

EBA/GL/2017/01

21/06/2017

Guidelines

on LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of Regulation (EU) No 575/2013

1. Compliance and reporting obligations

Status of these guidelines

1. This document contains guidelines issued pursuant to Article 16 of Regulation (EU) No 1093/2010.¹ In accordance with Article 16(3) of Regulation (EU) No 1093/2010, competent authorities and financial institutions must make every effort to comply with the guidelines.
2. Guidelines set the EBA view of appropriate supervisory practices within the European System of Financial Supervision or of how Union law should be applied in a particular area. Competent authorities as defined in Article 4(2) of Regulation (EU) No 1093/2010 to whom guidelines apply should comply by incorporating them into their practices as appropriate (e.g. by amending their legal framework or their supervisory processes), including where guidelines are directed primarily at institutions.

Reporting requirements

3. According to Article 16(3) of Regulation (EU) No 1093/2010, competent authorities must notify the EBA as to whether they comply or intend to comply with these guidelines, or otherwise with reasons for non-compliance, by 21.08.2017. In the absence of any notification by this deadline, competent authorities will be considered by the EBA to be non-compliant. Notifications should be sent by submitting the form available on the EBA website to compliance@eba.europa.eu with the reference 'EBA/GL/2017/01'. Notifications should be submitted by persons with appropriate authority to report compliance on behalf of their competent authorities. Any change in the status of compliance must also be reported to EBA.
4. Notifications will be published on the EBA website, in line with Article 16(3).

¹ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC, (OJ L 331, 15.12.2010, p.12).

2. Subject matter, scope and definitions

Subject matter

5. These guidelines specify the general disclosure framework of risk management under Article 435 of Regulation (EU) No 575/2013² in relation to liquidity risk by providing a harmonised structure for the disclosure of information required under Article 435(1) of that Regulation.
6. In particular, and consistently with Commission Delegated Regulation (EU) 2015/61,³ these guidelines specify and explain which information on the liquidity coverage ratio (LCR) is required to be disclosed within the key ratios and figures for the purpose of Article 435(1)(f) of Regulation (EU) No 575/2013.

Scope and level of application

7. These guidelines apply to those credit institutions that have to comply with the Guidelines on disclosure requirements (EBA/GL/2016/11) under Part Eight of Regulation (EU) No 575/2013 and which are covered by Commission Delegated Regulation (EU) 2015/61.

Addressees

8. These guidelines are addressed to competent authorities as defined in point (i) of Article 4(2) of Regulation (EU) No 1093/2010 and to credit institutions as defined in Article 4(1)(1) of Regulation (EU) No 575/2013.

Definitions

9. Unless otherwise specified, terms used and defined in Regulation (EU) No 575/2013 and Commission Delegated Regulation (EU) 2015/61 have the same meaning in these guidelines.

² Regulation (EU) No 575/2013 of the European and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.

³ Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions.

3. Implementation

Date of application

10. These guidelines apply from 31.12.2017.

Transitional provisions

11. Credit institutions under the scope of application of these guidelines do not need to publish the disclosures referred to in Annex II where some of the observations for the calculation of their averages are prior to the first LCR reporting reference date and thus are not captured in the LCR reporting templates provided in Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.

4. Guidelines on liquidity risk management and LCR disclosure

12. The credit institutions referred to in paragraph 7 should disclose the table provided in Annex I.
13. The credit institutions referred to in paragraph 7 should disclose the LCR disclosure template and the template on qualitative information on the LCR provided in Annex II in accordance with the instructions provided in Annex III.
14. By way of derogation from paragraph 13, a credit institution should disclose only the information in rows 21, 22 and 23 of the LCR disclosure template in Annex II where all of the following conditions are met:
- (a) the credit institution has not been identified by competent authorities as a global systemically important institution (G-SII) in accordance with Commission Delegated Regulation (EU) No 1222/2014 and any subsequent amendment;
 - (b) the credit institution has not been identified as an other systemically important institution (O-SII) in application of Article 131 (3) of Directive 2013/36/EU as specified by EBA/GL/2014/10.
15. Disclosure in accordance with these guidelines should be made in accordance with the EBA Guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (EBA/GL/2014/14), with further specifications provided in paragraph 16 below.
16. For the purpose of point (e) of paragraph 27 of EBA/GL/2014/14, the following items should be regarded as items that are prone to rapid change:
- (a) total adjusted value of the Liquidity Buffer, as set out in row 21 of the LCR template in Annex II;
 - (b) total adjusted value of Total Net Cash Outflows, as set out in row 22 of the LCR template in Annex II ;
 - (c) total adjusted value of the Liquidity Coverage Ratio (%), as set out in row 23 of the LCR template in Annex II.

Annex I – Table EU LIQA on liquidity risk management

17. Table on qualitative/quantitative information of liquidity risk in accordance with Article 435(1) of Regulation (EU) 575/2013

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|--|
| Purpose: Disclose risk management objectives and policies for liquidity risk |
| Scope of application: The table is mandatory for credit institutions referred to in paragraph 7 of these guidelines |
| Content: Qualitative and quantitative information |
| Frequency: At least annual |
| Format: Flexible |

| | Comment |
|---|---------|
| Strategies and processes in the management of the liquidity risk | |
| Structure and organisation of the liquidity risk management function (authority, statute, other arrangements) | |
| Scope and nature of liquidity risk reporting and measurement systems | |
| Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants | |
| A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy | |
| A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in Annex II of these guidelines) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body | |

Annex II – Templates EU LIQ1: LCR disclosure template and the template on qualitative information on the LCR

18. LCR disclosure template, on quantitative information of LCR which complements Article 435(1)(f) of Regulation (EU) No 575/2013.

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| Purpose: Disclose level and components of the LCR |
| Scope of application: The template is mandatory for credit institutions referred to in paragraph 7 of these Guidelines |
| Content: Quantitative information |
| Frequency: At least annual |
| Format: Fixed |

| Scope of consolidation (solo/consolidated) | | Total unweighted value (average) | | | | Total weighted value (average) | | | |
|---|--|----------------------------------|--|--|--|--------------------------------|--|--|--|
| Currency and units (XXX million) | | | | | | | | | |
| Quarter ending on (DD Month YYY) | | | | | | | | | |
| Number of data points used in the calculation of averages | | | | | | | | | |
| HIGH-QUALITY LIQUID ASSETS | | | | | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | X | | | | | | | |
| CASH – OUTFLOWS | | | | | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | | | | | | | |
| 3 | <i>Stable deposits</i> | | | | | | | | |
| 4 | <i>Less stable deposits</i> | | | | | | | | |
| 5 | Unsecured wholesale funding | | | | | | | | |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | | | | | | | | |

| | | | | | | | | | |
|-----------------------------|---|--|--|--|--|--|--|--|--|
| 7 | <i>Non-operational deposits (all counterparties)</i> | | | | | | | | |
| 8 | <i>Unsecured debt</i> | | | | | | | | |
| 9 | Secured wholesale funding | | | | | | | | |
| 10 | Additional requirements | | | | | | | | |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | | | | | | | | |
| 12 | <i>Outflows related to loss of funding on debt products</i> | | | | | | | | |
| 13 | <i>Credit and liquidity facilities</i> | | | | | | | | |
| 14 | Other contractual funding obligations | | | | | | | | |
| 15 | Other contingent funding obligations | | | | | | | | |
| 16 | TOTAL CASH OUTFLOWS | | | | | | | | |
| CASH – INFLOWS | | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | | | | | | | | |
| 18 | Inflows from fully performing exposures | | | | | | | | |
| 19 | Other cash inflows | | | | | | | | |
| EU-19a | (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) | | | | | | | | |
| EU-19b | (Excess inflows from a related specialised credit institution) | | | | | | | | |
| 20 | TOTAL CASH INFLOWS | | | | | | | | |
| EU-20a | Fully exempt inflows | | | | | | | | |
| EU-20b | Inflows subject to 90% cap | | | | | | | | |
| EU-20c | Inflows subject to 75% cap | | | | | | | | |
| TOTAL ADJUSTED VALUE | | | | | | | | | |
| 21 | LIQUIDITY BUFFER | | | | | | | | |
| 22 | TOTAL NET CASH OUTFLOWS | | | | | | | | |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | | | | | | | |

19. Template on qualitative information on LCR, which complements the LCR disclosure template.

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| Purpose: Disclose further explanation of the items included in the LCR disclosure template |
| Scope of application: The template is mandatory for credit institutions referred to in paragraph 7 of these Guidelines |
| Content: Mainly qualitative discussions, which could be supported by quantitative information |
| Frequency: At least annual |
| Format: Flexible |

Comment

| | |
|---|--|
| Concentration of funding and liquidity sources | |
| Derivative exposures and potential collateral calls | |
| Currency mismatch in the LCR | |
| A description of the degree of centralisation of liquidity management and interaction between the group's units | |
| Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile | |

Annex III – Instructions on Templates EU LIQ1, LCR disclosure template and the template on qualitative information on the LCR

Part 1: GENERAL INSTRUCTIONS

20. The information that should be disclosed under the LCR disclosure template in Annex II should state the values and figures contained therein for each of the four calendar quarters (January-March, April-June, July-September, October-December) preceding the disclosure date. These values and figures should be calculated as the simple averages of month-end observations over the twelve months preceding the end of each quarter.
21. The information that should be disclosed under the template on qualitative information on the LCR in Annex II should provide a qualitative discussion of the items included in the LCR disclosure template.
22. The information required under the LCR disclosure template in Annex II should include all items irrespective of the currency in which they are denominated and should be disclosed in the reporting currency as defined in Article 3 of Commission Delegated Regulation (EU) 2015/61.
23. In order to calculate the unweighted and weighted inflows and outflows and the weighted HQLA for the purpose of the LCR disclosure template under Annex II, credit institutions under the scope of application of these guidelines should apply the following instructions:
- (a) Inflows/outflows: the unweighted value of inflows and outflows should be calculated as the outstanding balances of various categories or types of liabilities, off-balance sheet items or contractual receivables. The 'weighed' value for inflows and outflows should be calculated as the value after the inflow and outflow rates are applied.
 - (b) HQLA: the 'weighted' value of High Quality Liquid Assets (HQLA) should be calculated as the value after haircuts are applied.
24. In order to calculate the adjusted value of the liquidity buffer in item 21 and the adjusted value of total net cash outflows in item 22 of the LCR disclosure template under Annex II, credit institutions under the scope of application of these guidelines should apply each of the following instructions:

- (a) the adjusted value of the liquidity buffer is the value of total HQLA after the application of both haircuts and any applicable cap;
- (b) the adjusted value of net cash outflows should be calculated after the cap on inflows is applied, where applicable.

Part 2: SPECIFIC INSTRUCTIONS

25. Credit institutions under the scope of application of these guidelines should apply the instructions provided in this paragraph in order to complete the LCR disclosure template under Annex II:

| Row | Legal references and instructions |
|-----|---|
| {1} | <p>Total high-quality liquid assets (HQLA)</p> <p>Credit institutions should disclose as the weighted value the Value according to Article 9 of Commission Delegated Regulation (EU) 2015/61 of the item 'Total Unadjusted Liquid Assets' as reported in row 10 (ID 1), column 040 of template C 72.00 Liquidity coverage – Liquid assets of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.⁴</p> |
| {2} | <p>Retail deposits and deposits from small business customers, of which:</p> <p>Credit institutions should disclose as the unweighted value the amount of the item 'Retail deposits' as reported in row 030 (ID 1.1.1), column 010 of template C 73.00 Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the outflow of the item 'retail deposits' reported in row 030 (ID 1.1.1), column 060 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {3} | <p>Stable deposits</p> <p>Credit institutions should disclose as the unweighted value the sum of the amount of the item 'stable deposits' as reported in row 080 (ID 1.1.1.3), column 010 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the amount of the item 'derogated stable deposits' as reported in row 090 (ID 1.1.1.4), column 010 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the sum of the outflow of the</p> |

⁴ Commission Implementing Regulation (EU) No 680/2014⁴ laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

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| | <p>item 'stable deposits' as reported in row 080 (ID 1.1.1.3), column 060 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the outflow of the item 'derogated stable deposits' as reported in row 090 (ID 1.1.1.4), column 060 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {4} | <p>Less stable deposits</p> <p>Credit institutions should disclose as the unweighted value the sum of the amount of the item 'deposits subject to higher outflows' as reported in row 050 (ID 1.1.1.2), column 010 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the amount of the item 'other retail deposits' as reported in row 110 (ID 1.1.1.6), column 010 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the sum of the outflow of the item 'deposits subject to higher outflows' as reported in row 050 (ID 1.1.1.2), column 060 of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the outflow of the item 'other retail deposits' as reported in row 110 (ID 1.1.1.6), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {5} | <p>Unsecured wholesale funding:</p> <p>Credit institutions should disclose the sums of the unweighted and weighted amounts that are necessary to be disclosed in row {6} 'Operational deposits (all counterparties) and deposits in networks of cooperative banks', row {7} 'Non-operational deposits (all counterparties)' and row {8} 'Unsecured debt' of these instructions.</p> |
| {6} | <p>Operational deposits (all counterparties) and deposits in networks of cooperative banks</p> <p>Credit institutions should disclose as the unweighted value the amount of the item 'Operational deposits' as reported in row 120 (ID 1.1.2), column 010, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the outflow of the item 'Operational deposits' as reported in row 120 (ID 1.1.2), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {7} | <p>Non-operational deposits (all counterparties)</p> <p>Credit institutions should disclose as the unweighted value the amount of the item 'Non-operational deposits' as reported in row 210 (ID 1.1.3), column 010, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the outflow of the item 'Non-</p> |

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| | operational deposits' as reported in row 210 (ID 1.1.3), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014. |
| {8} | <p>Unsecured debt</p> <p>Credit institutions should disclose as the unweighted value the amount of the item 'in the form of debt securities if not treated as retail deposits' as reported in row 900 (ID 1.1.7.2), column 010, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the outflow of the item 'in the form of debt securities if not treated as retail deposits' as reported in row 900 (ID 1.1.7.2), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {9} | <p>Secured wholesale funding</p> <p>Credit institutions should disclose as the weighted value the sum of the outflow of the item 'Outflows from secured lending and capital market-driven transactions' as reported in row 920 (ID 1.2), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the outflow of the item 'Total outflows from collateral swaps' as reported in row 1130 (ID 1.3), column 060, of template C 73.00 on Liquidity coverage – Outflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {10} | <p>Additional requirements:</p> <p>Credit institutions should disclose the sums of the unweighted and weighted amounts that are necessary to be disclosed in row {11} 'Outflows related to derivative exposures and other collateral requirements', row {12} 'Outflows related to loss of funding on debt products' and row {13} 'Credit and liquidity facilities' of these instructions.</p> |
| {11} | <p>Outflows related to derivative exposures and other collateral requirements</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the sum of the amounts (column 010 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and outflows (column 060 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the following items:</p> <ul style="list-style-type: none"> • 'collateral other than Level 1 assets collateral posted for derivatives' as reported in row 280, ID 1.1.4.1. • 'Level 1 EHQ Covered Bonds assets collateral posted for derivatives' as reported in row 290, ID 1.1.4.2. • 'material outflows due to deterioration of own credit quality' as reported in row 300, ID 1.1.4.3. • 'impact of an adverse market scenario on derivatives, financing transactions and other contracts' as reported in row 310, ID 1.1.4.4. |

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| | <ul style="list-style-type: none"> • ‘outflows from derivatives’ as reported in row 340, ID 1.1.4.5. • ‘callable excess collateral’ as reported in row 380, ID 1.1.4.7. • ‘due collateral’ as reported in row 390, ID 1.1.4.8. • ‘liquid asset collateral exchangeable for non-liquid asset collateral’ as reported in row 400, ID 1.1.4.9. |
| {12} | <p>Outflows related to loss of funding on debt products</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the amount (column 010 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and outflows (column 060 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the item ‘loss of funding on structured financing activities’, as reported in row 410, ID 1.1.4.10 under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {13} | <p>Credit and liquidity facilities</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the amount (column 010 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and outflow (column 060 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the item ‘Committed facilities’ as reported in row 460, ID 1.1.5 under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {14} | <p>Other contractual funding obligations</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the sum of the amounts (column 010 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and outflows (column 060 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the following items:</p> <ul style="list-style-type: none"> • ‘assets borrowed on an unsecured basis’ as reported in row 440, ID 1.1.4.11 • ‘short positions’ as reported in row 350, ID 1.1.4.6. • ‘liabilities resulting from operating expenses’ as reported in row 890, ID 1.1.7.1 • ‘others’ as reported in row 910, ID 1.1.7.3. |
| {15} | <p>Other contingent funding obligations</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the sum of the amounts (column 010 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and outflows (column 060 of template C 73.00 on Liquidity coverage – Outflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the following items:</p> <ul style="list-style-type: none"> • ‘Other products and services’ as reported in row 720, ID 1.1.6. |

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| | <ul style="list-style-type: none"> • 'internal netting of client's positions' as reported in row 450, ID 1.1.4.12. |
| {16} | <p>TOTAL CASH OUTFLOWS</p> <p>Credit institutions should disclose the sum of the weighted value of the following items under these instructions:</p> <ul style="list-style-type: none"> • Row {2} Retail deposits and deposits from small business customers • Row {5} Unsecured wholesale funding, • Row {9} Secured wholesale funding, • Row {10} Additional requirements, • Row {14} Other contractual funding obligations and • Row {15} Other contingent funding obligations. |
| {17} | <p>Secured lending (e.g. reverse repos)</p> <p>Credit institutions should disclose as the unweighted value the sum of the amounts of the item 'Inflows from secured lending and capital market-driven transactions' as reported in row 270 (ID 1.2), column 010, 020 and 030 of template C 74.00 on Liquidity coverage – Inflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the market value of collateral lent of the item 'Total collateral swaps & collateralised derivatives' as reported in row 010 (ID 1), column 010 of template C 75.00 on Liquidity coverage – Collateral swaps under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> <p>Credit institutions should disclose as the weighted value the sum of the inflows of the item 'Inflows from secured lending and capital market-driven transactions' as reported in row 270 (ID 1.2), column 140, 150 and 160 of template C 74.00 on Liquidity coverage – Inflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014 and the inflows subject to the 75% cap on inflows, the 90% cap on inflows and inflows exempted from the cap on inflows reported in row 010 (ID 1), column 060, 070 and 080 of template C 75.00 on Liquidity coverage – Collateral swaps under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {18} | <p>Inflows from fully performing exposures</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the sum of the amounts (column 010, 020 and 030 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and inflows (column 140, 150 and 160 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the items:</p> <ul style="list-style-type: none"> • 'monies due from non-financial customers (except for central banks)' as reported in row 030, ID 1.1.1. • 'monies due from central banks and financial customers' as reported in row 100, ID 1.1.2. • 'monies due from trade financing transactions' as reported in row 180, ID 1.1.4. |

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| | <ul style="list-style-type: none"> ‘inflows corresponding to outflows in accordance with promotional loan commitments as referred to in Article 31(9) of Commission delegated regulation (EU) 2015/61’ as reported in row 170, ID 1.1.3. |
| {19} | <p>Other cash inflows</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the sum of the amounts (column 010, 020 and 030 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014) and inflows (column 140, 150 and 160 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014), respectively, of the items:</p> <ul style="list-style-type: none"> ‘monies due from securities maturing within 30 days’ as reported in row 190, ID 1.1.5. ‘assets with an undefined contractual end date’ as reported in row 200, ID 1.1.6. ‘monies due from positions in major index equity instruments provided that there is no double counting with liquid assets’ as reported in row 210, ID 1.1.7. ‘inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets’ as reported in row 220, ID 1.1.8. ‘inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets’ as reported in row 230, ID 1.1.9. ‘inflows from derivatives’ as reported in row 240, ID 1.1.10. ‘inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate’ as reported in row 250, ID 1.1.11. ‘other inflows’ as reported in row 260, ID 1.1.12. |
| { EU-19a } | <p>(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</p> <p>Credit institutions should disclose as the weighted value the inflows (column 140, 150 or 160 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission Implementing Regulation (EU) No 680/2014; the columns subject to the 75% and/or 90% cap and/or exempted from the cap on inflows) of the item ‘(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)’ as reported in row 420, ID 1.4.</p> |
| { EU-19b } | <p>(Excess inflows from a related specialised credit institution)</p> <p>Credit institutions should disclose as the weighted value the inflows (column 140, 150 or 160 of template C 74.00 on Liquidity coverage – Inflows of Annex XXIV of Commission</p> |

| | |
|------------|---|
| | Implementing Regulation (EU) No 680/2014; the columns subject to the 75% and/or 90% cap and/or exempted from the cap on inflows) of the item '(Excess inflows from a related specialised credit institution)' as reported in row 430, ID 1.5. |
| {20} | <p>TOTAL CASH INFLOWS</p> <p>Credit institutions should disclose the sum of the unweighted and weighted value of the following items under these instructions:</p> <ul style="list-style-type: none"> • Row {17} Secured lending (e.g. reverse repos) • Row {18} Inflows from fully performing exposures • Row {19} Other cash inflows <p>minus:</p> <ul style="list-style-type: none"> • Row {EU-19a} (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) • Row {Eu-19b} (Excess inflows from a related specialised credit institution). |
| { EU-20a } | <p>Fully exempt inflows</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the amount (column 030) and inflows (column 160), respectively, which are exempted from the cap on inflows of the item 'Total Inflows' reported in row 010, ID 1 of template C 74.00 on Liquidity coverage – Inflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| { EU-20b } | <p>Inflows subject to 90% cap</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the amount (column 020) and inflows (column 150), respectively, that are subject to the 90% cap on inflows of the item 'Total Inflows' reported in row 010, ID 1 of template C 74.00 on Liquidity coverage – Inflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| { EU-20c } | <p>Inflows subject to 75% cap</p> <p>Credit institutions should disclose as the unweighted value and as the weighted value the amount (column 010) and inflows (column 140), respectively, that are subject to the 75% cap on inflows of the item 'Total Inflows' reported in row 010, ID 1 of template C 74.00 on Liquidity coverage – Inflows under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {21} | <p>LIQUIDITY BUFFER</p> <p>Credit institutions should disclose as the adjusted value the value of the item 'Liquidity buffer' as reported in row 010, ID 1 of template C 76.00 on Liquidity coverage –</p> |

| | |
|------|--|
| | Calculations under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014. |
| {22} | <p>TOTAL NET CASH OUTFLOWS</p> <p>Credit institutions should disclose as the adjusted value the value of the item ‘Net liquidity outflow’ as reported in row 020, ID 2 of template C 76.00 on Liquidity coverage – Calculations under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |
| {23} | <p>LIQUIDITY COVERAGE RATIO (%)</p> <p>Credit institutions should disclose as the adjusted value the percentage of the item ‘Liquidity coverage ratio (%)’ as reported in row 030, ID 3 of template C 76.00 on Liquidity coverage – Calculations under Annex XXIV of Commission Implementing Regulation (EU) No 680/2014.</p> |

26. For the purposes of the elaboration of the template on qualitative information on the LCR in Annex II, credit institutions under the scope of application of these guidelines should consider the text boxes provided in the template as free-text boxes and interpret the items included there, where possible, in accordance with their consideration in the context of the definition of the LCR in Commission Delegated Regulation (EU) 2015/61 and of the additional liquidity monitoring metrics as set out in Chapter 7b of Implementing Regulation (EU) No 680/2014.