheet deals with information on eligible capital and deductions. While the relevant amounts under the 2022 Basel III rules are calculated automatically based on input on the "DefCapB3" worksheet, banks should enter the capital amounts eligible at the reporting date in column C. This calculation should be conducted in the same way as the calculation of eligible capital for solvency reporting to the national supervisory agency at the reporting date. In particular, the Basel I or Basel II definition of capital should be applied for reporting dates in 2010, 2011 and 2012.

The regulatory adjustments should be assigned to the tier of capital **from which they are actually taken**. For example, if a bank has not enough additional Tier 2 capital to make all those regulatory adjustments which can be made to Tier 2 capital, the adjustment should be reported as an adjustment to the relevant higher tier of capital.

Row	Column	Heading	Description
Total Common Equity Tier 1 capital For reporting dates in 2010, 2011 and 2012, banks should report in these rows those elements of Tier 1 capital which are **not** subject to a limit under the national implementation of Basel I or Basel II.			
43	C	Prior to regulatory adjustments	Enter the amount of gross Common Equity Tier 1 capital. This line should not include any regulatory adjustments. While many jurisdictions do not have "Common Equity Tier 1" under existing implementation of Basel I or Basel II, for reporting dates in 2010, 2011 and 2012, banks should report in cell C43 those elements of Tier 1 capital which are **not** subject to a limit under the national implementation of Basel I or Basel II. Elements of Tier 1 that are subject to a limit within Tier 1 (eg hybrid capital) should be reported in cell C46.
44	C	Regulatory adjustments	Enter all regulatory adjustments to Common Equity Tier 1 capital elements. For reporting dates in 2010, 2011 and 2012: • Banks should report regulatory adjustments to those elements of Tier 1 capital which are **not** subject to a limit under the national implementation of Basel I or Basel II. • Banks should generally **not** report regulatory adjustments in this row that are applied to total Tier 1 capital as these should generally be reported in row 47. The only exception to this is in cases where the deductions in row 47 would otherwise exceed the Tier 1 instruments reported in row 46.

Row	Column	Heading	Description
Additional Tier 1 capital For reporting dates in 2010, 2011 and 2012, banks should report in these rows those elements of Tier 1 capital which are subject to a limit under the national implementation of Basel I or Basel II.			
46	C	Prior to regulatory adjustments	Enter the amount of gross Additional Tier 1 capital. This line should not include any regulatory adjustments. For reporting dates in 2010, 2011 and 2012, banks should report those elements of Tier 1 capital which are subject to a limit under the national implementation of Basel I or Basel II.
47	C	Regulatory adjustments	Enter all regulatory adjustments to Additional Tier 1 capital elements. For reporting dates in 2010, 2011 and 2012, banks should report regulatory adjustments to those elements of Tier 1 capital which are subject to a limit under the national implementation of Basel I or Basel II and regulatory adjustments that are applied to total Tier 1 capital. If the sum of the regulatory adjustments exceeds the amount reported in row 46 the excess should be reported in row 44 (ie the regulatory adjustments reported in row 47 must not exceed the capital reported in row 46).
Tier 2 capital			
51	C	Prior to regulatory adjustments	Enter the amount of gross Tier 2 capital. This line should not include any regulatory adjustments.
52	C	Regulatory adjustments	Enter all regulatory adjustments to Tier 2 capital elements and to total capital elements. If the sum of the regulatory adjustments exceeds the amount reported in row 51 the excess should be reported in row 47 (ie the regulatory adjustments reported in row 52 must not exceed the capital reported in row 51).
Tier 3 capital			
54	C	Tier 3 capital	Enter the amount of Tier 3 capital. Starting from 1 January 2013, this cell should be 0.

3.3 Capital distribution data (panel C)

Panel C of the "General Info" worksheet deals with data on banks' income, capital distributions and capital raised. All data should be provided for the six-month period ending on the reporting date. Distributions should be reported in the period in which they are recognised on the balance sheet.

Row	Column	Heading	Description
Income			
61	C	Profit after tax	Enter the total amount of profit (loss) after tax. This should include profits attributable to minority shareholders.

Row	Column	Heading	Description
62	C	Profit after tax prior to the deduction of relevant (ie expensed) distributions below	Enter the total amount of profit (loss) after tax including profits attributable to minority shareholders, but prior to the **relevant** distributions listed in the section below. The relevant distributions are only those which were included in the income statement in such a way as to reduce profit after tax as set out in row 61 (ie items that were expensed), and thus the relevant distributions are not necessarily the sum of the items listed below. The line seeks to collect the profit after tax which would have been reported had none of the distributions listed below been paid. As such any tax impact of making such payments should also be reversed in this line.
Distributions			
64	C	Common share dividends	Enter the total common share dividend payments. The amount entered should be the amount paid in cash, not stock.
65	C	Other coupon/dividend payments on Tier 1 instruments	Enter the total coupon/dividend payments paid to other Tier 1 instruments. The amount entered should be the amount paid in cash, not stock. It should include both amounts which were reported in the income statement as an interest expense and amounts which were reported as a distribution of profits.
66	C	Common stock share buybacks	Enter the total common stock share buybacks (effective amounts).
67	C	Other Tier 1 buyback or repayment (gross)	Enter the total gross buyback or repayment of other Tier 1 instruments (effective amounts).

Row	Column	Heading	Description
68	C	Discretionary staff compensation/bonuses	Enter the total amount of discretionary staff bonuses and other discretionary staff compensation. These amounts should be included if and when they result in a reduction of Tier 1 capital. For purposes of the QIS, discretionary staff bonuses and other discretionary compensation include all variable compensation to staff that the bank is not contractually obliged to make. Banks should only include such amounts if they result in a reduction in Tier 1 capital or would have resulted in an increase in Tier 1 capital if they had not been made. For example, under US GAAP, a bank is required to classify as a liability certain shares that give employees the right to require their employer to repurchase shares in exchange for cash equal to the fair value of the shares. As such discretionary compensation results in a reduction in GAAP equity and consequently Tier 1 capital, it would be included in row 68 of the "General Info" worksheet. Similarly, discretionary compensation made out of retained net income would have resulted in an increase in Tier 1 capital if it had not been made and therefore should also be included in row 68. By contrast, compensation to employees in the form of newly issued shares may in certain circumstances result in an increase in the number of outstanding shares with no change in GAAP equity and consequently no reduction in Tier 1 capital. These amounts should not be included in row 68 of the "General Info" worksheet.
69	C	Tier 2 buyback or repayment (gross)	Enter the total gross buyback or repayment of Tier 2 instruments (effective amounts).
Capital raised (gross) Since these are cells to report newly issued capital amounts, the amounts of capital raised must always be positive or zero. Banks should apply the Basel III definition of capital in **all** reporting periods. **Even if Basel III is not yet in force in a jurisdiction at the reporting date, all amounts in rows 71 to 73 should be reported based on Basel III definitions, including the 13 January 2011 press release on loss absorbency at the point of non-viability.**			
71	C	CET1	Enter the total gross Common Equity Tier 1 capital issued.
72	C	Additional Tier 1	Enter the total gross Additional Tier 1 capital issued.
73	C	Tier 2	Enter the total gross Tier 2 capital issued.

3.4 Overall capital requirements and actual capital ratios (panel D)

Panel D of the "General Info" worksheet deals with overall capital requirements and actual capital ratios. **The green cells in this panel should only be filled in by banks that have been asked to do so by their supervisor.**

Row	Column	Heading	Description
D1)	**Data for all banks**		
a)	**Credit risk (including CCR and non-trading credit risk)**		
In panel D1a, banks have to report in column C risk-weighted assets for their exposures subject to the Basel I credit risk framework, in column D risk-weighted assets from the Basel II/III standardised approach to credit risk and in column E risk-weighted assets from the foundation or advanced internal ratings-based approach. The columns for all approaches a bank is using according to the information provided in rows 30 to 33 above must be filled in completely. For example, a bank using the IRB approach and partial use of the standardised approach must fill in both columns D and E. If a bank does not have a particular portfolio, risk-weighted assets should be reported as 0. Exposures subject to the slotting criteria approach for specialised lending, settlement risk exposures (to the extent assigned to the banking book) and all other exposures subject to a fixed risk weight rather than a PD/LGD treatment (except for equity exposures where the simple risk weight approach is used and exposures reported under “other assets”) should be treated as if they were subject to the standardised approach. If any such exposures exist, zeroes must be reported in all unused cells in column D of panel D1a. Risk-weighted assets under the Basel 2.5/Basel III frameworks are requested in columns F (standardised approach) and G (IRB approach) except for banks which are solely subject to Basel I. For banks which have been asked by their supervisors to provide data in the green cells, risk-weighted assets reported in columns F and G must refer to the same set of exposures for which risk-weighted assets have been calculated in columns C to E. For all other banks they should refer to the same set of exposures for which risk-weighted assets have been calculated in the relevant category of the regulatory reporting system. RWA under Basel 2.5 and Basel III should reflect in particular the following changes: • **The increased asset value correlation for exposures to financial institutions subject to the IRB approach (see paragraph 102 of the Basel III document).** • **The impact of changes to the default risk capital charge for CCR.** Risk-weighted assets should reflect the 1.06 scaling factor to IRB credit risk-weighted assets where relevant and, unless noted otherwise, be calculated using the rules in place at the reporting date. Exposure amounts should reflect all credit risk mitigation if any.			
85	C–G	Corporate (not including receivables); Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for corporate (not including receivables) counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document). If risk-weighted assets for counterparty credit risk cannot be reported separately, this row should be left **empty** and the risk-weighted assets should be included in the “Other exposures” row below.

Row	Column	Heading	Description
85	H–J	Corporate (not including receivables); Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.
86	D–E	Specialised lending exposures	Overall risk-weighted assets for specialised lending exposures. Exposures subject to the slotting criteria approach for specialised lending should be treated as if they were subject to the standardised approach and, therefore, be included in column D. Non-IRB banks should enter 0.
87	C–G	Corporate (not including receivables); Other exposures	Overall risk-weighted assets for other corporate exposures (not including receivables), after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR if such amounts are not reported in row 85 columns F and G. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document).
89	C–G	Sovereign; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for sovereign counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR. If risk-weighted assets for counterparty credit risk cannot be reported separately, this row should be left **empty** and the risk-weighted assets should be included in the "Other exposures" row below.
89	H–J	Sovereign; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.
90	C–G	Sovereign; Other exposures	Overall risk-weighted assets for other sovereign exposures, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR if such amounts are not reported in row 89 columns F and G.

Row	Column	Heading	Description
92	C–G	Bank; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for bank counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document). If risk-weighted assets for counterparty credit risk cannot be reported separately, this row should be left **empty** and the risk-weighted assets should be included in the "Other exposures" row below.
92	H–J	Bank; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.
93	C–G	Bank; Other exposures	Overall risk-weighted assets for other bank exposures, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR if such amounts are not reported in row 92 columns F and G. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document).
95	C–G	Retail; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for retail counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR. If risk-weighted assets for counterparty credit risk cannot be reported separately, this row should be left **empty** and the risk-weighted assets should be included in the "Other exposures" row below.
95	H–J	Retail; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.

Row	Column	Heading	Description
96	C–G	Retail; Other exposures	Overall risk-weighted assets for other retail exposures, after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR if such amounts are not reported in row 95 columns F and G.
97	C–E, G	Equity	Overall risk-weighted assets for equity exposures, where relevant after applying the 1.06 scaling factor to IRB credit risk-weighted assets. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document).
98	C–E, G	Purchased receivables	Overall risk-weighted assets for purchased receivables. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document).
99	C–E	Securitisations	Overall risk-weighted assets for securitisations, where relevant after applying the 1.06 scaling factor to IRB credit risk-weighted assets.
99	F–G	Securitisations	Overall risk-weighted assets for securitisations as if the Enhancements were already in place, where relevant after applying the 1.06 scaling factor to IRB credit risk-weighted assets, and separately for exposures subject to the standardised and IRB approaches. **Securitisation exposures for which Basel 2.5 introduces a deduction treatment should be entered with a 1250% risk weight as the deduction treatment will only be in place for a very short timeframe until Basel III replaces it by a 1250% risk weight.**
100	C–E	Related entities	Overall risk-weighted assets for related entities.
101	C–E	Funds/collective investment schemes	Overall risk-weighted assets for funds/collective investment schemes.
102	C–E	Other assets	Overall risk-weighted assets for other assets.
103	D	Partial use (if not assigned to a portfolio)	Overall risk-weighted assets for exposures subject to partial use of the standardised approach to credit risk if they are not assigned to a portfolio. Wherever possible, banks should report those exposures in one of the rows for a particular portfolio rather than in this row.

Row	Column	Heading	Description
104	C–G	Trading book counterparty credit risk (if not included above)	Overall risk-weighted assets for counterparty credit risk exposures in the trading book if the bank is not able to include them in the portfolio of the counterparty as specified above. For columns F and G only, risk-weighted assets reported should reflect the impact of changes to the default risk capital charge for CCR. For column G only, this should also include the increased asset value correlation for exposures to financial institutions (see paragraph 102 of the Basel III document).
104	H–J	Trading book counterparty credit risk (if not included above)	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.
105	D–G	Trade-related exposures to CCPs	Risk-weighted assets for trade-related exposures to CCPs. For columns F and G only, risk-weighted assets reported should reflect the impact of stressed EEPE if banks use the IMM to calculate counterparty credit risk exposures. For columns D and E only, banks should enter a 0 in years in which this capital charge is not yet in force.
105	H–J	Trade-related exposures to CCPs	Of the **exposure amount** for which risk-weighted assets are reported in columns F and G of this row, the amount which is subject to the CEM (column H), the standardised method (column I) and the IMM (column J). Banks should report only the columns for the approach(es) which they plan to use after Basel III implementation and report zero in all other columns.
106	C–E	Credit risk-weighted assets which the bank is unable to assign to one of the above categories	If a bank is unable to assign credit risk-weighted assets to one of the above categories even on a best-efforts basis, they should be reported in this row.
113	C	CVA capital charge (risk-weighted asset equivalent); Advanced CVA risk capital charge	Risk-weighted asset equivalent of the advanced CVA risk capital charge (ie the advanced CVA risk capital charge times 12.5). Banks should enter a 0 in years in which this capital charge is not yet in force.
113	F	CVA capital charge (risk-weighted asset equivalent); Advanced CVA risk capital charge	Risk-weighted asset equivalent of the advanced CVA risk capital charge under Basel III as per paragraph 99 of the Basel III document (ie the advanced CVA risk capital charge times 12.5).
114	C	CVA capital charge (risk-weighted asset equivalent); Standardised CVA risk capital charge	Risk-weighted asset equivalent of the standardised CVA risk capital charge (ie the standardised CVA risk capital charge times 12.5). Banks should enter a 0 in years in which this capital charge is not yet in force.

Row	Column	Heading	Description
114	F	CVA capital charge (risk-weighted asset equivalent); standardised CVA risk capital charge	Risk-weighted asset equivalent of the standardised CVA risk capital charge under Basel III as per paragraph 99 of the Basel III document (ie the standardised CVA risk capital charge times 12.5).
114	G	CVA capital charge (risk-weighted asset equivalent); standardised CVA risk capital charge	The **exposure amount** subject to the standardised CVA risk capital charge under Basel III as per paragraph 99 of the Basel III document which is externally rated.
114	H	CVA capital charge (risk-weighted asset equivalent); standardised CVA risk capital charge	The **exposure amount** subject to the standardised CVA risk capital charge under Basel III as per paragraph 99 of the Basel III document which is unrated.
115	C, F	Capital charge for CCP default fund exposures (risk-weighted asset equivalent)	Risk-weighted assets for default fund exposures to CCPs. For column C only, banks should enter a 0 in years in which this capital charge is not yet in force.
b) Market risk The green cells in panel D1b should only be filled in by banks that have been asked to do so by their supervisor and should be calculated based on the regulatory framework in place at the reporting date. If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0. Furthermore, those banks which are affected by the Revisions or the Enhancements should also complete the yellow cells in column D of panel D1b, assuming full implementation of the rules set out in these documents. **The data should only be filled in for reporting dates at which the Revisions or Enhancements are not yet fully in force (and therefore not yet fully reflected in the numbers provided in column C).** For banks which have been asked by their supervisors to provide data in the green cells, the risk-weighted asset calculation for column D must refer to the same set of exposures for which risk-weighted assets have been calculated in column C. Again, if a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0. If a bank cannot provide data for a certain item, the cell should be left empty and **not** be reported as 0. However, leaving a cell empty could trigger exclusion from some analyses if the respective item is required and the bank has been asked to provide the data. The yellow cells in columns E to H should be filled in by all banks.			
122	C–D	Standardised measurement method, general interest rate and equity position risk	Capital charge for general interest rate and equity position risk based on the standardised measurement method as applicable at the reporting date. The capital charge should be inclusive of all risks that enter the standardised interest rate and equity position risk capital charge.

Row	Column	Heading	Description
123	C–D	Standardised measurement method, specific interest rate and equity position risk; of which	Capital charge for specific interest rate and equity position risk based on the standardised measurement method as applicable at the reporting date. The capital charge should generally be inclusive of all interest rate and equity positions that incur a standardised specific risk capital charge. However, it should **not** include the capital charges according to the standardised measurement method for exposures included in the correlation trading portfolio or the standardised approach for other securitisation exposures and n-th-to-default credit derivatives.
124	C–D	Standardised measurement method, specific risk; of which Specific interest rate risk	Capital charge for specific interest rate risk based on the standardised measurement method as applicable at the reporting date. The capital charge should generally be inclusive of all interest rate risk positions that incur a standardised specific risk capital charge. However, it should **not** include the capital charges according to the standardised measurement method for exposures included in the correlation trading portfolio or the standardised approach for other securitisation exposures and n-th-to-default credit derivatives.
124	E	Standardised measurement method, specific risk; of which Specific interest rate risk	Of the capital charge in cell D124, the capital charge for externally rated exposures.
124	F	Standardised measurement method, specific risk; of which Specific interest rate risk	Of the capital charge in cell D124, the capital charge for unrated exposures.
124	G	Standardised measurement method, specific risk; of which Specific interest rate risk	Amount of externally rated **exposures** for which the capital charge reported in cell E124 has been calculated.
124	H	Standardised measurement method, specific risk; of which Specific interest rate risk	Amount of unrated **exposures** for which the capital charge reported in cell F124 has been calculated.
126	C–D	Standardised measurement method, specific risk; of which Specific equity position risk	Capital charge for specific equity position risk based on the standardised measurement method as applicable at the reporting date. The capital charge should be inclusive of all equity positions that incur a standardised specific risk capital charge.
127	C–D	Standardised measurement method, foreign exchange and commodities risk	Capital charge for foreign exchange and commodities risk based on the standardised measurement method as applicable at the reporting date. The capital charge should be inclusive of all risks that enter the standardised capital charge for foreign exchange and commodities risk.

Row	Column	Heading	Description
128	C–D	Internal model method, **without** the specific risk surcharge, **including the actual multiplier**	Capital charge for general and specific risk based on internal models. The capital charge should be inclusive of all positions that receive internal model treatment. This should only include the value-at-risk and, when applicable, the stressed value-at-risk capital requirement, and **reflect the actual multipliers**.
129	C–D	Current 10-day 99% value-at-risk (**without** applying the multiplier)	Bank-wide 10-day value-at-risk inclusive of all sources of risk that are included in the value-at-risk calculation. The reported value-at-risk should not reflect any multiplier, rather the number entered in this cell should simply be the bank's estimate of the 10-day, 99% value-at-risk of the bank's trading book portfolio as of the reporting date. **Note that cell C129 must be filled in by all banks as well.** Banks should report 0 in cell C129 if they do not use the internal models method.
132	C–D	10-day 99% stressed value-at-risk (**without** applying the multiplier)	Bank-wide 10-day **stressed** value-at-risk inclusive of all sources of risk that are included in the stressed value-at-risk calculation. The reported stressed value-at-risk should not reflect any multiplier, rather the number entered in this cell should simply be the bank's estimate of the 10-day, 99% stressed value-at-risk of the bank's trading book portfolio as of the reporting date. **Note that cell C132 must be filled in by all banks as well.** Banks should report 0 in cell C132 for reporting dates on which this capital charge does not yet apply. Banks should also report 0 in cell C132 if they do not use the internal models method.
135	C–D	Internal model method, specific risk surcharge (2011 only)	Surcharge for specific risk based on a multiplier of 4.0. Accordingly, the surcharge is equivalent to one times the internally modelled specific risk capital charge. Once the Revisions are in force, banks should enter 0 in this cell.
136	C–D	Incremental risk capital charge	Capital charge for incremental risk in the trading book. Banks filling in the green cells should report 0 in cell C136 for reporting dates on which this capital charge does not yet apply. However, any incremental default risk capital charge which may be in place in some jurisdictions before the implementation of the Basel 2.5 framework should also be entered in this row.

Row	Column	Heading	Description
138	C–D	Correlation trading portfolio; Comprehensive risk model, before application of the floor	Capital charge for exposures in the correlation trading portfolio which are subject to the comprehensive risk model, before the application of the floor. Banks filling in the green cells should report 0 in cell C138 for reporting dates on which this capital charge does not yet apply.
139	E	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Of the capital charge in cell D139, the capital charge for externally rated exposures. Banks should enter the capital charge for either net long or net short exposures depending on which of the two determines the overall capital charge.
139	F	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Of the capital charge in cell D139, the capital charge for unrated exposures. Banks should enter the capital charge for either net long or net short exposures depending on which of the two determines the overall capital charge.
139	G	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Amount of externally rated **exposures** for which the capital charge reported in cell E139 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
139	H	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Amount of unrated **exposures** for which the capital charge reported in cell F139 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
141	C–D	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM; Net long exposures	**100%** of the capital charge according to the standardised measurement method for **net long** exposures in the correlation trading portfolio **which are subject** to the comprehensive risk model. Net long exposures are those which result in the bank being long credit risk. Banks filling in the green cells should report 0 in cell C141 for reporting dates on which this capital charge does not yet apply.
142	C–D	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM; Net short exposures	**100%** of the capital charge according to the standardised measurement method for **net short** exposures in the correlation trading portfolio **which are subject** to the comprehensive risk model. Net short exposures are those which result in the bank being short credit risk. Banks filling in the green cells should report 0 in cell C142 for reporting dates on which this capital charge does not yet apply.
143	E	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Of the capital charge in cell D143, the capital charge for externally rated exposures. Banks should enter the capital charge for either net long or net short exposures depending on which of the two determines the overall capital charge.

Row	Column	Heading	Description
143	F	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Of the capital charge in cell D143, the capital charge for unrated exposures. Banks should enter the capital charge for either net long or net short exposures depending on which of the two determines the overall capital charge.
143	G	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Amount of externally rated **exposures** for which the capital charge reported in cell E143 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
143	H	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Amount of unrated **exposures** for which the capital charge reported in cell F143 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
145	C–D	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM; Net long exposures	Capital charge according to the standardised measurement method for **net long** exposures in the correlation trading portfolio **not subject** to the comprehensive risk model. Net long exposures are those which result in the bank being long credit risk. Banks filling in the green cells should report 0 in cell C145 for reporting dates on which this capital charge does not yet apply.
146	C–D	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM; Net short exposures	Capital charge according to the standardised measurement method for **net short** exposures in the correlation trading portfolio **not subject** to the comprehensive risk model. Net short exposures are those which result in the bank being short credit risk. Banks filling in the green cells should report 0 in cell C146 for reporting dates on which this capital charge does not yet apply.
147	C–D	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Overall capital charge according to the standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives. Banks filling in the green cells should report 0 in cell C147 for reporting dates on which this capital charge does not yet apply.
147	E	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Of the capital charge in cell D147, the capital charge for externally rated exposures. Banks should enter the sum of the capital charges for net long and net short exposures.
147	F	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Of the capital charge in cell D147, the capital charge for unrated exposures. Banks should enter the sum of the capital charges for net long and net short exposures.

Row	Column	Heading	Description
147	G	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Amount of externally rated **exposures** for which the capital charge reported in cell E147 has been calculated. Banks should enter the sum of net long and net short exposures.
147	H	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Amount of unrated **exposures** for which the capital charge reported in cell F147 has been calculated. Banks should enter the sum of net long and net short exposures.
149	C–D	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives; Net long exposures	Capital charge according to the standardised measurement method for **net long** other securitisation exposures and n-th-to-default credit derivatives. Net long exposures are those which result in the bank being long credit risk. Banks filling in the green cells should report 0 in cell C149 for reporting dates on which this capital charge does not yet apply.
150	C–D	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives; Net short exposures	Capital charge according to the standardised measurement method for **net short** other securitisation exposures and n-th-to-default credit derivatives. Net short exposures are those which result in the bank being short credit risk. Banks filling in the green cells should report 0 in cell C150 for reporting dates on which this capital charge does not yet apply.
151	C–D	Other Pillar 1 requirements for market risk	Other Pillar 1 capital charges for market risk imposed by the national regulator. If no such requirements exist, 0 should be entered.
152	C–D	Market risk capital charge which the bank is unable to assign to one of the above categories	If a bank is unable to assign a portion of their market risk capital charge to one of the above categories even on a best-efforts basis, they should be reported in this row.
c)	**Other Pillar 1 capital requirements**		
156	C	Settlement risk	Risk-weighted assets for settlement risk. The capital charge **should** be converted to risk-weighted assets.
157	C	Other Pillar 1 capital requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.

Row	Column	Heading	Description
D2) Data for Basel II/III banks The following items **should only be filled in by Basel II/III banks.**			
a) Operational risk If a particular approach to operational risk is not applicable or not used by a bank, **risk-weighted assets should be reported as 0**.			
161	C	Basic indicator approach	Risk-weighted assets for operational risk of the parts under the basic indicator approach. The capital charge **should** be converted to risk-weighted assets.
162	C	Standardised approach	Risk-weighted assets for operational risk of the parts under the standardised approach. The capital charge **should** be converted to risk-weighted assets.
163	C	Alternative standardised approach	Risk-weighted assets for operational risk of the parts under the alternative standardised approach. The capital charge **should** be converted to risk-weighted assets.
164	C	Advanced measurement approach	Risk-weighted assets for operational risk of the parts under the advanced measurement approach. The capital charge **should** be converted to risk-weighted assets.
b) Data on transitional floors			
168	C	Additional risk-weighted assets to adjust for the transitional floor	Risk-weighted assets to adjust for the transitional floor according to national implementation. If the floor is not binding, 0 should be entered.
171	C	Level of the floor according to the national implementation	Level of the floor expressed in per cent of the Basel I capital requirements (for example 95%, 90%, 80%) according to national implementation, irrespective of whether or not the floor is binding for a particular bank.
172	C	Actual CET1 capital ratio (**after** application of the transitional floor)	The CET1 capital ratio should be reported after application of the transitional floor according to national implementation. For reporting dates in 2010, 2011 and 2012, banks should report in this row the ratio based on those elements of Tier 1 capital which are not subject to a limit under the national implementation of Basel I or Basel II.
173	C	Actual Tier 1 capital ratio (**after** application of the transitional floor)	The Tier 1 capital ratio should be reported after application of the transitional floor according to national implementation.
174	C	Actual total capital ratio (**after** application of the transitional floor)	The total capital ratio should be reported after application of the transitional floor according to national implementation.
c) Additional data on CCR RWA			
177	C	Number of counterparties to which the ACVA is applied	The number of counterparties to which ***only*** the ACVA was applied.

Row	Column	Heading	Description
178	C	Number of counterparties to which the SCVA is applied	The number of counterparties to which ***only*** the SCVA was applied.
179	C	Number of counterparties to which both the ACVA and SCVA are applied	The number of counterparties to which ***both*** the ACVA and SCVA were applied (partial use of IMM).
182	C	Total EAD that entered the ACVA calculation	The total EAD that was inputted into the advanced CVA calculation.
183	C	Total EAD that entered the SCVA calculation; of which	The total EAD that was inputted into the standardised CVA calculation.
184	C	CEM	Of the exposure amount in row 183, the amount which is subject to the CEM.
185	C	Standardised method	Of the exposure amount in row 183, the amount which is subject to the standardised method.
186	C	IMM	Of the exposure amount in row 183, the amount which is subject to the IMM.
191	C	Number of ACVA counterparts that have actively traded credit spreads (ie liquid CDS)	The number of counterparties for whom the CDS spread was used in the advanced CVA calculation.
192	C	Number of ACVA counterparts where a proxy was used to determine a counterparty's credit spreads	The number of counterparties for whom a proxy credit spread was used in the advanced CVA calculation.
194	C	RWA from VaR component for ACVA	The RWA arising from the VaR component of the advanced CVA calculation.
195	C	RWA from stressed VaR component for ACVA	The RWA arising from the stressed VaR component of the advanced CVA calculation.
196	C	Start of stress period used for exposure for stressed VaR component of ACVA (yyyy-mm-dd)	Start date of the three-year stress period selected for the exposure for the stressed VaR component of the advanced CVA calculation.
197	C	Start of stress period used for spreads for stressed VaR component of ACVA (yyyy-mm-dd)	Start date of the one-year stress period selected for the spreads for the stressed VaR component of the advanced CVA calculation.
199	C	Sum of CVA EADs belonging to margined netting sets	The sum of EADs inputted into the CVA calculation that belong to margined exposures.
200	C	Sum of CVA EADs for CCPs (if not excluded by the national supervisor per paragraph 99 of Basel III)	The sum of EADs inputted into the CVA calculation that belong to CCPs. **If CCPs are excluded by your national supervisor, leave the cell blank.**

Row	Column	Heading	Description
201	C	Sum of CVA EADs for repo lending EADs (if not excluded by the national supervisor per paragraph 99 of Basel III)	The sum of EADs inputted into the CVA calculation that belong to repo lending trades. **If repo lending trades are excluded by your national supervisor, leave the cell blank.**
202	C	Sum of CVA EADs belonging to non-margined netting sets	The sum of EADs inputted into the CVA calculation that belong to non-margined exposures.
207	C	Did you set the full maturity adjustment to 1 while calculating Basel III RWA?	**For advanced CVA banks only:** When calculating Basel III RWAs, and in particular the default risk capital charge under IMM for OTC derivatives, was the IRB full maturity adjustment set to 1? (Yes or No)

4. Definition of capital

The "DefCapB3" worksheet and the "DefCapB3-MI" worksheet together collect the data necessary to calculate the definition of capital under the fully phased-in Basel III rules. To be reported in these worksheets instruments must comply with both the relevant entry criteria set out in the December 2010 Basel III rules text and the 13 January 2011 press release on loss absorbency at the point of non-viability.

All data should be provided in the yellow cells in both worksheets and the **data provided should reflect the application of the final rules set out in paragraphs 49 to 90 of the Basel III rules text and not the transitional arrangements set out in paragraphs 94 to 96**.

While some additional guidance on completing the worksheets is set out below, the worksheets themselves include detailed descriptions of each item to be provided and references to the relevant paragraphs of the Basel III rules text. The instructions for completing the worksheets are therefore the combination of the Basel III rules text, the descriptions included in the worksheets themselves and the additional guidance below.

4.1 Panel A: Change in risk-weighted assets due to the application of the definition of capital (including changes related to the 10%/15% thresholds)

The data collected in panel A are the *change* in risk-weighted assets, relative to the existing national treatment, as a result of the application of the definition of capital set out in Basel III rules text. Negative values should be inserted for a decline in risk-weighted assets and positive values should be inserted for an increase in risk-weighted assets. As with all other sections, banks should contact their national supervisory agency if they are unclear as to how to complete this panel.

The impact on risk-weighted assets will depend on the difference between the Basel III rules text and the existing national rule. For example, if a jurisdiction currently risk weights intangibles at 250% and Bank A in this jurisdiction has $100 million of intangibles then risk-weighted assets will decline by $250 million as a result of the application of the full deduction required by the Basel III rules text and so -$250 million should be reported in cell D8. By contrast if a jurisdiction currently requires the full deduction of intangibles then there will be no change in risk weighted assets due to the application of the full deduction required by the Basel III rules text and zero would be reported in cell D8.

Regarding the three items subject to the threshold deduction set out in paragraphs 87 to 89 of the Basel III rules text and items subject to the threshold deduction set out in paragraphs 80 to 83, panel A calculates automatically the risk weight to be applied to amounts falling below the prescribed thresholds and includes the resulting risk weighted assets in cell D17. As a consequence, **the risk-weighted assets to be included in cells D11, D12, D13 and D16 should be the decrease in risk-weighted assets that would occur, relative to the existing national treatment, if these exposures were required to be deducted in full.** For example, suppose that the existing national treatment is to risk weight all deferred tax assets at 100% and the bank has $50 million of such assets, with only $40mn of these to be deducted as a result of the application of the threshold set out in paragraphs 87 to 89. The amount to be reported in cell D11 is -$50 million. The risk weight that will be applied to the $10 million falling below the threshold will be calculated and included automatically in cell D17 from the data provided in the rest of the "DefCapB3" worksheet.

Paragraph 90 of the Basel III rules text requires that four items that could be deducted 50% from Tier 1 and 50% from Tier 2 under Basel II must now be risk-weighted at 1250%. The increase in risk-weighted assets that results from the application of these rules should be reported in cells D19 to D22.

4.2 Panel B: Definition of capital

Panel B collects the positive elements of capital (eg issued instruments and related reserves) that meet the criteria set out in the Basel III rules text for inclusion in Common Equity Tier 1, Additional Tier 1 and Tier 2.

Amounts are to be reported gross of all regulatory adjustments and follow the measurement approach that applies under the relevant accounting standards (ie reported amounts should equal the amounts reported on the balance sheet in respect of each item). This means that retained earnings and other reserves should include interim/final profits and losses to the extent that they are permitted or required to be included on the balance sheet under the prevailing accounting standards (eg if a bank reports is capital position for 30 June, this should be based on its balance sheet on 30 June, which will reflect profits earned and losses incurred up to and including the 30 June). Similarly retained earnings and other reserves should exclude dividends only to the extent that these are required to be excluded from the relevant balance sheet under the prevailing accounting standards.

This panel combines the positive elements with the regulatory adjustments provided in panel C to calculate the fully phased-in definition of capital under Basel III.

Banks must report data on shares and capital instruments issued by the parent of the consolidated group separately from data on shares and capital instruments issued by subsidiaries of the consolidated group. Shares and capital instruments issued by the parent of the consolidated group should be reported in cells D30, D68 and D80. These cells should not include any capital that has been issued out of subsidiaries of the group irrespective of whether the capital represents equity accounted instruments that appear in the consolidated accounts as minority interest or liability accounted instruments that appear as liabilities. The only exception to this rule is where capital has been raised by the parent of the consolidated group through an SPV that meets the criteria set out in paragraph 65 of the Basel III rules text. Such amounts may be included in cells D68 and D80 as appropriate.

Shares and capital instruments issued by subsidiaries[10] of the consolidated group that are held by third parties should be reported in cells D41, D69 and D81. The amount to be included in each cell should exclude amounts in accordance with the procedure set out in paragraphs 62 to 65 of the Basel III rules text. The amounts to be included in cells D41, D69 and D81 should equal the amounts reported in the "DefCapB3-MI" worksheet in cells D29, D30 and D31 respectively (see further guidance on the "DefCapB3-MI" worksheet below).

4.3 Panel C: Regulatory adjustments

Panel C collects the data necessary to calculate the various regulatory adjustments required by paragraphs 66 to 89 of the Basel III rules text. Set out below is some additional guidance on certain of the regulatory adjustments to supplement the information provided in the relevant section of the Basel III rules text and the description provided in the "DefCapB3" template.

- Panel C3: Deferred tax assets. This collects the data necessary to calculate the deduction of deferred tax assets required by paragraphs 69, 70 and 87 of the Basel III rules text. The netting of deferred tax assets and deferred tax liabilities in this panel should exclude deferred tax liabilities that are net against the deduction of goodwill (panel C1), intangibles (panel C2), defined benefit pension fund assets (panel C9) and mortgage servicing rights (panel C13).
- Panel C4: Investments in own shares, own Additional Tier 1 and own Tier 2 capital. This collects the data necessary to calculate the deduction of investments in own capital instruments required by paragraph 78 of the Basel III rules text. The reported amounts should not include amounts that have already been netted on the balance sheet, as these amounts have already been excluded from panel B. Indirect investments has the same meaning as indirect holdings as set out in footnote 26 of the Basel III rules text.
- Panels C5, C11 and C12. These panels collect the data necessary to calculate the various deductions of investments in the capital of other financial entities set out in paragraphs 79 to 89 of the Basel III rules text. In these panels "outside of the scope of regulatory consolidation" has the meaning set out in footnote 29 of the Basel III rules text, ie it refers to investments in entities which have not been consolidated at all or have not been consolidated in such a way as to result in their assets being included in the calculation of consolidated risk-weighted assets of the group. It therefore includes holdings of entities which have been consolidated according to the equity method. Regarding the definition of "indirect holdings" applicable in these panels, the following examples provide an illustration of its application:
  - Example 1: If a bank has a holding in an index fund and the fund has holdings in the bank's own shares, a proportion of the bank's holding in the index fund will lose value equal to the loss in the value of a direct holding. Similarly, if a bank has holdings in an index fund and the fund has holdings of the common stock of financials, a proportion of the bank's holding in the index fund will lose value equal to the loss in value of a direct holding. In both these cases the proportion of the index invested in either the bank's own stock or the common stock of financial institutions should be considered an indirect holding. For example, if a bank's investment in an

[10] Subsidiaries includes all consolidated subsidiaries of the group, irrespective of whether they are fully owned or partially owned.

index is $100, and the bank's own stock accounts for 10% of the index's holdings, the bank should deduct $10.

- Example 2: If a bank enters into a guarantee or total return swap of a third party's holding of the common stock of a financial institution, the bank is considered to have an indirect holding as the bank will suffer the loss if the third party's direct holding loses its value.

- Panel C8: Row 165 of this panel collects the information to calculate the deduction, as set out in paragraph 75, of unrealised gains and losses that have resulted from changes in the fair value of all liabilities (ie both derivative and non-derivative liabilities) that are due to changes in the bank's own credit risk. Row 166 collects the amount reported in row 165 that relates to derivatives. Row 168 collects the total DVA in respect of derivatives (where DVA is defined as the difference between the value of a derivative assuming that the bank is default-risk free and the value reflecting default risk of the bank), which the consultative document published in December 2011[11] proposes to be deducted from CET1.

4.4 Panel D: Capital issued out of subsidiaries to third parties (paragraphs 62 to 65)

The "DefCapB3-MI" worksheet collects data on all consolidated subsidiaries of banking groups that have issued capital to third party investors. Based on this data the worksheet calculates the amount of each subsidiary's capital that will be permitted to be included in the consolidated capital of the group and the amount that will be excluded due to the application of paragraphs 62 to 65 of the Basel III rules text. Annex 3 of the Basel III rules text sets out an illustrative example of the treatment of capital issued out of subsidiaries.

The amounts reported in respect of each consolidated subsidiary that has issued capital instruments to third parities should reflect the application of the final rules set out in paragraphs 49 to 90 of the Basel III rules text to that subsidiary and not the transitional arrangements set out in paragraphs 94 to 96.

For each subsidiary that has issued capital to third parties, the relevant data should be included in the yellow cells in the "DefCapB3-MI" worksheet. A separate column should be completed for each subsidiary. The aggregated amount to be included in consolidated capital in respect of all consolidated subsidiaries of the group is calculated automatically in cells D29, D30 and D31. These amounts should be reported in the "DefCapB3" worksheet in cells D41, D69 and D81 respectively.

5. Leverage ratio

5.1 Introduction

The "Leverage Ratio" worksheet collects data on the exposure measure of the leverage ratio (the denominator of the ratio) as defined by the Basel III rules text. Yellow cells are fundamental to the calculation of the leverage ratio based on the design agreed by the Group of Governors and Heads of Supervision on 26 July 2010 and will serve as the basis for testing during the parallel run period. The yellow cells are found in (i) panel A that covers on-

[11] Available at: www.bis.org/publ/bcbs214.pdf.

balance sheet items; (ii) panel B that covers the add-on for potential future exposure for derivatives calculated in accordance with paragraph 161 of the Basel III rules text[12] as well as off-balance sheet items; and (iii) panel F that provides with the calculation of the leverage ratio on the basis of the reported data.

The green cells are intended to collect additional information needed to monitor the leverage ratio and its components during the transition period, in accordance with the transitional arrangements set out in paragraphs 165 to 167 of the Basel III rules text. They are found in panels A and B as well as in (i) panel C that provides an additional breakdown of the on- and off-balance sheet exposures belonging to the banking book, according to their risk weights under the Basel II framework[13]; (ii) panel D that allows for a reconciliation to relevant accounting standards; (iii) panel E that covers data on the offsetting of credit derivatives; and (iv) panel G that provides additional data for the purposes of the categorisation of business models.

Banks are strongly encouraged to fill in both yellow and green cells. In any case, yellow cells are mandatory.

Data on the capital measure of the leverage ratio (the numerator of the ratio) are collected in the "General Info" and "DefCapB3" worksheets.

The Basel III rules text ensures consistency between the capital and exposure measure in the design of the leverage ratio, by stating that any deductions from regulatory capital must also be deducted from the total exposure measure. However, in compiling the leverage ratio worksheet, banks should not exclude such deductions on their own in their data submissions; these will be made during the calculation phase.

The worksheet should be compiled on a quarterly basis[14] by including the averages of the exposures calculated on a monthly basis (see Basel III rules text, paragraph 153).[15,16] **The data for the quarter ending at the reporting date should be entered in columns J to N (heading "reporting date"), whereas the data for the previous quarter should be entered in columns D to H (heading "previous quarter").** Data should be reported at the group level based on the regulatory consolidation in each jurisdiction.[17]

5.2 On-balance sheet items (panel A)

In panel A for on-balance sheet items, there are four columns for the exposure value.

1. Column D (and J) require data as per the bank's relevant accounting standards. Data in these columns should correspond to figures as reported in the financial statements

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12 Paragraph 161 of the rules text requires derivatives to be included by applying the accounting measure of exposure plus an add-on for potential exposure calculated according to the Current Exposure Method as identified in paragraphs 186, 187 and 317 of the Basel II Framework.

13 Where applicable, references to the Basel II framework include the July 2009 "Enhancements".

14 Since the Basel III implementation monitoring exercise will be carried out on a semi-annually basis, each exercise will collect data covering the two quarters included in the relevant six-month period.

15 For the Basel III implementation monitoring exercises covering the period from December 2010 to December 2012, banks are allowed to report end-of-quarter data instead of the averages of the monthly data.

16 This does not apply to panel C. Banks should report exposures under panel C using end-of-quarter values.

17 The only exception pertains to row 95 of the worksheet. Please refer to Section 5.7 for more details.

(considering any difference in the scope of consolidation). This implies that data should be reported net of specific provisions and valuation adjustments and include the effects of netting agreements and credit risk mitigation only as per the relevant accounting standards.

2. Column E (and K) require data to be entered using the sum of values (net of specific provisions and valuation adjustments), assuming no accounting netting or credit risk mitigation effects (ie gross values).[18] Cells that are not affected by the accounting netting or credit risk mitigation should be filled-in with the same figures as those reported in column D (and J).

3. Column F (and L) require derivatives and securities financing transactions (SFT) data to be entered by applying the regulatory netting rules based on Basel II framework (not the accounting rules for netting as applied under column D (and J)).[19] Data should not include any credit risk mitigation effect other than the regulatory netting.

   a. For derivatives, the value of the volatility adjusted collateral amount (C_A) mentioned in paragraph 186 of the Basel II framework (that provides the formula to calculate the counterparty credit risk under the Current Exposure Method) should be set to zero in the total exposure measure of the leverage ratio.

   b. Securities financing transactions are transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements. Under the Method 1, SFT that represent on-balance sheet assets and are covered by eligible netting agreements under the Basel II framework should be included in the total exposure measure of the leverage ratio as follows: for each netting set, on-balance sheet liabilities representing (cash) payables (eg repurchase agreements and cash payables arising from security lending transactions) may be netted against on-balance sheet (cash) receivable assets (eg reverse repurchase agreements and cash receivables arising from security borrowing transactions), regardless of the maturity of any liability or asset or settlement system used and subject to a floor of zero for the net exposure of each netting set. Thus, under this treatment, only cash payables and receivables may be netted and not securities provided or received under a securities leg of an SFT.[20] However, any security that is provided to a counterparty via an SFT and that is reported on the accounting balance sheet should be included in the item "other assets".[21] [22]

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[18] An example of credit risk mitigation affecting the accounting figures under column D (and J) (to be grossed-up when compiling the second column) is represented by those derivatives secured by cash collateral, when the relevant accounting standards allow for the netting between the exposure amount and the cash collateral.

[19] Banks should always apply the Basel II rules for netting, also when they are currently applying the Basel I framework.

[20] An "SFT related (cash) payable" and the "balance sheet payable" must be a balance sheet liability payable in cash. Similarly the "balance sheet receivable" must be a balance sheet receivable asset receivable in cash.

[21] The calculation of the leverage ratio remains under review during the parallel run period. The final calculation in the assessment of the systemic importance of banks will be consistent with that applied under the leverage ratio rules.

Column F (and L) do not apply to SFT not covered by eligible netting agreements under the Basel II framework.

4. Column G (and M) require securities financing transactions (SFT) data to be entered following another method of applying the regulatory netting rules based on Basel II framework, which is aligned with the first half of the formula for Basel II netting as set forth in paragraph 176. In particular, the exposure value of securities financing transactions covered by eligible netting agreements under the Basel II framework should be the sum of all positive current exposures for SFT netting sets. Within each netting set, this is determined as the sum of all cash receivables and the fair value of securities provided to the counterparty through an SFT (whether the lending is an on- or off-balance sheet receivable), minus the sum of all cash payables and the fair value of securities received from that counterparty through an SFT (whether the borrowing is an on- or off-balance sheet payable), subject to a floor of zero for the net exposure of each netting set. For the scope of the leverage ratio no haircut shall apply. As for the previous method, any security provided to a counterparty that is reported on the accounting balance sheet should be included in the item "other assets".[23] [24]

Column G (and M) do not apply to SFT not covered by eligible netting agreements under the Basel II framework.

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22 Assuming in Transaction 1 Banks A and B enter into a repo-style transaction – under a Basel II netting agreement – where Bank A lends to B $1,020 in security X and receives $1,000 in cash (repo for Bank A, reverse repo for Bank B). In this case, Bank A will report zero as SFT exposures (since the cash payable of $1,000 is not included in the exposure measure of the leverage ratio), while Bank B will report the cash receivable of $1,000. It is worth noting that Bank A will report in the other assets both the value of security X lent in the repo transaction ($1,020) and the value of cash received ($1,000), while for Bank B the value of other assets will be affected by the decrease in cash of $1,000.

Assuming in Transaction 2 Banks A and B enter in a further transaction where Bank B lends to A $765 in Security Y and receives $750 in cash (reverse repo for Bank A, repo for Bank B). In this case, Bank A will continue to report zero as SFT exposures (the cash receivable of $750 will be fully offset by the cash payable of $1000) while Bank B will report $250 (the net value of the cash receivable of $1,000 and the cash payable of $750). In other assets, Bank A will report both the value of the security lent ($1,020) and the total amount of cash borrowed ($250), while Bank B will report the value of the security lent ($765) as well as a decrease in cash of $250.

23 Banks should apply the following part of the formula as set forth in paragraph 176: $E^* = \max \{0, [(\sum(E) - \sum(C)]\}$. Therefore, for the scope of the leverage ratio the haircuts for Es (net position in a given security) and Efx (net position in a currency) should not be considered

24 In the example provided before, in Transaction 1 Bank A will report $20 as SFT exposures (the difference between the security receivable of $1,020 and the cash payable of $1,000), while Bank B will report zero (considered that the cash receivable of $1,000 is fully offset by the security payable of $1,020). As in the previous method, Bank A will report in the other assets both the value of security X lent in the repo transaction ($1,020) and the value of cash received ($1,000), while for Bank B the value of other assets will be affected by the decrease in cash of $1,000.

In Transaction 2, Banks A will report $5 as SFT exposures (the difference between (i) the cash receivable of $750 plus the security receivable of $1,020, and (ii) the cash payable of $1,000 plus the security payable of $765), while Bank B will report $0 since the cash receivable of $1,000 plus the security receivable of $765 is less than the cash payable of $750 plus the security payable of $1,020. In other assets, Bank A will report both the value of the security lent ($1,020) and the total amount of cash borrowed ($250), while Bank B will report the value of the security lent ($765) as well as a decrease in cash of $250.

Row	Column	Heading	Description
9	F, L	Derivatives:	Total derivatives value (sum of positive fair values) with Basel II netting rules. Derivatives traded OTC, on an exchange and through a CCP[25] should all be included. They do not include initial or variation margin credits.
9	D, E, J, K	Derivatives:	Non entry cells: Items in rows 10 to 12 provide a breakdown of derivatives and should sum to total derivatives.
10	D, E, J, K	Credit derivatives (protection sold)	Positive fair values of written credit derivatives (ie where the bank is providing credit protection to a counterparty).
11	D, E, J, K	Credit derivatives (protection bought)	Positive fair values of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
12	D, E, J, K	Financial derivatives	Positive fair values of financial derivatives (eg interest rates derivatives, FX and gold derivatives, equities derivatives, etc).
13	D, E, F, G, J, K, L, M	Securities financing transactions:	Non entry cells: Items in rows 14 and 15 provide a breakdown of SFT and should sum to total SFT.
14	D, E, F, G, J, K, L, M	SFT covered by a Basel II netting agreement	Securities financing transactions as defined by the Basel II framework (ie transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements) when covered by eligible netting agreements under the Basel II framework. In Method 1 these are included when they represent an asset on the accounting balance sheet. In Method 2 , both on- and off-balance sheet components of SFTs are taken into account. SFTs traded OTC, on an exchange and through a CCP should all be included.

[25] For the definition of CCP please refer to Section 5.6.

Row	Column	Heading	Description
15	D, E, J, K	Other SFT	Securities financing transactions as defined by the Basel II framework (ie transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements) not covered by eligible netting agreements under the Basel II framework. Only SFT representing an asset on the accounting balance sheet should be included. SFTs traded OTC, on an exchange and through a CCP should all be included.
16	D, E, J, K	Other assets	Any other assets not specifically identified in any of the rows 9 to 15 above (eg liquid assets as defined under the liquidity coverage ratio, exposures to own securitisations that meet the accounting criteria for derecognition, securitised exposures that do not meet the accounting criteria for derecognition, failed and unsettled transactions, and more in general any other accounting assets not included under derivatives or SFT items). This includes any instrument (including cash) borrowed or lent through an SFT when it is reported on the accounting balance sheet.
17	D, E, F, G, J, K, L, M	Totals	This is a non data entry row.
19	F, L	Check row	This is a non data entry row. It checks that the Basel II net value of derivatives is lower or equal to their gross value.
20	F, L	Check row	This is a non data entry row. It checks that the Basel II net value of SFT under method 1 is lower or equal to their gross value.

5.3 Derivatives and off-balance sheet items (panel B)

In panel B for derivatives and off-balance sheet items, there are four columns for the exposure value.

1. Column D (and J) require potential future exposure of derivatives measured using the current exposure method (see Annex IV of the Basel II framework). Data in these columns only include the add-on for potential future exposure, since the total replacement cost is already captured in the on-balance sheet panel. Data on the add-on for derivatives having a negative fair value (thus not reported in panel A) should be included as well.

   When compiling the separate line items referred to credit derivatives protection sold the following criteria should be applied. For sold CDS subject to close out, the full text of paragraph 707 should be applied; therefore, the add-on should be capped at unpaid premiums. For sold CDS not subject to close out, the treatment provided by the footnote in paragraph 707 should not be applied and the add-on of 5% or 10% – depending on the nature (qualifying or not-qualifying) of the reference obligation – should always be calculated. [26]

Paragraph 707 should be applied to all credit derivatives, whether they are included in the banking book or in the trading book.

Data should be reported gross of any netting agreement and credit risk mitigation effect (in line with the criteria for compiling column E (and K) in panel A). All banks should calculate the potential future exposure using the current exposure method, even if they do not apply such a method under the counterparty credit risk framework. For derivatives traded on an exchange or through a CCP the current exposure method is always applied, irrespectively of the fact that an exposure value of zero for counterparty credit risk is attributed according to the Basel II framework.

2. Column E (and K) require potential future exposure of derivatives with the effect of the Basel II netting. As said above, banks should always apply the CEM netting rules as defined in the Basel II framework, irrespective of their actual approach to credit risk. Data should not include any credit risk mitigation effect other than the regulatory netting.

   The add-on for credit derivatives should be calculated according to the full text of paragraph 707, including the footnote (Method 1). This implies that the add-on of sold CDS subject to close out should be capped at unpaid premiums, while the add-on for sold CDS not subject to close out should not be included.

   Paragraph 707 should be applied to all credit derivatives, whether they are included in the banking book or in the trading book.

   As described for Panel A, the value of the volatility adjusted collateral amount (C_A) mentioned in paragraph 186 of the Basel II framework (that provides the formula to calculate the counterparty credit risk under the Current Exposure Method formula) should be set to zero in the total exposure measure of the leverage ratio.

3. Column F (and L) require potential future exposure of derivatives with the effect of the Basel II netting to be calculated under another method (Method 2). Under this method, when applying paragraph 707 of the Basel II framework to calculate the add-on for credit derivatives, the treatment provided by the footnote should not be applied. Therefore, for all sold CDS banks should calculate the add-on at 5% or 10% depending on the nature (qualifying or not-qualifying) of the reference obligation.

   Paragraph 707 should be applied to all credit derivatives, whether they are included in the banking book or in the trading book.

4. Column G (and M) require the notional amounts of derivatives and off-balance sheet items.

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[26] The footnote in paragraph 707 states the following: "The protection seller of a credit default swap shall only be subject to the add-on factor where it is subject to closeout upon the insolvency of the protection buyer while the underlying is still solvent. Add-on should then be capped to the amount of unpaid premiums".

Row	Column	Heading	Description
B1) Derivatives			
28	E, F, K, L	Derivatives	Potential future exposure of derivatives when applying the current exposure method and Basel II netting rules.
28	D, G, J, M	Derivatives	Non entry cells: Items in rows 29, 32 and 33 provide a breakdown of derivatives and should sum to total derivatives.
29	D, G, J, M	Credit derivatives (protection sold):	Non entry cells: Items in rows 30 and 31 provide a breakdown of sold credit derivatives and should sum to total sold credit derivatives.
30	D, G, J, M	subject to close out clause	Potential future exposure with no netting or CRM (D and J) or notional amount (G and M) for credit derivatives sold, including the full treatment set out in paragraph 707 (capping add-on at unpaid premiums).
31	D, G, J, M	not subject to close out clause	Potential future exposure with no netting or CRM (D and J) or notional amount (G and M) for credit derivatives sold not subject to close out. When applying paragraph 707 the treatment provided by the footnote should not be applied. Therefore, also for CDS not subject to close out banks should calculate an add-on of 5% or 10% depending on the nature (qualifying or not-qualifying) of the reference obligation.
32	D, G, J, M	Credit derivatives (protection bought)	Potential future exposure with no netting or CRM (D and J) or notional amount (G and M) of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
33	D, G, J, M	Financial derivatives	Regulatory potential future exposure with no netting or CRM (D and J) or notional amount (G and M) of financial derivatives.
B2) Off-balance sheet items			
35	G, M	Off-balance sheet items with a 0% CCF in the RSA; of which:	Off-balance sheet items that would be assigned a 0% credit conversion factor as defined in the standardised approach to credit risk in the Basel II framework. That is commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (see paragraph 83 of the Basel II framework and the footnote to this paragraph). Please note that rows 36 and 37 do not total row 35 since the latter includes commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC.

Row	Column	Heading	Description
36	G, M	Unconditionally cancellable credit cards commitments	Credit cards commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC) that would receive a 0% CCF under the standardised approach to credit risk. Credit card commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should not be included in this row.
37	G, M	Other unconditionally cancellable commitments	Other commitments that are unconditionally cancellable at any time by the bank without prior notice, that would receive a 0% CCF under the standardised approach to credit risk. Commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should not be included in this row.
38	G, M	Off-balance sheet items with a 20% CCF in the RSA	Off-balance sheet items that would be assigned a 20% credit conversion factor as defined in the standardised approach to credit risk (see paragraphs 83 and 85 of the Basel II framework and the footnote to paragraph 83).
39	G, M	Off-balance sheet items with a 50% CCF in the RSA	Off-balance sheet items that would be assigned a 50% credit conversion factor as defined in the standardised approach to credit risk (see paragraphs 83, 84(ii) and 84(iii) of the Basel II framework). This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the Enhancements. That is the CCF for all eligible liquidity facilities in the securitisation framework is 50% regardless of the maturity. OBS exposures to originated securitisations should be included only if the securitisations have met the accounting criteria for derecognition (to avoid double counting).
40	G, M	Off-balance sheet items with a 100% CCF in the RSA	Off-balance sheet items that would be assigned a 100% credit conversion factor as defined in the standardised approach to credit risk (see paragraphs 83(i), 83 (ii), 84 and 84(i) of the Basel II framework. This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the Enhancements. OBS exposures to originated securitisations should be included only if the securitisations have met the accounting criteria for derecognition (to avoid double counting).
41	G, M	Total off-balance sheet items	This is a non data entry row.

Row	Column	Heading	Description
43	G, M	Check row	This is a non data entry row. It checks that the unconditionally cancellable commitments do not exceed the off-balance sheet items with a 0% CCF.

5.4 On- and off-balance sheet items – additional breakdown of exposures (panel C)

Panel C provides an additional breakdown for on- and off-balance sheet exposures belonging to the banking book, according to the risk weights applied under the Basel II framework.[27]

Banks adopting the standardised approach for credit risk should report each exposure according to the regulatory risk weight as provided by the Basel II framework (under the standardised approach or the securitisation framework).[28,29] For banks adopting the internal ratings-based approach, for exposure (other than those for which specific regulatory risk weights are provided for – eg specialised lending exposures under the "supervisory slotting criteria approach", high-volatility commercial real estate exposures under the internal ratings-based approach, securitisations exposures with an external credit assessment, equity exposures under the simple risk weight method, etc) belonging to each borrower grade, the risk weight should be derived by dividing the risk weighted exposure obtained from the risk-weight formula or the supervisory formula (for credit risk or securitisations exposures, respectively) by the EAD after recognition of eligible credit risk mitigation techniques. Under the internal ratings-based approach, exposures classified as in default should be excluded from the lines 50 to 57 and included in line 58.

Exposures deducted from the regulatory capital should be considered as being applied a 1250% risk weight.[30]

The exposure value of on-balance sheet items (columns D and J) should correspond to the solvency-based value under the Basel II framework,[31] after recognition of eligible credit risk mitigation techniques (eg EAD for the internal ratings-based approach). Off-balance sheet

[27] Transactions subject to the treatment for counterparty credit risk (see Annex 4 of the Basel II framework) should be included irrespective of whether they are classified in the banking or trading book.

[28] For exposures supported by credit risk mitigation techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee (eg financial collateral under the simple approach), banks should refer to the risk weight after the substitution effect.

[29] Banks currently adopting the Basel I framework should refer to the risk weights currently applied for the calculation of the credit risk capital requirement; for reporting purposes, the exposures should be mapped to the risk weights buckets as provided in this panel.

[30] Deductions from the capital base under Annex 1a part C of the Basel II framework as well as regulatory adjustments under paragraphs 66 to 88 of the Basel III rules text should not be included in panel C. Exposures for which the Basel II framework allows the option of being deducted or risk weighted (eg certain securitisation exposures) should be included in panel C with a 1250% risk weight even if they are deducted from the capital base.

[31] Or under the Basel I framework, if currently applied by a bank, in which case, the bank should correspondingly apply the Basel I rules for netting.

items (columns E and K) should be reported as for their notional value multiplied by the regulatory CCF[32] under the Basel II framework.

Row	Column	Heading	Description
49	D, E, J, K	Total on- and off-balance sheet exposures belonging to the banking book (breakdown according to the effective risk weight):	This is a non data entry row.
50	D, E, J, K	= 0%	Exposures with effective risk weight of 0%.
51	D, E, J, K	> 0 and ≤ 12%	Exposures with effective risk weights exceeding 0% but not more than 12%.
52	D, E, J, K	> 12 and ≤ 20%	Exposures with effective risk weights exceeding 12% but not more than 20%.
53	D, E, J, K	> 20 and ≤ 50%	Exposures with effective risk weights exceeding 20% but not more than 50%.
54	D, E, J, K	> 50 and ≤ 75%	Exposures with effective risk weights exceeding 50% but not more than 75%.
55	D, E, J, K	> 75 and ≤ 100%	Exposures with effective risk weights exceeding 75 but not more than 100%.
56	D, E, J, K	> 100 and ≤ 425%	Exposures with effective risk weights exceeding 100% but not more than 425%.
57	D, E, J, K	> 425 and ≤ 1250%	Exposures with effective risk weights exceeding 425% but not more than 1250%.
58	D, E, J, K	Defaulted exposures under the IRB approach	Exposures classified as in default under the internal ratings-based approach.

5.5 Reconciliation (panel D)

Panel D on reconciliation is a summary table that seeks to ensure the data is entered correctly and consistently. The reconciliation is between total accounting balance sheet exposures and total exposures after the effects of accounting netting (and other credit risk mitigation effects) have been eliminated. The non-netted values will provide a consistent comparison of exposures across accounting standards.

[32] The applicable CCF should be based on the approach to credit risk used by the bank (eg standardised approach or internal ratings-based approach).

Row	Column	Heading	Description
65	D, J	Accounting total assets	Total assets following the relevant accounting balance sheet (considering the regulatory consolidation). This figure should be the same as the total value in cell D17 (and J17).
66	D, J	Check row	This is a non data entry row. It checks that the total assets figure in panel D is the same as reported in panel A.
67	D, J	Reverse out on-balance sheet netting	Enter the amount of on-balance sheet netting (ie netting of loans against deposits) following the relevant accounting standards. Together with row 70, this figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A as for the other assets (row 16).
68	D, J	Reverse out derivatives netting	Enter the amount of derivatives netting following the relevant accounting standards. This figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A as for derivatives (row 9).
69	D, J	Reverse out SFT netting	Enter the amount of netting related to SFT following the relevant accounting standards. This figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A as for SFT (row 13).
70	D, J	Reverse out other netting and other adjustments	Enter the amount of other netting or credit risk mitigation effects following the relevant accounting standards (eg due to failed and unsettled transactions). Together with row 67, this figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A as for the other assets (row 16).
71	D, J	Totals	This is a non data entry row.
72	D, J	Check row	This is a non data entry row. It checks that the total assets figure calculated in row 71 is the same as the total of gross values in panel A (row 17).

5.6 Offsetting (panel E)

Panel E provides additional data on the offsetting on notional values of credit derivatives.

In particular, banks should report the total notional values of both written and purchased credit derivatives[33] and, for the latter, provide with the following details: (i) purchased credit derivatives on the same underlying reference names as those credit derivatives written by the bank; (ii) purchased credit derivatives on the same underlying reference names as those

[33] Both credit derivatives belonging to the banking book and to the trading book should be reported.

credit derivatives written by the bank, and undertaken with the same counterparty under a legally enforceable bilateral netting agreement for each reference name or with a central counterparty; and (iii) purchased credit derivatives on the same underlying reference names as those credit derivatives written by the bank, and undertaken with a central counterparty.[34]

In compiling the described details, banks should not consider any difference in the contractual features of the purchased credit derivatives with respect to the written ones (for example, in terms of reference obligations, maturity, etc), other than the reference names.

Row	Column	Heading	Description
78	D, J	Credit derivatives:	This is a non data entry row.
79	D, J	Credit derivatives (protection sold)	Notional value of written credit derivatives (ie where the bank is providing credit protection to a counterparty).
80	D, J	Credit derivatives (protection bought)	Notional value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
80	E, K	Credit derivatives (protection bought)	Notional value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty) on the same underlying reference names as those credit derivatives written by the bank. Hence, the value should not be greater than the value entered in cell D79 (and J79) for each reference name.
80	F, L	Credit derivatives (protection bought)	Notional value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty) on the same underlying reference names as those credit derivatives written by the bank, and undertaken with the same counterparty under a legally enforceable bilateral netting agreement for each reference name or with a central counterparty. Hence, the value should not be greater than the value entered in cell E80 (and K80) for each reference name.
80	G, M	Credit derivatives (protection bought)	Notional value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty) on the same underlying reference names as those credit derivatives written by the bank, and undertaken with a central counterparty.[35] Hence, the value should not be greater than the value entered in cell F80 (and L80) for each reference name.

[34] For credit derivatives where a bank buys or sells credit protection for a basket of reference names, the offsetting should be referred to each name included in the basket. For credit derivatives index, banks are allowed to consider the index as a single reference name instead of each name included in the index. In this case, all the banks' credit derivatives index trades should be treated accordingly.

[35] In identifying the amount of credit derivatives undertaken with a CCP, banks should consider the CPSS/IOSCO standards for risk management of a CCP and the CCP's observance of these standards as assessed by the relevant national authorities (please also refer to paragraph 113 of the rules text).

Row	Column	Heading	Description
81	E, F, G, K, L, M	Credit derivatives (protection sold less protection bought)	This is a non data entry row. It calculates the difference between written and purchased credit derivatives on the same underlying reference names, for each of the three hypothesis for the off-setting as described above.
84	D, J	Check row	This is a non data entry row. It checks that the notional amount of credit derivatives is the same as that in panel B.
85	D, J	Check row	This is a non data entry row. It checks that the notional amount of written credit derivatives is the same as that in panel B.
86	D, J	Check row	This is a non data entry row. It checks that the notional amount of purchased credit derivatives is the same as that in panel B.
87	D, E, F, G, J, K, L, M	Check row	This is a non data entry row. It checks that the notional amount of purchased credit derivatives on the same underlying reference names/on the same underlying reference names and with the same counterparty or CCP/on the same underlying reference names and with a CCP are consistently filled-in.[36]

5.7 Calculation of the leverage ratio (panel F)

Panel F provides with the calculation of the leverage ratio, on the basis of the exposures data reported in the "Leverage Ratio" worksheet as well as of other relevant data as reported in the "DefCapB3" worksheet (Tier 1 capital, regulatory adjustments).

[36] For example, a bank having sold $100 (ie D79) and purchased $130 (ie D80) of credit derivatives, of which $90 is on the same underlying reference names as for the credit derivatives sold (ie E80), of which $50 is on the same underlying reference names and with the same counterparty or CCP (ie F80), and another $20 is on the same underlying reference names and with a CCP (G80), should report the following:

	Notional amount	Notional amount (same reference name)	Notional amount (same reference name and counterparty or CCP)	Notional amount (same reference name and bought protection from CCP)
Credit derivatives (protection sold)	100			
Credit derivatives (protection bought)	130	90	50	20

Row	Column	Heading	Description
93	D, J	Tier 1 capital	This is a non data entry row. It includes the amount of Tier 1 capital as reported in the "DefCapB3" worksheet (numerator of the leverage ratio).
94	D, J	Total exposures	This is a non data entry row. It calculates the total exposures to be included in the denominator of the leverage ratio (before the deduction of regulatory adjustments).
95	D, J	Total additional assets to be included due to paragraph 156	For financial entities that are included in the accounting consolidation but not in the regulatory consolidation, the total assets to be included in the exposure measure due to paragraph 156 of Basel III rules text. The assets to be included in this row should be calculated as follows: total assets of the entity multiplied by the percentage of the entity's capital that has not been deducted under paragraphs 84 to 89 of the Basel III rules text, less off the share of the investment that has not been deducted.[37]
96	D, J	Regulatory adjustments	This is a non data entry row. It includes the amount of regulatory adjustments from Tier 1 as reported in the "DefCapB3" worksheet.
97	D, J	Total exposures for the calculation of the leverage ratio	This is a non data entry row. It calculates the total exposures to be used for calculating the leverage ratio.
98	D, J	Leverage ratio	This is a non data entry row. It calculates the leverage ratio on the basis of the previous values.

5.8 Business model categorisation (panel G)

Panel G provides additional data for the purposes of the categorisation of business models. The definitions for the line items correspond as far as possible with those provided in the Basel II framework (cross references as provided below).

Row	Column	Heading	Description
104	H	Total exposures:	This is a non data entry row. Row 105 and 108 provide a breakdown of total exposures.
105	H	Total trading book exposures:	This is a non data entry row. Items in rows 106 and 107 provide a breakdown of the leverage ratio exposure amount for exposures that meet the definition in paragraphs 685 to 689(iii) of the Basel II framework.

[37] Assume an investment of 100 (deducted for 90 according to paragraphs 84 to 89 of the Basel III rules text) to a financial entity whose exposures, included in the consolidated figures, amount to 500. In this case, row 95 should be calculated as follows: ((10% of 500) - (100-90)) = 40.

106	H	Derivatives, SFTs	Leverage ratio exposure amount for derivatives and SFTs that belong to the trading book according to paragraphs 685 to 689(iii) of the Basel II framework.
107	H	Other trading book exposures	Leverage ratio exposure amount for instruments that belong to the trading book according to paragraphs 685 to 689(iii) of the Basel II framework other than derivatives and SFTs.
108	H	Total banking book exposures:	This is a non data entry row. Items in rows 109 to 111 provide a breakdown of the leverage ratio exposure amount for all exposures that do not meet the definition in paragraphs 685 to 689(iii) of the Basel II framework.
109	H	Derivatives, SFTs	Leverage ratio exposure amount for derivatives and SFTs
110	H	Investments in covered bonds	Leverage ratio exposure amount for covered bonds.
111	H	Other banking book exposures:	This is a non data entry row. Items in rows 112, 119, 120, 125 and 131 provide a breakdown of the leverage exposure amount of banking book exposures other than derivatives, SFTs and covered bonds.
112	H	Sovereigns:	This is a non data entry row. Leverage ratio exposure amount for exposures which meet the definition in paragraph 229 of the Basel II framework, as well as leverage ratio exposures that meet the definition of claims on domestic PSEs and of exposures to MDBs in paragraph 230 of the Basel II framework. Items in rows 113, 117 and 118 provide a breakdown of the sovereigns exposures.
113	H	Public sector entities (PSEs); of which:	Leverage ratio exposure amount for exposures to PSEs referred to in paragraphs 229 and 230 of the Basel II framework.
114	H	PSE guaranteed by central government	Leverage ratio exposure amount for PSE exposures guaranteed by central government (of which item, also to be included in row 113).
115	H	PSEs not guaranteed by central government but treated as a sovereign under paragraph 229 of the Basel II framework	Leverage ratio exposure amount for PSEs not guaranteed by central government but treated as a sovereign under paragraph 229 of the Basel II framework (of which item, also to be included in row 113).
116	H	Check row	This is a non data entry row. It checks that the sum of the exposure amounts in rows 114 and 113 is smaller than the amount of total PSE exposures.
117	H	MDBs	Leverage ratio exposure amount for exposures to MDBs referred to in paragraphs 229 and 230 of the Basel II framework.
118	H	Other sovereign exposures	Leverage ratio exposure amount for sovereigns exposures, excluding exposures to PSEs and MDBs.

119	H	Banks	Leverage ratio exposure amount for exposures which meet the definition in paragraph 230 of the Basel II framework, excluding exposures to PSEs and MDBs.
120	H	Retail exposures:	This is a non data entry row. Items in rows 121 to 124 provide a breakdown of leverage ratio exposure amount for exposures which meet the definition in paragraphs 231 to 234 of the Basel II framework.
121	H	Residential real estate exposures	Leverage ratio exposure amount for exposures which meet the definition in the second bullet of paragraph 231 of the Basel II framework
122	H	SME exposures	Leverage ratio exposure amount for exposures which meet the definition in the third bullet of paragraph 231 and in paragraph 232 of the Basel II framework
123	H	Qualifying revolving retail exposures	Leverage ratio exposure amount for exposures which meet the definition in paragraph 234 of the Basel II framework
124	H	Other retail exposures	Leverage ratio exposure amount for retail exposures other than residential real estate, SME and qualifying revolving retail exposures.
125	H	Corporate:	This is a non data entry row. Items in rows 126 and 127 provide a breakdown of leverage ratio exposure amount for exposures which meet the definition in paragraphs 218 to 228 of the Basel II framework.
126	H	Financial	Leverage ratio exposure amount for corporate exposures which meet the definition in paragraph 102 of the Basel III framework, excluding exposures to banks.
127	H	Non-financial:	This is a non data entry row. Items in rows 128 to 130 provide a breakdown of non-financial exposures.
128	H	SME exposures	Leverage ratio exposure amount for exposures which meet the definition in paragraph 273 of the Basel II framework excluding exposures that meet the definition in paragraphs 231, third bullet, and 232.
129	H	Commercial real estate	Leverage ratio exposure amount for commercial real estate exposures which meet the definition in paragraphs 219 to 228 of the Basel II framework.
130	H	Other corporate non-financial	Leverage ratio exposure amount for non financial corporate exposures which meet the definition in paragraphs 219 to 228 of the Basel II framework, other than SME and commercial real estate exposures.
131	H	Other exposures (eg equity and other non-credit obligation assets); of which:	Leverage ratio exposure amount for banking book exposures other than sovereigns, banks, retail and corporate exposures.

132	H	Securitisation exposures	Leverage ratio exposure amount for securitisation exposures (of which item, also to be included in row 131).
133	H	Check row	This is a non data entry row. It checks that the exposure amount for securitisation exposures is smaller than the amount of total other exposures.
134	H	Check row	This is a non data entry row. It checks that total in row 104 equals the value in row 94.
136	H	Trade finance exposures	Leverage ratio exposure amount for issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions. Trade finance exposures should also be included in one of the rows 106 to 132.

Banks should report all exposure values consistent with the calculations for the purposes of the leverage ratio in the rest of this worksheet. As a result, row 104 should equal row 94. Unless mentioned otherwise, the input rows in this panel are mutually exclusive. Rows 104, 105, 108, 111, 112, 120, 125 and 127 are non-data entry rows, and rows 116, 133 and 134 include checks.

6. Liquidity

This chapter of the Instructions regards the LCR and NSFR. The data collection is predominantly aimed at monitoring the LCR and NSFR as specified in *Basel III: International framework for liquidity risk measurement, standards and monitoring*, published by the Committee in December 2010. This document is referred to in the remainder of this chapter as the “Basel III liquidity rules text”.

Purpose of this exercise is to collect information that enables the Committee to:

(a) Monitor banks migration towards compliance with the LCR and NSFR as specified in the Basel III liquidity rules text.

(b) Allow analysis on buckets of both assets and liabilities maturing within the one-year horizon, to further consider the treatment of these instruments in the NSFR, as announced in the Basel III liquidity rules text (paragraph 134).

The liquidity data are collected in two templates: one for the LCR and one for the NSFR. The template for the LCR is built up the same way as the LCR section in the Basel III liquidity rules text.

All specifications and criteria specified in the Basel III liquidity rules text apply. The instructions indicate which paragraph of the Basel III liquidity rules text the data requested refer to. If the instruction contradicts the Basel III liquidity rules text, the rules text overrules the instructions. Where the instructions provide further specification on the requested data beyond the Basel III liquidity rules text, however, these instructions should be followed.

The template should be filled in on a consolidated basis following the existing scope of application set out in Part I (Scope of Application) of the Basel II framework (Basel III liquidity rules text paragraph 187). Consistent with all other worksheets, data for the “LCR” and “NSFR” worksheets should be reported in the most convenient currency. The currency which has been used should be recorded in the “General Info” worksheet (see Section 2.2).

6.1 Liquidity coverage ratio (LCR)

The LCR has two components:

(a) The value of the stock of high-quality liquid assets in stressed conditions (see sub-section 6.1.1 below); and

(b) Total net cash outflows, calculated according to the scenario parameters set by the supervisors. The term "total net cash outflows" is defined as "total expected cash outflows" (see sub-section 6.1.2 below) minus "total expected cash inflows" (see sub-section 6.1.3 below) in the specified stress scenario for the subsequent 30 calendar days (the stressed period).

6.1.1 Liquid assets (panel A)

All assets accounted for in this section must be available for the bank to convert into cash at any time to fill funding gaps between cash inflows and outflows during the stressed period. They should be under the control of the specific function or functions charged with managing the liquidity risk of the bank (typically the treasurer).

The assets must be unencumbered and should not be co-mingled with or used as hedges on trading positions, be designated as collateral or be designated as credit enhancements in structured transactions or be designated to cover operational costs (such as rents and salaries), and should be managed with the clear and sole intent for use as a source of contingent funds. A bank is permitted to hedge the price risks associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the associated risks, the bank should take into account (in the market value applied to each asset) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold). A bank is not, however, permitted to include as inflows any cash inflows from hedges associated with the stock of liquid assets.

Client pool securities should not be reported as high-quality liquid assets, regardless of whether the bank holds rehypothecation rights to these assets, unless the bank has received such assets through reverse repo contracts with the client, ie as security for cash loans. In the latter case, the assets can be included if they satisfy all necessary criteria, including those of unencumbrance specified in paragraph 27 of the Basel III liquidity rules text. Further, the bank may not include in its stock of high-quality liquid assets any cash or other assets received from any transaction (such as a repo or collateral swap) backed by client pool collateral, unless the bank has received the securities used to back the transaction through a formal reverse repo transaction or collateral swap with its clients. Similarly, a bank should not recognise cash inflows from deposits placed using segregated client money.

As part of the stock, the liquid assets cannot be counted as cash inflows even if they mature within 30 days (ie no double-counting is allowed).

Definition of unencumbered: not pledged by the bank (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction. However, assets that the bank received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the bank, have not been rehypothecated, and are legally and contractually available for the bank's use. In addition, assets that have been pledged to the central bank or a public sector entity (PSE) but are not used may be included in the stock. If the bank has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the bank may assume for this data collection exercise that the assets with the lowest liquidity get assigned first: assets that are not eligible for the stock of liquid assets are assumed to be assigned first, then once those assets have been fully assigned, Level 2 assets are assumed to be assigned next. Only after all Level 2 assets are fully assigned too, Level 1 assets are assumed to be assigned.

Criteria of liquid assets: To qualify as a "high quality liquid asset", assets should be liquid in markets during a time of stress and, ideally, be central bank eligible. Such assets should generally possess the fundamental and market-related characteristics specified in paragraphs 22(a) and (b) of the Basel III liquidity rules text. Securities that can be included in the stock of high-quality liquid assets should meet the following common criteria:

- they should neither be issued by, nor be an obligation of, a financial institution[38] or any of its affiliated entities (except in the case of covered bonds which should not be issued by the bank itself or any of its affiliated entities);
- they should be traded in large, deep and active repo or cash markets characterised by a low level of concentration;
- they should have a proven record as a reliable source of liquidity in the markets (repo or sale) even during stressed market conditions; and
- they should ideally be central bank eligible.[39]

Row	Heading	Description	Basel III liquidity rules text reference
A)a)	**Level 1 assets**		
6	Cash	All cash (coins and banknotes/currency) currently held by the bank that are immediately available to meet obligations. This would include, for example, cash held at retail branches or automatic cash dispensers if it meets all other requirements. Deposits placed at, or receivables from, other institutions should be reported in the inflows section.	40(a)
7	Central bank reserves; of which:	Total amount held in central bank reserves and in overnight deposits at the same central bank. This amount may or may not exceed the minimum required central bank reserves. Term deposits at the central bank, which are not available for use from day 1 in times of stress should not be included.	

38 Financial institutions, in this context, include banks, securities firms and insurance companies.

39 Per paragraph 25, however, central bank eligibility alone is not a sufficient basis for determining which assets qualify as high-quality liquid assets.

Row	Heading	Description	Basel III liquidity rules text reference
8	part of central bank reserves that can be drawn in times of stress	Total amount held in central bank reserves and overnight deposits at the same central bank (as reported in line 7) which can be drawn down in times of stress. Amounts required to be installed in the central bank reserves within 30 days should be reported in line 120 of the outflows section. **Please refer to the instructions from your supervisor for the specification of this item.**	40(b), footnote 9
Securities with a 0% risk weight:			
11	issued by sovereigns	Marketable debt securities issued by sovereigns, receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53).	40(c)
12	guaranteed by sovereigns	Marketable debt securities guaranteed by sovereigns, receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53).	40(c)
13	issued or guaranteed by central banks	Marketable debt securities issued or guaranteed by central banks, receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53).	40(c)
14	issued or guaranteed by non-central government PSEs	Marketable debt securities issued or guaranteed by non-central government public sector entities, receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 57 and 58).	40(c)
15	issued or guaranteed by BIS, IMF, EC or MDBs	Marketable debt securities issued or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission or multilateral development banks (MDBs), receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 56 and 59).	40(c)
16	Of the amount in row 8 and rows 11 to 15, that which was assigned a rating by an external ratings agency that corresponds to a 0% risk weight	Amounts reported in row 8 and rows 11 to 15 that which, as at the reporting date, were assigned a rating by an external ratings agency that corresponds to a 0% risk weight under the standardised approach to credit risk of the Basel II framework.	

Row	Heading	Description	Basel III liquidity rules text reference
17	Of the amount in row 8 and rows 11 to 15, that which was not assigned a rating by an external ratings agency that corresponds with a 0% risk weight but which was nevertheless given a 0% risk weight due to the local currency exemption per paragraph 54 of Basel II	Amounts reported in row 8 and rows 11 to 15 that which, as at the reporting date, were not assigned a rating by an external rating agency that corresponds with a 0% risk weight but which have nevertheless been given a 0% risk weight due to the local currency exemption per paragraph 54 of Basel II ("At national discretion, a lower risk weight may be applied [than that accorded under paragraph 53] to banks' exposures to their sovereign (or central bank) of incorporation denominated in domestic currency and funded in that currency.").	
For non-0% risk-weighted sovereigns:			
20	sovereign or central bank debt securities issued in domestic currency by the sovereign or central bank in the country in which the liquidity risk is taken or in the bank's home country	Debt securities issued by the sovereign or central bank in the domestic currency of that country, that are not eligible for inclusion in line items 11 or 13 because of the non-0% risk weight of that country. Banks are only permitted to include debt issued by sovereigns or central banks of their home jurisdictions or, to the extent of the liquidity risk taken in other jurisdictions, of those jurisdictions.	40(d)
21	domestic sovereign or central bank debt securities issued in foreign currencies, to the extent that holding of such debt matches the currency needs of the bank's operations in that jurisdiction	Debt securities issued by the domestic sovereign or central bank in foreign currencies (that are not eligible for inclusion in line items 11 or 13 because of the non-0% risk weight), **to the extent that the holding of such debt securities matches the currency needs of the bank's operations in that jurisdiction**.	40(e)
22	Total stock of Level 1 assets	Total outright holdings of Level 1 assets plus all borrowed securities of Level 1 assets	39
23	Adjustment to stock of Level 1 assets	Adjustment to the stock of Level 1 assets for purpose of calculating the cap on Level 2 assets.	37
24	Adjusted amount of Level 1 assets	Adjusted amount of Level 1 assets used for the purpose of calculating the adjustment to the stock of high quality liquid assets due to the cap on Level 2 assets in line item 40.	37
A)b) Level 2 assets			
Securities with a 20% risk weight:			
28	issued by sovereigns	Marketable debt securities issued by sovereigns, receiving a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53), satisfying all the conditions listed in paragraph 42(a) of the Basel III liquidity rules text, and not included in lines 20 or 21.	42(a)

Row	Heading	Description	Basel III liquidity rules text reference
29	guaranteed by sovereigns	Marketable debt securities guaranteed by sovereigns, receiving a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53), satisfying all the conditions listed in paragraph 42(a) of the Basel III liquidity rules text.	42(a)
30	issued or guaranteed by central banks	Marketable debt securities issued or guaranteed by central banks, receiving a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53), satisfying all the conditions listed in paragraph 42(a) of the Basel III liquidity rules text, and not included in lines 20 or 21.	42(a)
31	issued or guaranteed by non-central government PSEs	Marketable debt securities issued or guaranteed by non-central government PSEs, receiving a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 57 and 58), satisfying all the conditions listed in paragraph 42(a) of the Basel III liquidity rules text.	42(a)
32	issued or guaranteed by MDBs	Marketable debt securities issued or guaranteed by multilateral development banks, receiving a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 59), satisfying all the conditions listed in paragraph 42(a) of the Basel III liquidity rules text.	42(a)
33	Of the amount in rows 28 to 32, that which was assigned a rating by an external ratings agency that corresponds to a 20% risk weight	Amounts reported in rows 28 to 32 that which, as at the reporting date, were assigned a rating by an external ratings agency that corresponds to a 20% risk weight under the standardised approach to credit risk of the Basel II framework.	
Non-financial corporate bonds:			
35	rated AA- or better	Non-financial corporate bonds having a credit assessment by a recognised ECAI of at least AA- (or an equivalent internal rating if not externally rated) satisfying the conditions listed in paragraph 42(b) of the Basel III liquidity rules text.	42(b)
Covered bonds (not self-issued):			
36	rated AA- or better	Covered bonds, not self-issued, having a credit assessment by a recognised ECAI of at least AA- (or an equivalent internal rating if not externally rated) satisfying the conditions listed in paragraph 42(b) of the Basel III liquidity rules text.	42(b)
Total Level 2 assets:			
37	Total stock of Level 2 assets	Total outright holdings of Level 2 assets plus all borrowed securities of Level 2 assets, after applying haircuts	42(a),(b)

Row	Heading	Description	Basel III liquidity rules text reference
38	Adjustment to stock of Level 2 assets	Adjustment in the stock of Level 2 assets for calculation of the cap on Level 2 assets.	37
39	Adjusted amount of Level 2 assets	Adjusted amount of Level 2 assets used for the purpose of calculating the adjustment to the stock of high quality liquid assets due to the cap on Level 2 assets in line item 40.	37
40	Adjustment to stock of high quality liquid assets due to cap on Level 2 assets	Adjustment to stock of high quality liquid assets due to cap on Level 2 assets.	36/37, 41
A)c)	**Total stock of high quality liquid assets**		
43	Total stock of high quality liquid assets	Total stock of high quality liquid assets after taking haircuts and the adjustment for the cap on Level 2 assets into account.	37
47	Assets held at the entity level, but excluded from the consolidated stock of high quality liquid assets	Any surplus of liquid assets held at the legal entity that is excluded from the consolidated stock because of reasonable doubts that they would be freely available to the consolidated (parent) entity in times of stress. Eligible liquid assets that are held by a legal entity being consolidated to meet its local LCR requirements (where applicable) can be included in the consolidated LCR to the extent that such liquid assets are used to cover the total net cash outflows of that entity, notwithstanding that the assets are subject to liquidity transfer restrictions. If the liquid assets held in excess of the total net cash outflows of the legal entity are not transferable, such surplus liquidity should be excluded from the standard and reported in this line. For practical reasons, the liquidity transfer restrictions to be accounted for in the consolidated ratio are confined to existing restrictions imposed under applicable laws, regulations and supervisory requirements. Banks should report the market value of Level 1 assets excluded in column D and the market value of Level 2 assets excluded in column E.	30, 193–194
48	of which, can be included in the consolidated stock by the time the standard is implemented	Any assets reported in row 47 but which the bank believes will, through management actions executed prior to the implementation date of the standard, meet the eligibility requirements for the stock of liquid assets.	

Row	Heading	Description	Basel III liquidity rules text reference
50	Assets excluded from the stock of high quality liquid assets due to operational restrictions as per paragraphs 28 and 29 of the rules text	Level 1 and Level 2 type assets held by the bank that are not included in the stock of high quality liquid assets (ie not reported in lines above), because of the operational restrictions contained in paragraphs 28 and 29 of the Basel III liquidity rules text. Banks should report the market value of Level 1 assets excluded in column D and the market value of Level 2 assets excluded in column E.	28, 29
51	of which, can be included in the stock by the time the standard is implemented	Any assets reported in row 50 but which the bank believes will, through management actions executed prior to the implementation date of the standard, meet the eligibility requirements for the stock of liquid assets.	

A)d) Treatment for jurisdictions with insufficient liquid assets

Please refer to the instructions from your supervisor for the specification of this subsection.

Some jurisdictions may not have sufficient supply of Level 1 assets in their domestic currency to meet the aggregate demand of banks with significant exposures in this currency. In addition, in several of these currencies, the supply of Level 2 assets may be very limited. To address this situation, the Committee has agreed to develop alternative treatments for the holdings in the stock of liquid assets.

This treatment will apply to very few jurisdictions and currencies where insufficiencies of liquid assets exist. During the observation period, the Committee will develop a prescriptive quantitative threshold to determine which jurisdictions/currencies are eligible for alternative treatments for liquid assets. Additional qualitative criteria for the use of these alternative treatments may also be necessary that reflect that debt issued in monetary unions is considered available for all jurisdictions in that union, and that this alternative treatment is linked to a true shortfall in high-quality liquid assets in the domestic currency as relates to the needs in that currency. Globally active banks that have a large proportion of their liabilities denominated in foreign currencies should meet their LCR needs in those currencies and only qualify for the alternative treatment if there are shortfalls in domestic currency for domestic currency outflow needs.

There are three potential options for this treatment (line items 58 to 62). The extent of a bank's usage of any, or a combination of, these options would also be limited to a certain percentage of the liquidity pool. They will be finalised during the observation period. To avoid double-counting, if an asset has already been included in the eligible stock of high-quality liquid assets, it should not be reported under these options.

Row	Heading	Description	Basel III liquidity rules text reference
Option 1 – Contractual committed liquidity facilities from the central bank These facilities should not be confused with regular central bank standing arrangements. In particular, these facilities are contractual arrangements between the central bank and the commercial bank with a maturity date which, at a minimum, falls outside the 30-day LCR window. Further, the contract must be irrevocable prior to maturity and involve no ex-post credit decision by the central bank. Such facilities are only permissible if there is also a fee for the facility which is charged regardless of the amount, if any, drawn down against that facility and the fee is set so that banks which claim the facility line to meet the LCR, and banks which do not, have similar financial incentives to reduce their exposure to liquidity risk. That is, the fee should be set so that the net yield on the assets used to secure the facility should be similar to the net yield on a representative portfolio of Level 1 and Level 2 assets, after adjusting for any material differences in credit risk.			
58	Option 1 – Contractual committed liquidity facilities from the relevant central bank	Only include the portion of facility that is secured by available collateral accepted by the central bank, after haircut specified by the central bank. **Please refer to the instructions from your supervisor for the specification of this item.**	47
Option 2 – Foreign currency liquid assets For currencies that do not have sufficient high-quality liquid assets, supervisors may allow banks that evidence a shortfall of liquid assets in the domestic currency (which would match the currency of the underlying risks) to hold liquid assets in a currency that does not match the currency of the associated liquidity risk, provided that the resulting currency mismatch positions are justifiable and controlled within limits agreed by their supervisors.			
60	Level 1 assets	Subject to the limit mentioned above, the aggregate amount of the excess of Level 1 assets in a given foreign currency or currencies that can be used to cover the associated liquidity need of the domestic currency. **Please refer to the instructions from your supervisor for the specification of this item.**	48
61	Level 2 assets	Subject to the limit mentioned above, the aggregate amount of the excess of Level 2 assets in a given foreign currency or currencies that can be used to cover the associated liquidity need of the domestic currency. **Please refer to the instructions from your supervisor for the specification of this item.**	48

Row	Heading	Description	Basel III liquidity rules text reference
Option 3 – Additional use of Level 2 assets with a higher haircut This option addresses currencies for which there are insufficient Level 1 assets, as determined by the prescriptive threshold and criteria, but where there are sufficient Level 2 assets. In this case, supervisors may allow banks that evidence a shortfall of liquid assets in the domestic currency (to match the currency of the liquidity risk incurred) to hold additional Level 2 assets in the stock, up to a prescriptive limit to be determined by the Committee. These additional assets would have a higher haircut than the Level 2 assets that are included in the 40% cap (paragraph 49).			
62	Option 3 – Additional use of Level 2 assets at a higher haircut	Assets reported in lines 28 to 32 and 35 to 36 that are **not** counted towards the regular stock of high quality liquid assets because of the cap on Level 2 assets. **Please refer to the instructions from your supervisor for the specification of this item.**	49
Total usage of alternative treatment			
63	Total usage of alternative treatment (post-haircut) before applying the cap	Sum of the usage of alternative treatment should be equal to total outright holdings and all borrowed securities under different options. **Please refer to the instructions from your supervisor for the specification of this item.**	
64	Cap on usage of alternative treatment	**Please refer to the instructions from your supervisor for the specification of this item.**	
65	Total usage of alternative treatment (post-haircut) after applying the cap	The lower of the cap and eligible alternative treatment (post-haircut) before applying the cap. **Please refer to the instructions from your supervisor for the specification of this item.**	
A)e)	**Total stock of high quality liquid assets plus usage of alternative treatment**		
68	Total stock of high quality liquid assets plus usage of alternative treatment	Sum of stock of high quality liquid assets and usage of alternative treatment after cap.	

6.1.2 Outflows, Liquidity Coverage Ratio (LCR) (panel B1)

This section calculates the total expected cash outflows in the LCR stress scenario for the subsequent 30 calendar days. They are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or to be drawn down (Basel III liquidity rules text paragraph 50).

Where there is potential that an item could be reported in multiple outflow categories, (eg committed liquidity lines granted to cover debt maturing within the 30 calendar day period), a bank only has to report up to the maximum contractual outflow for that product (Basel III liquidity rules text paragraph 53).

Row	Heading	Description	Basel III liquidity rules text reference
a)	**Retail deposit run-off**		

Deposits placed at a bank by a natural person. Deposits placed by legal entities, sole proprietorships and partnerships are not included in retail deposits, but rather in wholesale deposit categories. Retail deposits reported in lines 76 to 83 include demand deposits and term deposits maturing in or with a notice period up to 30 days.

Term deposits with a residual contractual maturity greater than 30 days which may be withdrawn within 30 days without entailing a significant withdrawal penalty materially greater than the loss of interest, should be considered to mature within the 30-day horizon and should also be included in lines 76 to 83 as appropriate.

Notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts can be reported in the appropriate retail deposit category (Basel III liquidity rules text paragraph 83).

Row	Heading	Description	Basel III liquidity rules text reference
74	Total retail deposits; of which	Total retail deposits as defined above.	54–56
75	Insured retail deposits; of which:	The portion of retail deposits with full coverage under a deposit insurance scheme.	56, 58
76	in transactional accounts	Insured retail deposits in transactional account (eg account where salaries are automatically credited)	56
77	in non-transactional accounts with established relationship that make withdrawal highly unlikely	Insured retail deposits in non-transactional accounts where the customer has another relationship with the bank that would make deposit withdrawal highly unlikely.	56
78	in non-transactional and non-relationship based accounts	Insured retail deposits in non-transactional accounts where the customer does **not** have another relationship with the bank that would make deposit withdrawal highly unlikely.	57
79	Uninsured deposits	The portion of retail deposits without full coverage under a deposit insurance scheme (ie all retail deposits not reported in lines 76 to 78, excluding any deposits included in lines 81 to 83).	57
80	Additional deposit categories with higher run-off rates as specified by supervisor	Other retail deposit categories, as defined by the supervisor. These amounts should **not** be included in the lines above.	57
81	Category 1	As defined by supervisor	57
82	Category 2	As defined by supervisor	57
83	Category 3	As defined by supervisor	57
84	Fixed-term deposits (treated as having >30 day remaining maturity); of which	Retail deposits with a residual maturity or withdrawal notice period greater than 30 days where the depositor has no legal right to withdraw deposits within 30 days, or if early withdrawal is allowed, would result in a significant penalty that is materially greater than the loss of interest.	62–64

Row	Heading	Description	Basel III liquidity rules text reference
85	With a supervisory run-off rate	As defined by supervisor	64
86	Without supervisory run-off rate	All other fixed-term retail deposits treated as having > 30 day remaining maturity as defined in line 84.	62

b) Unsecured wholesale funding run-off

Unsecured wholesale funding is defined as liabilities and general obligations that are raised from non-natural persons (ie legal entities, including sole proprietorships and partnerships) and are **not** collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution, excluding derivatives.

Wholesale funding included in the LCR is defined as all funding that is callable within the LCR's 30-day horizon or that has its earliest possible contractual maturity date within this horizon (such as maturing term deposits and unsecured debt securities) as well as funding with an undetermined maturity. This includes all funding with options that are exercisable at the investor's discretion within the 30-day horizon. It also includes funding with options exercisable at the bank's discretion where the bank's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date and within the 30-day horizon, such liabilities should be included in the appropriate outflows category.

Small business customers

Unsecured wholesale funding provided by small business customers consists of deposits and other extensions of funds made by non-financial small business customers that are managed as retail exposures and are generally considered as having similar liquidity risk characteristics to retail accounts, provided the total aggregated funding raised from the small business customer is less than €1 million (on a consolidated basis where applicable) (Basel III liquidity rules text paragraph 70).

Funds extended by "small business customers" are defined in line with the definition of loans extended to small businesses in paragraph 231 of the Basel II framework. "Aggregated funding" means the gross amount (ie not taking any form of credit extended to the legal entity into account) of all forms of funding (eg deposits or debt securities for which the counterpart is known to be a small business customer) (Basel III liquidity rules text footnote 16).

Applying the limit on a consolidated basis means that where one or more small business customers are affiliated with each other, they may be considered as a single creditor such that the limit is applied to the total funding received by the bank from this group of customers (Basel III liquidity rules text footnote 16).

Term deposits from small business customers with a residual contractual maturity of greater than 30 days which can be withdrawn within 30 days without a significant withdrawal penalty materially greater than the loss of interest should be considered to fall within the 30-day horizon and should also be included in lines 93 to 100 as appropriate.

90	Total unsecured wholesale funding		65–83
91	Total funding provided by small business customers; of which:		69–71
92	Insured deposits; of which:	The portion of deposits or other forms of unsecured wholesale funding which are provided by non-financial small business customers and are non-maturing or mature within 30 days with full coverage under a deposit insurance scheme.	69–71

Row	Heading	Description	Basel III liquidity rules text reference
93	in transactional accounts	Insured small business customer deposits in transactional accounts (eg accounts where salaries are paid out from).	69–71
94	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely	Insured small business customer deposits in non-transactional accounts, where the customer has another relationship with the bank that would make deposit withdrawal highly unlikely.	69–71
95	in non-transactional and non-relationship accounts	Insured small business customer deposits in non-transactional accounts, where the customer does not have another relationship with the bank that would make deposit withdrawal highly unlikely.	69–71
96	Uninsured deposits	The portion of small business customer deposits that are non-maturing or mature within 30 days, without full coverage under a deposit insurance scheme (ie all small business customer deposits not reported in lines 93 to 95, excluding any reported in lines 98 to 100).	69–71
97	Additional deposit categories with higher run-off rates as specified by supervisor	Other small business customer deposits, as defined by supervisor. Amounts in these categories should not be included in the lines above.	57, 69–71
98	Category 1	As defined by supervisor	57, 69–71
99	Category 2	As defined by supervisor	57, 69–71
100	Category 3	As defined by supervisor	57, 69–71
101	Fixed-term deposits (treated as having >30 day maturity); of which:	Small business customer deposits with a residual maturity or withdrawal notice period of greater than 30 days where the depositor has no legal right to withdraw deposits within 30 days, or if early withdrawal is allowed, would result in a significant penalty that is materially greater than the loss of interest.	71
102	With a supervisory run-off rate	As defined by supervisor	71
103	Without supervisory run-off rate	All other fixed-term retail deposits treated as having > 30 day remaining maturity as defined in line 101.	71

Row	Heading	Description	Basel III liquidity rules text reference

Unsecured wholesale funding with operational relationships:

Reported in lines 106 to 112 are portions of deposits and other extensions of funds from financial and non-financial wholesale customers (excluding deposits less than €1 million from small business customers which are reported in lines 93 to 103) with specific operational relationships. Funds qualifying are those that are demonstrated to be specifically needed for operational purposes, ie the customer has an established operational relationship with the bank upon which it has a substantive dependency. An established operational relationship in this context refers to clearing, custody or cash management relationships (as defined below) in which the customer is reliant on the bank to perform these services as an independent third party intermediary in order to fulfil its normal banking activities over the next 30 days. These deposits have to be by-products of the underlying services provided by the banking organisation, not sought out in the wholesale market in the sole interests of offering interest income. Such deposits must be priced below the market in comparison to deposits of a similar duration and held in specifically designated accounts. Only the specific amount of deposits utilised for these operational functions qualify. Excess balances that could be withdrawn and would leave enough funds to fulfil the above operational requirements do not qualify (and should instead be reported in lines 114 to 118 and, in addition, in line 128). In other words, only that part of the balance in the deposit with the service provider that is proven to serve operational needs can qualify as stable (Basel III liquidity rules text paragraph 72). Deposits arising out of correspondent banking or from the provision of prime brokerage services (as defined in Basel III liquidity rules text footnote 17) should not be reported in these lines rather as non-operational deposits in lines 114 to 118 as appropriate (Basel III liquidity rules text paragraph 74) and lines 124 and 126, respectively.

A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers (Basel III liquidity rules text paragraph 75).

A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).

A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related services must be provided under a legally binding agreement to institutional customers. Cash management services, in this context, refers to those products and services provided to a customer to manage its cash flows, assets and liabilities, and conduct financial transactions necessary to the customer's ongoing operations. Such services are limited to the provision of information or of information systems used to manage the customer's financial transactions, payment remittance, collection and aggregation, payroll administration, control over the disbursement of funds, automated payments and other transactions that facilitate financial operations (Basel III liquidity rules text 77).

Row	Heading	Description	Basel III liquidity rules text reference
104	Total operational deposits; of which:	The portion of unsecured wholesale funding with operational relationships as defined above.	72–78
105	provided by non-financial corporates	Such funds provided by non-financial corporates. Funds from small business customers that meet the requirements outlined in paragraph 70 of the Basel III liquidity rules text should not be reported here but are subject to lower run-off rates in rows 93 to 100.	72–78
106	insured	Such funds provided by non-financial corporates **with** full coverage under an effective deposit insurance scheme.	78
107	uninsured	Such funds provided by non-financial corporates **without** full coverage under an effective deposit insurance scheme.	72–77
108	provided by sovereigns, central banks, PSEs and MDBs	Such funds provided by sovereigns, central banks, PSEs and multilateral development banks.	72–78
109	insured	Such funds provided by sovereigns, central banks, PSEs and multilateral development banks **with** full coverage under an effective deposit insurance scheme.	78
110	uninsured	Such funds provided by sovereigns, central banks, PSEs and multilateral development banks **without** full coverage under an effective deposit insurance scheme.	72–77
111	provided by banks	Such funds provided by banks.	72–77
112	provided by other financial institutions and other legal entities	Such funds provided by other financial institutions than banks and other legal entities.	72–77
Non-operational deposits in lines 114 to 118 include all deposits and other extensions of unsecured funding not included under operational deposits in lines 105 to 112, excluding notes, bonds and other debt securities, covered bond issuance or repo and secured funding transactions (reported below). Deposits arising out of correspondent banking or from the provision of prime brokerage services (as defined in the Basel III liquidity rules text, footnote 17) should be include in these lines (Basel III liquidity rules text, paragraph 74).			
113	Total non-operational deposits; of which	The portion of unsecured wholesale funding **without** operational relationships as defined above.	74, 79–82
114	provided by non-financial corporates	Such funds provided by non-financial corporates.	81
115	provided by sovereigns, central banks, PSEs and MDBs	Such funds provided by sovereigns, central banks (other than funds to be reported in line item 120), PSEs, and multilateral development banks.	81

Row	Heading	Description	Basel III liquidity rules text reference
116	provided by members of institutional networks of cooperative (or otherwise named) banks	An institutional network of cooperative (or otherwise named) banks is a group of legally autonomous banks with a statutory framework of cooperation with common strategic focus and brand where specific functions are performed by central institutions and/or specialised service providers. Central institutions and/or specialised central service providers of such networks should report in this line the amount of deposits placed by network member institutions (that are not reported in line items 111 or 112 and that are) (a) due to statutory minimum deposit requirements which are registered at regulators or (b) in the context of common task sharing and legal, statutory or contractual arrangements so long as both the bank that has received the monies and the bank that has deposited participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members. Deposits from network member institutions that are neither included in line items 111 or 112, nor placed for purposes as referred to in letters (a) and (b) above, are to be reported in line items 117 or 118. Banks that are not the central institutions and/or specialised central service provider of such network should report zero in this line.	79
117	provided by other banks	Such funds provided by other banks, not reported in line 116.	82
118	provided by other financial institutions and other legal entities	Such funds provided by other financial institutions than banks and by other legal entities not included in the categories above. Funding from fiduciaries, beneficiaries, conduits and special purpose vehicles and affiliated entities should also be reported here.	82
Notes, bonds and other debt securities issued by the bank are included in line 119 regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts, in which case the instruments can be reported in the appropriate retail deposit category in lines 76 to 86. Outflows on covered bonds should be reported in line 158.			
119	Unsecured debt issuance	Outflows on notes, bonds and other debt securities (incl certificates of deposit), excluding on bonds sold exclusively to the retail market, and excluding outflows on covered bonds.	83
120	Additional balances required to be installed in central bank reserves	Amounts to be installed in the central bank reserves within 30 days. Funds reported in this line should not be included in line 115. **Please refer to the instructions from your supervisor for the specification of this item.**	Extension of 40(b)

Row	Heading	Description	Basel III liquidity rules text reference
123	Of the non-operational deposits reported above, amounts that could be considered operational in nature but per the rules text have been excluded due to:		
124	correspondent banking activity	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because the account is a correspondent banking account. Correspondent banking refers to arrangements under which one bank (correspondent) holds deposits owned by other banks (respondents) and provides payment and other services in order to settle foreign currency transactions (eg so-called nostro and vostro accounts).	74
126	prime brokerage services	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because the account holder is a prime brokerage client of the reporting institution. Prime brokerage is a package of services offered to large active investors, particularly hedge funds.	74
128	excess balances in operational accounts that could be withdrawn and would leave enough funds to fulfil operational requirements	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because these funds are excess balances and could be withdrawn and would leave enough funds to fulfil the operational requirements.	72

Row	Heading	Description	Basel III liquidity rules text reference
c) Secured funding run-off			
Secured funding is defined as those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution. In this section any transaction in which the bank has received a collateralised loan in cash, such as repo transactions, expiring within 30 days should be reported. Collateral swaps where the bank receives a collateralised loan in the form of other assets than cash, should not be reported here, but in section C below. If the bank has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the bank may assume for this QIS that the assets with the lowest liquidity get assigned first: assets that are not eligible for the stock of liquid assets are assumed to be assigned first. Only once all those assets are fully assigned, Level 2 assets are assumed to be assigned. Only once all Level 2 assets are assigned too, then Level 1 assets are assumed to be assigned. A bank should report all outstanding secured funding transactions with remaining maturities within the 30 calendar day stress horizon. The amount of funds raised through the transaction should be reported in column D ("amount received"). The value of the underlying collateral extended in the transaction should be reported in column E ("market value of extended collateral"). Both values are needed to calculate the cap on Level 2 assets and both should be calculated at the date of reporting, not the trade or settlement date of the transaction.			
132	Transactions backed by Level 1 assets; of which:	In column D: Amount raised in secured funding or repo transactions that mature within 30 days and are backed by Level 1 assets. In column E: The market value of the Level 1 asset collateral extended on these transactions.	86/87
133	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 132, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 1 assets where these assets would otherwise qualify to be reported in panel Aa of the "LCR" worksheet (if they were not already securing the particular transaction in question), because: (i) they would be held unencumbered; and (ii) they would meet the operational requirements for high-quality liquid assets as specified in the rules text. In column E: The market value of the Level 1 asset collateral extended on these transactions.	
135	Transactions backed by Level 2 assets; of which:	In column D: Amount raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2 assets. In column E: The market value of the Level 2 asset collateral extended on these transactions.	86/87

Row	Heading	Description	Basel III liquidity rules text reference
136	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 135, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2 assets where these assets would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (if they were not already securing the particular transaction in question) because: (i) they would be held unencumbered; and (ii) they would meet the operational requirements for high-quality liquid assets as specified in the rules text. In column E: The market value of the Level 2 asset collateral extended on these transactions.	
138	Transactions backed by other assets:	In column D: Amount raised on secured funding or repo transactions that mature within 30 days and are backed by all other assets (ie other than Level 1 or Level 2 assets). In column E: The market value of the other asset collateral extended on these transactions.	86/87
139	where the counterparties are domestic sovereigns, central banks or 20% risk weight PSEs	In column D: Secured funding transactions with domestic sovereign, central banks or PSEs that are backed by other assets than Level 1 or Level 2 assets. PSEs that receive this treatment should be limited to those that are 20% or lower risk weighted. In column E: The market value of these other asset collateral extended on these transactions.	86/87
140	with other counterparties	All other secured funding transaction not captured in the lines above. In column D: The amount raised on these transactions. In column E: The market value of the assets extended as collateral on these transactions.	86/87

Row	Heading	Description	Basel III liquidity rules text reference
d)	**Additional requirements**		
144	Net known derivatives payables	Any known (ie non-contingent) cash flows that will take place within 30 days on derivative positions should be included, where cash amounts payable and receivable are taken into account on a net basis. Amounts should also be net of Level 1 and Level 2 collateral, to the extent that this collateral is not already counted in the stock of liquid assets, in line with the principle in paragraph 53 that items cannot be double-counted in the standard. If a net payable exists, the net amount should be recorded here. If a net receivable exists, the net amount should be recorded in line item 236 of the inflows section and 0 should be recorded here. **Note that known cash flows do not equal the marked-to-market value, since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon.**	88
146	Increased liquidity needs due to downgrade triggers in derivatives and other financing transactions	The amount of collateral that would need to be posted for or contractual cash outflows generated by any downgrade up to and including a three-notch downgrade of the bank's long-term credit rating. Triggers linked to a bank's short-term rating should be assumed to be triggered at the appropriate long-term rating in accordance with published ratings criteria.	89
147	Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions:		90
148	Cash and Level 1 liquid assets	Current market value of relevant collateral posted as margin for derivatives and other transactions that, if they had been unencumbered, would have been eligible for inclusion in line items 6 to 21.	
149	For other collateral (ie all non-Level 1 collateral)	Current market value of relevant collateral posted as margin for derivatives and other transactions other than those included in line item 148 (all non-Level 1 collateral).	

Row	Heading	Description	Basel III liquidity rules text reference
150	Increased liquidity needs related to collateral requirements that have yet-to-be fulfilled in respect of collateral posted to the reporting institution on derivatives transactions that is in excess of collateral required	The amount of derivatives collateral that the reporting institution currently has received from counterparties but could under legal documentation be recalled because the collateral is in excess of that counterparty's current collateral requirements.	
151	Increased liquidity needs related to collateral requirements that have yet-to-be fulfilled in respect of collateral that is contractually due from the reporting institution on derivatives transactions	The amount of derivatives collateral that is contractually due from the reporting institution, but for which the counterparty has not yet demanded the posting of such collateral.	
152	Increased liquidity needs related to derivative transactions that allow collateral substitution to non-Level 1 or non-Level 2 assets	The amount of Level 1 or Level 2 collateral that can be substituted for non-Level 1 or non-Level 2 assets without the bank's consent and that has been received to secure derivatives transactions and has not been segregated (eg otherwise included in buffer assets, as secured funding collateral or in other firm operations).	
153	Loss of funding on ABS and other structured financing instruments, excluding covered bonds	Balances of term asset-backed securities and other structured financing instruments, excluding covered bonds, issued by the bank that mature in 30 days or less. To the extent that sponsored conduits/SPVs are required to be consolidated under liquidity requirements, their assets and liabilities should be taken into account.	91

Row	Heading	Description	Basel III liquidity rules text reference
154	Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which:	All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Banks having structured financing facilities that include the issuance of short term debt instruments, such as asset backed commercial paper, should report the potential liquidity outflows from these structures. These include, but are not limited to, (i) the inability to refinance maturing debt, and (ii) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the "return" of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement ("liquidity puts") within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the bank should, in determining the liquid asset requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the "return" of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.	92
155	debt maturing ≤ 30 days	Portion of the funding specified in line 154 maturing within 30 days.	92
156	with embedded options in financing arrangements	Portion of the funding specified in line 154 **not** maturing within 30 days but with embedded options that could reduce the effective maturity of the debt to 30 days or less.	92
157	Other potential loss of such funding	Portion of the funding specified in line 154 that is not included in line 155 or 156.	92
158	Loss of funding on covered bonds	Balances of covered bonds, issued by the bank that mature in 30 days or less.	91

<table>
<tr><th>Row</th><th>Heading</th><th>Description</th><th>Basel III liquidity rules text reference</th></tr>
<tr><td colspan="4">Credit and liquidity facilities are defined as explicit contractual agreements and/or obligations to extend funds at a future date to retail or wholesale counterparties. For the purpose of the standard, these facilities only include contractually irrevocable (“committed”) or conditionally revocable agreements to extend funds in the future (Basel III liquidity rules text, paragraph 93).

Unconditionally revocable facilities that are unconditionally cancellable by the bank (in particular, those without a precondition of a material change in the credit condition of the borrower) are excluded from this section and should be reported in lines 183 to 194, as appropriate (Basel III liquidity rules text, paragraph 93).

The currently undrawn portion of these facilities should be reported. The reported amount may be net of any high-quality liquid assets eligible for the liquidity pool that have already been posted as collateral by the counterparty to secure the facilities or that are contractually obliged to be posted when the counterparty will draw down the facility (eg a liquidity facility structured as a repo facility), if and only if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn, and there is no undue correlation between the probability of drawing the facility and the market value of the collateral. The collateral can be netted against the outstanding amount of the line to the extent that this collateral is not already counted in the stock of liquid assets (Basel III liquidity rules text, paragraph 94).

A liquidity facility is defined as any committed, undrawn back-up facility that would be used to refinance the short-term debt of a customer in situations where such a customer is unable to obtain its ordinary course of business funding requirements (eg pursuant to a commercial paper programme) in the financial markets. General working capital facilities for corporate entities (eg revolving credit facilities in place for general corporate and/or working capital purposes) will not be classified as liquidity facilities, but as credit facilities.

The amount of a facility that is to be captured as a liquidity line is limited to the amount of short-term debt (or proportionate share, if a syndicated facility) issued by the customer that matures within 30 days and excludes the portion of the liquidity line that is backing short-term debt that does not mature within the 30-day window, and the available, unused capacity (ie the remaining balance) of any commitment would be treated as a credit facility.

For that portion of financing programs that are captured in paragraphs 91 and 92 (ie are maturing or have liquidity puts that may be exercised in the 30-day horizon), banks that are providers of associated liquidity facilities do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.</td></tr>
<tr><td>159</td><td>Undrawn committed credit and liquidity facilities to retail and small business customers</td><td>Balances of undrawn committed credit and liquidity facilities extended by the bank to natural persons and small business customers, as defined above.</td><td>97(a)</td></tr>
<tr><td>160</td><td>Undrawn committed credit facilities to</td><td></td><td></td></tr>
<tr><td>161</td><td>non-financial corporates; of which:</td><td>Balances of undrawn committed credit facilities extended by the bank to non-financial institution corporations (excluding small business customers). The amount reported in this line should also include the amount reported in line 162 related to the available, unused capacity associated with liquidity facilities provided to non-financial corporates.</td><td>97(b)</td></tr>
</table>

Row	Heading	Description	Basel III liquidity rules text reference
162	relates to available, unused capacity of liquidity facilities provided to non-financial corporates	The remaining balance (ie authorised amount less amount of outstanding paper) or "available, unused capacity" of liquidity facilities provided to non-financial corporates. The amount reported in this line should also be included in that amount reported in line 161.	
163	sovereigns, central banks, PSEs and MDBs; of which:	Balances of undrawn committed credit facilities extended by the bank to sovereigns, central banks, PSEs, multilateral development banks and any other entity not included in other drawdown categories. The amount reported in this line should also include the amount reported in line 164 related to the available, unused capacity associated with liquidity facilities provided to sovereigns, central banks, PSEs, multilateral development banks.	97(b)
164	relates to available, unused capacity of liquidity facilities provided to sovereigns, central banks, PSEs and MDBs	The remaining balance (ie authorised amount less amount of outstanding paper) or "available, unused capacity" of liquidity facilities provided to sovereigns, central banks, PSEs, multilateral development banks. The amount reported in this line should also be included in that amount reported in line 163.	
165	Undrawn committed liquidity facilities to		
166	non-financial corporates	Balances of undrawn committed liquidity facilities (back-up lines in place to refinance the maturing debt of customers in situations where they are unable to attract funding in financial markets) extended by the bank to non-financial institution corporations (excluding small business customers).	97(c)
167	sovereigns, central banks, PSEs and MDBs	Balances of undrawn committed liquidity facilities extended by the bank to sovereigns, central banks, PSEs, multilateral development banks.	97(c)
168	Undrawn committed credit and liquidity facilities to financial institutions and other legal entities	Balances of undrawn committed credit and liquidity facilities extended to financial institutions and other legal entities (not included in lines 159 to 167).	97(d)
Other contractual obligations to extend funds			
170	Other contractual obligations to extend funds to:	Any contractual lending obligations not captured elsewhere in the standard.	98–99
171	financial institutions	Any contractual lending obligations to financial institutions not captured elsewhere.	98

Row	Heading	Description	Basel III liquidity rules text reference
172	retail clients	The full amount of contractual obligations to extend funds to retail clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 222).	99
173	small business customers	The full amount of contractual obligations to extend funds to small business customers within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 223).	99
174	non-financial corporates	The full amount of contractual obligations to extend funds to non-financial corporate clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 224).	99
175	other clients	The full amount of contractual obligations to extend funds to other clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 230).	99
176	retail, small business customers, non-financials and other clients	The amounts of contractual obligations to extend funds to retail, small business customers, non-financial corporate and other clients within the next 30 calendar days (lines 172 to 176) are added up in this line. The roll-over of funds that is implicitly assumed in the inflow section (lines 222, 223, 224 and 230) are then subtracted. If the result is positive, it is included here as an outflow in column H. Otherwise, the outflow included here is zero.	99
Other contingent funding obligations (treatment determined by national supervisor) These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations (Basel III liquidity rules text, paragraph 101). Stressed conditions in this context refer to the scenario as described in paragraph 17 of the Basel III liquidity rules text. Banks should report the full amount of any exposure and national supervisors should set appropriate outflow rates for their jurisdictions.			
183	Unconditionally revocable “uncommitted” credit and liquidity facilities	Balances of undrawn credit and liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	103
184	Guarantees	Balances of outstanding guarantees.	103
185	Letters of credit	Balances of letters of credit outstanding issued by the bank.	103
186	Other trade finance instruments	Balances of other outstanding trade finance instruments, other than guarantees and letters of credit.	103
187	Non-contractual obligations:		103

Row	Heading	Description	Basel III liquidity rules text reference
188	Debt-buy back requests (incl related conduits)	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities. In case debt amounts qualify for both line 188 and line 192, please enter them in just one of these lines.	103
189	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	103
190	Managed funds	Managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment funds etc.	103
191	Other non-contractual obligation	Any other non-contractual obligation not entered above.	103
192	Outstanding debt securities with remaining maturity > 30 days	For issuers with an affiliated dealer or market maker, there may be a need to include an amount of the outstanding debt securities (unsecured and secured, term as well as short term) having maturities greater than 30 calendar days, to cover the potential repurchase of such outstanding securities. In case debt amounts qualify for both line 188 and line 192, please enter them in just one of these lines.	103
193	Increased liquidity needs relating to market valuation changes on derivatives or other transactions	Any potential liquidity needs deriving from full collateralisation of mark-to-market exposures on derivative and other transactions. The bank may include its estimate for the contingent cash outflows based on its internal models, unless its national supervisor has provided other instructions. Inflows and outflows of transactions executed under the same master netting agreement can be treated on a net basis. Otherwise, contingent outflows must not be netted with contingent inflows. Other contingent inflows are not taken into account in the LCR framework.	103
194	Other contractual cash outflows; of which:	Any other contractual cash outflows within the next 30 calendar days should be captured in this standard, such as dividends and contractual interest payments, **with explanation given in an accompanying note to your supervisor** as to what comprises the amounts included in this line. Excluding outflows related to operating costs.	104

Row	Heading	Description	Basel III liquidity rules text reference
195	outflow due to a short position	Of the amount reported in line 194, outflows related to short positions. Where a bank has borrowed collateral on an unsecured basis (ie free of cash or collateral), it should record an outflow to the value of the collateral borrowed in line 194 and line 195. This should be calculated on a **net** basis by individual security, ie a bank should not record an outflow if it has borrowed a security free of collateral and lent that same security unsecured for the same period or shorter.	

6.1.3 Inflows, Liquidity Coverage Ratio (LCR) (panel B2)

<table>
<tr><th>Row</th><th>Heading</th><th>Description</th><th>Basel III liquidity rules text reference</th></tr>
<tr><td colspan="4">Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the scenario up to an aggregate cap of 75% of total expected cash outflows (Basel III liquidity rules text, paragraph 50).

Items must not be double counted – ie if included as part of the “stock of high-quality liquid assets” (section A), the assets cannot also be reported as cash inflows.

When considering its available cash inflows, the bank should only include contractual inflows from outstanding exposures that are fully performing and for which the bank has no reason to expect a default within the 30-day time horizon (Basel III liquidity rules text, paragraph 105). Pre-payments on loans (not due within 30 days) and payments on loans without fixed amortisation dates (such as revolving credit cards) should not be included in the inflows.</td></tr>
<tr><td colspan="4">a) Reverse repos and securities borrowing

Secured lending is defined as those loans that the bank has extended and are collateralised by legal rights to specifically designated assets owned by the borrowing institution which the bank can claim ownership to in the case of default by the borrower. In this section any transaction in which the bank has extended a collateralised loan in cash, such as reverse repo transactions, expiring within 30 days should be reported. Collateral swaps where the bank has extended a collateralised loan in the form of other assets than cash, should not be reported here, but in section C below.

A bank should report all outstanding secured lending transactions with remaining maturities within the 30 calendar day stress horizon. The amount of funds extended through the transaction should be reported in column D (“amount extended”). The value of the underlying collateral received in the transactions should be reported in column E (“market value of received collateral”). Both values are needed to calculate the cap on Level 2 assets and both should be calculated at the date of reporting, not the date of the transaction. Note that if the collateral received in the form of Level 1 or Level 2 asset is not rehypothecated and is legally and contractually available for the bank’s use it should be reported in the appropriate lines of the stock of high quality liquid asset section (lines 11 to 36) (see paragraph 27 of the Basel III liquidity rules text).</td></tr>
</table>

Row	Heading	Description	Basel III liquidity rules text reference
204	Reverse repo and other secured lending or securities borrowing transactions maturing ≤ 30 days	All reverse repo or securities borrowing transactions maturing within 30 days, in which the bank has extended cash and obtained collateral.	108
205	Of which collateral **is not** re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions in transactions in which the collateral is tied up for > 30 days	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions in transactions in which the collateral is tied up for > 30 days to cover short positions. If the collateral is re-used, but tied up for less than 31 days, the transactions should be reported in lines 206 to 212.	108
206	Transactions backed by Level 1 assets	All such transactions in which the bank has obtained collateral in the form of Level 1 assets. These transactions are assumed to roll-over in full, not giving rise to any cash inflows. In column D: The amounts extended in these transactions. In column E: The market value of the Level 1 collateral received in these transactions.	108/109
207	Transactions involving eligible liquid assets	Of the transactions backed by Level 1 assets, those where the collateral obtained is reported in panel Aa of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text. In column D: The amounts extended in these transactions. In column E: The market value of the Level 1 collateral received in these transactions.	
209	Transactions backed by Level 2 assets	All such transactions in which the bank has obtained collateral in the form of Level 2 assets. These are assumed to lead to a 15% cash inflow due to the reduction of funds extended against the collateral. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2 collateral received in these transactions.	108/109

Row	Heading	Description	Basel III liquidity rules text reference
210	Transactions involving eligible liquid assets	Of the transactions backed by Level 2 assets, those where the collateral obtained is reported in panel Ab of the “LCR” worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2 collateral received in these transactions.	
212	Transactions backed by other collateral	All such transactions in which the bank has obtained collateral in another form than Level 1 or Level 2 assets. These are assumed not to roll over and therefore lead to a 100% cash inflow. In column D: The amounts extended in these transactions. In column E: The market value of the collateral received in these transactions.	108/109
213	Of which collateral is re-used (ie is rehypothecated) to cover the reporting institution’s outright short positions in which the collateral is tied up for > 30 days	If the collateral obtained in these transactions **is** re-used (ie rehypothecated) **and** is tied up for more than 30 days to cover the reporting institution’s outright short positions, it should be assumed that the transactions will be rolled-over and will not give rise to any cash inflows. This reflects the need to continue to cover the short position or to repurchase the relevant securities. Institutions should only report reverse repo amounts in these cells where it itself is short the collateral. If the collateral is re-used, but tied up for less than 31 days, the transaction should be reported in lines 206 to 212.	109
214	Transactions backed by Level 1 assets	All such transactions in which the bank has obtained collateral in the form of Level 1 assets. In column D: The amounts extended in these transactions. In column E: The market value of the Level 1 collateral received in these transactions.	108/109
215	Transactions backed by Level 2 assets	All such transactions in which the bank has obtained collateral in the form of Level 2 assets. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2 collateral received in these transactions.	108/109

Row	Heading	Description	Basel III liquidity rules text reference
216	Transactions backed by other collateral	All such transactions in which the bank has obtained collateral in another form than Level 1 or Level 2 assets. In column D: The amounts extended in these transactions. In column E: The market value of collateral received in these transactions.	108/109
b) Other inflows by counterparty Contractual inflows (including interest payments) due in ≤ 30 days from fully performing loans, not reported in lines 204 to 216. These include maturing loans that have already been agreed to roll over. The agreed roll-over should also be reported in lines 171 to 175 as appropriate. Non-maturing loans are assumed not to represent a cash inflow for the purposes of the LCR and should not be reported here. Such inflows from loans to:			
222	Retail customers	All payments (including interest payments and instalments) from retail customers on fully performing loans not reported in lines 204 to 216, that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.	113
223	Small business customers	All payments (including interest payments and instalments) from small business customers on fully performing loans not reported in lines 206 to 216, that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.	113
224	Non-financial corporates	All payments (including interest payments and instalments) from non-financial corporates on fully performing loans not reported in lines 206 to 216, that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.	114
225	Central banks	All payments (including interest payments and instalments) from central banks on fully performing loans. Term deposits with the central bank where the term expires within 30 days should be reported here. Central bank reserves and overnight deposits held at the central bank(s) where the minimum required central bank reserves are held should be included in lines 7 or 8 and be excluded from this line.	

Row	Heading	Description	Basel III liquidity rules text reference
226	Financial institutions, of which	All payments (including interest payments and instalments) from financial institutions on fully performing loans not reported in lines 204 to 216, that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.	114
227	operational relationship deposits	All deposits held at other financial institutions for operational purposes, as outlined in paragraphs 72 to 77, such as for clearing, custody, and cash management purposes.	115
228	deposits at the centralised institution of an institutional network that receive 25% run-off	For banks that belong to a cooperative network as described in paragraphs 79 and 80 of the Basel III liquidity rules text, this item includes all (portions of) deposits (not included in line item 227 and) held at the centralised institution in the cooperative banking network that are placed (a) due to statutory minimum deposit requirements which are registered at regulators, or (b) in the context of common task sharing and legal, statutory or contractual arrangements. These deposits receive a 25% run-off at the centralised institution.	116
229	all payments on other loans and deposits due in ≤ 30 days	All payments (including interest payments and instalments) from financial institutions on fully performing unsecured and secured loans, that are contractually due within the 30-day horizon, and the amount of deposits held at financial institutions that is or becomes available within 30 days, and that are not included in lines 227 or 228.	114
230	Other entities	All payments (including interest payments and instalments) from other entities (including sovereigns and PSEs) on fully performing loans that are contractually due within 30 days, not included in lines 222 to 229.	114

Row	Heading	Description	Basel III liquidity rules text reference
c)	**Other cash inflows**		
236	Net known derivatives receivables	Any known (ie non-contingent) cash flows that will take place within 30 days on derivative positions should be included, where amounts payable and receivable are taken into account on a net basis. Amounts should also be net of Level 1 and Level 2 collateral, to the extent that this collateral is not already counted in the stock of liquid assets, in line with the principle in paragraph 53 that items cannot be double-counted in the standard. If a net receivable exists, it should be recorded here. If a net payable exists, it should be recorded in item 144 of the outflows section and 0 should be recorded here. Note that the known cash flows do not equal the marked-to-market value, since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon.	117
238	Contractual inflows from securities maturing ≤ 30 days and not included anywhere above	Contractual inflows from securities, including certificates of deposit, maturing ≤ 30 days that are not already included in any other item of the LCR framework, provided that they are fully performing (ie no default expected). Level 1 and Level 2 assets maturing in ≤30 days should be reported in panel A.	114
239	Other contractual cash inflows	Any other contractual cash inflows to be received ≤ 30 days that are not already included in any other item of the LCR framework. Inflow percentages should be determined as appropriate for each type of inflow by supervisors in each jurisdiction. Cash inflows related to non-financial revenues are **not** to be included, since they are not taken into account in the calculation of LCR. Any non-contractual contingent inflows should not be reported, as they are not included in the LCR. **Please provide your supervisor with an explanatory note on any amounts included in this line.**	118
Cap on cash inflows In order to prevent banks from relying solely on anticipated inflows to meet their liquidity requirement, and also to ensure a minimum level of liquid asset holdings, the amount of inflows that can offset outflows is capped at 75% of total expected cash outflows as calculated in the standard. This requires that a bank must maintain a minimum amount of stock of liquid assets equal to 25% of the outflows (Basel III liquidity rules text, paragraph 107).			
245	Cap on cash inflows	The cap on cash inflows is equal to 75% of total cash outflows.	107

Row	Heading	Description	Basel III liquidity rules text reference
246	Total cash inflows after applying the cap	The amount of total cash inflows after applying the cap is the lower of the total cash inflows before applying the cap and the level of the cap.	107

6.1.4 *Collateral swaps (panel C)*

Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets, should be reported in this panel. "Level 1 assets" in this section refers to Level 1 assets other than cash.

Row	Heading	Description	Basel III liquidity rules text reference
251	Collateral swaps maturing ≤ 30 days	Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets.	36–37, 41, 85, 109
252	Of which the borrowed assets are not re-used (ie are not rehypothecated) to cover short positions in transactions in which the assets are tied up for > 30 days	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) in transactions in which the collateral is tied up for > 30 days to cover short positions. If the collateral is re-used, but tied up for less than 31 days, the transactions should also be reported here.	36–37, 41, 85, 109
253	Level 1 assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for other Level 1 assets (borrowed).	36–37, 41, 85, 109
254	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and Level 1 assets are borrowed, those where: (i) the Level 1 collateral borrowed is reported in panel Aa of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text).	
256	Level 1 assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2 assets (borrowed).	36–37, 41, 85, 109

Row	Heading	Description	Basel III liquidity rules text reference
257	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and Level 2 assets are borrowed, those where: (i) the Level 2 collateral borrowed is reported in panel Ab of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text).	
259	Level 1 assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109
260	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and other assets are borrowed, those where: (i) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2.	
262	Level 2 assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for Level 1 assets (borrowed).	36–37, 41, 85, 109

Row	Heading	Description	Basel III liquidity rules text reference
263	Involving eligible liquid assets	Of the transactions where Level 2 assets are lent and Level 1 assets are borrowed, those where: (i) the Level 1 collateral borrowed is reported in panel Aa of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the Level 2 collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text).	
265	Level 2 assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for other Level 2 assets (borrowed).	36–37, 41, 85, 109
266	Involving eligible liquid assets	Of the transactions where Level 2 assets are lent and Level 2 assets are borrowed, those where: (i) the Level 2 collateral borrowed is reported in panel Ab of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the Level 2 collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text).	
268	Level 2 assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109

Row	Heading	Description	Basel III liquidity rules text reference
269	Involving eligible liquid assets	Of the transactions where Level 2 assets are lent and other assets are borrowed, those where: (i) the Level 2 collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet, if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for high-quality liquid assets as specified in the rules text); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2.	
271	Other assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 1 assets (borrowed).	36–37, 41, 85, 109
272	Involving eligible liquid assets	Of the transactions where other assets are lent and Level 1 assets are borrowed, those where: (i) the Level 1 collateral borrowed is reported in panel Aa of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the collateral lent is non-Level 1 and non-Level 2.	
274	Other assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2 assets (borrowed).	36–37, 41, 85, 109
275	Involving eligible liquid assets	Of the transactions where other assets are lent and Level 2 assets are borrowed, those where: (i) the Level 2 collateral borrowed is reported in panel Ab of the "LCR" worksheet as the assets meet the operational requirements for high-quality liquid assets as specified in the rules text; **and** (ii) the collateral lent is non-Level 1 and non-Level 2.	
277	Other assets are lent and other assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109

Row	Heading	Description	Basel III liquidity rules text reference
278	Of which the borrowed assets are re-used (ie are rehypothecated) in transactions to cover short positions in which the assets are tied up for > 30 days	If the collateral obtained in these transactions is re-used (ie rehypothecated) and is tied up for more than 30 days to cover short positions, it should be assumed that the transactions will be rolled-over and will not give rise to any cash inflows. This reflects the need to continue to cover the short position or to repurchase the relevant securities. If the collateral is re-used, but tied up for less than 31 days, the transaction should be reported in lines 253 to 277.	36–37, 41, 85, 109
279	Level 1 assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for other Level 1 assets (borrowed).	36–37, 41, 85, 109
280	Level 1 assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2 assets (borrowed).	36–37, 41, 85, 109
281	Level 1 assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109
282	Level 2 assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for Level 1 assets (borrowed).	36–37, 41, 85, 109
283	Level 2 assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for other Level 2 assets (borrowed).	36–37, 41, 85, 109
284	Level 2 assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 2 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109
285	Other assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 1 assets (borrowed).	36–37, 41, 85, 109
286	Other assets are lent and Level 2 assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 1 assets (borrowed).	36–37, 41, 85, 109
287	Other assets are lent and other assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	36–37, 41, 85, 109

6.1.5 Supplemental information (panel E)

Row	Heading	Description	Basel III liquidity rules text reference
Uncollateralised securities borrowing and lending			
303	Uncollateralised securities lending transactions maturing ≤ 30 days	Any transaction maturing within 30 days in which non-cash assets are lent on an uncollateralised basis.	
304	Transactions where Level 1 assets are lent	Such transactions in which the bank has lent Level 1 assets.	
305	Transactions where Level 2 assets are lent	Such transactions in which the bank has lent Level 1 assets.	
306	Uncollateralised securities borrowing transactions maturing ≤ 30 days; of which	Any transaction maturing within 30 days in which non-cash assets are borrowed on an uncollateralised basis.	
307	the borrowed assets are **not re-used** (ie are not rehypothecated) to cover short positions in transactions in which the assets are tied up for > 30 days; of which	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) in transactions in which the collateral is tied up for > 30 days to cover short positions. If the collateral is re-used, but tied up for less than 31 days, the transactions should be reported here.	
308	Transactions where Level 1 assets are borrowed	Such transactions in which the bank has borrowed Level 1 assets.	
309	Transactions where Level 2 assets are borrowed	Such transactions in which the bank has borrowed Level 2 assets.	
Forward-starting transactions			
312	Forward-starting securities purchases/ sales due to be settled within 30 days	Already contracted securities purchases or sales that settle within 30 days.	
313	Transactions involving Level 1 assets	Such transactions in which the bank will purchase or sell Level 1 assets.	
314	Transactions involving Level 2 assets	Such transactions in which the bank will purchase or sell Level 2 assets.	
Other securities flows			
317	Securities, or cash, that will become unencumbered/ encumbered due to maturity/issuance of covered bonds within 30 days	Specific assets, or encumbered cash, that are provided in cover pools supporting covered bonds that will mature within 30 days and specific assets that will be provided into cover pools supporting expected covered bond issuances within 30 days.	

Row	Heading	Description	Basel III liquidity rules text reference
318	Level 1 assets	Such transactions involving Level 1 assets (including encumbered cash).	
319	Level 2 assets	Such transactions involving Level 2 assets.	

6.2 Net Stable Funding Ratio (NSFR)

The Net Stable Funding Ratio has been developed to promote more medium and long-term funding of the assets and activities of banking organisations. This metric establishes a minimum acceptable amount of stable funding based on the liquidity characteristics of an institution's assets and activities over a one year horizon.

The NSFR is defined as the ratio of the amount of available stable funding to the amount of required stable funding. "Stable funding" is defined as the portion of those types and amounts of equity and liability financing expected to be reliable sources of funds over a one-year time horizon under conditions of extended stress. The amount of such funding *required* of a specific institution is a function of the liquidity characteristics of various types of assets held, off-balance sheet contingent exposures incurred and/or the activities pursued by the institution.

Banks should report their NSFR using the same scope of application as for the Liquidity Coverage Ratio.

In addition, the Committee announced that during the observation period, prior to introduction of the NSFR as a minimum Pillar 1 standard, it would also collect data to further consider the treatment of those assets and liabilities that mature within the one-year horizon.

The template asks banks to allocate their liabilities and equity as reported on their balance sheet to the specific Available Stable Funding (ASF) categories outlined below. Banks should allocate the assets reported on their balance sheet to specific Required Stable Funding (RSF) categories according to:

(i) their remaining maturity;

(ii) whether they are unencumbered or encumbered; and,

(iii) if they are encumbered, the duration of the encumbrance.

Treatment of securities financing transactions

Using their balance sheet and following accounting treatment should result in banks **excluding** from their assets those securities which they have borrowed in securities financing transactions, such as reverse repos and collateral swaps, but of which they do not have beneficial ownership, and **including** those securities they have lent in transactions such as repos or collateral swaps but of which they retain beneficial ownership.

Transactions such as reverse repos should be treated as secured cash loans. Banks should also not include any securities they have received through collateral swaps if these securities do not appear on their balance sheets.

Where banks have encumbered securities in repos or other securities financing transactions but retained beneficial ownership and they remain on their balance sheet, they should allocate such securities to the appropriate RSF category.

Treatment of encumbrance

In accordance with the principle that a bank cannot derive liquidity benefit from assets that they have encumbered, they are required to identify whether specific assets have been encumbered and for what duration.

For each category of assets, banks should report in separate lines the balances of encumbered and unencumbered assets in the appropriate column, depending on the residual maturity of the asset.

Although paragraph 132 in the Basel III liquidity rules text outlines a specific treatment for encumbrance at the one year maturity point, as the Committee is also conducting an analysis on buckets of both assets and liabilities maturing within the one-year horizon, banks are also asked to identify any encumbered assets where the period of encumbrance is shorter than a one year period.

Further details of how encumbrance is to be reported are included at the start of section 6.2.2.

Treatment of derivatives payables and receivables

A bank will usually have both net derivatives liabilities (ie payables) and net derivative assets (ie receivables) on its balance sheet.

Banks should calculate these according to regulatory netting rules, and not accounting rules, and it is these net figures that should be reported on the Basel III monitoring template.

Although reported separately in the Basel III implementation monitoring template to aid reconciliation, they will be taken into account on a **net basis** in calculating the NSFR. That is to say, any payable will be deducted from any receivable and the outcome allocated 100% RSF if a net receivable, or 0% ASF if a net payable position.

6.2.1 Available stable funding (panel A)

The available amount of stable funding is calculated by first assigning the **carrying value** (ie **prior to the application of any ASF factors)** of an institution's equity and liabilities to the categories below, which are also listed in Table 1, page 27 of the Basel III liquidity rules text.

Some amendments have been made to the definitions in the Basel III liquidity rules text to take into account the collection of data in quarterly buckets.

- Institutions should report all equity and liabilities to the appropriate columns based on maturity.
- When determining the maturity of an instrument, investors are assumed to redeem a call option at the earliest possible date. For funding with options exercisable at the bank's discretion, they should take into account reputational factors that may limit their ability not to exercise the option. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, banks should assume such behaviour for the purpose of the NSFR.

- For retail and small business customers the same methodology for determining maturity should be followed in the NSFR as in the LCR.
- Deposits with fixed term should be allocated to the appropriate maturity bucket; non-maturity (demand) deposits should be reported in the column for < 3 months.

Row	Heading	Description	Basel III liquidity rules text reference
6	Tier 1 and 2 capital (Basel III 2022)	The total amount of capital, including both Tier 1 and Tier 2, after any deductions have been made and transitional arrangements have expired under fully implemented Basel III rules (ie as in 2022). Items that are deducted from capital under Basel III rules do not attract any required stable funding and should reported in row 169 which receives a 0% weighting. Rules governing Tier 1 and Tier 2 capital are described in the Basel III rules text.	124(a), 128, 134, footnote 29
8	Preferred stock not included above	The total amount of any preferred stock not included in Tier 2 that has an effective remaining maturity of one year or greater taking into account any explicit or embedded options that would reduce the expected maturity to less than one year.	124(b), 128, 134
9	"Stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers	"Stable" non-maturity (demand) deposits and/or term deposits (as defined in the LCR) provided by retail customers and small business customers. Term deposits, regardless of the residual contractual maturity, which may be withdrawn early without entailing a withdrawal penalty significantly greater than the loss of interest should be reported in the <3 month column as is also the case with the LCR.	124, 128, 134
10	"Less stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers	"Less stable" (as defined in the LCR) non-maturity (demand) deposits and/or term deposits provided by retail and small business customers. Term deposits, regardless of the residual contractual maturity, which may be withdrawn early without entailing a withdrawal penalty significantly greater than the loss of interest should be reported in the <3 month column as is also the case with the LCR.	124, 128, 134

Row	Heading	Description	Basel III liquidity rules text reference
11	Unsecured and/or subordinated debt securities issued	Banks should report unsecured debt securities issued, including all subordinated debt securities that are not reported as part of capital in line 6. Notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts can be reported in the appropriate retail deposit category (Basel III liquidity rules text, paragraph 83). Secured debt should be reported in row 22.	124, 128, 134
12	Unsecured funding from non-financial corporates	Unsecured wholesale funding, non-maturity deposits and/or term deposits provided by non-financial corporates (excluding small business customers).	124, 128, 134
13	Of which is an operational deposit as defined in the LCR	Banks should report the portion of unsecured wholesale funding provided by non-financial corporates with operational relationships, as defined in the LCR, included in the line above.	73
15	Unsecured funding from sovereigns/CBs/ PSEs/MDBs	Unsecured wholesale funding, non-maturity deposits and/or term deposits provided by sovereigns, central banks, multilateral development banks and PSEs. Banks should include in this line unsecured funding received from the Bank for International Settlements, the International Monetary Fund and the European Commission.	124, 128, 134
16	Of which is an operational deposit as defined in the LCR	Banks should report the portion of unsecured wholesale funding provided by sovereigns/central banks, PSEs and multilateral development banks with operational relationships, as defined in the LCR, included in the line above.	73
18	Unsecured funding from other legal entities (including financial corporates and financial institutions)	The total amount of unsecured borrowings and liabilities (including term deposits) not reported in rows 9 to 15, comprising funding from other legal entities (including financial corporates and financial institutions (other than members of institutional network of cooperative banks)).	124, 128, 134
19	Of which is an operational deposit as defined in the LCR	Banks should report the total amount of unsecured wholesale funding provided by other legal entities with operational relationships, as defined in the LCR, included in the line above.	73

Row	Heading	Description	Basel III liquidity rules text reference
21	Statutory minimum deposits from members of an institutional network of cooperative banks	Banks should report the total amount of deposits received from members of their institutional network of cooperative banks that qualify for a run-off rate of 25% in the LCR according to paragraph 79(a) of the Basel III liquidity rules text, ie they are "due to statutory minimum deposit requirements, which are registered at regulators". In accordance with footnote 32 of the Basel III liquidity rules text, such deposits should also be allocated to an underlying funding source. Banks should report the underlying funding source in lines 195 to 206, and the total balance reported in those lines should equal the balance reported here. Any deposits from members of their institutional network of cooperative banks that are operational deposits according to paragraphs 72 to 78 of the Basel III liquidity rules text, would be reported in line 19. Other deposits from members of their institutional networks of cooperative networks would be reported in line 18.	79 (a), footnote 32
22	Secured borrowings and liabilities (including secured term deposits)	The total amount of secured borrowings and liabilities (including term deposits). Secured funding is defined as those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution.	124, 128, 134
23	Net derivatives payables	Derivatives payables and receivables should be reported net by counterparty as stated in "Treatment of derivatives payables and receivables" at the start of Section 6.2. Banks should report here the net derivatives payables calculated according to regulatory netting rules.	
24	All other liabilities and equity categories not included above	All other liabilities of the institution should be accounted for in this row at their carrying value. Note: deductions from capital should not be included in the amount reported in this line item, and should instead be reported in line 169 below.	124, 128, 134

6.2.2 Required stable funding (panel B)

The amount of required stable funding (RSF) is measured using assumptions on the broad characteristics of the liquidity risk profiles of an institution's assets, off-balance sheet exposures and other selected activities. The amount of required stable funding is calculated by first assigning the **carrying** value of an institution's assets to the categories below, which are also listed in Table 2, pages 29 and 30 of the Basel III liquidity rules text. The amount assigned to each category is to be multiplied by an RSF factor and the total RSF is the sum of the weighted amounts added to the amount of off-balance sheet activity (or potential liquidity exposure) multiplied by its associated RSF factor.

The RSF factor applied to the reported values of each asset or off-balance sheet exposure is the amount of that item that supervisors believe should be supported with stable funding. Assets that are more liquid and more readily available to act as a source of extended liquidity in a stressed environment receive lower RSF factors (and require less stable funding) than assets considered less liquid in such circumstances which, therefore, require more stable funding.

In completing this section of the template banks should allocate the assets recorded on their balance sheet to the appropriate category.

Treatment of encumbrance

Where indicated, banks should report assets according to:

(i) whether they are encumbered or unencumbered; and,

(ii) if they are encumbered, according to the period of encumbrance.

In determining encumbrance where it is not tied to specific assets, eg the encumbrance is allocated against a pool of assets that includes different RSF categories, the bank should assume that the highest RSF factor assets are encumbered first.

Where a bank has rehypothecated assets in which it has both positions it owns outright and borrowed positions, a bank should assume it has encumbered the borrowed securities first, unless it has an internal process for making this allocation. For their encumbered assets, banks should first report their value in the appropriate column according to residual maturity at the carrying value on the balance sheet, and not the value assigned to it for the purposes of the encumbrance transaction. If the bank is required to over-collateralise transactions, for example due to the application of haircuts, or to achieve a desired credit-rating on a funding instrument, these excess assets should be reported as encumbered.

It should then report that same value **according to the period of encumbrance** in the same column of the appropriate row beneath. Banks should consider whether specific assets have a term of encumbrance that is longer than the maturity of the asset, eg where in practice there is a requirement to encumber additional assets at the contracted maturity date of the currently encumbered asset. For example, if debt is secured on loans of a shorter maturity and the bank will be required to pledge additional collateral to maintain appropriate collateralisation levels, as may be the case with mortgage-backed securities.

For example, if a bank had securities that had a value of 50 with a residual maturity of 10 months, 25 of which were encumbered for two months, and 25 of which were encumbered for five months, it would complete the template as follows:

	Amount				
	< 3 months	≥ 3 months to < 6 months	≥ 6 months to < 9 months	≥ 9 months to < 1 year	≥1 year
Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:					
Unencumbered					
Encumbered				50	
encumbered for periods <3 months				25	
encumbered for periods ≥ 3 months to <6 months				25	
encumbered for periods ≥ 6 months to < 9 months					
encumbered for periods ≥ 9 months to <1 year					
encumbered for periods ≥1 year					
Check: sum of rows 36 to 40 for each column should equal the corresponding column in row 35	Pass	Pass	Pass	Pass	

In all cases, each cell in which a bank reports encumbered assets, should in the cells beneath contain the reported value of these assets according to the term of encumbrance.

If a bank fails to allocate the encumbered assets to an appropriate cell the check in the template will fail.

	Amount				
	< 3 months	≥ 3 months to < 6 months	≥ 6 months to < 9 months	≥ 9 months to < 1 year	≥1 year
Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:					
Unencumbered					
Encumbered				50	
encumbered for periods <3 months				25	
encumbered for periods ≥ 3 months to <6 months					
encumbered for periods ≥ 6 months to < 9 months					
encumbered for periods ≥ 9 months to <1 year					
encumbered for periods ≥1 year					
Check: sum of rows 36 to 40 for each column should equal the corresponding column in row 35	Pass	Pass	Pass	**Fail**	

In this case the bank has securities with a value of 50 that are encumbered, but only reported 25 by maturity of encumbrance.

<table>
<tr><th>Row</th><th>Heading</th><th>Description</th><th>Basel III liquidity rules text reference</th></tr>
<tr><td colspan="4">B) Required stable funding
The required amount of stable funding is calculated by first assigning the carrying value of an institution’s assets to the categories below, which are also listed in Table 2, pages 29 and 30 of the Basel III liquidity rules text. The amount assigned to each category is to be multiplied by an RSF factor and the total RSF is the sum of the weighted amounts.
Treatment of maturity
• Institutions should allocate all assets to the appropriate columns based on their residual maturity. Where the Committee is collecting data on assets that mature within the one year horizon, these instructions may specify differing treatments for certain categories.
• When determining the maturity of an instrument, investors are assumed to exercise any option to extend maturity. For options exercisable at the bank’s discretion, they should take into account reputational factors that may limit their ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the bank should assume such behaviour for the purpose of the NSFR.
• Asset maturities should be treated at their residual maturity or amortisation schedules rather than behavioural maturities.</td></tr>
<tr><td colspan="4">B1) On-balance sheet items</td></tr>
<tr><td>32</td><td>Cash</td><td>All cash (coins and banknotes/currency) currently held and immediately available to meet obligations, not currently encumbered as collateral and not held for planned use (as contingent collateral, salary payments, or for other reasons).
Banks should not report loans to counterparties in this row.</td><td>133</td></tr>
<tr><td>33</td><td>Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:</td><td>Banks should report the balances of short-term unsecured instruments with outstanding maturities of less than one year.
Such instruments include but are not limited to: short-term government and corporate bills, notes, and obligations; commercial paper; negotiable CDs; reserves with central banks (including overnight or demand deposits placed at the central bank); and sale transactions of such funds (eg fed funds sold); bankers acceptances; money market mutual funds.
Banks should not report in this row any Level 1 and Level 2 assets, corporate bonds rated A+ to A- and covered bonds rated A+ to A-. These are reported elsewhere on the template.</td><td>133 and footnote 34</td></tr>
<tr><td>34</td><td>Unencumbered</td><td>Banks should report in this row all such unencumbered instruments and transactions in the appropriate column according to their residual maturity.</td><td></td></tr>
<tr><td>35</td><td>Encumbered</td><td>Banks should report in this row all such encumbered instruments and transactions in the appropriate column according to their residual maturity.</td><td></td></tr>
</table>

Row	Heading	Description	Basel III liquidity rules text reference
36	encumbered for < 3 months	For each cell containing instruments that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
37	encumbered for ≥ 3 months to < 6 months		
38	encumbered for ≥ 6 months to < 9 months		
39	encumbered for ≥ 9 months to < 1 year		
40	encumbered for ≥ 1 year		
42	Securities with stated remaining maturities of less than one year with no embedded options that would increase the expected maturity to one year or greater	Securities with stated remaining maturities of less than one year with no embedded options that would increase the expected maturity to one year or greater. **Banks should not report in this row any Level 1 and Level 2 assets, corporate bonds rated A+ to A- and covered bonds rated A+ to A-. These are reported elsewhere on the template.**	133
43	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
44	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
45	encumbered for < 3 months	For each cell containing securities that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
46	encumbered for ≥ 3 months to < 6 months		
47	encumbered for ≥ 6 months to < 9 months		
48	encumbered for ≥ 9 months to < 1 year		
49	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III liquidity rules text reference
51	Securities held where the institution has an offsetting reverse repurchase transaction when the security on each transaction has the same unique identifier (eg ISIN number or CUSIP) and such securities are reported on the balance sheet of the reporting institution	This category is only applicable for jurisdictions whereby accounting standards would require both the reverse repo transaction and the collateral to be reported on-balance sheet. Where this is the case, banks should report in this row, any securities reported on their balance sheet that are borrowed in reverse repurchase transactions. Reverse repo transactions that appear on their balance sheets as secured cash loans and deposits placed should be reported in row 60, if the counterparty is a financial entity, and not in this line.	133
52	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
53	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
54	encumbered for < 3 months	For each cell containing securities that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
55	encumbered for ≥ 3 months to < 6 months		
56	encumbered for ≥ 6 months to < 9 months		
57	encumbered for ≥ 9 months to < 1 year		
58	encumbered for ≥ 1 year		
60	Loans to financial entities and financial corporates with effective remaining maturities of less than one year that are not renewable	Loans (including interbank placements) to financial institutions and financial corporates with effective remaining maturities of less than one year that are not renewable.	133
61	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
62	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
63	encumbered for < 3 months	For each cell containing loans that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
64	encumbered for ≥ 3 months to < 6 months		
65	encumbered for ≥ 6 months to < 9 months		
66	encumbered for ≥ 9 months to < 1 year		
67	encumbered for ≥ 1 year		
69	Securities eligible for Level 1 of the LCR stock of liquid assets	Securities that, if unencumbered, would qualify as Level 1 liquid assets according to paragraph 40(c) of the Basel III liquidity rules text. Securities that would otherwise qualify according to that paragraph, but are excluded for operational or other reasons, are reported in this row. Cash and central bank reserves should be reported in lines 32 and 33 respectively and not in this row.	133
70	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
71	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
72	encumbered for < 3 months	For each cell containing securities that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
73	encumbered for ≥ 3 months to < 6 months		
74	encumbered for ≥ 6 months to < 9 months		
75	encumbered for ≥ 9 months to < 1 year		
76	encumbered for ≥ 1 year		
78	Securities eligible for Level 2 of the LCR stock of liquid assets	Securities that, if unencumbered, would qualify as Level 2 liquid assets, according to paragraph 42 of the Basel III liquidity rules text. Securities that would otherwise qualify according to that paragraph, but are excluded for exceeding the 40% cap, or for operational or other reasons, are reported in this row.	133
79	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
80	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
81	encumbered for < 3 months	For each cell containing securities that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
82	encumbered for ≥ 3 months to < 6 months		
83	encumbered for ≥ 6 months to < 9 months		
84	encumbered for ≥ 9 months to < 1 year		
85	encumbered for ≥ 1 year		
87	Gold	Total balance of gold should be reported in the ≥ 1 year maturity column.	133
88	Unencumbered	Banks should report in this row all such **unencumbered** gold.	
89	Encumbered	Banks should report in this row all such **encumbered** gold.	
90	encumbered for < 3 months	For each cell containing gold that has been encumbered, banks should **in addition** allocate it to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
91	encumbered for ≥ 3 months to < 6 months		
92	encumbered for ≥ 6 months to < 9 months		
93	encumbered for ≥ 9 months to < 1 year		
94	encumbered for ≥ 1 year		
96	Equities listed on major exchange, not issued by financial institutions	Balances of equity securities, not issued by financial institutions or their affiliates, which are listed on a recognised exchange and included in a large cap market index.	133
97	Unencumbered	Banks should report in this row all such **unencumbered** equities in the appropriate column according to their residual maturity.	
98	Encumbered	Banks should report in this row all such **encumbered** equities in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
99	encumbered for < 3 months	For each cell containing equities that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
100	encumbered for ≥ 3 months to < 6 months		
101	encumbered for ≥ 6 months to < 9 months		
102	encumbered for ≥ 9 months to < 1 year		
103	encumbered for ≥ 1 year		
105	Corporate bonds rated A+ to A-	Corporate bonds rated A+ to A- and not issued by financial institutions or their affiliates, that satisfy all of the conditions as set out in Table 2 on page 29 of the Basel III liquidity rules text.	133
106	Unencumbered	Banks should report in this row all such **unencumbered** corporate bonds in the appropriate column according to their residual maturity.	
107	Encumbered	Banks should report in this row all such **encumbered** corporate bonds in the appropriate column according to their residual maturity.	
108	encumbered for < 3 months	For each cell containing corporate bonds that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
109	encumbered for ≥ 3 months to < 6 months		
110	encumbered for ≥ 6 months to < 9 months		
111	encumbered for ≥ 9 months to < 1 year		
112	encumbered for ≥ 1 year		
114	Covered bonds not self-issued, rated A+ to A-	Covered bonds rated A+ to A- and not issued by the bank itself or its affiliates that satisfy all of the other conditions as set out in Table 2 of the Basel III liquidity rules text.	133
115	Unencumbered	Banks should report in this row all such **unencumbered** covered bonds in the appropriate column according to their residual maturity.	
116	Encumbered	Banks should report in this row all such **encumbered** covered bonds in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
117	encumbered for < 3 months	For each cell containing covered bonds that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
118	encumbered for ≥ 3 months to < 6 months		
119	encumbered for ≥ 6 months to < 9 months		
120	encumbered for ≥ 9 months to < 1 year		
121	encumbered for ≥ 1 year		
123	Loans to non-financial corporate clients, sovereigns, central banks, PSEs and MDBs with a remaining maturity of less than one year	Loans to non-financial corporate clients, sovereigns, central banks and PSEs having a remaining maturity of less than one year. Overnight or demand deposits placed at the central bank should be considered as "reserves with the central bank" and reported in row 33. Loans to MDBs, the Bank for International Settlements, the International Monetary Fund and the European Commission should also be reported in this row.	133
124	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
125	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
126	encumbered for < 3 months	For each cell containing loans that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
127	encumbered for ≥ 3 months to < 6 months		
128	encumbered for ≥ 6 months to < 9 months		
129	encumbered for ≥ 9 months to < 1 year		
130	encumbered for ≥ 1 year		
132	Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk	Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk.	133
133	Unencumbered	Banks should report in this row all such **unencumbered** mortgages in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
134	Encumbered	Banks should report in this row all such **encumbered** mortgages in the appropriate column according to their residual maturity.	
135	encumbered for < 3 months	For each cell containing mortgages that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
136	encumbered for ≥ 3 months to < 6 months		
137	encumbered for ≥ 6 months to < 9 months		
138	encumbered for ≥ 9 months to < 1 year		
139	encumbered for ≥ 1 year		
141	Loans to retail and small business customers (other than mortgage loans) with a remaining maturity of less than one year that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk	Include balances of all loans to retail and small business customers (other than mortgage loans) with a remaining maturity of less than one year that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk.	Basel Committee liquidity FAQ document (July 2011), question #32
142	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
143	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
144	encumbered for < 3 months	For each cell containing loans that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
145	encumbered for ≥ 3 months to < 6 months		
146	encumbered for ≥ 6 months to < 9 months		
147	encumbered for ≥ 9 months to < 1 year		
148	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III liquidity rules text reference
150	Other loans, excluding loans to financial institutions, with a remaining maturity of one year or greater, that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk	Include balances of all other loans, excluding loans to financial institutions, with a remaining maturity of one year or greater, that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk. If such loans are eligible for another category that attracts a lower RSF, they may be reported there.	133
151	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
152	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
153	encumbered for < 3 months	For each cell containing loans that have been encumbered, banks should **in addition** allocate them to a cell in one of the five rows directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
154	encumbered for ≥ 3 months to < 6 months		
155	encumbered for ≥ 6 months to < 9 months		
156	encumbered for ≥ 9 months to < 1 year		
157	encumbered for ≥ 1 year		
159	Other loans to retail and small business customers with a remaining maturity of less than one year	Loans to retail (eg natural persons) and small business customers (as defined in the LCR) having a remaining maturity of less than one year (other than those that qualify for treatment under row 132 or 141 above).	133
160	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
161	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel III liquidity rules text reference
162	encumbered for < 3 months	For each cell containing loans that have been encumbered, banks should **in addition** allocate them to one of the five cells directly below **according to the term of encumbrance**. Attention is drawn to the worked example at the start of this section.	
163	encumbered for ≥ 3 months to < 6 months		
164	encumbered for ≥ 6 months to < 9 months		
165	encumbered for ≥ 9 months to < 1 year		
166	encumbered for ≥ 1 year		
168	Net derivatives receivables	Derivatives payables and receivables should be reported net by counterparty as stated in "*Treatment of derivatives payables and receivables"* at the start of Section 6.2. Banks should report here the net derivatives receivable calculated according to regulatory netting rules.	133
169	Items deducted from Tier 1 and Tier 2 capital under fully implemented Basel III rules	Items deducted from Tier 1 and Tier 2 capital after any transitional arrangements have expired under fully implemented Basel III rules (ie as in 2022). Note: these items attract no required stable funding. The line item is for balancing purposes only.	
170	All other assets not included in the above categories	Include the carrying value of all other assets not included in the above categories. Items deducted from Tier 1 and Tier 2 capital under fully implemented Basel III rules should not be reported here.	133, footnote 29
B2)	**Off-balance sheet items**		
174	Conditionally revocable and irrevocable credit and liquidity facilities	Balances of undrawn committed credit and liquidity facilities extended by the bank that are either irrevocable or conditionally revocable.	136
175	Unconditionally revocable "uncommitted" credit and liquidity facilities	Balances of undrawn credit and liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	136
176	Guarantees	Balances of all outstanding guarantees.	136
177	Letters of credit	Balances of letters of credit outstanding issued by the bank.	136
178	Other trade finance instruments	Balances of other outstanding trade finance instruments, other than guarantees and letters of credit.	136

Row	Heading	Description	Basel III liquidity rules text reference
179	Non-contractual obligations, such as:		136
180	Debt-buy back request (incl related conduits)	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities.	136
181	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	136
182	Managed funds	Managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment fund, etc.	136
183	Other non-contractual obligations	Other non-contractual obligations not entered above.	136
184	All other off balance-sheet obligations not included in the above categories	All other off balance-sheet obligations not reported in lines 174 to 183 above. **Please refer to the instructions from your supervisor for the specification of this item.**	

6.2.2 For completion only by central institutions of networks of cooperative (or otherwise named) banks (panel D)

Panel D collects data on available stable funding for central institutions of networks of cooperative (or otherwise named) banks applying the treatment in footnote 32 of the Basel III liquidity rules text for deposits from members of their network.

- The reporting institution must be the centralised institution of a cooperative network which has supervisory approval to use this treatment. **All other banks should leave this section blank.**
- This section should only be used to report deposits that qualify for the 25% run-off in the LCR according to paragraph 79 (a) of the Basel III liquidity rules text, ie stable deposits from cooperative banks that are required by law to be placed at the central organisation and are legally constrained within the cooperative bank network as "minimum deposit requirements". It should not be used to report other deposits from members of institutional networks placed at the centralised institutions for other reasons, including paragraphs 72 to 78 and 79 (b) of the Basel III liquidity rules text.
- The total amount of funding reported in this section should be equal to that reported in line 21 above.
- Also, if there are certain assets that are required to be held with the funds from these minimum deposit requirements, the bank would assign the same ASF factor as the RSF factor of the corresponding assets. Banks should inform their supervisors if such requirements exist.
- This section should be completed according to the proportion of the underlying deposits at the depositing institution.

Row	Heading	Description	Basel III liquidity rules text reference
195–206	Categories are identical to those reported in rows 6 to 24	Definitions are identical to rows 6 to 24 with the exception of row 22 where all secured borrowings and liabilities may be reported and, unlike the first panel, there is no qualification on the type of assets used as collateral.	124, 128, 134, footnote 29

Annex

Changes compared to versions 2.3.x of the reporting template

Compared to the versions 2.3.x of the reporting template which were used for reporting of data as of 31 December 2011, the following main changes have been implemented:

- On the "General Info" worksheet:
  - Revised structure of the Basel 2.5 RWA and exposure columns in panel D1a of the worksheet;
  - Coverage of stressed EEPE;
  - Separate table for the CVA risk capital charge and the capital charge for CCP default fund exposures.
  - Additional breakdown of Total EAD that entered the SCVA calculation in panel D2c.
- On the "LCR" worksheet, the most important change is the integration of the data items from the former "LCRsup" worksheet.