## 

ANNEX XIII

**REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)**

1. Liquid assets
   1. General remarks
2. This is a summary template which contains information about assets for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are colored grey.
3. Assets shall be reported in one of six sections in this template:
4. Assets which meet the requirements of Article 416 and Article 417: assets identified as liquid for reporting purposes in the REGULATION (EU) NO 575/2013, which meet the operational requirements for holdings of liquid assets.
5. Assets which meet the requirements of Article 416 (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
6. Items subject to supplementary reporting of liquid assets according to Annex III REGULATION (EU) NO 575/2013
7. Assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013.
8. Treatment for jurisdictions with insufficient liquid assets
9. Reporting of Shar’iah compliant assets as alternative assets under Article 509(2)(i).
   1. Specific remarks
10. For items 1.1 to 1.2 institutions shall report the relevant amounts in column 010.
11. For items 1.3 to 1.4 institutions shall report the market value of assets in column 010 and the value according to Article 418 in column 020 for each category of assets.
12. For item 1.5 institutions shall report the relevant undrawn amount in column 010.
13. For item 1.6 institutions shall report the relevant amounts in column 020.
14. For items 1.7 to 2.2, in accordance with the last paragraph of Article 416(1) REGULATION (EU) NO 575/2013 and pending a uniform definition in accordance with Article 460 of high and extremely high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are of extremely high and high liquidity and credit quality and report their market value in columns 010 and 030 and the value according to Article 418 in columns 020 and 040.
15. For items 1.3 to 1.4 and 1.7 to 1.14, institutions shall only report assets that fulfill all the operational requirements referred to in Article 417 REGULATION (EU) NO 575/2013.
16. For items 2.1 to 2.2, institutions shall report assets which would otherwise qualify to be reported in section 1.1 to 1.14 but do not meet the operational requirements referred to in Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
17. For items 1.1 to 2.2, with the exception of item 1.5, institutions shall only report assets which fulfill all the conditions referred to in Article 416(3) REGULATION (EU) NO 575/2013.
18. For items 3.1 to 3.12, institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.
19. For items 4.1 to 4.12.3, institutions shall only report assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013
20. For items 5.1 to 5.2, institutions shall only report items related to the derogations as referred to in Article 419(2) REGULATION (EU) NO 575/2013 for currencies with constraints on the availability of liquid assets
21. For items 6.1 to 6.1.3, only Shar’iah compliant banks shall report items that are Shar’iah compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416 REGULATION (EU) NO 575/2013
22. The value of the liquid assets of all items in the template, with the exception of 1.1 to 1.2.1, 1.5 to 1.6.2, 3.1 to 3.2, 3.9 to 3.10 and 5.2 shall be the market value and the value after the application of the relevant haircuts. For items 1.1 to 1.2.1, 1.6 to 1.6.2, 3.1 to 3.2, 3.10 and 5.2 the amount of the item shall be reported. For item 1.5 and 3.9 the undrawn amount of the line shall be reported.

Liquid assets sub template

* + 1. Instructions concerning specific rows

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| Row | Legal references and instructions | |
| 010-390 | | **1. ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 REGULATION (EU) NO 575/2013**  Assets reported in this section have been explicitly identified as potentially being of high or extremely high liquidity and credit quality.REGULATION (EU) NO 575/2013 |
| 010 | 1.1 Cash  Article 416(1)(a) of REGULATION (EU) NO 575/2013  Total amount of cash including coins and banknotes/currency.  Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 “Inflows” if it qualifies as monies due over the next 30 days. | |
| 020 | 1.2 Exposures to central banks  Articles 416(1)(a) REGULATION (EU) NO 575/2013  Total amount of exposures to central banks. | |
| 030 | 1.2.1 Exposures that can be withdrawn in times of stress  Article 416(1)(a) REGULATION (EU) NO 575/2013 | |
| 040-110 | **1.3 Other transferable assets representing claims on or guaranteed by**  Article 416.1(c) REGULATION (EU) NO 575/2013 | |
| 040-050 | 1.3.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets  Article 416(1)(c)(i) REGULATION (EU) NO 575/2013 | |
| 040 | 1.3.1.1 representing claims  Assets specified in 1.3.1 that represent claims on the above counterparties, according to Article 416(1)(c)(i) | |
| 050 | 1.3.1.2 guaranteed by  Assets specified in 1.3.1 guaranteed by the above counterparties, according to Article 416(1)(c)(i) | |
| 060-070 | 1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity  Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013 | |
| 060 | 1.3.2.1 representing claims  Assets specified in 1.3.2 that represent claims on the above counterparties, according to Article 416(1)(c)(ii) | |
| 070 | 1.3.2.2 guaranteed by  Assets specified in 1.3.2 guaranteed by the above counterparties, according to Article 416(1)(c)(ii) | |
| 080-090 | 1.3.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks  Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013 | |
| 080 | 1.3.3.1 representing claims  Assets specified in 1.3.3 that represent claims on the above counterparties, according to Article 416(1)(c)(iii) | |
| 090 | 1.3.3.2 guaranteed by  Assets specified in 1.3.3 guaranteed by the above counterparties, according to Article 416(1)(c)(iii) | |
| 100-110 | 1.3.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism  Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013 | |
| 100 | 1.3.4.1 representing claims  Assets specified in 1.3.4 that represent claims on the above counterparties, according to Article 416(1)(c)(iv) | |
| 110 | 1.3.4.2 guaranteed by  Assets specified in 1.3.4 guaranteed by the above counterparties, according to Article 416(1)(c)(iv) | |
| 120-140 | 1.4 total shares or units in CIUs with underlying assets specified in Article 416 (1)  Article 416(6) of REGULATION (EU) NO 575/2013 | |
| 120 | 1.4.1 underlying assets in point (a) of Article 416(1) | |
| 130 | 1.4.2 underlying assets in point (b) and (c) of Article 416(1) | |
| 140 | 1.4.3 underlying assets in point (d) of Article 416(1) | |
| 150 | 1.5 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance  Article 416(1)(e) REGULATION (EU) NO 575/2013 | |
| 160-170 | 1.6 deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets  Article 416(1)(f) REGULATION (EU) NO 575/2013  if the credit institution belongs to a network in accordance with legal or statutory provisions, the legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution | |
| 160 | 1.6.1 deposits | |
| 170 | 1.6.2 contractually available funding | |
| 180 | 1.7 Assets issued by a credit institution which has been set up by a Member State central or regional government  Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013 | |
| 190-210 | 1.8 non-financial corporate bonds  Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013  Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013. | |
| 190 | 1.8.1 credit quality step 1 | |
| 200 | 1.8.2 credit quality step 2 | |
| 210 | 1.8.3 credit quality step 3 | |
| 220-240 | 1.9 bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)  Article 416(2)(a)(i)REGULATION (EU) NO 575/2013  Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013 | |
| 220 | 1.9.1 credit quality step 1 | |
| 230 | 1.9.2 credit quality step 2 | |
| 240 | 1.9.3 credit quality step 3 | |
| 250-270 | 1.10 asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)  Article 416(2)(a)(i)REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013 | |
| 250 | 1.10.1 credit quality step 1 | |
| 260 | 1.10.2 credit quality step 2 | |
| 270 | 1.10.3 credit quality step 3 | |
| 280-300 | 1.11 Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3  Article 416(2)(a)(i)REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013 | |
| 280 | 1.11.1 credit quality step 1 | |
| 290 | 1.11.2 credit quality step 2 | |
| 300 | 1.11.3 credit quality step 3 | |
| 310-330 | 1.12 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9  Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013 | |
| 310 | 1.12.1 credit quality step 1 | |
| 320 | 1.12.2 credit quality step 2 | |
| 330 | 1.12.3 credit quality step 3 | |
| 340-360 | 1.13 Other transferable assets that are of extremely high liquidity and credit quality  Article 416.1(b) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 2,Title 2, Part III of REGULATION (EU) NO 575/2013  Only items that are not specified in the rows above shall be reported here. | |
| 340 | 1.13.1 credit quality step 1 | |
| 350 | 1.13.2 credit quality step 2 | |
| 360 | 1.13.3 credit quality step 3 | |
|  | 1.14 Other transferable assets that are of high liquidity and credit quality  Article 416.1(d) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 2,Title 2, Part III of REGULATION (EU) NO 575/2013  Only items that are not specified in the rows above shall be reported here. | |
| 370 | 1.14.1 credit quality step 1 | |
| 380 | 1.14.2 credit quality step 2 | |
| 390 | 1.14.3 credit quality step 3 | |
| 400-410 | | **2. ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) and (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013**  Items shall only be reported in one of the below sub-categories, also in case both provisions are not met. |
| 400 | 2.1 Assets not controlled by a liquidity management function  Article 417(c) of REGULATION (EU) NO 575/2013 | |
| 410 | 2.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets  Article 417(b) of REGULATION (EU) NO 575/2013 | |
| 420-610 | | 1. Items subject to supplementary reporting of liquid assets   Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex. |
| 420 | 3.1 Cash  Annex III Point 1 REGULATION (EU) NO 575/2013  Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416 (3) and can thus not be reported under reporting item 1.1.  Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 “Inflows” if it qualifies as monies due over the next 30 days. | |
| 430 | 3.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress  Annex III, Point 2 REGULATION (EU) NO 575/2013  Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3. | |
| 440-480 | 3.3 transferable securities with a 0% risk weight and not an obligation of an institution or any of its affiliated entities  Annex III, Point 3 REGULATION (EU) NO 575/2013  Securities with a 0% risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which: | |
| 440 | **3.3.1 representing claims on sovereigns**  Annex III, Point 3 REGULATION (EU) NO 575/2013 | |
| 450 | 3.3.2 claims guaranteed by sovereigns  Annex III, Point 3 REGULATION (EU) NO 575/2013 | |
| 460 | 3.3.3 representing claims on or guaranteed by central banks  Annex III, Point 3 REGULATION (EU) NO 575/2013 | |
| 470 | 3.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities  Annex III, Point 3 REGULATION (EU) NO 575/2013 | |
| 480 | 3.3.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank  Annex III, Point 3 REGULATION (EU) NO 575/2013 | |
| 490 | 3.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidty risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank’s operations in that third country  Annex III, Point 4 REGULATION (EU) NO 575/2013 | |
| 500-550 | 3.5 transferable securities with a 20% risk weight and not an obligation of an institution or any of its affiliated entities  Annex III, Point 5 REGULATION (EU) NO 575/2013  Securities with a 20% risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which: | |
| 500 | **3.5.1 representing claims on sovereigns**  Annex III, Point 5 REGULATION (EU) NO 575/2013 | |
| 510 | 3.5.2 claims guaranteed by sovereigns  Annex III, Point 5 REGULATION (EU) NO 575/2013 | |
| 520 | 3.5.3 representing claims on or guaranteed by central banks  Annex III, Point 5 REGULATION (EU) NO 575/2013 | |
| 530 | 3.5.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities  Annex III, Point 5 REGULATION (EU) NO 575/2013 | |
| 540 | 3.5.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank  Annex III, Point 5 REGULATION (EU) NO 575/2013 | |
| 550 | 3.6 transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specifed in Point 6 of Annex III of REGULATION (EU) NO 575/2013  Annex III, Point 6 REGULATION (EU) NO 575/2013 | |
| 560 | 3.7 transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities  Annex III, Point 7 REGULATION (EU) NO 575/2013 | |
| 570 | 3.8 transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125  Annex III, Point 8 REGULATION (EU) NO 575/2013 | |
| 580 | 3.9 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance  Annex III, Point 9 REGULATION (EU) NO 575/2013  Only to the extent not reported under reporting item 1.5. | |
| 590 | 3.10 Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets , if the credit institution belongs to a network in accordance with legal or statutory provisions.  Annex III, Point 10 REGULATION (EU) NO 575/2013  This item to be included only to the extent not reported under reporting item 1.6. | |
| 600 | 3.11 exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates  Annex III, Point 11 REGULATION (EU) NO 575/2013 | |
| 610 | 3.12 gold listed on a recognised exchange, held on an allocated basis  Annex III, Point 12 REGULATION (EU) NO 575/2013 | |
| 620-850 | 4 ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013 | |
| 620-640 | 4.1 Financial corporate bonds  Article 416 (2) of REGULATION (EU) NO 575/2013  Bonds issued by an investment firm, insurance undertaking, financial holding company, a mixed financial holding company or any other entity that performs one or more of the activities listed in Annex I to Directive 2013/36/EU.  Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013 | |
| 620 | 4.1.1 credit quality step 1 | |
| 630 | 4.1.2 credit quality step 2 | |
| 640 | 4.1.3 credit quality step 3 | |
| 650-670 | 4.2 own issuances  Article 416 (3)(b) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013 | |
| 650 | 4.2.1 credit quality step 1 | |
| 660 | 4.2.2 credit quality step 2 | |
| 670 | 4.2.3 credit quality step 3 | |
| 680-700 | 4.3 unsecured credit institution issuances  REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013 | |
| 680 | 4.3.1 credit quality step 1 | |
| 690 | 4.3.2 credit quality step 2 | |
| 700 | 4.3.3 credit quality step 3 | |
| 710-730 | 4.4 asset backed securities not already reported in 1.10 to 1.11.3  Article 416(4)(b) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013 | |
| 710 | 4.4.1 credit quality step 1 | |
| 720 | 4.4.2 credit quality step 2 | |
| 730 | 4.4.3 credit quality step 3 | |
| 740-760 | 4.5 residential mortgage backed securities not already reported in 1.10 to 1.11.3  Article 509(3)(a) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013 | |
| 740 | 4.5.1 credit quality step 1 | |
| 750 | 4.5.2 credit quality step 2 | |
| 760 | 4.5.3 credit quality step 3 | |
| 770 | 4.6 equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions  Articles 414(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 780 | 4.7 gold not reported above under 3.1.2  Articles 414(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 790 | 4.8 guaranteed bonds not already reported above  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 800 | 4.9 covered bonds not already reported above  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 810 | 4.10 corporate bonds not already reported above  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 820 | 4.11 funds based on the assets reported in 4.6 - 4.10  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 830-850 | 4.12 other categories of central bank eligible securities or loans  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 830 | 4.12.1 local government bonds  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 840 | 4.12.2 commercial paper  Article 509(3)(c) of REGULATION (EU) NO 575/2013 | |
| 850 | 4.12.3 credit claims  Article 416(4)(c) of REGULATION (EU) NO 575/2013 | |
| 860-870 | | 5 Treatment for jurisdictions with insufficient HQLA  Article 419(2) of REGULATION (EU) NO 575/2013 |
| 860 | 5.1 Use of derogation A (foreign currency)  Article 419(2)(a) of REGULATION (EU) NO 575/2013  Total amount of assets held pursuant to derogation A | |
| 870 | 5.2 Use of derogation B (credit line from the relevant central bank)  Article 419(2)(b) of REGULATION (EU) NO 575/2013  Total amount of undrawn credit line held pursuant to derogation B | |
| 880-900 | | 6 Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)  Article 509(2)(i) of REGULATION (EU) NO 575/2013 of REGULATION (EU) NO 575/2013 |
| 880 | 6.1 credit quality step 1 | |
| 890 | 6.1 credit quality step 2 | |
| 900 | 6.1 credit quality step 3 | |