Basel Committee
on Banking Supervision

Instructions for Basel III monitoring

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Instructions for Basel III monitoring

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 standards"), *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools* ("the Basel III LCR standards") and Section II.2 of *Basel III: International framework for liquidity risk measurement, standards and monitoring* ("Basel III NSFR standards")[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 2.6.x of the reporting template which should be used for the 30 June 2013 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 will be materially affected

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: The Liquidity Coverage Ratio and liquidity risk monitoring tools*, January 2013; Basel Committee on Banking Supervision, *Basel III: International framework for liquidity risk measurement, standards and monitoring*, December 2010, Section II.

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.

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**

[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*, December 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*, December 2012.

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, Partial use	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 standards. 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.

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

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.

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, standards 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.

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. 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.

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

- 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.
- The “Partial use” worksheet aims at collecting information to further investigate the features of exposures of banks using the IRB approaches which remain under **partial use** of the standardised approach (or which are not covered by the IRB approach). This worksheet should only be completed by IRB qualifying banks and is only included for the end-June 2013 data collection exercise.

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
15	C	G-SIB surcharge	Leave blank
16	C	Domestic surcharges, CET1 capital	Leave blank
17	C	Domestic surcharges, Tier 1 capital	Leave blank
18	C	Domestic surcharges, total capital	Leave blank
19	C	Conversion rate (in euros/reporting currency)	Leave blank

Row	Column	Heading	Description
20	C	Submission date (yyyy-mm-dd)	Leave blank
21	C	Use capital data	Leave blank
22	C	Comparable to the previous period	Leave blank
23	C	Use Leverage ratio data	Leave blank
24	C	Comparable to the previous period	Leave blank
25	C	Use Liquidity data	Leave blank
26	C	Comparable to the previous period	Leave blank
27	C	Reporting date (yyyy-mm-dd)	Date as of which all data are reported in worksheets.
28	C	Reporting currency (ISO code)	**Three-character** ISO code of the currency in which all data are reported (eg USD, EUR).
29	C	Unit (1, 1000, 1000000)	Units (single currency units, thousands, millions) in which results are reported.
30	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 33 to 36. 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).			
33	C	Basel I	Indicate whether Basel I is used to calculate capital requirements for a portion of the exposures reported in this study.
34	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.
35	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.
36	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 and capital according to the national implementation of Basel III (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 standards are calculated automatically based on input on the "DefCapB3" worksheet, banks should enter the capital amounts eligible at the reporting date in column C according to the national implementation of the Basel standards. 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 column C of 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.			
45	C	Prior to regulatory adjustments, national rules as at reporting date	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 C45 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 C48.
46	C	Regulatory adjustments, national rules as at reporting date	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 49. The only exception to this is in cases where the deductions in row 49 would otherwise exceed the Tier 1 instruments reported in row 48.
Additional Tier 1 capital For reporting dates in 2010, 2011 and 2012, banks should report in column C of these rows those elements of Tier 1 capital which are subject to a limit under the national implementation of Basel I or Basel II.			
48	C	Prior to regulatory adjustments, national rules as at reporting date	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.
49	C	Regulatory adjustments, national rules as at reporting date	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 48 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			
53	C	Prior to regulatory adjustments, national rules as at reporting date	Enter the amount of gross Tier 2 capital. This line should not include any regulatory adjustments.
54	C	Regulatory adjustments, national rules as at reporting date	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 53 the excess should be reported in row 49 (ie the regulatory adjustments reported in row 54 must not exceed the capital reported in row 53).

Row	Column	Heading	Description
Tier 3 capital			
56	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			
63	C	Profit after tax	Enter the total amount of profit (loss) after tax. This should include profits attributable to minority shareholders.
64	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 62 (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			
66	C	Common share dividends	Enter the total common share dividend payments. The amount entered should be the amount paid in cash, not stock.
67	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.
68	C	Common stock share buybacks	Enter the total common stock share buybacks (effective amounts).
69	C	Other Tier 1 buyback or repayment (gross)	Enter the total gross buyback or repayment of other Tier 1 instruments (effective amounts).
70	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 Basel III monitoring exercise, 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

Row	Column	Heading	Description
			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 70 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 70. 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 70 of the "General Info" worksheet.
71	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 73 to 75 should be reported based on Basel III definitions, including the 13 January 2011 press release on loss absorbency at the point of non-viability.** **Profit retention should not be included in the amounts of capital raised reported in this panel.**			
73	C	CET1	Enter the total gross Common Equity Tier 1 capital issued.
74	C	Additional Tier 1	Enter the total gross Additional Tier 1 capital issued.
75	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 33 to 36 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. **The sets of exposures for which RWA are reported in columns C, D and E must be mutually exclusive.** 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. This also applies to the rows asking for counterparty credit risk exposures specifically, although the exposure amount as such could increase from reporting date to Basel III if the Basel III CCR standards are not yet applied at the reporting date.			

<table>
<tr><th>Row</th><th>Column</th><th>Heading</th><th>Description</th></tr>
<tr><td colspan="4">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 standards in place at the reporting date. Exposure amounts should reflect all credit risk mitigation if any.</td></tr>
<tr><td>87</td><td>C–G</td><td>Corporate (not including receivables); Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)</td><td>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.</td></tr>
<tr><td>87</td><td>H–J</td><td>Corporate (not including receivables); Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)</td><td>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.</td></tr>
<tr><td>88</td><td>D–E</td><td>Specialised lending exposures</td><td>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.</td></tr>
<tr><td>89</td><td>C–G</td><td>Corporate (not including receivables); Other exposures</td><td>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 86 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).</td></tr>
<tr><td>91</td><td>C–G</td><td>Sovereign; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)</td><td>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.</td></tr>
</table>

Row	Column	Heading	Description
91	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.
92	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 90 columns F and G.
94	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.
94	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.
95	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 94 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).
97	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.
97	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
98	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 97 columns F and G.
99	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).
100	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).
101	C–E	Securitisations	Overall risk-weighted assets for securitisations, where relevant after applying the 1.06 scaling factor to IRB credit risk-weighted assets.
101	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.**
102	C–E	Related entities	Overall risk-weighted assets for related entities.
103	C–E	Funds/collective investment schemes	Overall risk-weighted assets for funds/collective investment schemes.
104	C–E	Other assets	Overall risk-weighted assets for other assets.
105	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.
106	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).
106	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.

Row	Column	Heading	Description
108	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.
114	C	Total RWA for trade exposures to QCCPs.	This includes any risk-weighted assets for trade exposures under Method 1 or Method 2, including RWA for SFT cleared through QCCPs. Of note, this includes risk-weighted assets for QCCPs subject to Method 2 where the cap of 20% of trade exposures is binding. Banks should enter a 0 in years in which this capital charge is not yet in force.
114	F	Total RWA for trade exposures to QCCPs.	This includes any risk-weighted assets for trade exposures under Method 1 or Method 2, including RWA for SFT cleared through QCCPs.. Of note, this includes risk-weighted assets for QCCPs subject to Method 2 where the cap of 20% of trade exposures is binding.
114	G	QCCP trade exposure amount	The exposure amount for which risk-weighted assets are reported in column C of this row.
114	H–J	QCCP trade exposure amount	Of the exposure amount reported in cell G114, 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.
115	C	Total RWA for default fund exposures to QCCPs.	This includes any risk-weighted assets for default fund contributions to QCCPs. Of note, this excludes risk-weighted assets for QCCPs subject to Method 2 where the cap of 20% of trade exposures is binding. Banks should enter a 0 in years in which this capital charge is not yet in force.
115	C	Total RWA for default fund exposures to QCCPs.	This includes any risk-weighted assets for default fund contributions to QCCPs. Of note, this excludes risk-weighted assets for QCCPs subject to Method 2 where the cap of 20% of trade exposures is binding.
122	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.
122	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).
123	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.
123	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).
123	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 externally rated.

Row	Column	Heading	Description
123	I	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.
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 standards 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.			
130	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.
131	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.
132	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.
132	E	Standardised measurement method, specific risk; of which Specific interest rate risk	Of the capital charge in cell D132, the capital charge for externally rated exposures.
132	F	Standardised measurement method, specific risk; of which Specific interest rate risk	Of the capital charge in cell D132, the capital charge for unrated exposures.
132	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 E132 has been calculated.
132	H	Standardised measurement method, specific risk; of which Specific interest rate risk	Amount of unrated **exposures** for which the capital charge reported in cell F132 has been calculated.

Row	Column	Heading	Description
134	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.
135	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.
136	C–D	Internal models approach, **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**.
137	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 C137 must be filled in by all banks as well.** Banks should report 0 in cell C137 if they do not use the internal models approach.
140	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 C140 must be filled in by all banks as well.** Banks should report 0 in cell C140 for reporting dates on which this capital charge does not yet apply. Banks should also report 0 in cell C140 if they do not use the internal models approach.
143	C–D	Internal models approach, 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.
144	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 C144 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.
146	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 C146 for reporting dates on which this capital charge does not yet apply.

Row	Column	Heading	Description
147	E	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Of the capital charge in cell D147, 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.
147	F	Correlation trading portfolio; Standardised measurement method (100%) for exposures subject to the CRM	Of the capital charge in cell D147, 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.
147	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 E147 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
147	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 F147 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
149	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 C149 for reporting dates on which this capital charge does not yet apply.
150	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 C150 for reporting dates on which this capital charge does not yet apply.
151	E	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Of the capital charge in cell D151, 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.
151	F	Correlation trading portfolio; Standardised measurement method (100%) for exposures not subject to the CRM	Of the capital charge in cell D151, 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.
151	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 E151 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.
151	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 F151 has been calculated. Banks should enter either net long or net short exposures depending on which of the two determines the overall capital charge.

Row	Column	Heading	Description
153	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 C153 for reporting dates on which this capital charge does not yet apply.
154	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 C154 for reporting dates on which this capital charge does not yet apply.
155	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 C155 for reporting dates on which this capital charge does not yet apply.
155	E	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Of the capital charge in cell D155, the capital charge for externally rated exposures. Banks should enter the sum of the capital charges for net long and net short exposures.
155	F	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives	Of the capital charge in cell D155, the capital charge for unrated exposures. Banks should enter the sum of the capital charges for net long and net short exposures.
155	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 E155 has been calculated. Banks should enter the sum of net long and net short exposures.
155	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 F155 has been calculated. Banks should enter the sum of net long and net short exposures.
157	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 C157 for reporting dates on which this capital charge does not yet apply.
158	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 C158 for reporting dates on which this capital charge does not yet apply.
159	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.

Row	Column	Heading	Description
160	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**		
164	C	Settlement risk	Risk-weighted assets for settlement risk. The capital charge **should** be converted to risk-weighted assets.
165	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.
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**.		
169	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.
170	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.
171	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.
172	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**		
176	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.
179	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.
180	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.
181	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.
182	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**		
185	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
186	C	Number of counterparties to which the SCVA is applied	The number of counterparties to which **only** the SCVA was applied.
187	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).
190	C	Total EAD that entered the ACVA calculation	The total EAD that was inputted into the advanced CVA calculation.
191	C	Total EAD that entered the SCVA calculation; of which	The total EAD that was inputted into the standardised CVA calculation.
192	C	CEM	Of the exposure amount in row 191, the amount which is subject to the CEM.
193	C	Standardised method	Of the exposure amount in row 191, the amount which is subject to the standardised method.
194	C	IMM	Of the exposure amount in row 191, the amount which is subject to the IMM.
199	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.
200	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.
202	C	RWA from VaR component for ACVA	The RWA arising from the VaR component of the advanced CVA calculation.
203	C	RWA from stressed VaR component for ACVA	The RWA arising from the stressed VaR component of the advanced CVA calculation.
204	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.
205	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.
207	C	Sum of CVA EADs belonging to margined netting sets	The sum of EADs inputted into the CVA calculation that belong to margined exposures.
208	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.
209	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.**
210	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.
215	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)

Row	Column	Heading	Description
220	C	Exchange-traded derivatives with QCCPs for which Method 1 is used	EAD for exchange-traded derivatives with QCCPs for which Method 1 is used. This includes EAD for the CCP leg of client cleared trades.
220	D	Exchange-traded derivatives with QCCPs for which Method 1 is used	RWA for exchange-traded derivatives with QCCPs for which Method 1 is used. This includes RWA for the CCP leg of client cleared trades.
221	C	OTC derivatives with QCCPs for which Method 1 is used	EAD for OTC derivatives with QCCPs for which Method 1 is used. This includes EAD for the CCP leg of client cleared trades.
221	D	OTC derivatives with QCCPs for which Method 1 is used	RWA for OTC derivatives with QCCPs for which Method 1 is used. This includes RWA for the CCP leg of client cleared trades.
222	C	SFTs with QCCPs for which Method 1 is used	EAD for SFTs with QCCPs for which Method 1 is used. This includes EAD for the CCP leg of client cleared trades.
222	D	SFTs with QCCPs for which Method 1 is used	RWA for SFTs with QCCPs for which Method 1 is used. This includes RWA for the CCP leg of client cleared trades.
223	C	Non-segregated initial margin with QCCPs for which Method 1 is used.	EAD for non-segregated initial margin with QCCPs for which Method 1 is used. This includes EAD for the CCP leg of client cleared trades.
223	D	Non-segregated initial margin with QCCPs for which Method 1 is used.	RWA for non-segregated initial margin with QCCPs for which Method 1 is used. This includes RWA for the CCP leg of client cleared trades.
225	C	Prefunded default fund contributions with QCCPs for which Method 1 is used.	EAD for prefunded default fund contributions for which Method 1 is used. This includes prefunded default fund contributions associated with the CCP leg of client cleared trades.
225	D	Prefunded default fund contributions with QCCPs for which Method 1 is used.	RWA for prefunded default fund contributions for which Method 1 is used. This includes prefunded default fund contributions associated with the CCP leg of client cleared trades.
229	C	Exchange-traded derivatives with QCCPs for which Method 2 is used	EAD for exchange-traded derivatives with QCCPs for which Method 2 is used. This includes EAD for the CCP leg of client cleared trades.
230	C	OTC derivatives with QCCPs for which Method 2 is used	EAD for OTC derivatives with QCCPs for which Method 2 is used. This includes EAD for the CCP leg of client cleared trades.
231	C	SFTs with QCCPs for which Method 2 is used	EAD for SFTs with QCCPs for which Method 2 is used. This includes EAD for the CCP leg of client cleared trades.
232	C	Non-segregated initial margin with QCCPs for which Method 2 is used.	EAD for non-segregated initial margin with QCCPs for which Method 2 is used. This includes EAD for the CCP leg of client cleared trades.
234	C	Prefunded default fund contributions with QCCPs for which Method 2 is used.	EAD for prefunded default fund contributions for which Method 2 is used. This includes prefunded default fund contributions associated with the CCP leg of client cleared trades.
236	D	RWA for both trade exposures and default fund contributions with QCCPs for which Method 2 is used.	RWA for trade exposures and prefunded default fund contributions for which Method 2 is used. This includes the trade exposures and prefunded default fund contributions associated with the CCP leg of client cleared trades.

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 standards. To be reported in these worksheets instruments must comply with both the relevant entry criteria set out in the December 2010 Basel III standards 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 Basel III standards set out in paragraphs 49 to 90 and not the transitional arrangements set out in paragraphs 94 to 96. Furthermore, data reported on the “DefCapB3”worksheet should not reflect any instances where the national implementation differs from the Basel III standard.**

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 standards. The instructions for completing the worksheets are therefore the combination of the Basel III standards, 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 standards. 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 standards 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 standards 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 standards 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 standards 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 standards 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 standards 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 standards 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 standards. 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 standards. 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 standards. 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 standards 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 standards. The netting of deferred tax assets and deferred tax liabilities in this panel should exclude deferred tax

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

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 standards. 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 standards.
- 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 standards. In these panels "outside of the scope of regulatory consolidation" has the meaning set out in footnote 29 of the Basel III standards, 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 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.

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

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 standards. Annex 3 of the Basel III standards 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 parties should reflect the application of the final standards set out in paragraphs 49 to 90 of the Basel III standards 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 standards (paragraphs 157 through 164).

Exposures are to be reported in the worksheet on a group-wide consolidated basis for all entities which are consolidated by the bank for risk-based regulatory purposes. Panel F is an exception where exposures of entities which are consolidated under the operative accounting framework (but not for risk-based regulatory purposes) are to be reported. Specific items in panels F and G are required to avoid double counting of exposures between entities in the scope of consolidation of the leverage ratio framework.

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, as well as the follow-up meetings by the Basel Committee on Banking Supervision, and will serve as the basis for testing during the parallel run period. The yellow cells are in (i) panel A, which covers on-balance sheet items; (ii) panel B, which covers the add-on for potential future exposure for derivatives calculated in accordance with paragraph 161 of the Basel III standards[12] and off-balance sheet items; (iii) panel E, which includes data on the offsetting of credit derivatives; (iv) panel F, which includes the exposures of the entities that are consolidated for accounting but not for risk-based regulatory purposes; and (v) panel G, that provides with the calculation of the leverage ratio.

[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.

The green cells collect additional information necessary to monitor the leverage ratio and its components during the transition period, in accordance with paragraphs 165 to 167 of the Basel III standards. Green cells are in (i) panels A, B, E and F as described above; (ii) panel C, which provides an additional breakdown of the on- and off-balance sheet exposures, according to their risk weights under the Basel II framework[13]; (iii) panel D, which allows for a reconciliation of accounting standards; and (iv) panel H, which provides additional data for the purposes of the categorisation of business models.

Yellow cells are mandatory and banks are also strongly encouraged to fill in the green cells.

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 standards, paragraphs 155 and 156, ensure consistency between the capital and exposure measures in the design of the leverage ratio, by stating that any deductions from regulatory capital must also be made from the exposure measure. However, when reporting data for the leverage ratio worksheet, banks should not make these deductions on their own from the exposure measure as these will be made during the calculation phase, in panel G.

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 standards, paragraph 153).[15,16] **The data for the most recent quarter, ending as of the reporting date, should be entered in columns J through N (labelled "Reporting date"); the data for the preceding quarter should be entered in columns D through H (labelled "Previous quarter").**

5.2 On-balance sheet items (panel A)

In panel A for on-balance sheet items, there are four columns for the exposure value of derivatives, securities financing transactions (SFT) and other assets. The first three columns require, respectively, the accounting value, the gross value, and – for SFT and derivatives solely – the counterparty exposure according to the Basel II framework. The fourth column applies to derivatives exposures solely and requires the application of an alternative method as regards the recognition of collateral.

Data must be reported gross of any exposures to entities which are consolidated under the operative accounting framework (but not for risk-based regulatory purposes). This means that when reporting the values in panel A, exposures to entities referred to in panel F must be included.

5.2.1 Accounting values as reported in the banks' financial statements

Column D (and J) require data as reported in the banks' financial statements prepared in accordance with the applicable accounting standards. Data in these columns should correspond to figures as reported in the financial statements (considering any difference in the scope of consolidation). These data should be net of specific provisions and valuation adjustments and include the effects of balance

13 References to the Basel II framework include the July 2009 "Enhancements".

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

15 For the Basel III monitoring exercises covering the period from December 2010 to June 2013, 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.

sheet offsetting as a result of netting agreements and credit risk mitigation only when permitted under the applicable accounting standards.

Derivatives

Rows 9, 10, 11 and 12 collect data on the positive fair values of derivatives, as reported on the bank's financial statement, which may reflect the effect of balance sheet offsetting as a result of netting agreements and credit risk mitigation only when permitted under the applicable accounting standards.

Securities financing transactions (SFT)[17]

Rows 13, 14 and 15 collect the data on the on-balance sheet amounts of SFT, as reported in accordance with the applicable accounting standards. Amounts may reflect the effect of balance sheet offsetting as a result of netting agreements and credit risk mitigation only when permitted under the applicable accounting standards.

5.2.2 Gross values

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

Derivatives

Rows 9, 10, 11 and 12 include gross value of derivative exposure amounts,[19] assuming no accounting netting and no credit risk mitigation effects.

Memo item: row 19. Data on cash collateral received by the bank as a result of the counterparty's net liability for qualifying derivatives transactions under written, legally enforceable netting agreements where the derivative exposures are marked-to-market on a daily basis and are subject to daily margin maintenance requirements (variation margins), must be reported in row 19. Variation margins received should always be reported in row 19 (and correspondently also included in the other assets in row 16), irrespective of whether the related cash payable is netted against the related derivative asset (positive fair value) under the applicable accounting standards.

Memo item: row 20. Data on net receivables for cash collateral posted by the bank as a result of the bank's net liability for qualifying derivatives transactions that are covered by written, legally enforceable netting agreements where the derivative exposures are marked-to-market on a daily basis and are subject to daily margin maintenance requirements (variation margins), must be reported in row 20. Banks that are permitted under the applicable accounting standards to net the receivable for cash

[17] SFT as defined by the Basel II framework include 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.

[18] For example, if a bank is permitted to net cash collateral against the net derivatives exposure amount under the applicable accounting standards (as reported in columns D and J), then the bank must take that cash collateral out (ie gross up its exposure amount) for purposes of columns E and K.

[19] Including derivatives that are treated off-balance sheet under the applicable accounting standards.

collateral posted against the related derivative liability (negative fair value) and that elect to do so, must reverse out the netting and report the net cash receivable.

SFT

Rows 13, 14 and 15 require SFT assets to be reported with no recognition of the accounting netting of (cash) payables against (cash) receivables as currently permitted under the applicable accounting standards.[20]

Memo item: row 21. If the applicable accounting standards require a bank to recognise the security received in a SFT as an asset, that asset must be reported in row 21 (other than in the other assets in row 16).[21]

Memo item: row 22. Banks involved in a cash conduit lending transactions ("CCLT") as defined below, must report in row 22 the amount of the cash receivable, which is also reported as part of the SFT assets in rows 13, 14 and 15.

A CCLT is defined as a combination of two back-to-back principal transactions where a bank borrows securities from the securities owner and on-lends the securities as principal to the securities borrower. Concurrently, the bank receives cash collateral from the securities borrower and on-lends the cash received to the securities owner (the cash receivable to the securities owner is to be reported in row 22).

A qualifying CCLT must have the following minimum characteristics:

(a) both of the individual transactions which comprise the qualifying CCLT must be effected simultaneously;[22]

(b) where its comprising transactions do not specify a maturity, the bank must have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;

(c) where its comprising transactions specify a maturity, the CCLT must not give rise to maturity mismatches for the bank;[23] the bank must have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; and

[20] 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 – a liability – is not included in the exposure measure of the leverage ratio), while bank B will report the cash receivable of $1,000. Bank A must report in other assets both the value of security X lent in the repo transaction ($1,020) and the value of cash received ($1,000), while bank B's other assets will be affected by the decrease in cash of $1,000.

Assuming in transaction 2 banks A and B enter in another 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 report $750 as cash receivable (without offsetting against the cash payable of $1000) while bank B will continue to report $1,000 (ie with no netting against the cash payable of $750). In other assets, bank A will report both the value of the security lent ($1,020) and the total net amount of cash borrowed ($250), while bank B will report the value of the security lent ($765) as well as a net decrease in cash of $250.

[21] For example, under US GAAP, a security transferor must recognise a security received in a securities lending transaction as an asset if the transferor has the right to hypothecate the security but has not done so.

[22] Simultaneously is defined as the same trade date, or for international transactions adjacent business days.

[23] Specifically, the securities on-lent by the bank to the securities borrower are to be returned, on or before the date and time at which the securities must be returned by the bank to the securities owner (this ensures the bank does not create an

(d) it does not give rise to any other incremental exposures (eg any other present, future, or contingent short or long positions in related securities or cash collateral).

5.2.3 Counterparty risk exposure after applying the regulatory netting standards

Column F (and L) require reporting in row 9 the counterparty risk exposure of derivatives[24] and SFT after applying the regulatory netting standards based on the Basel II framework (not the accounting rules for netting as applied under column D (and J)).[25] Data should not include any other credit risk mitigation effects.

Derivatives

Collateral received (whether cash or non-cash) should not be netted against the (net) derivatives position.[26] Where the applicable accounting standards permits a bank to net payables (to return cash collateral) from the corresponding derivative asset, the bank should first gross-up the derivative asset before calculating the net replacement cost in the formula in paragraphs 186 and 187 of the Basel II framework (which provides the formula to calculate the counterparty credit risk under the Current Exposure Method). Using this same formula, all banks should set the value of the volatility adjusted collateral amount (CA) to zero in calculating the exposure measure of the leverage ratio.

If a derivatives transaction is not covered under a qualifying Basel II netting agreement, the derivative exposure amount should be reported on a gross basis, the same as the amount reported in column E (and K).

SFT

For SFT, the counterparty exposure value is determined as the total fair value amount of securities and cash lent to a counterparty for all transactions included in a qualifying Basel II netting agreement[27], less the total fair value amount of cash and securities received from the counterparty for those transactions, floored at zero.[28,29]

additional exposure for itself in the form of a future short exposure in the securities). Similarly, the cash collateral provided (ie lent) to the bank by the securities borrower must, at a minimum, be lent up to the date and time at which the bank has agreed to provide the cash collateral (ie lend the cash) to the securities owner (this ensures the bank does not create an incremental exposure for itself in the form of a future short exposure in relation to cash).

24 Including derivatives that are treated off-balance sheet under the applicable accounting standards.

25 Banks should always apply Basel II standards for netting (even if they are currently applying the Basel I framework).

26 A net derivatives position is the (positive) difference between positive and negative fair values of derivatives in a netting set.

27 A qualifying netting agreement is a netting agreement that meets the requirements under paragraphs 173 and 174 of the Basel II framework.

28 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

29 In the example provided earlier, for 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 (as the cash receivable of $1,000 is fully offset by the security payable of $1,020).

Where no qualifying Basel II netting agreement is in place, the counterparty exposure value of SFT must be calculated on a transaction by transaction basis (that is, each SFT is treated as its own netting set).

5.2.4 Counterparty risk exposure after taking into account the effect of Basel II netting standards and the cash collateral received pursuant to the Basel II netting agreement

Column G (and M) require reporting in row 9 the counterparty risk exposure of derivatives[30] after taking into account the effect of Basel II netting standards and the cash collateral received pursuant to the Basel II netting agreement, if the derivative exposures are marked-to-market on a daily basis and are subject to daily margin maintenance requirements.

5.2.5 Description of the data

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
9	F, L	Derivatives:	Counterparty exposure of derivatives using Basel II netting standards, with no recognition of collateral (whether cash or non-cash). Derivatives traded OTC, on an exchange and through a CCP should all be included.
9	G, M	Derivatives:	Counterparty exposure of derivatives using Basel II netting standards. Cash collateral received for daily margining under a qualifying Basel II netting agreement should be applied to reduce the net exposure amount (no netting is permitted for other collateral received or initial margin). Derivatives traded OTC, on an exchange and through a CCP should all be included.
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). D and J must be reported on a net basis (ie reflecting the effect of netting agreements and credit risk mitigation when permitted under the applicable accounting standards); E and K must be reported on a gross basis.

In Transaction 2, Bank 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.

30 Including derivatives that are treated off-balance sheet under the applicable accounting standards.

Row	Column	Heading	Description
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). D and J must be reported on a net basis (ie reflecting the effect of netting agreements and credit risk mitigation when permitted under the applicable accounting standards); E and K must be reported on a gross basis.
12	D, E, J, K	Financial derivatives	Positive fair values of financial derivatives (eg interest rates derivatives, FX and gold derivatives, equities derivatives, etc). D and J must be reported on a net basis (ie reflecting the effect of netting agreements and credit risk mitigation when permitted under the applicable accounting standards); E and K must be reported on a gross basis.
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, J	SFT covered by a Basel II netting agreement	Accounting value of SFT covered by eligible netting agreements under the Basel II framework as per relevant accounting standards. SFT assets 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. SFT traded OTC, on an exchange and through a CCP should all be included.
14	E, K	SFT covered by a Basel II netting agreement	Gross value of SFT covered by eligible netting agreements under the Basel II framework, assuming no accounting netting or credit risk mitigation effects. SFT assets should be reported with no recognition of accounting netting of (cash) payables against (cash) receivables as permitted under relevant accounting standards. In situations where the relevant accounting standards require the bank to recognise as an asset the security received in a SFT, the value of such a security must be reported in row 21. SFT traded OTC, on an exchange and through a CCP should all be included.
14	F, L	SFT covered by a Basel II netting agreement	Counterparty exposure of SFT covered by eligible netting agreements under the Basel II framework. SFT traded OTC, on an exchange and through a CCP should all be included.
15	D, J	Other SFT	Accounting value of SFT not covered by eligible netting agreements under the Basel II framework as per relevant accounting standards. SFT assets should be reported net of specific provisions and valuation allowances and include the effects of netting agreements and credit risk mitigation only if permitted under the relevant accounting standards. SFT traded OTC, on an exchange and through a CCP should all be included.
15	E, K	Other SFT	Gross value of SFT not covered by eligible netting agreements under the Basel II framework assuming no accounting netting or credit risk mitigation effects. SFT assets should be reported with no recognition of accounting netting of (cash) payables against (cash) receivables as permitted under relevant accounting standards. In situations where the relevant accounting standards require the bank to recognise as an asset the security received in a SFT, the value of such a security must be reported in row 21. SFT traded OTC, on an exchange and through a CCP should all be included.

Row	Column	Heading	Description
15	F, L	Other SFT	Counterparty exposure of SFT not covered by eligible netting agreements under the Basel II framework. SFT 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 and which are not consolidated on the bank's balance sheet, securitised exposures that do not meet the accounting criteria for derecognition or which are consolidated on the bank's balance sheet, 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	E, K	Memo item: Cash collateral received in derivatives transactions	Cash collateral received in derivatives transactions.
20	E, K	Memo item: Receivables for cash collateral posted in derivatives transactions	Receivables for cash collateral posted against derivatives transactions. Banks that are permitted under the applicable accounting standards to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so, must reverse out the netting and report the net cash receivable.
21	E, K	Memo item: Securities received in a SFT that are recognised as an asset.	Securities received in a SFT that are recognised as an asset under the applicable accounting standards.
22	E, K	Memo item: SFT cash conduit lending (cash receivables)	SFT cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT).
24	F, G, L, M	Check row	This is a non data entry row. It checks that the counterparty exposure value of derivatives under method 1 is lower or equal to the gross value, and to the counterparty exposure value under method 2.
25	E, K	Check row	This is a non data entry row. It checks that the cash collateral received in derivatives transactions is lower or equal to the other assets.
26	E, K	Check row	This is a non data entry row. It checks that receivables for cash collateral posted in derivatives transactions is lower or equal to the other assets.
27	E, K	Check row	This is a non data entry row. It checks that securities received in a SFT that are recognised as an asset are lower or equal to the other assets.
28	E, K	Check row	This is a non data entry row. It checks that the memo item on SFT conduit lending cash receivable is lower or equal to the SFT total.

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

In panel B for derivatives and off-balance sheet items, there are four columns. The first three columns apply to derivatives solely and require, respectively, the potential future exposure (PFE) assuming no netting or credit risk mitigation, and the PFE with Basel II netting standards according to two alternative methods as regards the inclusion of written credit derivatives. The fourth column refers to both derivatives and off-balance sheet items and requires the notional values of those exposures.

Data must be reported gross of any exposures to entities which are consolidated under the operative accounting framework (but not for risk-based regulatory purposes). This means that when reporting the values in panel B, exposures to entities referred to in panel F must be included.

5.3.1 Potential future exposure of derivatives measured using the current exposure method without the effect of Basel II netting

Column D (and J) require potential future exposure of derivatives measured using the current exposure method without the effect of Basel II netting (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 as 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.[31]

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.

Banks may choose to not include the individual add-on amount relating to a written credit derivative which is not offset by purchased protection with the characteristics described in paragraph 5.6, letter d).

5.3.2 Potential future exposure of derivatives with the effect of the Basel II netting, Method 1

Column E (and K) require potential future exposure of derivatives with the effect of the Basel II netting. As noted above, banks should always apply the CEM netting standards 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

[31] 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".

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.

Banks may choose to not include the individual add-on amount relating to a written credit derivative which is not offset by purchased protection with the characteristics described in Section 5.6, letter (d).[32]

When calculating the add-on for netted transactions (A_{Net} in the formula in paragraph 96(iv) of Annex IV of the Basel II framework), banks should not consider in the net replacement cost the collateral received, irrespective of the treatment of the collateral by the applicable accounting standards.

5.3.2 Potential future exposure of derivatives with the effect of the Basel II netting, Method 2

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.

When calculating the add-on for netted transactions (A_{Net} in the formula in paragraph 96(iv) of Annex IV of the Basel II framework), banks should not consider in the net replacement cost the collateral received, irrespective of the treatment provided by the applicable accounting standards.

5.3.3 Notional amounts

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

5.3.4 Description of the data

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
B1)	**Derivatives**		
36	E, F, K, L	Derivatives	Potential future exposure of derivatives when applying the current exposure method and Basel II netting standards.
36	D, G, J, M	Derivatives	Non entry cells: Items in rows 38, 41 and 42 provide a breakdown of derivatives and should sum to total derivatives.

32 In these cases, where effective bilateral netting contracts are in place, and when calculating $A_{Net}=0.4*A_{Gross}+0.6*NGR*A_{Gross}$, A_{Gross} may be reduced by the individual add-on amounts (ie notionals multiplied by the appropriate add-on factors) which relate to written credit derivatives whose notional values are included as exposures of the leverage ratio. No adjustments should be made to NGR. Where effective bilateral netting contracts are not in place, the add-on can be set to zero in order to avoid double counting. See Basel Committee on Banking Supervision, *Revised Basel III leverage ratio framework and disclosure requirements*, consultative document, June 2013, paragraph 33 (www.bis.org/publ/bcbs251.htm).

Row	Column	Heading	Description
37	D, G, J, M	Credit derivatives (protection sold):	Non entry cells: Items in rows 39 and 40 provide a breakdown of sold credit derivatives and should sum to total sold credit derivatives.
38	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 subject to close out, including the full treatment set out in paragraph 707 (capping add-on at unpaid premiums).
39	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.
40	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).
41	D, G, J, M	Financial derivatives	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**		
43	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 45 and 46 do not total row 44 since the latter includes commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC.
44	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.
45	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.
46	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).

Row	Column	Heading	Description
47	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 and are not consolidated on the bank's balance sheet (to avoid double counting).
48	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 and are not consolidated on the bank's balance sheet (to avoid double counting).
49	G, M	Total off-balance sheet items	This is a non data entry row.
51	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.[33]

Data must be reported gross of any exposures to entities which are consolidated under the operative accounting framework (but not for risk-based regulatory purposes). This means that when reporting the values in panel C, exposures to entities referred to in panel F must be included.

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).[34,35] For banks adopting the internal ratings-based approach,

[33] 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.

[34] 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.

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 rows 58 to 65 and included in row 66.

Exposures deducted from the regulatory capital should be considered as being applied a 1250% risk weight.[36]

The exposure value of on-balance sheet items (columns D and J) should correspond to the solvency-based value under the Basel II framework,[37] after recognition of eligible credit risk mitigation techniques (eg EAD for the internal ratings-based approach). Off-balance sheet items (columns E and K) should be reported as for their notional value multiplied by the regulatory CCF[38] under the Basel II framework.

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
57	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.
58	D, E, J, K	= 0%	Exposures with effective risk weight of 0%.
59	D, E, J, K	> 0 and ≤ 12%	Exposures with effective risk weights exceeding 0% but not more than 12%.
60	D, E, J, K	> 12 and ≤ 20%	Exposures with effective risk weights exceeding 12% but not more than 20%.
61	D, E, J, K	> 20 and ≤ 50%	Exposures with effective risk weights exceeding 20% but not more than 50%.
62	D, E, J, K	> 50 and ≤ 75%	Exposures with effective risk weights exceeding 50% but not more than 75%.

35 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.

36 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 standards 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.

37 Or under the Basel I framework, if currently applied by a bank, in which case the bank should correspondingly apply the Basel I standards for netting.

38 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
63	D, E, J, K	> 75 and ≤ 100%	Exposures with effective risk weights exceeding 75 but not more than 100%.
64	D, E, J, K	> 100 and ≤ 425%	Exposures with effective risk weights exceeding 100% but not more than 425%.
65	D, E, J, K	> 425 and ≤ 1250%	Exposures with effective risk weights exceeding 425% but not more than 1250%.
66	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.

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
73	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).
74	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.
75	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 79, this figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A for the other assets (row 16).
76	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 for derivatives (row 9).
77	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 for SFT (row 13).
78	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 76, this figure should equal the difference between the gross (column E (and K)) and the netted figures (column D (and J)) in panel A for the other assets (row 16).
79	D, J	Totals	This is a non data entry row.
80	D, J	Check row	This is a non data entry row. It checks that the total assets figure calculated in row 80 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.

Data must be reported gross of any exposures to entities which are consolidated under the operative accounting framework (but not for risk-based regulatory purposes). This means that when reporting the values in panel E, exposures to entities referred to in panel F must be included.

In particular, banks should report the total notional values of both written and purchased credit derivatives[39] and, for the latter, provide with the following details:

(a) purchased credit derivatives on the same underlying reference name as those credit derivatives written by the bank ("same reference name");

(b) purchased credit derivatives on the same underlying reference name as those credit derivatives written by the bank and where the remaining maturity of the purchased protection is either (1) equal to or greater than the maturity of the sold protection, or (2) greater than or equal to one year ("maturity requirements – method 1");[40]

(c) purchased credit derivatives on the same underlying reference name as those credit derivatives written by the bank and where the remaining maturity of the purchased protection is either (1) equal to or greater than the maturity of the sold protection, or (2) greater than or equal to one year. For the purchased credit derivatives for which criteria (2) is met but (1) is not, the amount to be reported is limited to the pro-rata notional amount determined by multiplying the notional amount by the ratio of the remaining maturity of protection purchased over the remaining maturity of protection sold ("maturity requirements – method 2");[41] and

(d) purchased credit derivatives on the same underlying reference name as those credit derivatives written by the bank and where the maturity of the purchased protection is equal to or greater than the maturity of the sold protection ("no maturity mismatch").

Reference names are considered the same only if they refer to the same legal entity and level of seniority. Protection purchased on a pool of reference entities may offset protection sold on individual reference names if the protection purchased is economically equivalent to buying protection separately on each of the individual names in the pool (this would, for example, be the case if a bank were to buy

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

[40] Operationally, banks must sort their written credit derivatives for each reference name by: (i) remaining maturity less than one year, and (ii) remaining maturity greater than or equal to one year.

For written credit derivatives with a remaining maturity of less than one year, banks report the notional amount of purchased credit protection on the same reference name where the maturity is equal to or greater than that of written credit protection.

For written credit derivatives with a remaining maturity greater than or equal to one year, banks report the notional amount of purchased credit protection on the same reference name where the maturity is at least one year.

[41] Operationally, banks must sort their written credit derivatives for each reference name by: (i) remaining maturity less than one year, and (ii) remaining maturity greater than or equal to one year.

For written credit derivatives with a remaining maturity of less than one year, banks report the notional amount of purchased credit protection on the same reference name where the maturity is equal to or greater than that of written credit protection.

For written credit derivatives with a remaining maturity greater than or equal to one year, banks report the pro-rata notional amount of purchased credit protection on the same reference name, determined by multiplying the notional amount of purchased protection by the ratio of its remaining maturity over the remaining maturity of protection sold.

protection on an entire securitisation structure to offset protection sold on a single tranche of the same securitisation).

If a bank purchases protection on a pool of reference names, but the credit protection does not cover the entire pool (ie the protection covers only a subset of the pool, as in the case of an n-th to default credit derivative or a tranche of a securitisation), then offsetting is not permitted for protection sold on individual reference names. However, such purchased protection may offset sold protection on a pool, only if the purchased protection covers the entirety of the subset of the pool on which protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.

Assuming Bank A has sold credit protection on $100 of Corporate X debt for five years, and purchased credit protection on the same debt through the following transactions: (i) $40 for five years; (ii) $40 for two years; (iii) $20 for six months, and assuming Bank A has not entered in other credit derivatives transactions, the notional amount of credit protection written and purchased under the criteria described above are the following:

	Notional amount	Notional amount (same reference name)	Notional amount (same reference name with maturity requirements – method 1)	Notional amount (same reference name with maturity requirements – method 2)	Notional amount (same reference name with no maturity mismatch)
Credit derivatives (protection sold)	100				
Credit derivatives (protection bought)	100	100	80[1]	56[2]	40

1 This corresponds to $40 of purchased protection for five years plus $40 of purchased protection for two years. 2 This corresponds to $40 of purchased protection for five years plus [$40 * (2/5)] = $16 of purchased protection for two years.

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
86	D, J	Credit derivatives:	This is a non data entry row.
87	D, J	Credit derivatives (protection sold)	Notional value of written credit derivatives (ie where the bank is providing credit protection to a counterparty).
88	D, J	Credit derivatives (protection bought)	Notional value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
88	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 D87 (and J87) for each reference name.
88	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, where the remaining maturity of the purchased protection is either (1) equal to or greater than the maturity of the sold protection, or (2) greater than or equal to one year. Hence, the value should not be greater than the value entered in cell E88 (and K88) for each reference name.

Row	Column	Heading	Description
88	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, where the remaining maturity of the purchased protection is either (1) equal to or greater than the maturity of the sold protection, or (2) greater than or equal to one year. For purchased credit derivatives for which criteria (2) is met but (1) is not, the amount to be reported is limited to the pro-rata notional amount determined by multiplying the notional amount by the ratio of the remaining maturity of protection purchased over the remaining maturity of protection sold. Hence, the value should not be greater than the value entered in cell F88 (and L88) for each reference name.
88	H, N	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, where the maturity of the purchased protection is equal to or greater than the maturity of the sold protection. Hence, the value should not be greater than the value entered in cell G88 (and M88) for each reference name.
89	E, F, G, H, K, L, M, N	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 four hypotheses for the off-setting as described above.
92	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.
93	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.
94	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.
95	D, E, F, G, H, J, K, L, M, N	Check row	This is a non data entry row. It checks that the notional amount of purchased credit derivatives for each of the four hypotheses for the off-setting as described above is consistently filled-in.

5.7 Entities that are consolidated for accounting purposes and not for risk-based regulatory purposes (panel F)

Panel F reports the exposures of entities (financial, securitisation and commercial) that are consolidated for accounting purposes and not for risk-based regulatory purposes. In determining the exposure measure of each type of entities in rows 102 to 111, the following criteria apply.

Individual data of each entity consolidated under the operative accounting framework (but not for risk-based regulatory purposes) must be reported (ie gross of any exposures to other entities consolidated under either the risk-based or the operative accounting framework). Memo items in rows 115 and 116 represent an "of which" of the total exposures in row 112, and must be filled in with the value of exposures to other entities consolidated under the operative accounting framework (but not for risk-based regulatory purposes) or to entities consolidated for risk based-regulatory purposes, respectively.

1. Financial entities' exposures should be determined in accordance with paragraphs 157 to 164 of the Basel III standards, and then pro-rated for their inclusion in the leverage ratio exposure measure according to paragraph 156.[42,43]

   Assuming bank A has purchased 75% of investee B at book value, and that Investee's equity is 4 (ie the bank A's investment value is 3 and there's a minority interest of 1). Assuming that investee B's total exposure amount (determined according to paragraphs 157 to 164 of the Basel III standards) is 40, and that 2.2 of A's investment in B must be deducted from the common equity tier 1 capital of bank A according to paragraphs 84 to 89 of the Basel III standards.

   Based on these assumptions, the proportion of the investee's capital (net of minority interests) that is included in bank A's capital is 45% – ie 1 – [2.2 / 4]. Accordingly, bank A should include 45% of the investee's exposure measure, which is 18 (45% of 40).

2. Securitisation entities' exposures should be determined in accordance with paragraphs 157 to 164 of the Basel III standards, and then included in the leverage ratio exposure measure in their entirety.[44]

3. Commercial entities' exposures should be determined in accordance with paragraphs 157 to 164 of the Basel III standards, and then included in the leverage ratio exposure measure in their entirety.[45]

Rows 114 and 117 require the following memo items to be filled in:

1. Row 114: includes the accounting value of the investment in the consolidated entities, as reported under the other assets in panel A (row 16). This value is being subtracted from the total exposure measure in panel G when calculating the leverage ratio, to avoid double counting with the investees' exposures reported in rows 102 to 111. To this end, only the portion of the investment in financial entities that is not deducted from the bank's capital should be included in row 114 (considered that the remaining portion of the investment is already captured in panel G under the regulatory adjustments and then subtracted from the leverage ratio exposure measure). In the example under point 1 above, considering that the bank A's investment value is 3 and that 2.2 must be deducted from its CET1 capital, bank A should report in row 114 0.8 (3–2.2). For the investments in securitisation and commercial entities, the full investment value as reported in the other assets of panel A should be included.

42 Paragraph 156 states: "According to the treatment outlined in paragraphs 84 to 89, where a financial entity is included in the accounting consolidation but not in the regulatory consolidation, the investments in the capital of these entities are required to be deducted to the extent that they exceed certain thresholds. To ensure that the capital and exposure are measured consistently for the purposes of the leverage ratio, the assets of such entities included in the accounting consolidation should be excluded from the exposure measure in proportion to the capital that is excluded under paragraphs 84 to 89."

43 Written credit derivatives must be included at their notional value, offset by the notional value of purchased credit derivatives on the same reference name with the characteristics described in Section 5.6, letter (d). Banks may choose to not include the individual add-on amount relating to written credit derivatives included at notional.

44 Written credit derivatives must be included at their notional value, offset by the notional value of purchased credit derivatives on the same reference name with the characteristics described in paragraph 5.6, letter (d). Banks may choose to not include the individual add-on amount relating to written credit derivatives included at notional.

45 Written credit derivatives must be included at their notional value, offset by the notional value of purchased credit derivatives on the same reference name with the characteristics described in paragraph 5.6, letter (d). Banks may choose to not include the individual add-on amount relating to written credit derivatives included at notional.

For securitisation investees, row 114 also includes the retained positions to the securitisation (on- and off-balance sheet) as reported in Panels A and B.

2. Row 115: includes the value of exposures (on- and off-balance sheet) of each entity to other entities consolidated under the operative accounting framework (but not for risk-based regulatory purposes). The value of exposures must be determined according to the criteria applied in rows 102 to 111 (including the pro-rating of exposures according to paragraph 156), with the exception of unconditionally cancellable commitments, to be included after having applied a 10% credit conversion factor.

3. Row 116: includes the value of exposures (on- and off-balance sheet) of each entity to entities consolidated for risk based-regulatory purposes. The value of exposures must be determined according to the criteria applied in rows 102 to 111 (including the pro-rating of exposures according to paragraph 156), with the exception of unconditionally cancellable commitments, to be included after having applied a 10% credit conversion factor.

4. Row 117: includes the investees' accounting assets as reported in the respective financial statement.

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
102	D, E, F, J, K, L	On-balance sheet items:	Non entry cells: Items in rows 103 to 105 provide a breakdown of on-balance sheet items and should sum to total.
103	D, E, F, J, K, L	Derivatives	Total derivatives value (sum of positive fair values) with Basel II netting standards (for further details on the criteria for filling in this row, refer to panel A, row 9, columns F and L).
104	D, E, F, J, K, L	Securities financing transactions	Securities financing transactions with Basel II netting standards (for further details on the criteria for filling in this row, refer to panel A, row 13, columns E, F, K and L).
105	D, E, F, J, K, L	Other assets	Any other assets not specifically identified in any of the rows 103 to 104 above.
106	D, E, F, J, K, L	Derivatives and off-balance sheet items:	Non entry cells: Items in rows 107, 108, 110 and 111 provide a breakdown of off-balance sheet items and derivatives and should sum to total.
107	D, E, F, J, K, L	PFE of derivatives	Potential future exposure of derivatives when applying the current exposure method and Basel II netting standards (for further details on the criteria for filling in this row, refer to panel B, row 36, columns E and K).
108	D, E, F, J, K, L	Notional value of written credit derivatives	Notional value of written credit derivatives, offset by notional value of purchased credit derivatives on the same underlying reference name as those credit derivatives written by the bank and where the maturity of the purchased protection is equal to or greater than the maturity of the sold protection (for further details on the criteria for filling in this row, refer to panel E, row 87, columns D and J and row 88, columns H and N).
109	D, E, F, J, K, L	Off-balance sheet items:	Non entry cells: Items in rows 110 and 111 provide a breakdown of off-balance sheet items and should sum to total.
110	D, E, F, J, K, L	unconditionally cancellable commitments	Notional value of unconditionally cancellable commitments.
111	D, E, F, J, K, L	other commitments	Notional value of other commitments.

Row	Column	Heading	Description
112	D, E, F, J, K, L	Totals	This is a non data entry row.
114	D, E, F, J, K, L	Investment value in the consolidated entities	Accounting value of the investment in the consolidated entities, as reported under the other assets in panel A (row 16). For financial entities, only the portion of the investment not deducted from banks' capital should be included. For securitisation investees, row 114 also includes the retained positions to the securitisation (on- and off-balance sheet) as reported in panels A and B.
115	D, E, F, J, K, L	On and off-balance sheet exposures between entities included in panel F	On- and off-balance sheet exposures of each entity to other entities consolidated under the operative accounting framework (but not for risk-based regulatory purposes). The value of exposures must be determined according to the criteria applied in rows 102 to 111 (including the pro-rating of exposures according to paragraph 156), with the exception of unconditionally cancellable commitments, to be included after having applied a 10% credit conversion factor.
116	D, E, F, J, K, L	On and off-balance sheet exposures of entities included in panel F to entities consolidated for risk-based regulatory purposes	On- and off-balance sheet exposures of each entity to entities consolidated for risk based-regulatory purposes. The value of exposures must be determined according to the criteria applied in rows 102 to 111 (including the pro-rating of exposures according to paragraph 156), with the exception of unconditionally cancellable commitments, to be included after having applied a 10% credit conversion factor.
117	D, E, F, J, K, L	Accounting assets of the consolidated entities	Investees' accounting assets as reported in the respective financial statement.

5.8 Calculation of the leverage ratio (panel G)

Panel G 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).

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
123	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).
124	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).
125	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.

126	D, J	On and off-balance sheet exposures of entities consolidated for risk-based regulatory purposes to other entities included in panel F	On- and off-balance sheet exposures of entities consolidated for risk-based regulatory purposes to entities consolidated under the operative accounting framework (but not for risk-based regulatory purposes). The value of exposures must be determined according to the criteria applied in panels A and B, with the exception of unconditionally cancellable commitments, to be included after having applied a 10% credit conversion factor. Exposures to financial entities must be pro-rated according to paragraph 156.
127	D, J	Total exposures between entities in the scope of consolidation of the leverage ratio	This is a non data entry row. It calculates the total exposures between entities included in the scope of consolidation of the leverage ratio, to be subtracted when calculating the total exposures for the leverage ratio.
128	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.
129	D, J	Leverage ratio	This is a non data entry row. It calculates the leverage ratio on the basis of the previous values.

5.9 Business model categorisation (panel H)

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).

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
135	J	Total exposures:	This is a non data entry row. Rows 136 and 139 provide a breakdown of total exposures.
136	J	Total trading book exposures:	This is a non data entry row. Items in rows 137 and 138 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.
137	J	Derivatives, SFT	Leverage ratio exposure amount for derivatives and SFT that belong to the trading book according to paragraphs 685 to 689(iii) of the Basel II framework.
138	J	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 SFT.
139	J	Total banking book exposures:	This is a non data entry row. Items in rows 140 to 142 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.
140	J	Derivatives, SFT	Leverage ratio exposure amount for derivatives and SFT
141	J	Investments in covered bonds	Leverage ratio exposure amount for covered bonds.
142	J	Other banking book exposures:	This is a non data entry row. Items in rows 143, 150, 151, 156 and 162 provide a breakdown of the leverage exposure amount of banking book exposures other than derivatives, SFT and covered bonds.

Row	Column	Heading	Description
143	J	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 144, 148 and 149 provide a breakdown of the sovereign exposures.
144	J	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.
145	J	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 144).
146	J	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 144).
147	J	Check row	This is a non data entry row. It checks that the sum of the exposure amounts in rows 145 and 146 is smaller than the amount of total PSE exposures.
148	J	MDBs	Leverage ratio exposure amount for exposures to MDBs referred to in paragraphs 229 and 230 of the Basel II framework.
149	J	Other sovereign exposures	Leverage ratio exposure amount for sovereigns exposures, excluding exposures to PSEs and MDBs.
150	J	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.
151	J	Retail exposures:	This is a non data entry row. Items in rows 152 to 155 provide a breakdown of leverage ratio exposure amount for exposures which meet the definition in paragraphs 231 to 234 of the Basel II framework.
152	J	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
153	J	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
154	J	Qualifying revolving retail exposures	Leverage ratio exposure amount for exposures which meet the definition in paragraph 234 of the Basel II framework
155	J	Other retail exposures	Leverage ratio exposure amount for retail exposures other than residential real estate, SME and qualifying revolving retail exposures.
156	J	Corporate:	This is a non data entry row. Items in rows 157 and 158 provide a breakdown of leverage ratio exposure amount for exposures which meet the definition in paragraphs 218 to 228 of the Basel II framework.
157	J	Financial	Leverage ratio exposure amount for corporate exposures which meet the definition in paragraph 102 of the Basel III framework, excluding exposures to banks.
158	J	Non-financial:	This is a non data entry row. Items in rows 159 to 161 provide a breakdown of non-financial exposures.

Row	Column	Heading	Description
159	J	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.
160	J	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.
161	J	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.
162	J	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.
163	J	Securitisation exposures	Leverage ratio exposure amount for securitisation exposures (of which item, also to be included in row 162).
164	J	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.
165	J	Check row	This is a non data entry row. It checks that total in row 135 equals total exposures in Panels A and B.
167	J	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 136 to 163.

Banks should report all exposure values consistent with the calculations for the purposes of the leverage ratio in the rest of this worksheet, with the exclusion of exposure values in panel F. As a result, row 135 should equal total exposures in Panels A and B. Unless mentioned otherwise, the input rows in this panel are mutually exclusive. Rows 135, 136, 139, 142, 143, 151, 156 and 158 are non-data entry rows, and rows 147, 164 and 165 include checks.

6. Liquidity

This chapter of the Instructions regards the LCR and NSFR. The data collection is predominantly aimed at monitoring the LCR as specified in *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools*, published by the Committee in January 2013 and the NSFR as specified in Section II.2 of *Basel III: International framework for liquidity risk measurement, standards and monitoring*, published by the Committee in December 2010. These documents are referred to in the remainder of this chapter as the "Basel III LCR standards" and "Basel III NSFR standards", respectively.

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 LCR standards and Basel III NSFR standards, respectively.

(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 NSFR standards (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 LCR standards.

All specifications and criteria specified in the Basel III LCR standards and the Basel III NSFR standards apply. The instructions indicate which paragraph of these documents the data requested refer to. If the instruction contradicts these documents, the standards overrule the instructions. Where the instructions provide further specification on the requested data beyond the standards, 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 LCR standards paragraph 164). 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 (HQLA) 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)

Operational requirements (paragraphs 28-40 in the Basel III LCR standards)**:** All assets in the stock are subject to the following operational requirements. These operational requirements are designed to ensure that the stock of HQLA is managed in such a way that the bank can, and is able to demonstrate that it can, immediately use the stock of assets as a source of contingent funds that is available for the bank to convert into cash through outright sale or repo, to fill funding gaps between cash inflows and outflows at any time during the 30 day stress period, with no restriction on the use of the liquidity generated.

All assets in the stock should be unencumbered, per the definition below. Banks should exclude from the stock those assets that, although meeting the definition of "unencumbered" specified below, the bank would not have the operational capability to monetise to meet outflows during the stressed period. Operational capability to monetise assets requires having procedures and appropriate systems in place, including providing the function noted below with access to all necessary information to execute monetisation of any asset at any time. Monetisation of the asset must be executable, from an operational perspective, in the standard settlement period for the asset class in the relevant jurisdiction.

All assets accounted for in this section should be under the control of the function charged with managing the liquidity of the bank (eg the treasurer), meaning the function has the continuous authority, and legal and operational capability, to monetise any asset in the stock. Control must be evidenced either by maintaining assets in a separate pool managed by the function with the sole intent for use as a source of contingent funds, or by demonstrating that the function can monetise the asset at any point in the 30 day stress period and that the proceeds of doing so are available to the function throughout the 30 day stress period without directly conflicting with a stated business or risk management strategy. For example, an asset should not be included in the stock if the sale of that asset, without replacement throughout the 30 day period, would remove a hedge that would create an open risk position in excess of internal limits.

A bank is permitted to hedge the market risk associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the market risk, 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).

In accordance with Principle 9 of the *Sound Principles* a bank "should monitor the legal entity and physical location where collateral is held and how it may be mobilised in a timely manner". Specifically it should have a policy in place that identifies legal entities, geographical locations, currencies and specific custodial or bank accounts where HQLA are held. In addition the bank should determine whether any such assets should be excluded for operational reasons and, therefore, have the ability to determine the composition of its stock on a daily basis.

Qualifying HQLA that are held to meet statutory liquidity requirements at the legal entity or sub-consolidated level (where applicable) may only be included in the stock at the consolidated level to the extent that the related risks (as measured by the legal entity's or sub-consolidated group's net cash outflows in the LCR) are also reflected in the consolidated LCR. Any surplus of HQLA held at the legal entity can only be included in the consolidated stock if those assets would also be freely available to the consolidated (parent) entity in times of stress.

In assessing whether assets are freely transferable for regulatory purposes, banks should be aware that assets may not be freely available to the consolidated entity due to regulatory, legal, tax, accounting or other impediments. Assets held in legal entities without market access should only be included to the extent that they can be freely transferred to other entities that could monetise the assets.

In certain jurisdictions, large, deep and active repo markets do not exist for eligible asset classes, and therefore such assets are likely to be monetised through outright sale. In these circumstances, a bank should exclude from the stock of HQLA those assets where there are impediments to sale, such as large fire-sale discounts which would cause it to breach minimum solvency requirements, or requirements to hold such assets, including, but not limited to, statutory minimum inventory requirements for market-making.

Banks should not include in the stock of HQLA any assets, or liquidity generated from assets, they have received under right of rehypothecation, if the beneficial owner has the contractual right to withdraw those assets during the 30 day stress period.

Assets received as collateral for derivatives transactions that are not segregated and legally able to be rehypothecated may be included in the stock of HQLA provided that the bank records an appropriate outflow for the associated risks as set out in the Basel III LCR standards paragraph 116.

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: free of legal, regulatory, contractual or other restrictions on the ability of the bank to liquidate, sell, transfer, or assign the asset. An asset in the stock should not be pledged by the bank (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction, nor be designated to cover operational costs (such as rents and salaries). 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 which qualify for the stock of HQLA that have been prepositioned or deposited with, or pledged to, the central bank or a public sector entity (PSE) but have not been used to generate liquidity may be included in the stock. If a bank has deposited, pre-positioned or pledged Level 1, Level 2 and other assets in a collateral pool and no specific securities are assigned as collateral for any transactions, it may assume that assets are encumbered in order of increasing liquidity value in the LCR, ie assets ineligible for the LCR are assigned first, followed by Level 2B, then other Level 2 and finally Level 1. This determination must be made in compliance with any requirements, such as concentration or diversification, of the central bank or PSE.

Criteria of liquid assets: To qualify as a "high quality liquid asset", assets should be liquid in markets during a time of stress and, with the exception of Level 2B assets, ideally be central bank eligible. Such assets should generally possess the fundamental and market-related characteristics specified in paragraphs 24(i) and 24(ii) of the Basel III LCR standards. Securities that can be included in the stock of HQLA should meet the following common criteria (note that additional security-specific criteria are included in the individual line item descriptions):

- they should neither be issued by, nor be an obligation of, a financial institution[46] or any of its affiliated entities (except in the case of covered bonds and RMBS 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
- with the exception of Level 2B assets, they should ideally be central bank eligible.[47]

Row	Heading	Description	Basel III LCR standards reference
A)a)	**Level 1 assets**		
6	Coins and banknotes	Coins and banknotes currently held by the bank that are immediately available to meet obligations. Deposits placed at, or receivables from, other institutions should be reported in the inflows section.	50(a)
7	Total central bank reserves; of which:	Total amount held in central bank reserves (including required reserves) including banks' overnight deposits with the central bank, and term deposits with the central bank that: (i) are explicitly and contractually repayable on notice from the depositing bank; or (ii) that constitute a loan against which the bank can borrow on a term basis or on an overnight but automatically renewable basis (only where the bank has an existing deposit with the relevant central bank). Other term deposits with central banks are not eligible for the stock of HQLA; however, if the term expires within 30 days, the term deposit could be considered as an inflow (reported in line 304).	50(b), footnote 12
8	part of central bank reserves that can be drawn in times of stress	Total amount held in central bank reserves and overnight and term 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 165 of the outflows section. **Please refer to the instructions from your supervisor for the specification of this item.**	50(b), footnote 13

[46] Financial institutions, in this context, include banks, securities firms and insurance companies.

[47] Central bank eligibility alone is not a sufficient basis for determining which assets qualify as HQLA.

Row	Heading	Description	Basel III LCR standards reference
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).	50(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).	50(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).	50(c)
14	issued or guaranteed by PSEs	Marketable debt securities issued or guaranteed by public sector entities, receiving a 0% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 57 and 58).	50(c)
15	issued or guaranteed by BIS, IMF, ECB and European Community or MDBs	Marketable debt securities issued or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Central Bank (ECB) and European Community. 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).	50(c)
For non-0% risk-weighted sovereigns:			
17	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.	50(d)
18	domestic sovereign or central bank debt securities issued in foreign currencies, up to the amount of the bank's stressed net cash outflows in that specific foreign currency stemming from the bank's operations in the jurisdiction where the bank's liquidity risk is being taken	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), up to the amount of the bank's stressed net cash outflows in that specific foreign currency stemming from the bank's operations in the jurisdiction where the bank's liquidity risk is being taken.	50(e)
Total Level 1 assets:			
19	Total stock of Level 1 assets	Total outright holdings of Level 1 assets plus all borrowed securities of Level 1 assets	49
20	Adjustment to stock of Level 1 assets	Adjustment to the stock of Level 1 assets for purpose of calculating the caps on Level 2 and Level 2B assets.	Annex 1
21	Adjusted amount of Level 1 assets	Adjusted amount of Level 1 assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 49 and the cap on Level 2B assets in line item 48.	Annex 1

Row	Heading	Description	Basel III LCR standards reference
A)b)	**Level 2A assets**		
Securities with a 20% risk weight:			
25	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 52(a) of the Basel III LCR standards, and not included in lines 17 or 18.	52(a)
26	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 52(a) of the Basel III LCR standards.	52(a)
27	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 52(a) of the Basel III LCR standards, and not included in lines 17 or 18.	52(a)
28	issued or guaranteed by PSEs	Marketable debt securities issued or guaranteed by 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 52(a) of the Basel III LCR standards.	52(a)
29	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 52(a) of the Basel III LCR standards.	52(a)
Non-financial corporate bonds:			
30	rated AA- or better	Non-financial corporate bonds (including commercial paper) (i) having a long-term credit assessment by a recognised ECAI of at least AA- or in the absence of a long term rating, a short-term rating equivalent in quality to the long-term rating or (ii) not having a credit assessment by a recognised ECAI but are internally rated as having a probability of default (PD) corresponding to a credit rating of at least AA-, satisfying the conditions listed in paragraph 52(b) of the Basel III LCR standards.	52(b)
Covered bonds (not self-issued):			
31	rated AA- or better	Covered bonds, not self-issued, (i) having a long-term credit assessment by a recognised ECAI of at least AA- or in the absence of a long term rating, a short-term rating equivalent in quality to the long-term rating or (ii) not having a credit assessment by a recognised ECAI but are internally rated as having a probability of default (PD) corresponding to a credit rating of at least AA-, satisfying the conditions listed in paragraph 52(b) of the Basel III LCR standards.	52(b)
Total Level 2A assets:			
32	Total stock of Level 2A assets	Total outright holdings of Level 2A assets plus all borrowed securities of Level 2A assets, after applying haircuts	52(a),(b)
33	Adjustment to stock of Level 2A assets	Adjustment to the stock of Level 2A assets for purpose of calculating the caps on Level 2 and Level 2B assets.	Annex 1

Row	Heading	Description	Basel III LCR standards reference
34	Adjusted amount of Level 2A assets	Adjusted amount of Level 2A assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 49 and the cap on Level 2B assets in line item 48.	Annex 1
A)c) Level 2B assets **Please refer to the instructions from your supervisor for the specification of items in the Level 2B assets subsection.** In choosing to include any Level 2B assets in Level 2, national supervisors are expected to ensure that (i) such assets fully comply with the qualifying criteria set out Basel III LCR standards, paragraph 54; and (ii) banks have appropriate systems and measures to monitor and control the potential risks (eg credit and market risks) that banks could be exposed to in holding these assets.			
37	Residential mortgage backed securities (RMBS), rated AA or better	RMBS that satisfy all of the conditions listed in paragraph 54(a) of the Basel III LCR standards.	54(a)
38	Non-financial corporate bonds, rated BBB- to A+	Non-financial corporate debt securities (including commercial paper) rated BBB- to A+ that satisfy all of the conditions listed in paragraph 54(b) of the Basel III LCR standards.	54(b)
39	Non-financial common equity shares	Non-financial common equity shares that satisfy all of the conditions listed in paragraph 54(c) of the Basel III LCR standards.	54(c)
Total Level 2B assets:			
40	Total stock of Level 2B RMBS assets	Total outright holdings of Level 2B RMBS assets plus all borrowed securities of Level 2B RMBS assets, after applying haircuts	54(a)
41	Adjustment to stock of Level 2B RMBS assets	Adjustment to the stock of Level 2B RMBS assets for purpose of calculating the caps on Level 2 and Level 2B assets.	Annex 1
42	Adjusted amount of Level 2B RMBS assets	Adjusted amount of Level 2B RMBS assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 49 and the cap on Level 2B assets in line item 48.	Annex 1
43	Total stock of Level 2B non-RMBS assets	Total outright holdings of Level 2B non-RMBS assets plus all borrowed securities of Level 2B non-RMBS assets, after applying haircuts	54(b),(c)
44	Adjustment to stock of Level 2B non-RMBS assets	Adjustment to the stock of Level 2B non-RMBS assets for purpose of calculating the caps on Level 2 and Level 2B assets.	Annex 1
45	Adjusted amount of Level 2B non-RMBS assets	Adjusted amount of Level 2B non-RMBS assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 49 and the cap on Level 2B assets in line item 48.	Annex 1
46	Adjusted amount of Level 2B (RMBS and non-RMBS) assets	Sum of adjusted amount of Level 2B RMBS assets and adjusted amount of Level 2B non-RMBS assets	Annex 1
48	Adjustment to stock of HQLA due to cap on Level 2B assets	Adjustment to stock of HQLA due to 15% cap on Level 2B assets.	47, Annex 1
49	Adjustment to stock of HQLA due to cap on Level 2 assets	Adjustment to stock of HQLA due to 40% cap on Level 2 assets.	51, Annex 1
A)d) Total stock of HQLA			
52	Total stock of HQLA	Total stock of HQLA after taking haircuts and the adjustment for the caps on Level 2 and Level 2B assets into account.	

Row	Heading	Description	Basel III LCR standards reference
56	Assets held at the entity level, but excluded from the consolidated stock of HQLA	Any surplus of liquid assets held at the legal entity that is excluded (ie not reported in lines above) 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, the market value of Level 2A assets excluded in column E, the market value of Level 2B RMBS assets excluded in column F and the market value of Level 2B non-RMBS assets excluded in column G.	36–37, 171–172
57	of which, can be included in the consolidated stock by the time the standard is implemented	Any assets reported in row 56 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.	
59	Assets excluded from the stock of HQLA due to operational restrictions	Level 1 and Level 2 assets held by the bank that are not included in the stock of HQLA (ie not reported in lines above), because of the operational restrictions noted in paragraphs 31-34 and 38-40 of the Basel III LCR standards. Banks should report the market value of Level 1 assets excluded in column D, the market value of Level 2A assets excluded in column E, the market value of Level 2B RMBS assets excluded in column F and the market value of Level 2B non-RMBS assets excluded in column G.	31–34, 38–40
60	of which, can be included in the stock by the time the standard is implemented	Any assets reported in row 59 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 LCR standards reference
A)e) Treatment for jurisdictions with insufficient HQLA **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 (or both Level 1 and Level 2 assets) in their domestic currency to meet the aggregate demand of banks with significant exposures in this currency (note that an insufficiency in Level 2 assets alone does not qualify for the alternative treatment). To address this situation, the Committee has developed alternative treatments for the holdings in the stock of HQLA, which are expected to apply to a limited number of currencies and jurisdictions. Eligibility for such alternative treatment will be judged on the basis of qualifying criteria set out in Annex 2 of the Basel III LCR standards and will be determined through an independent peer review process overseen by the Committee. The purpose of this process is to ensure that the alternative treatments are only used when there is a true shortfall in HQLA in the domestic currency relative to the needs in that currency. There are three potential options for this treatment (line items 67 to 71). **If your supervisor intends to adopt this treatment, it is expected that they provide specific instructions to the banks under its supervision for reporting the relevant information under the option it intends to use.** To avoid double-counting, if an asset has already been included in the eligible stock of HQLA, it should not be reported under these options.			
Option 1 – Contractual committed liquidity facilities from the relevant central bank, with a fee 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 not be higher than the net yield on a representative portfolio of Level 1 and Level 2 assets, after adjusting for any material differences in credit risk.			
67	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.**	58
Option 2 – Foreign currency HQLA to cover domestic currency liquidity needs For currencies that do not have sufficient HQLA, supervisors may permit banks that evidence a shortfall of HQLA in the domestic currency (which would match the currency of the underlying risks) to hold HQLA 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. To account for foreign exchange risk associated with foreign currency HQLA used to cover liquidity needs in the domestic currency, such liquid assets should be subject to a minimum haircut of 8% for major currencies that are active in global foreign exchange markets. For other currencies, supervisors should increase the haircut to an appropriate level on the basis of historical (monthly) exchange rate volatilities between the currency pair over an extended period of time. If the domestic currency is formally pegged to another currency under an effective mechanism, the haircut for the pegged currency can be lowered to a level that reflects the limited exchange rate risk under the peg arrangement. Haircuts for foreign currency HQLA used under Option 2 would apply only to HQLA in excess of a threshold specified by supervisors which is not greater than 25% that are used to cover liquidity needs in the domestic currency.			
69	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.**	59
70	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.**	59

Row	Heading	Description	Basel III LCR standards 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 qualifying principles and criteria, but where there are sufficient Level 2A assets. In this case, supervisors may choose to 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 2A assets in the stock. These additional Level 2A assets should be subject to a minimum 20% – ie 5% higher than the 15% haircut applicable to Level 2A assets that are included in the 40% cap. Any Level 2B assets held by the bank would remain subject to the cap of 15%, regardless of the amount of other Level 2 assets held.			
71	Option 3 – Additional use of Level 2 assets with a higher haircut	Assets reported in lines 25 to 31 that are **not** counted towards the regular stock of HQLA because of the cap on Level 2 assets. **Please refer to the instructions from your supervisor for the specification of this item.**	62
Total usage of alternative treatment			
72	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.**	
73	Cap on usage of alternative treatment	**Please refer to the instructions from your supervisor for the specification of this item.**	
74	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)f)	**Total stock of HQLA plus usage of alternative treatment**		
77	Total stock of HQLA plus usage of alternative treatment	Sum of stock of HQLA 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 LCR standards paragraph 69).

Where there is potential that an item could be reported in multiple outflow categories, (eg committed liquidity facilities granted to cover debt maturing within the 30 calendar day period), a bank only has to assume up to the maximum contractual outflow for that product (Basel III LCR standards paragraph 72).

Row	Heading	Description	Basel III LCR standards reference
a)	**Retail deposit run-off**		
Retail deposits are defined as deposits placed with a bank by a natural person. Deposits from legal entities, sole proprietorships and partnerships are captured in wholesale deposit categories. Retail deposits reported in lines 87 to 104 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 87 to 104 as appropriate. If a portion of the term deposit can be withdrawn without incurring such a penalty, only that portion should be treated as a demand deposit. The remaining balance of the deposit should be treated as a term deposit. 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 LCR standards paragraph 110). To be treated in this manner, it is not sufficient that the debt instruments are specifically designed and marketed to retail customers. Rather there should be limitations placed such that those instruments cannot be bought and held by parties other than retail customers. Per paragraph 76 of the Basel III LCR standards, an "effective deposit insurance scheme" refers to a scheme (i) that guarantees that it has the ability to make prompt payouts, (ii) for which the coverage is clearly defined and (iii) of which public awareness is high. The deposit insurer in an effective deposit insurance scheme has formal legal powers to fulfil its mandate and is operationally independent, transparent and accountable. A jurisdiction with an explicit and legally binding sovereign deposit guarantee that effectively functions as deposit insurance can be regarded as having an effective deposit insurance scheme.			
83	Total retail deposits; of which	Total retail deposits as defined above.	73–84
84	Insured deposits; of which:	The portion of retail deposits that are fully insured by an effective deposit insurance scheme.	75–78
85	in transactional accounts; of which:	Total insured retail deposits in transactional accounts (eg accounts where salaries are automatically credited)	75, 78
86	eligible for a 3% run-off rate; of which:	The amount of insured transactional retail deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. **Please refer to the instructions from your supervisor for the specification of these items.**	78
87	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 86, the amount that **are** in the reporting bank's home jurisdiction.	78
88	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 86, the amount that **are not** in the reporting bank's home jurisdiction.	78
89	eligible for a 5% run-off rate; of which:	The amount of insured transactional retail deposits that are in jurisdictions where the supervisor does **not** choose to apply a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	75
90	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 89, the amount that **are** in the reporting bank's home jurisdiction.	75
91	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 89, the amount that **are not** in the reporting bank's home jurisdiction.	75
92	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	Total insured retail deposits in non-transactional accounts where the customer has another relationship with the bank that would make deposit withdrawal highly unlikely.	75, 78

Row	Heading	Description	Basel III LCR standards reference
93	eligible for a 3% run-off rate; of which:	The amount of insured non-transactional established relationship retail deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. **Please refer to the instructions from your supervisor for the specification of these items.**	78
94	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 93, the amount that **are** in the reporting bank's home jurisdiction.	78
95	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 93, the amount that **are not** in the reporting bank's home jurisdiction.	78
96	eligible for a 5% run-off rate; of which:	The amount of insured non-transactional established relationship retail deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	75
97	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 96, the amount that **are** in the reporting bank's home jurisdiction.	75
98	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 96, the amount that **are not** in the reporting bank's home jurisdiction.	75
99	in non-transactional and non-relationship 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.	79
100	Uninsured deposits	The portion of retail deposits that are non-maturing or mature within 30 days that are not fully insured by an effective deposit insurance scheme (ie all retail deposits not reported in lines 87 to 99, excluding any deposits included in lines 102 to 104).	79
101	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.	79
102	Category 1	As defined by supervisor	79
103	Category 2	As defined by supervisor	79
104	Category 3	As defined by supervisor	79
105	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 where early withdrawal results in a significant penalty that is materially greater than the loss of interest.	82–84
106	With a supervisory run-off rate	As defined by supervisor	84
107	Without supervisory run-off rate	All other term retail deposits treated as having > 30 day remaining maturity as defined in line 105.	82

Row	Heading	Description	Basel III LCR standards reference
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. "Small business customers" are defined in line with the definition of loans extended to small businesses in paragraph 231 of the Basel II framework 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 LCR standards paragraph 90). "Aggregated funding" means the gross amount (ie not netting any form of credit extended to the legal entity) of all forms of funding (eg deposits or debt securities or similar derivative exposure for which the counterparty is known to be a small business customer) (Basel III LCR standards footnote 41). 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 LCR standards footnote 41). Where a bank does not have any exposure to a small business customer that would enable it to use the definition under paragraph 231 of the Basel II Framework, the bank may include such a deposit in this category provided that the total aggregate funding raised from the customer is less than €1 million (on a consolidated basis where applicable) and the deposit is managed as a retail deposit. This means that the bank treats such deposits in its internal risk management systems consistently over time and in the same manner as other retail deposits, and that the deposits are not individually managed in a way comparable to larger corporate deposits. 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 116 to 133 as appropriate. If a portion of the term deposit can be withdrawn without incurring such a penalty, only that portion should be treated as a demand deposit. The remaining balance of the deposit should be treated as a term deposit.		
111	Total unsecured wholesale funding		85–111
112	Total funding provided by small business customers; of which:	Total small business customer deposits as defined above.	89–92
113	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 that are fully insured by an effective deposit insurance scheme.	89, 75–78
114	in transactional accounts; of which:	Total insured small business customer deposits in transactional accounts (eg accounts where salaries are paid out from).	89, 75, 78
115	eligible for a 3% run-off rate; of which:	The amount of insured transactional small business customer deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. **Please refer to the instructions from your supervisor for the specification of these items.**	89, 78

Row	Heading	Description	Basel III LCR standards reference
116	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 115, the amount that **are** in the reporting bank's home jurisdiction.	89, 78
117	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 115, the amount that **are not** in the reporting bank's home jurisdiction.	89, 78
118	eligible for a 5% run-off rate; of which:	The amount of insured transactional small business customer deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	89, 75
119	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 118, the amount that **are** in the reporting bank's home jurisdiction.	89, 75
120	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 118, the amount that **are not** in the reporting bank's home jurisdiction.	89, 75
121	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	Total 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.	89, 75, 78
122	eligible for a 3% run-off rate; of which:	The amount of insured non-transactional established relationship small business customer deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. **Please refer to the instructions from your supervisor for the specification of these items.**	89, 78
123	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 122, the amount that **are** in the reporting bank's home jurisdiction.	89, 78
124	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 122, the amount that **are not** in the reporting bank's home jurisdiction.	89, 78
125	eligible for a 5% run-off rate; of which:	The amount of insured non-transactional established relationship small business customer deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	89, 75
126	are in the reporting bank's home jurisdiction	Of the deposits referenced in line 125, the amount that **are** in the reporting bank's home jurisdiction.	89, 75
127	are not in the reporting bank's home jurisdiction	Of the deposits referenced in line 125, the amount that **are not** in the reporting bank's home jurisdiction.	89, 75
128	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.	89, 79
129	Uninsured deposits	The portion of small business customer deposits that are non-maturing or mature within 30 days, that are not fully insured by an effective deposit insurance scheme (ie all small business customer deposits not reported in lines 116 to 128, excluding any reported in lines 131 to 133).	89, 79
130	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.	89, 79
131	Category 1	As defined by supervisor	89, 79

Row	Heading	Description	Basel III LCR standards reference
132	Category 2	As defined by supervisor	89, 79
133	Category 3	As defined by supervisor	89, 79
134	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.	92, 82-84
135	With a supervisory run-off rate	As defined by supervisor	92, 84
136	Without supervisory run-off rate	All other term small business customer deposits treated as having > 30 day remaining maturity as defined in line 134.	92, 82

Unsecured wholesale funding generated by clearing, custody and cash management activities ("operational deposits"):

Reported in lines 140 to 153 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 116 to 136) generated out of clearing, custody and cash management activities ("operational deposits"). These funds may receive a 25% run-off factor only if the customer has a substantive dependency with the bank and the deposit is required for such activities.

Qualifying activities in this context refer to clearing, custody or cash management activities that meet the following criteria:

- 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. For example, this condition would not be met if the bank is aware that the customer has adequate back-up arrangements.
- These services must be provided under a legally binding agreement to institutional customers.
- The termination of such agreements shall be subject either to a notice period of at least 30 days or significant switching costs (such as those related to transaction, information technology, early termination or legal costs) to be borne by the customer if the operational deposits are moved before 30 days.

Qualifying operational deposits generated by such an activity are ones where:

- The deposits are by-products of the underlying services provided by the banking organisation and not sought out in the wholesale market in the sole interest of offering interest income.
- The deposits are held in specifically designated accounts and priced without giving an economic incentive to the customer (not limited to paying market interest rates) to leave any excess funds on these accounts. In the case that interest rates in a jurisdiction are close to zero, it would be expected that such accounts are non-interest bearing.

Any excess balances that could be withdrawn and would still leave enough funds to fulfil these clearing, custody and cash management activities do not qualify for the 25% factor. In other words, only that part of the deposit balance with the service provider that is proven to serve a customer's operational needs can qualify as stable. Excess balances should be treated in the appropriate category for non-operational deposits. If banks are unable to determine the amount of the excess balance, then the entire deposit should be assumed to be excess to requirements and, therefore, considered non-operational.

Deposits arising out of correspondent banking or from the provision of prime brokerage services (as defined in Basel III LCR standards footnote 42) should not be reported in these lines rather as non-operational deposits in lines 156 to 163 as appropriate (Basel III LCR standards paragraph 99) and lines 169 and 171, 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. (Basel III LCR standards, paragraph 101)

A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets 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. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, and the provision of custody related cash management services. Also included are the receipt of dividends and other income, client subscriptions and redemptions. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer

Row	Heading	Description	Basel III LCR standards reference
and agency services, including payment and settlement services (excluding correspondent banking), and depository receipts. (Basel III LCR standards, paragraph 102) A cash management relationship, in this context, refers to the provision of cash management and related services to 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 payment remittance, collection and aggregation of funds, payroll administration, and control over the disbursement of funds. (Basel III LCR standards, paragraph 103)			
137	Total operational deposits; of which:	The portion of unsecured operational wholesale funding generated by clearing, custody and cash management activities as defined above.	93–104
138	provided by non-financial corporates	Such funds provided by non-financial corporates. Funds from small business customers that meet the requirements outlined in paragraphs 90 and 91 of the Basel III LCR standards should not be reported here but are subject to lower run-off rates in rows 116 to 129.	93–104
139	insured, with a 3% run-off rate	The portion of such funds provided by non-financial corporates that **are** fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	104
140	insured, with a 5% run-off rate	The portion of such funds provided by non-financial corporates that **are** fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	104
141	uninsured	The portion of such funds provided by non-financial corporates that **are not** fully covered by an effective deposit insurance scheme.	93–103
142	provided by sovereigns, central banks, PSEs and MDBs	Such funds provided by sovereigns, central banks, PSEs and multilateral development banks.	93–104
143	insured, with a 3% run-off rate	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that **are** fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	104
144	insured, with a 5% run-off rate	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that **are** fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate. **Please refer to the instructions from your supervisor for the specification of these items.**	104
145	uninsured	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that **are not** fully covered by an effective deposit insurance scheme.	93–103
146	provided by banks	Such funds provided by banks.	93–104

<table>
<tr><th>Row</th><th>Heading</th><th>Description</th><th>Basel III LCR standards reference</th></tr>
<tr><td>147</td><td>insured, with a 3% run-off rate</td><td>The portion of such funds provided by banks that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. Please refer to the instructions from your supervisor for the specification of these items.</td><td>104</td></tr>
<tr><td>148</td><td>insured, with a 5% run-off rate</td><td>The portion of such funds provided by banks that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate. Please refer to the instructions from your supervisor for the specification of these items.</td><td>104</td></tr>
<tr><td>149</td><td>uninsured</td><td>The portion of such funds provided by banks that are not fully covered by an effective deposit insurance scheme.</td><td>93–103</td></tr>
<tr><td>150</td><td>provided by other financial institutions and other legal entities</td><td>Such funds provided by financial institutions (other than banks) and other legal entities.</td><td>93–104</td></tr>
<tr><td>151</td><td>insured, with a 3% run-off rate</td><td>The portion of such funds provided by financial institutions (other than banks) and other legal entities that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. Please refer to the instructions from your supervisor for the specification of these items.</td><td>104</td></tr>
<tr><td>152</td><td>insured, with a 5% run-off rate</td><td>The portion of such funds provided by financial institutions (other than banks) and other legal entities that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate. Please refer to the instructions from your supervisor for the specification of these items.</td><td>104</td></tr>
<tr><td>153</td><td>uninsured</td><td>The portion of such funds provided by financial institutions (other than banks) and other legal entities that are not fully covered by an effective deposit insurance scheme.</td><td>93–103</td></tr>
<tr><td colspan="4">Non-operational deposits in lines 156 to 163 include all deposits and other extensions of unsecured funding not included under operational deposits in lines 140 to 153, 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 LCR standards, footnote 42) should not be included in these lines (Basel III LCR standards, paragraph 99).

Customer cash balances arising from the provision of prime brokerage services, including but not limited to the cash arising from prime brokerage services as identified in Basel III LCR standards, paragraph 99, should be considered separate from any required segregated balances related to client protection regimes imposed by national regulations, and should not be netted against other customer exposures included in this standard. These offsetting balances held in segregated accounts are treated as inflows in Basel III LCR standards, paragraph 154 and should be excluded from the stock of HQLA (Basel III LCR standards, paragraph 111).</td></tr>
<tr><td>154</td><td>Total non-operational deposits; of which</td><td>The portion of unsecured wholesale funding not considered as “operational deposits” as defined above.</td><td>105–109</td></tr>
<tr><td>155</td><td>provided by non-financial corporates; of which:</td><td>Total amount of such funds provided by non-financial corporates.</td><td>107–108</td></tr>
<tr><td>156</td><td>where entire amount is fully covered by an effective deposit insurance scheme</td><td>Amount of such funds provided by non-financial corporates where the entire amount of the deposit is fully covered by an effective deposit insurance scheme.</td><td>108</td></tr>
<tr><td>157</td><td>where entire amount is not fully covered by an effective deposit insurance scheme</td><td>Amount of such funds provided by non-financial corporates where the entire amount of the deposit is not fully covered by an effective deposit insurance scheme.</td><td>107</td></tr>
</table>

Row	Heading	Description	Basel III LCR standards reference
158	provided by sovereigns, central banks, PSEs and MDBs; of which:	Such funds provided by sovereigns, central banks (other than funds to be reported in line item 165), PSEs, and multilateral development banks.	107-108
159	where entire amount is fully covered by an effective deposit insurance scheme	Amount of such funds provided by sovereigns, central banks, PSEs and MDBs where the entire amount of the deposit **is** fully covered by an effective deposit insurance scheme.	108
160	where entire amount is not fully covered by an effective deposit insurance scheme	Amount of such funds provided by sovereigns, central banks, PSEs and MDBs where the entire amount of the deposit **is not** fully covered by an effective deposit insurance scheme.	107
161	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 or specialised service providers. Central institutions 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 148 or 149 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 148 or 149, nor placed for purposes as referred to in letters (a) and (b) above, are to be reported in line items 162 or 163. Banks that are not the central institutions or specialised central service provider of such network should report zero in this line.	105
162	provided by other banks	Such funds provided by other banks, not reported in line 161.	109
163	provided by other financial institutions and other legal entities	Such funds provided by financial institutions other 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.	109
Notes, bonds and other debt securities issued by the bank are included in line 164 regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts (including small business customers treated as retail), in which case the instruments can be reported in the appropriate retail or small business customer deposit category in lines 87 to 107 or lines 116 to 136, respectively. Outflows on covered bonds should be reported in line 227.			
164	Unsecured debt issuance	Outflows on notes, bonds and other debt securities, excluding on bonds sold exclusively to the retail or small business customer markets, and excluding outflows on covered bonds.	110
165	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 159 or 160. **Please refer to the instructions from your supervisor for the specification of this item.**	Extension of 50(b)

Row	Heading	Description	Basel III LCR standards reference
168	Of the non-operational deposits reported above, amounts that could be considered operational in nature but per the standards have been excluded from receiving the operational deposit treatment due to:		
169	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 used to settle transactions in a currency other than the domestic currency of the respondent bank for the provision of clearing and settlement of payments).	99, footnote 42
171	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.	99, footnote 42
173	excess balances in operational accounts that could be withdrawn and would leave enough funds to fulfil the clearing, custody and cash management activities	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 clearing, custody and cash management activities.	96

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 panel C below.

Additionally, collateral lent to the bank's customers to effect short positions should be treated as a form of secured funding. A customer short position in this context describes a transaction where a bank's customer sells a security it does not own, and the bank subsequently obtains the same security from internal or external sources to make delivery into the sale. Internal sources include the bank's own inventory of collateral as well as rehypothecatable Level 1 or Level 2 collateral held in other customer margin accounts. The contingent risk associated with non-contractual obligations where customer short positions are covered by other customers' collateral that does not qualify as Level 1 or Level 2 should be reported in line 263. External sources include collateral obtained through a securities borrowing, reverse repo, or like transaction.

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 monitoring 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. Only once all those assets are fully assigned should Level 2B assets be assumed to be assigned, followed by Level 2A assets. Only once all Level 2 assets are assigned should Level 1 assets be assumed to be assigned.

A bank should report all outstanding secured funding transactions with remaining maturities within the 30 calendar day stress horizon, including customer short positions that do not have a specified contractual maturity. 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

Row	Heading	Description	Basel III LCR standards reference
values are needed to calculate the caps on Level 2 and Level 2B assets and both should be calculated at the date of reporting, not the trade or settlement date of the transaction. **Please refer to the instructions from your supervisor for the specification of items related to Level 2B assets in this subsection.**			
177	Transactions conducted with the bank's domestic central bank; of which:	In column D: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days. In column E: The market value of the collateral extended on these transactions.	114–115
178	Backed by Level 1 assets; of which:	In column D: Amount raised in secured funding or repo transactions with the bank's domestic central bank 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.	114–115
179	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 174, 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 1 asset collateral extended on these transactions.	114–115
181	Backed by Level 2A assets; of which:	In column D: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2A assets. In column E: The market value of the Level 2A asset collateral extended on these transactions.	114–115
182	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 181, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2A 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2A asset collateral extended on these transactions.	114–115
184	Backed by Level 2B RMBS assets; of which:	In column D: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2B RMBS assets. In column E: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114–115

Row	Heading	Description	Basel III LCR standards reference
185	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 184, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2B RMBS assets where these assets would otherwise qualify to be reported in panel Ac 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114–115
187	Backed by Level 2B non-RMBS assets; of which:	In column D: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2B non-RMBS assets. In column E: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114–115
188	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 187, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2B non-RMBS assets where these assets would otherwise qualify to be reported in panel Ac 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114–115
190	Backed by other assets	In column D: Amount raised on secured funding or repo transactions with the bank's domestic central bank 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.	114–115
191	Transactions not conducted with the bank's domestic central bank and backed by Level 1 assets; of which:	In column D: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 1 assets.	114–115
192	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 191, 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 1 asset collateral extended on these transactions.	114–115

Row	Heading	Description	Basel III LCR standards reference
194	Transactions not conducted with the bank's domestic central bank and backed by Level 2A assets; of which:	In column D: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2A assets. In column E: The market value of the Level 2A asset collateral extended on these transactions.	114–115
195	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 194, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2A 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2A asset collateral extended on these transactions.	114–115
197	Transactions not conducted with the bank's domestic central bank and backed by Level 2B RMBS assets; of which:	In column D: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2B RMBS assets. In column E: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114–115
198	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 197, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2B RMBS assets where these assets would otherwise qualify to be reported in panel Ac 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114–115
200	Transactions not conducted with the bank's domestic central bank and backed by Level 2B non-RMBS assets; of which:	In column D: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2B non-RMBS assets. In column E: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114–115
201	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	In column D: Secured funding transactions with domestic sovereign, multilateral development banks or domestic PSEs that are backed by Level 2B non-RMBS 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 collateral extended on these transactions.	114–115

Row	Heading	Description	Basel III LCR standards reference
202	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 201, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2B non-RMBS assets where these assets would otherwise qualify to be reported in panel Ac 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114–115
204	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	In column D: Secured funding transactions with counterparties other than domestic sovereign, multilateral development banks or domestic PSEs with a 20% risk weight that are backed by Level 2B non-RMBS assets. In column E: The market value of collateral extended on these transactions.	114–115
205	Transactions involving eligible liquid assets	In column D: Of the amount reported in line 204, that which is raised in secured funding or repo transactions that mature within 30 days and are backed by Level 2B non-RMBS assets where these assets would otherwise qualify to be reported in panel Ac 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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column E: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114–115
207	Transactions not conducted with the bank's domestic central bank and backed by other assets (non-HQLA); of which:	In column D: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by other assets (non-HQLA). In column E: The market value of the other (non-HQLA) asset collateral extended on these transactions.	114–115
208	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	In column D: Secured funding transactions with domestic sovereign, multilateral development banks or domestic PSEs that are backed by other assets (non-HQLA). PSEs that receive this treatment should be limited to those that are 20% or lower risk weighted. In column E: The market value of collateral extended on these transactions.	114–115
209	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% risk weight; of which:	In column D: Secured funding transactions with counterparties other than domestic sovereign, multilateral development banks or PSEs that are backed by other assets (non-HQLA). In column E: The market value of collateral extended on these transactions.	114–115

Row	Heading	Description	Basel III LCR standards reference
d)	**Additional requirements**		
213	Derivatives cash outflow	Banks should calculate, in accordance with their existing valuation methodologies, expected contractual derivative cash inflows and outflows. Cash flows may be calculated on a net basis (ie inflows can offset outflows) by counterparty, only where a valid master netting agreement exists. The sum of all net cash outflows should be reported here. The sum of all net cash inflows should be reported in line 315. Banks should exclude from such calculations those liquidity requirements that would result from increased collateral needs due to market value movements (to be reported in line 221) or falls in value of collateral posted (reported in line 216 and line 217). Options should be assumed to be exercised when they are 'in the money' to the option buyer. Where derivative payments are collateralised by HQLA, cash outflows should be calculated net of any corresponding cash or collateral inflows that would result, all other things being equal, from contractual obligations for cash or collateral to be provided to the bank, if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the collateral is received. This is in line with the principle that banks should not double count liquidity inflows and outflows. **Note that 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.** It is generally expected that a positive amount would be provided for both this line item and line 315 for institutions engaged in derivatives transactions.	116, 117
214	Increased liquidity needs related 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 3-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 corresponding long-term rating in accordance with published ratings criteria. The impact of the downgrade should consider impacts on all types of margin collateral and contractual triggers which change rehypothecation rights for non-segregated collateral.	118
215	Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions:		119
216	Cash and Level 1 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 18.	

Row	Heading	Description	Basel III LCR standards reference
217	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 216 (all non-Level 1 collateral). This amount should be calculated net of collateral received on a counterparty basis (provided that the collateral received is not subject to restrictions on reuse or rehypothecation). Any collateral that is in a segregated margin account can only be used to offset outflows that are associated with payments that are eligible to be offset from that same account.	
218	Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty	The amount of non-segregated 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.	120
219	Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted	The amount of collateral that is contractually due from the reporting institution, but for which the counterparty has not yet demanded the posting of such collateral.	121
220	Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets	The amount of HQLA collateral that can be substituted for non-HQLA without the bank's consent that has been received to secure transactions and that has not been segregated (eg otherwise included in HQLAs, as secured funding collateral or in other bank operations).	122
221	Increased liquidity needs related to market valuation changes on derivative or other transactions	Any potential liquidity needs deriving from full collateralisation of mark-to-market exposures on derivative and other transactions. Unless its national supervisor has provided other instructions, banks should calculate any outflow generated by increased needs related to market valuation changes by identifying the largest absolute net 30-day collateral flow realised during the preceding 24 months, where the absolute net collateral flow is based on both realised outflows and inflows. Inflows and outflows of transactions executed under the same master netting agreement can be treated on a net basis.	123
222	Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds	Balances of term asset-backed securities and other structured financing instruments, excluding covered bonds (which should be reported in line 227), 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.	124

Row	Heading	Description	Basel III LCR standards reference
223	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 HQLA 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.	125
224	debt maturing ≤ 30 days	Portion of the funding specified in line 223 maturing within 30 days.	125
225	with embedded options in financing arrangements	Portion of the funding specified in line 223 **not** maturing within 30 days but with embedded options that could reduce the effective maturity of the debt to 30 days or less.	125
226	other potential loss of such funding	Portion of the funding specified in line 223 that is not included in line 224 or 225.	125
227	Loss of funding on covered bonds issued by the bank	Balances of covered bonds, issued by the bank that mature in 30 days or less.	124

Credit and liquidity facilities are defined as explicit contractual agreements 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 LCR standards, paragraph 126).

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 249 to 261, as appropriate (Basel III LCR standards, paragraph 126).

The currently undrawn portion of these facilities should be reported. The reported amount may be net of any HQLAs eligible for the stock of HQLAs, if the HQLAs 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 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 facility to the extent that this collateral is not already counted in the stock of HQLAs (Basel III LCR standards, paragraph 127).

A liquidity facility is defined as any committed, undrawn back-up facility that would be utilised to refinance the debt obligations of a customer in situations where such a customer is unable to rollover that debt in financial markets (eg pursuant to a commercial paper programme, secured financing transactions, obligations to redeem units, etc.).

The amount of a commitment to be treated as a liquidity facility is the amount of the currently outstanding debt issued by the customer (or proportionate share, if a syndicated facility) maturing within a 30 day period that is backstopped by the facility. The portion of a liquidity facility that is backing debt that does not mature within the 30-day window is excluded from the scope of the definition of a facility. Any additional capacity of the facility (ie the remaining commitment) would be treated as a committed credit facility and should be reported as such.

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.

Row	Heading	Description	Basel III LCR standards reference
Notwithstanding the above, any facilities provided to hedge funds, money market funds and special purpose funding vehicles, for example SPEs (as defined in the Basel III LCR standards, paragraph 125) or conduits, or other vehicles used to finance the banks own assets, should be captured in their entirety as a liquidity facility and reported in line 238. For that portion of financing programs that are captured in the Basel III LCR standards, paragraphs 124 and 125 (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.			
228	Undrawn committed credit and liquidity facilities to retail and small business customers	Balances of undrawn committed credit and liquidity facilities extended by the bank to natural persons and small business customers, as defined above.	131(a)
229	Undrawn committed credit facilities to		
230	non-financial corporates	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 any 'additional capacity' of liquidity facilities (as defined above) provided to non-financial corporates.	131(b)
231	sovereigns, central banks, PSEs and MDBs	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 any 'additional capacity' of liquidity facilities (as defined above) provided to sovereigns, central banks, PSEs, multilateral development banks.	131(b)
232	Undrawn committed liquidity facilities to		
233	non-financial corporates	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by non-financial institution corporations (excluding small business customers) maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as defined above) provided to non-financial corporates should not be reported here, rather should be reported in line 230.	131(c)
234	sovereigns, central banks, PSEs and MDBs	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by sovereigns, central banks, PSEs, or multilateral development banks maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as defined above) provided to sovereigns, central banks, PSEs, or multilateral development banks should not be reported here, rather should be reported in line 231.	131(c)
235	Undrawn committed credit and liquidity facilities provided to banks subject to prudential supervision	Balances of undrawn committed credit and liquidity facilities extended to banks that are subject to prudential supervision.	131(d)

Row	Heading	Description	Basel III LCR standards reference
236	Undrawn committed credit facilities provided to other FIs	Balances of undrawn committed credit facilities extended by the bank to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries). The amount reported in this line should also include any 'additional capacity' of liquidity facilities (as defined above) provided to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries).	131(e)
237	Undrawn committed liquidity facilities provided to other FIs	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries) maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as defined above) provided to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries) should not be reported here, rather should be reported in line 236.	131(f)
238	Undrawn committed credit and liquidity facilities to other legal entities	Balances of undrawn committed credit and liquidity facilities extended to other legal entities, including hedge funds, money market funds and special purpose funding vehicles, for example SPEs (as defined in the Basel III LCR standards, paragraph 125) or conduits, or other vehicles used to finance the banks own assets (not included in lines 228 to 237).	131(g)
Other contractual obligations to extend funds			
240	Other contractual obligations to extend funds to:	Any contractual lending obligations not captured elsewhere in the standard.	132-133
241	financial institutions	Any contractual lending obligations to financial institutions not captured elsewhere.	132
242	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 301).	133
243	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 302).	133
244	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 303).	133
245	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 309).	133
246	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 242 to 245) are added up in this line. The roll-over of funds that is implicitly assumed in the inflow section (lines 301, 302, 303 and 309) 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.	133

Row	Heading	Description	Basel III LCR standards reference
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 LCR standards, paragraph 135). Stressed conditions in this context refer to the scenario as described in paragraph 19 of the Basel III LCR standards. Banks should report the full amount of any exposure and national supervisors should set appropriate outflow rates for their jurisdictions.			
253	Non-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities	Non contractual contingent funding obligations related to potential liquidity draws from joint ventures or minority investments in entities, which are not consolidated per paragraph 164 of the Basel III LCR standards, where there is the expectation that the bank will be the main liquidity provider when the entity is in need of liquidity. The amount included should be calculated in accordance with the methodology agreed by the bank's supervisor. **Please refer to the instructions from your supervisor for the specification of this item.**	137
254	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.	140
255	Trade-finance related obligations (including guarantees and letters of credit)	Trade finance instruments consist of trade-related obligations directly underpinned by the movement of goods or the provision of services. Amounts to be reported here include items such as: • outstanding documentary trade letters of credit, documentary and clean collection, import bills, and export bills; and • outstanding guarantees directly related to trade finance obligations, such as shipping guarantees. Lending commitments, such as direct import or export financing for non-financial corporate firms, are excluded from this treatment and reported in lines 228 to 238.	138, 139
256	Guarantees and letters of credit unrelated to trade finance obligations	The outstanding amount of letters of credit issued by the bank and guarantees unrelated to trade finance obligations described in line 255.	140
257	Non-contractual obligations:		
258	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 258 and line 262, please enter them in just one of these lines.	140
259	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	140
260	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.	140
261	Other non-contractual obligations	Any other non-contractual obligation not entered above.	140

Row	Heading	Description	Basel III LCR standards reference
262	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 258 and line 262, please enter them in just one of these lines.	140
263	Non contractual obligations where customer short positions are covered by other customers' collateral	Amount of contingent obligations related to instances where banks have internally matched client assets against other clients' short positions where the collateral does not qualify as Level 1 or Level 2, and the bank may be obligated to find additional sources of funding for these positions in the event of client withdrawals. Instances where the collateral qualifies as Level 1 or Level 2 should be reported in the appropriate line of the secured funding section (lines 191 to 205).	140
264	Bank outright short positions covered by a collateralised securities financing transaction	Amount of the bank's outright short positions that are being covered by collateralised securities financing transactions. Such short positions are assumed to be maintained throughout the 30-day period and receive a 0% outflow. The corresponding collateralised securities financing transactions that are covering such short positions should be reported in lines 290 to 295 or 405 to 429.	147
265	Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions)	Any other contractual cash outflows within the next 30 calendar days should be captured in this standard, such as such as outflows to cover unsecured collateral borrowings, uncovered short positions, dividends or contractual interest payments, **with explanation given in an accompanying note to your supervisor** as to what comprises the amounts included in this line. This amount should exclude outflows related to operating costs.	141, 147

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

Row	Heading	Description	Basel III LCR standards reference
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 LCR standards, paragraph 69). Items must not be double counted – if an asset is included as part of the "stock of HQLA" (ie the numerator), the associated cash inflows cannot also be counted as cash inflows (ie part of the denominator) (Basel III LCR standards, paragraph 72). When considering its available cash inflows, the bank should only include contractual inflows (including interest payments) 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 LCR standards, paragraph 142). Pre-payments on loans (not due within 30 days) should not be included in the inflows. Contingent inflows are not included in total net cash outflows (Basel III LCR standards, paragraph 142).			

Row	Heading	Description	Basel III LCR standards reference
a)	**Secured lending including 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 use or rehypothecate for the duration of the loan, and for 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 panel 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 caps on Level 2 and Level 2B 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 assets 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 HQLA section (lines 11 to 39) as well as in this subsection (see paragraph 31 of the Basel III LCR standards). **Please refer to the instructions from your supervisor for the specification of items related to Level 2B assets in this subsection.**		
273	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.	145–146
274	Of which collateral **is not** re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions. If the collateral is re-used, the transactions should be reported in lines 290 to 295.	145–146
275	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.	145–146
276	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 HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column D: The amounts extended in these transactions. In column E: The market value of the Level 1 collateral received in these transactions.	145–146
278	Transactions backed by Level 2A assets; of which:	All such transactions in which the bank has obtained collateral in the form of Level 2A 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 2A collateral received in these transactions.	145–146

Row	Heading	Description	Basel III LCR standards reference
279	Transactions involving eligible liquid assets	Of the transactions backed by Level 2A assets, those where the collateral obtained is reported in panel Ab of the "LCR" worksheet as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2A collateral received in these transactions.	145–146
281	Transactions backed by Level 2B RMBS assets; of which:	All such transactions in which the bank has obtained collateral in the form of Level 2B RMBS assets. These are assumed to lead to a 25% 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 2B RMBS collateral received in these transactions.	145–146
282	Transactions involving eligible liquid assets	Of the transactions backed by Level 2B RMBS assets, those where the collateral obtained is reported in panel Ac of the "LCR" worksheet as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2B RMBS collateral received in these transactions.	145–146
284	Transactions backed by Level 2B non-RMBS assets; of which:	All such transactions in which the bank has obtained collateral in the form of Level 2B non-RMBS assets. These are assumed to lead to a 50% 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 2B non-RMBS collateral received in these transactions.	145–146
285	Transactions involving eligible liquid assets	Of the transactions backed by Level 2B non-RMBS assets, those where the collateral obtained is reported in panel Ac of the "LCR" worksheet as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2B non-RMBS collateral received in these transactions.	145–146
287	Margin lending backed by non-Level 1 or non-Level 2 collateral	Collateralised loans extended to customers for the purpose of taking leveraged trading positions ("margin loans") made against non-HQLA collateral. These are assumed to lead to a 50% cash inflow. In column D: The amounts extended in these transactions. In column E: The market value of the collateral received in these transactions.	145–146
288	Transactions backed by other collateral	All such transactions (other than those reported in line 287) 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.	145–146

Row	Heading	Description	Basel III LCR standards reference
289	Of which collateral is re-used (ie is rehypothecated) to cover the reporting institution's outright short positions	If the collateral obtained in these transactions **is** re-used (ie rehypothecated) to cover the reporting institution's outright short positions that could be extended beyond 30 days, 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 not re-used, the transaction should be reported in lines 274 to 288.	145–146
290	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.	145–146
291	Transactions backed by Level 2A assets	All such transactions in which the bank has obtained collateral in the form of Level 2A assets. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2A collateral received in these transactions.	145–146
292	Transactions backed by Level 2B RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B RMBS assets. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2B RMBS collateral received in these transactions.	145–146
293	Transactions backed by Level 2B non-RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B non-RMBS assets. In column D: The amounts extended in these transactions. In column E: The market value of the Level 2B non-RMBS collateral received in these transactions.	145–146
294	Margin lending backed by non-Level 1 or non-Level 2 collateral	Collateralised loans extended to customers for the purpose of taking leveraged trading positions ("margin loans") made against non-HQLA collateral. In column D: The amounts extended in these transactions. In column E: The market value of the collateral received in these transactions.	145–146
295	Transactions backed by other collateral	All such transactions (other than those reported in line 294) 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.	145–146

Row	Heading	Description	Basel III LCR standards reference
b)	**Other inflows by counterparty**		
	Contractual inflows (including interest payments and instalments) due in ≤ 30 days from fully performing loans, not reported in lines 275 to 295. These include maturing loans that have already been agreed to roll over. The agreed roll-over should also be reported in lines 241 to 245 as appropriate. Inflows should only be taken at the latest possible date, based on the contractual rights available to counterparties. For revolving credit facilities, this assumes that the existing loan is rolled over and that any remaining balances are treated in the same way as a committed facility according to Basel III LCR standards, paragraph 131. Inflows from loans that have no specific maturity (ie have non-defined or open maturity) should not be included; therefore, no assumptions should be applied as to when maturity of such loans would occur. An exception to this, as noted below, would be minimum payments of principal, fee or interest associated with an open maturity loan, provided that such payments are contractually due within 30 days.		
301	Retail customers	All payments (including interest payments and instalments) from retail customers on fully performing loans not reported in lines 275 to 295 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	153
302	Small business customers	All payments (including interest payments and instalments) from small business customers on fully performing loans not reported in lines 275 to 295 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	153
303	Non-financial corporates	All payments (including interest payments and instalments) from non-financial corporates on fully performing loans not reported in lines 275 to 295 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	154
304	Central banks	All payments (including interest payments and instalments) from central banks on fully performing loans. Central bank reserves (including required reserves) including banks' overnight deposits with the central bank, and term deposits with the central bank that: (i) are explicitly and contractually repayable on notice from the depositing bank; or (ii) that constitute a loan against which the bank can borrow on a term basis or on an overnight but automatically renewable basis (only where the bank has an existing deposit with the relevant central bank), should be reported in lines 7 or 8 and not here. If the term of other deposits (not included in lines 7 or 8) expires within 30 days, it should be included in this line.	154
305	Financial institutions, of which	All payments (including interest payments and instalments) from financial institutions on fully performing loans not reported in lines 275 to 295 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	154
306	operational deposits	All deposits held at other financial institutions for operational activities, as outlined in the Basel III LCR standards, paragraphs 93 to 104, such as for clearing, custody, and cash management activities.	156

Row	Heading	Description	Basel III LCR standards reference
307	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 105 and 106 of the Basel III LCR standards, this item includes all (portions of) deposits (not included in line item 306) 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.	157
308	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 306 or 307. Banks may also recognise in this category inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets, provided that these segregated balances are maintained in Level 1 or Level 2 assets. This inflow should be calculated in line with the treatment of other related outflows and inflows covered in this standard.	154
309	Other entities	All payments (including interest payments and instalments) from other entities (including sovereigns, multilateral development banks, and PSEs) on fully performing loans that are contractually due within 30 days, not included in lines 301 to 308.	154

Row	Heading	Description	Basel III LCR standards reference
c)	**Other cash inflows**		
315	Derivatives cash inflow	Banks should calculate, in accordance with their existing valuation methodologies, expected contractual derivative cash inflows and outflows. Cash flows may be calculated on a net basis (ie inflows can offset outflows) by counterparty, only where a valid master netting agreement exists. The sum of all net cash inflows should be reported here. The sum of all net cash outflows should be reported in line 213. Banks should exclude from such calculations those liquidity requirements that would result from increased collateral needs due to market value movements (to be reported in line 221) or falls in value of collateral posted (reported in line 216 and line 217). Options should be assumed to be exercised when they are 'in the money' to the option buyer. Where derivatives are collateralised by HQLA, cash inflows should be calculated net of any corresponding cash or contractual collateral outflows that would result, all other things being equal, from contractual obligations for cash or collateral to be posted by the bank, given these contractual obligations would reduce the stock of HQLA. This is in line with the principle that banks should not double count liquidity inflows and outflows. **Note that 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.** It is generally expected that a positive amount would be provided for both this line item and line 213 for institutions engaged in derivatives transactions.	158, 159
316	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 securities maturing within 30 days should be included in the stock of liquid assets in panel A, provided that they meet all operational and definitional requirements outlined in the Basel III LCR standards.	155
317	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.**	160
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 HQLA 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 HQLA equal to 25% of the total net cash outflows (Basel III LCR standards, paragraph 144).			
323	Cap on cash inflows	The cap on cash inflows is equal to 75% of total cash outflows.	69, 144

Row	Heading	Description	Basel III LCR standards reference
324	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.	69, 144

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. **Please refer to the instructions from your supervisor for the specification of items related to Level 2B assets in this subsection.**

Row	Heading	Description	Basel III LCR standards reference
329	Collateral swaps maturing ≤ 30 days	Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets.	48, 113, 146, Annex 1
330	Of which the borrowed assets are not re-used (ie are not rehypothecated) to cover short positions	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) in transactions to cover short positions. If the collateral is re-used, the transaction should be reported in lines 405 to 429.	48, 113, 146, Annex 1
331	Level 1 assets are lent and Level 1 assets are borrowed; of which:	Such transactions in which the bank has swapped Level 1 assets (lent) for other Level 1 assets (borrowed).	48, 113, 146, Annex 1
332	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 (which should also be reported in E332), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet (which is the value that should be reported in D332), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
334	Level 1 assets are lent and Level 2A assets are borrowed; of which:	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
335	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and Level 2A assets are borrowed, those where: (i) the Level 2A collateral borrowed is reported in panel Ab of the "LCR" worksheet (which should also be reported in E335), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet (which is the value that should be reported in D335), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
337	Level 1 assets are lent and Level 2B RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
338	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and Level 2B RMBS assets are borrowed, those where: (i) the Level 2B RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E338), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet (which is the value that should be reported in D338), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
340	Level 1 assets are lent and Level 2B non-RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
341	Involving eligible liquid assets	Of the transactions where Level 1 assets are lent and Level 2B non-RMBS assets are borrowed, those where: (i) the Level 2B non-RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E341), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 1 collateral lent would otherwise qualify to be reported in panel Aa of the "LCR" worksheet (which is the value that should be reported in D341), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
343	Level 1 assets are lent and other assets are borrowed; of which:	Such transactions in which the bank has swapped Level 1 assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
344	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 (value to be reported in D344), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2 assets (which is the value that should be reported in E344).	48, 113, 146, Annex 1
346	Level 2A assets are lent and Level 1 assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
347	Involving eligible liquid assets	Of the transactions where Level 2A 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 (which should also be reported in E347), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2A collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (which is the value that should be reported in D347), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
349	Level 2A assets are lent and Level 2A assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2A assets (lent) for other Level 2A assets (borrowed).	48, 113, 146, Annex 1
350	Involving eligible liquid assets	Of the transactions where Level 2A assets are lent and Level 2A assets are borrowed, those where: (i) the Level 2A collateral borrowed is reported in panel Ab of the "LCR" worksheet (which should also be reported in E350), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2A collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (which is the value that should be reported in D350), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
352	Level 2A assets are lent and Level 2B RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
353	Involving eligible liquid assets	Of the transactions where Level 2A assets are lent and Level 2B RMBS assets are borrowed, those where: (i) the Level 2B RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E353), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2A collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (which is the value that should be reported in D353), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
355	Level 2A assets are lent and Level 2B non-RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2A assets (lent) for other Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
356	Involving eligible liquid assets	Of the transactions where Level 2A assets are lent and Level 2B non-RMBS assets are borrowed, those where: (i) the Level 2B non-RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E356), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2A collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (which is the value that should be reported in D356), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
358	Level 2A assets are lent and other assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2A assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1
359	Involving eligible liquid assets	Of the transactions where Level 2A assets are lent and other assets are borrowed, those where: (i) the Level 2A collateral lent would otherwise qualify to be reported in panel Ab of the "LCR" worksheet (which is the value that should be reported in D359), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2 assets (which is the value that should be reported in E359).	48, 113, 146, Annex 1
361	Level 2B RMBS assets are lent and Level 1 assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
362	Involving eligible liquid assets	Of the transactions where Level 2B RMBS 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 (which should also be reported in E362), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D362), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
364	Level 2B RMBS assets are lent and Level 2A assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
365	Involving eligible liquid assets	Of the transactions where Level 2B RMBS assets are lent and Level 2A assets are borrowed, those where: (i) the Level 2A collateral borrowed is reported in panel Ab of the "LCR" worksheet (which should also be reported in E365), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D365), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
367	Level 2B RMBS assets are lent and Level 2B RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
368	Involving eligible liquid assets	Of the transactions where Level 2B RMBS assets are lent and Level 2B RMBS assets are borrowed, those where: (i) the Level 2B RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E368), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D368), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
370	Level 2B RMBS assets are lent and Level 2B non-RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for other Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
371	Involving eligible liquid assets	Of the transactions where Level 2B RMBS assets are lent and Level 2B non-RMBS assets are borrowed, those where: (i) the Level 2B non-RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E371), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D371), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
373	Level 2B RMBS assets are lent and other assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1
374	Involving eligible liquid assets	Of the transactions where Level 2B RMBS assets are lent and other assets are borrowed, those where: (i) the Level 2B RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D374), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2 assets (which is the value that should be reported in E374).	48, 113, 146, Annex 1
376	Level 2B non-RMBS assets are lent and Level 1 assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
377	Involving eligible liquid assets	Of the transactions where Level 2B non-RMBS 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 (which should also be reported in E377), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B non-RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D377), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
379	Level 2B non-RMBS assets are lent and Level 2A assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
380	Involving eligible liquid assets	Of the transactions where Level 2B non-RMBS assets are lent and Level 2A assets are borrowed, those where: (i) the Level 2A collateral borrowed is reported in panel Ab of the "LCR" worksheet (which should also be reported in E380), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B non-RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D380), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
382	Level 2B non-RMBS assets are lent and Level 2B RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
383	Involving eligible liquid assets	Of the transactions where Level 2B non-RMBS assets are lent and RMBS assets are borrowed, those where: (i) the RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E383), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B non-RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D383), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
385	Level 2B non-RMBS assets are lent and Level 2B non-RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for other Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
386	Involving eligible liquid assets	Of the transactions where Level 2B non-RMBS assets are lent and Level 2B non-RMBS assets are borrowed, those where: (i) the Level 2B non-RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E386), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the Level 2B non-RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D386), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards).	48, 113, 146, Annex 1
388	Level 2B non-RMBS assets are lent and other assets are borrowed; of which:	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
389	Involving eligible liquid assets	Of the transactions where Level 2B non-RMBS assets are lent and other assets are borrowed, those where: (i) the Level 2B non-RMBS collateral lent would otherwise qualify to be reported in panel Ac of the "LCR" worksheet (which is the value that should be reported in D389), if they were not already securing the particular transaction in question (ie would be unencumbered and would meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards); **and** (ii) the collateral borrowed is non-Level 1 and non-Level 2 assets (which is the value that should be reported in E389).	48, 113, 146, Annex 1
391	Other assets are lent and Level 1 assets are borrowed; of which:	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
392	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 (which should also be reported in E392), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the collateral lent is non-Level 1 and non-Level 2 assets (which is the value that should be reported in D392).	48, 113, 146, Annex 1
394	Other assets are lent and Level 2A assets are borrowed; of which:	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
395	Involving eligible liquid assets	Of the transactions where other assets are lent and Level 2A assets are borrowed, those where: (i) the Level 2A collateral borrowed is reported in panel Ab of the "LCR" worksheet (which should also be reported in E395), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the collateral lent is non-Level 1 and non-Level 2 assets (which is the value that should be reported in D395).	48, 113, 146, Annex 1
397	Other assets are lent and Level 2B RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
398	Involving eligible liquid assets	Of the transactions where other assets are lent and Level 2B RMBS assets are borrowed, those where: (i) the Level 2B RMBS collateral borrowed is reported in panel Ac of the "LCR" worksheet (which should also be reported in E398), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the collateral lent is non-Level 1 and non-Level 2 assets (which is the value that should be reported in D398).	48, 113, 146, Annex 1
400	Other assets are lent and Level 2B non-RMBS assets are borrowed; of which:	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
401	Involving eligible liquid assets	Of the transactions where other assets are lent and Level 2B non-RMBS assets are borrowed, those where: (i) the Level 2B non-RMBS collateral borrowed is reported in panel Ac of the “LCR” worksheet (which should also be reported in E401), as the assets meet the operational requirements for HQLA as specified in paragraphs 28 to 40 of the Basel III LCR standards; **and** (ii) the collateral lent is non-Level 1 and non-Level 2 assets (which is the value that should be reported in D401).	48, 113, 146, Annex 1
403	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).	48, 113, 146, Annex 1
404	Of which the borrowed assets are re-used (ie are rehypothecated) in transactions to cover short positions	If the collateral obtained in these transactions is re-used (ie rehypothecated) to cover short positions that could be extended beyond 30 days, 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 not re-used, the transaction should be reported in lines 331 to 403.	48, 113, 146, Annex 1
405	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).	48, 113, 146, Annex 1
406	Level 1 assets are lent and Level 2A assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
407	Level 1 assets are lent and Level 2B RMBS assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
408	Level 1 assets are lent and Level 2B non-RMBS assets are borrowed	Such transactions in which the bank has swapped Level 1 assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
409	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).	48, 113, 146, Annex 1
410	Level 2A assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
411	Level 2A assets are lent and Level 2A assets are borrowed	Such transactions in which the bank has swapped Level 2A assets (lent) for other Level 2A assets (borrowed).	48, 113, 146, Annex 1
412	Level 2A assets are lent and Level 2B RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
413	Level 2A assets are lent and Level 2B non-RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2A assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
414	Level 2A assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 2A assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
415	Level 2B RMBS assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
416	Level 2B RMBS assets are lent and Level 2A assets are borrowed	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
417	Level 2B RMBS assets are lent and Level 2B RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for other Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
418	Level 2B RMBS assets are lent and Level 2B non-RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
419	Level 2B RMBS assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 2B RMBS assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1
420	Level 2B non-RMBS assets are lent and Level 1 assets are borrowed	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 1 assets (borrowed).	48, 113, 146, Annex 1
421	Level 2B non-RMBS assets are lent and Level 2A assets are borrowed	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
422	Level 2B non-RMBS assets are lent and Level 2B RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
423	Level 2B non-RMBS assets are lent and Level 2B non-RMBS assets are borrowed	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for other Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
424	Level 2B non-RMBS assets are lent and other assets are borrowed	Such transactions in which the bank has swapped Level 2B non-RMBS assets (lent) for other assets than Level 1 or Level 2 assets (borrowed).	48, 113, 146, Annex 1
425	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).	48, 113, 146, Annex 1
426	Other assets are lent and Level 2A assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2A assets (borrowed).	48, 113, 146, Annex 1
427	Other assets are lent and Level 2B RMBS assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2B RMBS assets (borrowed).	48, 113, 146, Annex 1
428	Other assets are lent and Level 2B non-RMBS assets are borrowed	Such transactions in which the bank has swapped other assets than Level 1 or Level 2 assets (lent) for Level 2B non-RMBS assets (borrowed).	48, 113, 146, Annex 1
429	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).	48, 113, 146, Annex 1

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 NSFR standards 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 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 NSFR standards.

Some amendments have been made to the definitions in the Basel III NSFR standards 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 NSFR standards reference (unless otherwise noted)
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 standards (ie as in 2022). Items that are deducted from capital under Basel III standards do not attract any required stable funding and should reported in row 186 which receives a 0% weighting. Standards governing Tier 1 and Tier 2 capital are described in the Basel III standards.	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

Row	Heading	Description	Basel III NSFR standards reference (unless otherwise noted)
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
11	"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
13	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 (including small business customer accounts treated as retail) and held in retail or small business customer or small business customer accounts can be reported in the appropriate retail deposit category (Basel III LCR standards, paragraph 110). Secured debt should be reported in rows 34 to 38.	124, 128, 134
15	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
16	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.	93–104 (Basel III LCR standards)
20	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
21	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.	93–104 (Basel III LCR standards)
25	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 16, comprising funding from other legal entities (including financial corporates and financial institutions (other than members of institutional network of cooperative banks)).	124, 128, 134

Row	Heading	Description	Basel III NSFR standards reference (unless otherwise noted)
26	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.	93–104 (Basel III LCR standards)
30	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 105(a) of the Basel III LCR standards, ie they are "due to statutory minimum deposit requirements, which are registered at regulators". In accordance with footnote 32 of the Basel III NSFR standards, such deposits should also be allocated to an underlying funding source. Banks should report the underlying funding source in lines 214 to 231, 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 93 to 104 of the Basel III LCR standards or other deposits from members of their institutional networks of cooperative networks would be reported in line 31 "Other deposits from members of an institutional network of cooperative banks".	105(a) (Basel III LCR standards), footnote 32
31	Other deposits from members of an institutional network of cooperative banks	Banks should report any deposits from members of their institutional network of cooperative banks that are operational deposits according to paragraphs 93 to 104 of the Basel III LCR standards or other deposits from members of their institutional networks of cooperative networks that are not included in line 30.	
33	Secured borrowings and liabilities (including secured term deposits): of which are from:	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
34	Retail and small business customers	The amount of secured borrowings and liabilities (including term deposits) from retail and small business customers.	
35	Non-financial corporates	The amount of secured borrowings and liabilities (including term deposits) from non-financial corporates.	
36	Central banks	The amount of secured borrowings and liabilities (including term deposits) from central banks.	
37	Sovereigns/PSEs/MDBs	The amount of secured borrowings and liabilities (including term deposits) from sovereigns/PSEs/MDBs.	
38	Other legal entities (including financial corporates and financial institutions)	The amount of secured borrowings and liabilities (including term deposits) from other legal entities (including financial corporates and financial institutions).	

Row	Heading	Description	Basel III NSFR standards reference (unless otherwise noted)
39	Net derivatives payables	All derivatives payables and receivables, irrespective of the derivatives' maturity, 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.	
40	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 186 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 NSFR standards. 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.

Row	Heading	Description	Basel III NSFR standards reference
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 NSFR standards. 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.			
B1)	**On-balance sheet items**		
48	Coins and banknotes	Coins and banknotes 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.	133
49	Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:	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 2A assets, corporate bonds rated A+ to A- and covered bonds rated A+ to A-. These are reported elsewhere on the template.**	133 and footnote 34
50	Unencumbered	Banks should report in this row all such **unencumbered** instruments and transactions in the appropriate column according to their residual maturity.	
51	Encumbered	Banks should report in this row all such **encumbered** instruments and transactions in the appropriate column according to their residual maturity.	
52	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.	
53	encumbered for ≥ 3 months to < 6 months		
54	encumbered for ≥ 6 months to < 9 months		
55	encumbered for ≥ 9 months to < 1 year		
56	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III NSFR standards reference
59	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 2A assets, corporate bonds rated A+ to A- and covered bonds rated A+ to A-. These are reported elsewhere on the template.**	133
60	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
61	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
62	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.	
63	encumbered for ≥ 3 months to < 6 months		
64	encumbered for ≥ 6 months to < 9 months		
65	encumbered for ≥ 9 months to < 1 year		
66	encumbered for ≥ 1 year		
68	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 78 or 79, if the counterparty is a financial entity, and not in this line.	133
69	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
70	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
71	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.	
72	encumbered for ≥ 3 months to < 6 months		
73	encumbered for ≥ 6 months to < 9 months		
74	encumbered for ≥ 9 months to < 1 year		
75	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III NSFR standards reference
77	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
78	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
79	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
80	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.	
81	encumbered for ≥ 3 months to < 6 months		
82	encumbered for ≥ 6 months to < 9 months		
83	encumbered for ≥ 9 months to < 1 year		
84	encumbered for ≥ 1 year		
86	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 50(c) of the Basel III LCR standards. Securities that would otherwise qualify according to that paragraph, but are excluded for operational or other reasons, are reported in this row. Coins and banknotes, and central bank reserves should be reported in lines 48 and 49 respectively and not in this row.	133
87	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
88	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
89	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.	
90	encumbered for ≥ 3 months to < 6 months		
91	encumbered for ≥ 6 months to < 9 months		
92	encumbered for ≥ 9 months to < 1 year		
93	encumbered for ≥ 1 year		
95	Securities eligible for Level 2A of the LCR stock of liquid assets	Securities that, if unencumbered, would qualify as Level 2A liquid assets, according to paragraph 52 of the Basel III LCR standards. 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

Row	Heading	Description	Basel III NSFR standards reference
96	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
97	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
98	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.	
99	encumbered for ≥ 3 months to < 6 months		
100	encumbered for ≥ 6 months to < 9 months		
101	encumbered for ≥ 9 months to < 1 year		
102	encumbered for ≥ 1 year		
104	Gold	Total balance of gold should be reported in the ≥ 1 year maturity column.	133
105	Unencumbered	Banks should report in this row all such **unencumbered** gold.	
106	Encumbered	Banks should report in this row all such **encumbered** gold.	
107	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.	
108	encumbered for ≥ 3 months to < 6 months		
109	encumbered for ≥ 6 months to < 9 months		
110	encumbered for ≥ 9 months to < 1 year		
111	encumbered for ≥ 1 year		
113	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
114	Unencumbered	Banks should report in this row all such **unencumbered** equities in the appropriate column according to their residual maturity.	
115	Encumbered	Banks should report in this row all such **encumbered** equities in the appropriate column according to their residual maturity.	
116	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.	
117	encumbered for ≥ 3 months to < 6 months		
118	encumbered for ≥ 6 months to < 9 months		
119	encumbered for ≥ 9 months to < 1 year		
120	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III NSFR standards reference
122	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 NSFR standards.	133
123	Unencumbered	Banks should report in this row all such **unencumbered** corporate bonds in the appropriate column according to their residual maturity.	
124	Encumbered	Banks should report in this row all such **encumbered** corporate bonds in the appropriate column according to their residual maturity.	
125	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.	
126	encumbered for ≥ 3 months to < 6 months		
127	encumbered for ≥ 6 months to < 9 months		
128	encumbered for ≥ 9 months to < 1 year		
129	encumbered for ≥ 1 year		
131	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 NSFR standards.	133
132	Unencumbered	Banks should report in this row all such **unencumbered** covered bonds in the appropriate column according to their residual maturity.	
133	Encumbered	Banks should report in this row all such **encumbered** covered bonds in the appropriate column according to their residual maturity.	
134	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.	
135	encumbered for ≥ 3 months to < 6 months		
136	encumbered for ≥ 6 months to < 9 months		
137	encumbered for ≥ 9 months to < 1 year		
138	encumbered for ≥ 1 year		
140	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 49. Loans to MDBs, the Bank for International Settlements, the International Monetary Fund and the European Commission should also be reported in this row.	133
141	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
142	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 NSFR standards reference
143	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.	
144	encumbered for ≥ 3 months to < 6 months		
145	encumbered for ≥ 6 months to < 9 months		
146	encumbered for ≥ 9 months to < 1 year		
147	encumbered for ≥ 1 year		
149	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
150	Unencumbered	Banks should report in this row all such **unencumbered** mortgages in the appropriate column according to their residual maturity.	
151	Encumbered	Banks should report in this row all such **encumbered** mortgages in the appropriate column according to their residual maturity.	
152	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.	
153	encumbered for ≥ 3 months to < 6 months		
154	encumbered for ≥ 6 months to < 9 months		
155	encumbered for ≥ 9 months to < 1 year		
156	encumbered for ≥ 1 year		
158	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
159	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
160	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 NSFR standards reference
161	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.	
162	encumbered for ≥ 3 months to < 6 months		
163	encumbered for ≥ 6 months to < 9 months		
164	encumbered for ≥ 9 months to < 1 year		
165	encumbered for ≥ 1 year		
167	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
168	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
169	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
170	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.	
171	encumbered for ≥ 3 months to < 6 months		
172	encumbered for ≥ 6 months to < 9 months		
173	encumbered for ≥ 9 months to < 1 year		
174	encumbered for ≥ 1 year		
176	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 149 or 158 above).	133
177	Unencumbered	Banks should report in this row all such **unencumbered** loans in the appropriate column according to their residual maturity.	
178	Encumbered	Banks should report in this row all such **encumbered** loans in the appropriate column according to their residual maturity.	
179	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.	
180	encumbered for ≥ 3 months to < 6 months		
181	encumbered for ≥ 6 months to < 9 months		
182	encumbered for ≥ 9 months to < 1 year		
183	encumbered for ≥ 1 year		

Row	Heading	Description	Basel III NSFR standards reference
185	Net derivatives receivables	All derivatives payables and receivables, irrespective of the derivatives' maturity, 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
186	Items deducted from Tier 1 and Tier 2 capital under fully implemented Basel III standards	Items deducted from Tier 1 and Tier 2 capital after any transitional arrangements have expired under fully implemented Basel III standards (ie as in 2022). Note: these items attract no required stable funding. The line item is for balancing purposes only.	
187	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 standards should not be reported here.	133, footnote 29
B2)	**Off-balance sheet items**		
191	Conditionally revocable and irrevocable liquidity facilities	Balances of undrawn committed liquidity facilities extended by the bank that are either irrevocable or conditionally revocable.	136
192	Conditionally revocable and irrevocable credit facilities	Balances of undrawn committed credit facilities extended by the bank that are either irrevocable or conditionally revocable.	136
193	Unconditionally revocable "uncommitted" liquidity facilities	Balances of undrawn liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	136
194	Unconditionally revocable "uncommitted" credit facilities	Balances of undrawn credit facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	136
195	Guarantees	Balances of all outstanding guarantees.	136
196	Letters of credit	Balances of letters of credit outstanding issued by the bank.	136
197	Other trade finance instruments	Balances of other outstanding trade finance instruments, other than guarantees and letters of credit.	136
198	Non-contractual obligations, such as:		136
199	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
200	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	136
201	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
202	Other non-contractual obligations	Other non-contractual obligations not entered above.	136
203	All other off balance-sheet obligations not included in the above categories	All other off balance-sheet obligations not reported in lines 191 to 202 above. **Please refer to the instructions from your supervisor for the specification of this item.**	

6.2.3 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 NSFR standards 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 105 (a) of the Basel III LCR standards, 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 93 to 104 and 105(b) of the Basel III LCR standards.
- 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 standards reference
214–231	Categories are identical to those reported in rows 6 to 40	Definitions are identical to rows 6 to 40 with the exception of rows 34 to 38 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

6.2.4 Supplementary information (panel E)

Row	Heading	Description	Basel III NSFR standards reference
238	RMBS eligible for Level 2B of the LCR stock of liquid assets	RMBS that, if unencumbered, would qualify as Level 2B liquid assets, according to paragraph 54(a) of the Basel III LCR standards. Securities that would otherwise qualify according to that paragraph, but are excluded for exceeding the 15% or 40% caps, or for operational or other reasons, are reported in this row.	
239	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
240	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
241	encumbered for < 3 months	For each cell containing securities that have been encumbered, banks should **in addition** allocate them to a	

Row	Heading	Description	Basel III NSFR standards reference
242	encumbered for ≥ 3 months to < 6 months	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 section 6.2.2.	
243	encumbered for ≥ 6 months to < 9 months		
244	encumbered for ≥ 9 months to < 1 year		
245	encumbered for ≥ 1 year		
247	Corporate debt securities rated BBB- to BBB+, eligible for Level 2B of the LCR stock of liquid assets	Non-financial corporate debt securities rated BBB- to BBB+ that, if unencumbered, would qualify as Level 2B liquid assets, according to paragraph 54(b) of the Basel III LCR standards. Securities that would otherwise qualify according to that paragraph, but are excluded for exceeding the 15% or 40% caps, or for operational or other reasons, are reported in this row.	
248	Unencumbered	Banks should report in this row all such **unencumbered** securities in the appropriate column according to their residual maturity.	
249	Encumbered	Banks should report in this row all such **encumbered** securities in the appropriate column according to their residual maturity.	
250	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 section 6.2.2.	
251	encumbered for ≥ 3 months to < 6 months		
252	encumbered for ≥ 6 months to < 9 months		
253	encumbered for ≥ 9 months to < 1 year		
254	encumbered for ≥ 1 year		
256	Central bank reserves reported in row 49; of which relate to:	The total amount held in central bank reserves including banks' overnight deposits and term deposits with a central bank. This amount should also be reported in row 49.	
257	Required reserves	Of the total amount of central bank reserves reported in row 49, the amount which relates to required reserves.	
258	Reserves held in excess of minimum requirements	Of the total amount of central bank reserves reported in row 49, the amount which is held in excess of minimum reserve requirements.	

7. Partial use and roll out

This worksheet should only be completed by IRB qualifying banks.

The "Partial use" worksheet aims at collecting information to further investigate the features of exposures of banks using the IRB approaches which remain under the standardised approach (or which are not covered by the IRB approach). The worksheet distinguishes in particular between:

- Exposures subject to phased roll out (RO) provisions as stated in paragraphs 257 and 258 of the Basel II framework including, for the current purposes, also equity exposures under the grandfathering provisions as laid down in paragraphs 267 to 269 of the Basel II framework; and
- Exposres to which the permanent partial use (PPU) applies.

The information contained in this section should also support reasonable projections on future expected impacts of roll out completions on risk-weighted assets.

7.1 Panel A

The exposure classification (column B) refers to the regulatory asset classes under the standardised approach (Part 2, Section II.A of the Basel II framework). The "exposure amounts" to be used in this panel are equal to the sum of (i) the drawn amount for on-balance sheet exposures; (ii) undrawn amounts after the application of the appropriate credit conversion factor (CCF); and (iii) the exposure amounts for Securities Financing Transactions (SFTs) and derivatives calculated in accordance with the credit risk mitigation framework (Part 2, Section II.D) and Annex 4 of the Basel II framework accordingly. In all cases exposure amounts must be measured after the recognition of credit risk mitigation (CRM) techniques, ie after applying the substitution approach for unfunded credit protection and the comprehensive or the simple approach to financial collateral for funded credit protection. Furthermore, the exposure amounts must be reported net of specific provisions in accordance with paragraph 52 of the Basel II framework. For exposures arising from securitisation transactions exposure amounts are to be calculated according to Part 2, Section IV.D of the Basel II framework.

For each portfolio a breakdown of the total exposure amounts under partial use provisions (column J) is required into

- Exposures under the permanent partial use of the standardised approach in row PPU; and
- Exposures under the standardised approach subject to phased roll out in row "RO".

In the rows for roll-out partial use, columns E to I ask for a breakdown of the exposure amounts to be rolled out by year of expected migration to the IRB approaches, according to currently available information in the roll out plan as set out in paragraph 257 of the Basel II framework.

The template also asks for an estimate of the share of exposures currently assigned to the regulatory retail portfolio that will or would be classified in the corporate (cell J37) or retail (cell J38) asset classes under the IRB approaches, once the roll out is completed accordingly.

Rows 41 and 42 refer to exposures classified as "Claims secured by residential property" under the permanent partial use and roll out respectively, and which would be classified as "retail" under the IRB approach according to paragraphs 231 to 233 of the Basel II framework. Rows 61 and 62 refer to exposures resulting from failed free-deliveries for trading book-only counterparties (including where the fallback 100% risk weight is applied (paragraph 6 of Annex 3 of the Basel II framework))

A series of columns have been inserted in order to be able to assess the significance of the partial use: Column D asks for the number of borrowers or recognised guarantors in each portfolio as set out in paragraph 422 of the Basel II framework. In accordance with paragraph 423, each legal (borrower or guarantor) entity must be counted as one unit. Column K requires information on the share (in per cent) of exposures under the standardised approach at the consolidated level. Column L reports the number of legal entities of the banking group in which the corresponding partial use exposures are booked.

Column M asks banks to report the total amount of risk-weighted assets under the current partial uses (ie according to the standardised approach) by asset class. Column N asks for an estimate of the risk-weighted assets of the corresponding partial use exposures if they had been under the IRB approach at the reporting date.

In columns P to Y exposure amounts must be divided according to the regulatory risk weights provided under the standardised approach (Part 2, Section II.A of the Basel II framework). Different risk weight bands are provided.

In Column Z banks can report any additional remarks. Green cells in this panel should only be filled in by banks that have been asked to do so by their national supervisor and according to their national regulations. Grey cells must remain empty.

7.2 Panel B

In the item "Trade exposures to CCPs" banks are asked to report their total net mark-to-market exposures for their derivative exposures cleared through a CCP which in accordance with paragraph 6 of Annex 4 of the Basel II framework currently receive a zero exposure value. While formally not a "partial use" as those exposures are explicitly exempted in the revised framework for banks' exposures to CCPs, these additional data nevertheless provide for a more comprehensive picture of banks' exposures not covered by the IRB approaches.

Annex 1: Changes compared to versions 2.5.x of the reporting template

Compared to the versions 2.5.x of the reporting template which were used for reporting of data as of 31 December 2012, the following main changes have been implemented:

- On the "General Info" worksheet, a new row 16 for capturing D-SIB surcharges has been added. In panel D1a), a new section to capture exposures to qualifying central counterparties has been inserted above the table to capture CVA capital charges. Furthermore, additional data for these exposures is captured in a new panel D2d).
- On the "Leverage Ratio" worksheet, panel E has been revised. In panel F, rows 108, 115 and 116 have been inserted. In panel G, rows 126 and 127 have been inserted. The relevant calculations in panels E, F and G as well as the check in row 165 have been adjusted accordingly.
- On the "LCR" worksheet, the calculation of the additions and reductions to the adjusted values of various categories of liquid assets due to collateral swap activity (which are used to determine any adjustment to the pool of HQLA due to the Level 2B and Level 2 caps) have been revised in Panel C to bring them in line with the methodology utilised for repo and reverse repo transactions in the calculation of adjustments to the pool of HQLA.
- On the NSFR worksheet, the secured borrowings and liabilities line item in Panel A now requests a segmentation of such transactions by counterparty type. In addition, the "all other liabilities and equity categories not included above" line item now includes the quarterly buckets in the <1 year timeframe as input cells. In panel B, the "all other assets not included in the above categories" line item requests data on quarterly bucketing in the <1 year timeframe. Further, both credit and liquidity facilities for both conditionally revocable and irrevocable facilities and unconditionally revocable "uncommitted" facilities have now been split into separate line items. In panel E, additional supplemental information as been requested on the split between required and excess central bank reserves.
- The new "Partial use" worksheet aims at collecting information to further investigate the features of exposures of banks using the IRB approaches which remain under the standardised approach (or which are not covered by the IRB approach).

Annex 2: Tentative schedule for upcoming Basel III monitoring exercises

Basel III monitoring as of end-June 2013[1]

September 2013	Deadline for data submission to national supervisors.
March 2014	Publication of results

[1] Or equivalent in countries with financial years which differ from the calendar year.

Basel III monitoring as of end-December 2013[1]

early February 2014	Circulation of Basel III monitoring reporting templates to banks. In addition to the current reporting template, this exercise is expected to include worksheets to assess the impact of the fundamental review of the trading book.
early April 2014	Deadline for data submission to national supervisors.
September 2014	Publication of results

[1] Or equivalent in countries with financial years which differ from the calendar year.