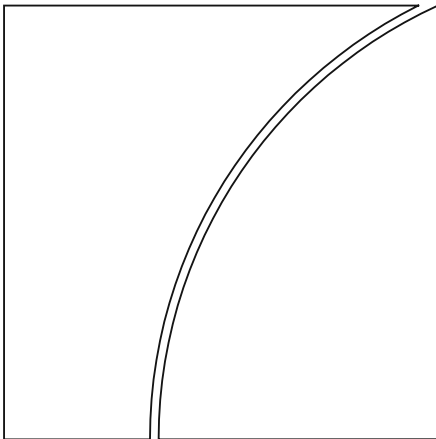


# Basel Committee on Banking Supervision



## RCAP Questionnaire for assessing the implementation of Basel III LCR regulations

March 2016



**BANK FOR INTERNATIONAL SETTLEMENTS**

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# Questionnaire for assessing the implementation of Basel III LCR regulations

## Introduction

RCAP is a comprehensive programme introduced by the Basel Committee in 2012 to assess its members' implementation of Basel II, 2.5 and III.<sup>1</sup> The objective of the programme is to help member jurisdictions ensure full, timely and consistent implementation of Basel framework. The aim is to help raise the resilience of the global banking system, maintain market confidence in regulatory ratios, and promote a level playing field. Further information on the programme is available on the BCBS website.<sup>2</sup>

## Guidance to respondents

All sections of the questionnaire should be completed in English. References to domestic regulations and specific regulatory texts that implement the Basel provisions should be as detailed as possible. Additional sheets and associated documents can be appended to the questionnaire to help provide further explanation and background information to the assessment team.

## Objective of the questionnaire

The preparatory phase of an RCAP assessment involves a self-assessment by the jurisdiction of its compliance with the Basel framework. The completed questionnaire is used by the Assessment Team to form initial impressions about the degree of compliance and conduct further assessment work including the assessment of materiality of the identified differences.

The primary objective of this RCAP questionnaire is therefore to map the domestic LCR (Liquidity Coverage Ratio) regulations to the Basel provisions and to help the assessed jurisdiction in identifying (potential) deviations of domestic regulations vis-à-vis Basel standards.

## Scope of the questionnaire

The list of Basel documents that are within scope of the self-assessment are listed below:

1. The Liquidity Coverage Ratio (January 2013),<sup>3</sup> including the Frequently Asked Questions on Basel III's January 2013 Liquidity Coverage Ratio (April 2014);
2. Liquidity coverage ratio disclosure standards (January 2014);

<sup>1</sup> See also Basel Committee document "Basel III Regulatory Consistency Assessment Programme (RCAP)" published on the website of the BIS in October 2013: [www.bis.org/publ/bcbs264.htm](http://www.bis.org/publ/bcbs264.htm).

<sup>2</sup> See [www.bis.org/bcbs/implementation.htm](http://www.bis.org/bcbs/implementation.htm) and [www.bis.org/publ/bcbs264.htm](http://www.bis.org/publ/bcbs264.htm).

<sup>3</sup> See <http://www.bis.org/publ/bcbs238.htm>.

## National discretions

Where national discretions are provided for in the Basel framework, member jurisdictions are asked to indicate whether and to what extent they have exercised, or propose to exercise these discretions. For the purpose of the assessment, however, the exercise of such national discretions will not be considered a deviation. National discretions that are not provided for in the Basel framework and result in weakening of the implementation of the Basel standards in the jurisdictions will be considered deviations for the purpose of the assessment. Further, jurisdictions are also asked to provide details where they have imposed stricter requirements as compared to those of the Basel standards. Such measures are fully in line with the nature of these standards, which are intended to set minimum requirements, and will therefore be considered as compliant. However, they will not be considered to compensate for inconsistencies or gaps identified elsewhere.

## Data collection

The materiality of assessment findings will rely on quantitative data and qualitative factors. Data collection will also include high-level information on the jurisdiction level, eg how many banks are subject to the Basel LCR standards and general financial soundness indicators regarding liquidity (information such as total liquid assets available versus total required amount of liquid assets, etc).

## Structure of the questionnaire

The questionnaire is organised in three sections:

- Section 1 contains general questions and a summary of the jurisdiction's self-assessment of its compliance with the Basel LCR standards;
- Section 2 contains paragraph by paragraph an evaluation of domestic regulations with reference to the corresponding provisions under the Basel framework; and
- Section 3 contains tables for data collection.

# RCAP Questionnaire

## Section 1

### General Questions

Date

Country

Domestic Regulations implementing Basel III liquidity standards (version and date)

(1) Please explain which authorities will implement Basel III and their respective responsibilities

*[not needed for those jurisdictions that are also subject to assessments of capital standards, unless there is any difference compared to those standards]*

(2) Please explain background of liquidity regulations to be assessed, ie whether regulations are draft or final, internal or public, and whether text in English is available. If regulations are yet to be drafted please give timescales.

*[note that liquidity assessments will be based on final rules, whereby this question is redundant, except for the two first assessments]*

(3) If the final rules are in place please explain their legal status? Are they binding on the banks as laid out under the seven elements laid down in the RCAP methodology? <sup>4</sup>

*[not needed for those jurisdictions that are also subject to assessments of capital standards, unless there is any difference compared to those standards]*

(4) Are the liquidity regulations supplemented by additional guidance? What is the binding status of such guidance?

*ie please provide any definition or other adjustments made in adopting the liquidity standards as well as how and in what areas has national discretion been applied. In the latter context, please describe whether your jurisdiction makes use of ALA and provides the underlying rationale/supporting information. Please also make the national data collection template available to the assessment teams*

(5) Please explain the scope of firms subject to the regulations above? If applicable, please clarify the types of institutions (ie banks and/or investment firms) and whether they represent a subset of the total population (ie only large or internationally active banks ...)

(6) Please explain the timetable for adoption of the above regulations. It is not necessary to repeat information provided as part of the periodic RCAP implementation monitoring process. Please comment only where there have been any changes or where greater clarification is necessary.

(7) Please list those aspects of the Liquidity framework within the scope of the RCAP-LCR where you and/or the banks have encountered significant implementation challenges?

### Overview

(1) Please summarise your opinion of whether in aggregate you believe the liquidity regulations defined above are compliant, largely compliant, materially non-compliant, or non-compliant with the Basel III LCR standards. Please include an explanation/justification of your own evaluation.

<sup>4</sup> The commonly applied RCAP criteria to determine the binding nature of regulatory instruments and documents are: that (i) they are part of a well-defined, clear and transparent hierarchy and regulatory framework; (ii) they are public and freely available; (iii) they are viewed as binding by banks as well as by the supervisors; (iv) they would generally be legally upheld if challenged; (v) they are supported by precedence of enforceability; (vi) they are properly communicated and consequences of failure to comply are properly understood and carry a similar practical effect as for the primary law or regulation; and (vii) the instrument is expressed in clear language that complies with the Basel provision in substance and spirit.

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(2) Please list the main areas of differences and please provide a short summary of the rationale for the main areas of difference (more detailed points are addressed later in the questionnaire).

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(3) Please comment on your assessment of the materiality of the areas of difference in your jurisdiction.

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Section 2	
1. Standards related to the LCR	
Reference BCBS document	Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools
Introduction	
<b>Paragraphs 1-9, 1-13</b> do not contain any specific requirements	N/A (ie no need for jurisdictions to provide any feedback)
<b>Paragraph 10: Phase-in arrangements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements <i>[Choose one of the three answers]</i>
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 11: LCR minimum requirements during periods of stress</b>	N/A (ie no need for jurisdictions to provide any feedback) <i>[This paragraph is duplicative with Basel paragraph 17]</i>
1: LCR	
1.I. Objective of the LCR and use of HQLA	
<b>Paragraphs 14-15</b> do not contain any specific requirements	N/A
<b>Paragraphs 16: Objective of the LCR and use of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s)?	Please explain how this paragraph has been implemented domestically <i>[note that this para does not list explicit requirements, but is meant for clarification]</i>
<b>Paragraphs 17: Objective of the LCR and use of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s)?	Please explain how this paragraph has been implemented domestically <i>[note that this para does not list explicit requirements]</i>
<b>Paragraphs 18: Objective of the LCR and use of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s)?	N/A (scoped out from the formal graded assessment) Please explain whether the supervisor has the legal powers to implement this paragraph? If available, please provide any related information.

<b>1.II Definition of the LCR</b>	
<b>Paragraphs 19-20</b> do not contain any specific requirements	N/A
<b>Paragraph 21: High level definitions</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s)?	Please explain [note that this para does not list explicit requirements]
<b>Paragraph 22: High level definitions</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements [Choose one of the three answers]
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>1.II.A Stock of HQLA</b>	
<b>1.II.A.1 Characteristics of HQLA</b>	
<b>Paragraph 23: Definition of stock of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s)?	Please explain [note that this para does not list explicit requirements]
<b>Paragraph 24: Characteristics of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Please explain whether the supervisor has the legal authority to implement this para? If available, please provide any related information.
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 25: Characteristics of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Please explain whether the supervisor has the legal authority to implement this para? If available, please provide any related information.
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 26: Characteristics of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Please explain whether the supervisor has the legal authority to implement this para? If available, please provide any related information.
Please give the specific reference in the domestic regulations to these requirements	

<b>Paragraph 27: Characteristics of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Please explain whether the supervisor has the legal authority to implement this para? If available, please provide any related information.
Please give the specific reference in the domestic regulations to these requirements	
<b>1.II.A.2 Operational requirements (of HQLA)</b>	
<b>Paragraph 28</b> does not contain any specific requirements	N/A
<b>Paragraph 29</b> does not contain any specific requirements	N/A
<b>Paragraph 30: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 31: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 32: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

<b>Paragraph 33: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 34: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 35: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 36: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

<b>Paragraph 37: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 38: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 39: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 40: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

<b>Paragraph 41: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please explain <i>[note that this para does not list explicit requirements]</i>
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 42: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please explain <i>[note that this para does not list explicit requirements]</i>
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 43: Operational requirements for HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>1.II.A.3 Diversification of the stock of HQLA</b>	
<b>Paragraph 44: Diversification of the stock of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>1.II.A.4 Definition of HQLA</b>	
<b>Paragraph 45</b> does not contain any specific requirements	N/A
<b>Paragraph 46: Definition of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 47: Definition of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 48: Definition of HQLA</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 49: Definition of HQLA – Level 1 assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 50: Definition of HQLA – Level 1 assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements

impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 51: Definition of HQLA – Level 2 assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 52: Definition of HQLA – Level 2 assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 53: Definition of HQLA – Level 2B assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please explain <i>[note that this para does not list explicit requirements]</i>
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 54: Definition of HQLA – Level 2B assets</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements



impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraphs 54a/b: Definition of HQLA – Level 2B assets<sup>5</sup></b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraphs 55 - 57: Definition of HQLA – ALA</b>	
	N/A [The ALA peer review is scoped out from the RCAP assessment]
<b>Paragraph 58: Definition of HQLA – Alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 59: Definition of HQLA – Alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please also provide rationale (if applicable)

<sup>5</sup> See [www.bis.org/publ/bcbs274.htm](http://www.bis.org/publ/bcbs274.htm).

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 60: Definition of HQLA – Alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 61: Definition of HQLA – Alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 62: Definition of HQLA – Alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 63: Definition of HQLA – Maximum level of usage of options for alternative treatment (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 64: Definition of HQLA – Maximum level of usage of options for alternative treatment</b>	
	N/A [no specific requirement for banks]
<b>Paragraph 65: Definition of HQLA – Maximum level of usage of options for alternative treatment (if applicable)</b>	
	N/A [The ALA peer review is scoped out from the RCAP assessment]
<b>Paragraph 66: Definition of HQLA – Supervisory obligations and requirements (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 67: Definition of HQLA – Supervisory obligations and requirements (if applicable)</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 68: Definition of HQLA – Treatment for Shariah compliant banks (if applicable)**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please also provide rationale (if applicable)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**1.II.B Total net cash outflows****Paragraph 69: Total net cash outflows – High level definitions**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 70: Total net cash outflows - High level definitions**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 71: Total net cash outflows - High level definitions**

	N/A
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**Paragraph 72: Total net cash outflows - High level definitions**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
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Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

### 1.II.B.1 Cash outflows

#### **Paragraph 73: Total net cash outflows – Definition of cash outflows: Retails deposit run-off**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

#### **Paragraph 74: Total net cash outflows – Definition of cash outflows: Retails deposit run-off**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please provide definition of “stable” and “less stable” used in your jurisdiction and underlying data (see Excel sheet)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

#### **Paragraph 75: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, stable deposits**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 76: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 77</b> does not contain any specific requirements	N/A (unless there is no deposit insurance in the respective jurisdiction, in which case it would be useful to provide a short explanation)
<b>Paragraph 78: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 79: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

<b>Paragraph 80: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 81: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 82: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 83: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 84: Total net cash outflows – Definition of cash outflows: Retails deposit run-off, Less stable deposits</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 85: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 86: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 87: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements



implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 88</b> does not contain any specific requirements	N/A
<b>Paragraph 89: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, small business customers</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 90: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, small business customers</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Please provide definition of small business customers used in your jurisdiction and underlying data (see Excel sheet)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 91: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, small business customers</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 92: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, small business customers</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 93: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 94: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please provide definition of “operational” relationship used in your jurisdiction and underlying data (see Excel sheet)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 95: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 96: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 97: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 98: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements
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impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 99: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 100: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
<b>Paragraph 100</b> does not contain any specific requirements	N/A
<b>Paragraph 101: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 102: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 103: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 104: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, operational deposits generated by clearing, custody and cash management activities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 105: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, deposits in institutional networks of cooperative banks</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 106: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, deposits in institutional networks of cooperative banks</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 107: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, unsecured wholesale funding provided by non-financial corporates and sovereigns, central banks, MDBs and PSEs</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 108: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, unsecured wholesale funding provided by non-financial corporates and sovereigns, central banks, MDBs and PSEs</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 109: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, provided by other legal entity customers**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 110: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, provided by other legal entity customers**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 111: Total net cash outflows – Definition of cash outflows: Unsecured wholesale funding run-off, provided by other legal entity customers**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 112: Total net cash outflows – Definition of cash outflows: Secured funding run-off**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements
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impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 113: Total net cash outflows – Definition of cash outflows: Secured funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 114: Total net cash outflows – Definition of cash outflows: Secured funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 115: Total net cash outflows – Definition of cash outflows: Secured funding run-off</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	



Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 116: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 117: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 118: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 119: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements

implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 120: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 121: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 122: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 123: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 124: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 125: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements (computation to be discussed with assessment team)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 126: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements

implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 127: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 128: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 129: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 130: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 131: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements Please provide definition of financial institutions and other legal entities used in your jurisdiction and underlying data (see Excel sheet)
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 132: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 133: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements

impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 134: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 135: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 136: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 137: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 138: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 139: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 140: Total net cash outflows – Definition of cash outflows: Additional requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements

implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 141: Total net cash outflows – Definition of cash outflows: Additional requirements**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**1.II.B.2 Total net cash outflows: Cash inflows**

**Paragraph 142: Total net cash outflows – Cash inflows: High level definitions**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

**Paragraph 143: Total net cash outflows – Cash inflows: High level definitions**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements. Please explain the approach followed by banks and supervisors, respectively.
Please give the specific reference in the domestic regulations to these requirements	



<b>Paragraph 144: Total net cash outflows – Cash inflows: High level definitions</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 145: Total net cash outflows – Cash inflows: High level definitions – Secured lending, including reserves repos and securities borrowing</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 146: Total net cash outflows – Cash inflows: High level definitions – Secured lending, including reserves repos and securities borrowing</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 147: Total net cash outflows – Cash inflows: High level definitions – Secured lending, including reserves repos and securities borrowing</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements

impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 148: Total net cash outflows – Cash inflows: High level definitions – Secured lending, including reserves repos and securities borrowing</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 149: Total net cash outflows – Cash inflows: High level definitions – Committed facilities</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 150: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements [Note that this paragraph does not contain explicit requirements]
Please give the specific reference in the domestic regulations to these requirements	
<b>Paragraph 151: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements

implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 152: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 153: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Retail and small business customer inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 154: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other wholesale inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 155: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other wholesale inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 156: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other wholesale inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 157: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other wholesale inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 158: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other cash inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 159: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other cash inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)
<b>Paragraph 160: Total net cash outflows – Cash inflows: High level definitions – Other inflows by counterparty, Other cash inflows</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet	See Excel spreadsheet (computation to be discussed with assessment team)

<b>1.III Application issues for the LCR</b>	
<b>Paragraph 161: Application issues for the LCR – High level definitions</b>	N/A
<b>1.III.A Frequency of calculation and reporting</b>	
<b>Paragraph 162: Application issues for the LCR – Frequency of calculation and reporting</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 163: Application issues for the LCR – Frequency of calculation and reporting</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>1.III.B Scope of application</b>	
<b>Paragraph 164: Application issues for the LCR – Scope of application</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 165: Application issues for the LCR – Scope of application</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 166: Application issues for the LCR – Scope of application</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 167: Application issues for the LCR – Scope of application</b>	
1.III.B.1 Scope of application: Differences in home/host liquidity requirements	
<b>Paragraph 168</b> does not contain any specific requirements	N/A
<b>Paragraph 169: Application issues for the LCR – Scope of application, Differences in home/host liquidity requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 170: Application issues for the LCR – Scope of application, Differences in home/host liquidity requirements</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
1.III.B.2 Scope of application: Treatment in liquidity transfer restrictions	
<b>Paragraph 171: Application issues for the LCR – Scope of application, Treatment in liquidity transfer restrictions</b>	N/A [Duplicative with Basel paragraph 36]

<b>Paragraph 172: Application issues for the LCR – Scope of application, Treatment in liquidity transfer restrictions</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>1.III.C Currencies</b>	
<b>Paragraph 173: Application issues for the LCR – Scope of application, Currencies</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Part 2. Monitoring tools	N/A [Scoped out from the formal assessment; descriptive annex in the assessment report only]
<b>Annex 1: Calculation of the cap on Level 2 assets with regard to short-term securities financing transactions</b>	
<b>Paragraph 1</b> does not contain any specific requirements	N/A
<b>Paragraph 2</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 3</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements



Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 4</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 5</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 6</b>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Annex 2: Principles for assessing eligibility for alternative liquidity approaches (if applicable)</b>	
<b>Paragraph 1</b>	N/A [ALA peer review is out of scope]
<b>Paragraph 2</b>	N/A [ALA peer review is out of scope]
<b>Paragraph 3</b>	N/A [ALA peer review is out of scope]
<b>Paragraph 4-16 (Principle 1)</b>	N/A [ALA peer review is out of scope]
<b>Paragraph 17-26 (Principle 2)</b>	N/A [ALA peer review is out of scope]

<b>Paragraph 27-28 (Principle 3)</b>	N/A [ALA peer review is out of scope]
<b>Paragraph 29-33 (Principle 3) (if applicable)</b>	
Specific requirements in paragraph 29 included in the assessment, for which additional detail is included in paragraphs 30-33:	
<ul style="list-style-type: none"> <li>• "The jurisdiction should devise the supervisory requirements governing banks' usage of the options..."</li> <li>• "Banks using the options should be informed of the minimum amount of Level 1 assets that they are required to hold in the relevant currency."</li> <li>• "In order to control the usage of the options within the banking system, banks should be informed of any supervisory restriction applicable to them in terms of the maximum amount of alternative HQLA (under each or all of the options) they are allowed to hold."</li> </ul>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 34-36 (Principle 3)</b>	
The RCAP assessment will verify the regulatory disclosure of the required information listed in these paragraphs.	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 37 – 42 (Principle 3)</b>	
N/A [ALA peer review is out of scope]	
Annex 3: Principles for assessing eligibility for alternative liquidity approaches (if applicable)	
<b>Paragraph 1</b>	N/A
<b>Paragraph 2 (if applicable)</b>	
Specific requirements assessed:	
<ul style="list-style-type: none"> <li>• "A bank is required to keep its supervisor informed of its usage of the options so as to enable the supervisor to manage the aggregate usage of the options in the jurisdiction and to monitor, where necessary, that banks using such options observe the relevant supervisory requirements."</li> </ul>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 3</b>	N/A
<b>Paragraph 4 (if applicable)</b>	
Specific requirement assessed:	
<ul style="list-style-type: none"> <li>“A bank that needs to use the options should not be allowed to use such options above the level required to meet its LCR (including any reasonable buffer above the 100% standard that may be imposed by the supervisor).”</li> </ul>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 5 (if applicable)</b>	
Specific requirement assessed:	
<ul style="list-style-type: none"> <li>“A bank must show that it has taken concrete steps to improve its LCR before it applies an alternative treatment.”</li> </ul>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 6 (if applicable)</b>	
Specific requirement assessed:	
<ul style="list-style-type: none"> <li>“A bank must then ensure that it is able to hold and maintain Level 1 assets not less than the minimum level when applying the options.”</li> </ul>	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
<b>Paragraph 7 (if applicable)</b>	
Specific requirement assessed:	

- “To mitigate the risk that excessive currency mismatch may interfere with the objectives of the framework, the bank supervisor should only allow banks that are able to measure, monitor and control the foreign exchange risk arising from the currency mismatched HQLA positions to use this option. As the HQLA that are eligible under Option 2 can be denominated in different foreign currencies, banks must assess the convertibility of those foreign currencies in a stress scenario.”
- “The supervisor is also expected to restrict the currencies of the assets that are eligible under Option 2 to those that have been historically proven to be convertible into the domestic currency in times of stress.”

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 8 (if applicable)**

Specific requirement assessed:

- “...banks are required to show that the values of the assets under stress are sufficient. They must, therefore, be able to conduct stress tests to this effect. If there is evidence to suggest that the stress parameters are more severe than the haircuts set by bank supervisors, the bank should adopt the more prudent parameters and consequently increase HQLA as necessary. ”

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 9 (if applicable)**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Annex 4: Illustrative Summary of the LCR		N/A
2. LCR disclosure standards		
Reference BCBS document	Basel III: Liquidity Coverage Ratio disclosure standards	
Introduction		
<b>Paragraphs 1-8</b> do not contain any specific requirements		Please provide any general remarks or information relevant to your jurisdiction regarding the implementation of the disclosure requirements
1: Scope of application		
<b>Paragraph 9</b>		
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"		Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements		
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.		
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.		
<b>Paragraph 10</b>		
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"		Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements		
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.		
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.		
<b>Paragraph 11</b>		
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"		Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements		
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.		
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.		

2: Disclosure requirements

**Paragraph 12**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 13**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements Do you expect any challenges with respect to calculation of the LCR on a daily basis; do you intend to make use of the exemption to the disclosure of banks' LCRs based on averages of daily data?
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 14**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

**Paragraph 15**

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
3: Guidance on additional disclosure	
<b>Paragraph 16 – 19</b> do not contain any specific requirements	N/A

### Materiality assessment of identified gaps<sup>6</sup>

The impact of identified gaps is measured as the difference between (a) and (b):

- (a) the LCR as per local regulations; and
- (b) the LCR according to the Basel provision.

The impact is to be provided for at least *three data points in time* accounting for the volatility of bank liquidity and thereby to avoid misleading conclusions. This will be as agreed between the assessment team leader and the assessed jurisdiction,

Besides, time series of key liquidity indicators is collected, both on a cross-sectional basis (see below) and as time series (subject to availability).

### Instructions for the completion of data template

1. Data is gathered for all relevant gaps, as agreed with the assessment team;
2. The sample of banks should be agreed between the reviewed country and the leader of the assessment team.<sup>7</sup>
3. Individual bank data is anonymous but should be referenced, where possible, by its unique QIS identifier. In the case that data is provided for a financial institution that did not participate in QIS, a numbering convention should be agreed with the Basel secretariat;
4. Data provided should be at the consolidated bank level.

<sup>6</sup> To facilitate this analysis, materiality assessment templates patterned on the one used for the risk based capital assessments (RCAP-Capital) will be provided separately by the Assessment Team.

<sup>7</sup> As a rule of thumb, the coverage should be at least 60% of consolidated banking assets of internationally active banks, including banking subsidiaries of foreign entities but excluding branches of foreign banks. See also the coverage of banks in the recent RCAP assessment reports on risk based capital.



## Overview of the banking sector of the jurisdiction<sup>8</sup>

This table will inform the assessment team about the domestic banking sector and the importance of certain Basel components for the banking sector.

Size of banking sector	
1	Total assets of all banks operating in the jurisdiction (including off balance sheet assets)
2	Total assets of all locally incorporated internationally active banks
3	Total assets of locally incorporated banks to which liquidity standards under Basel framework are applied
Number of banks	
4	Number of banks operating in the jurisdiction
5	Number of internationally active banks
6	Number of banks required to implement Basel liquidity standards (according to domestic rules)
7	Number of Global Systemically Important Banks (G-SIBs)
8	Number of Domestic Systemically Important Banks (D-SIBs)
Implementation of other domestic liquidity regulation	
9	Number of banks applying an alternative national standard to liquidity (if applicable, please provide additional information on this)

Source: [Authority, Date]

## Overview of key dimensions of the LCR at the system level

Information on key dimensions of the LCR will be collected via the materiality assessment template.<sup>9</sup> It will inform the assessment team about the contribution of high level components of the LCR to the ratio at the bank and at the system level.

Such information would be collected at least on a cross-sectional basis, and, subject to availability, as time series. National liquidity standards that are used in parallel could also be considered for the data collection especially if they are available for a longer period of time.

<sup>8</sup> Where RCAP-LCR is carried out in conjunction with an assessment of risk-based capital standards, the information can be collected only once.

<sup>9</sup> See [www.bis.org/publ/bcbs278.pdf](http://www.bis.org/publ/bcbs278.pdf), Table 4.