Eidgenössische Finanzmarktaufsicht FINMA
Autorité fédérale de surveillance des marchés financiers FINMA
Autorità federale di vigilanza sui mercati finanziari FINMA
Swiss Financial Market Supervisory Authority FINMA

15 March 2013

Instructions for completing the data survey on the Liquidity Coverage Ratio (LCR) as part of the implementation of Basel III

Version 2.0

Einsteinstrasse 2, 3003 Bern
Tel. +41 (0)31 327 91 00, Fax +41 (0)31 327 91 01
www.finma.ch

A155358/GB-B/B-ARS

Contents

1 Introduction

As part of the reform package drawn up by the Basel Committee on Banking Supervision (BCBS) in December 2010, it was decided, inter alia, to introduce two quantitative minimum standards for liquidity management[1]:

a) the **liquidity coverage ratio (LCR)** to be implemented as per 1 January 2015, and

b) the **structural net stable funding ratio (NSFR)**, which is to be introduced on 1 January 2018 at the latest.

This document serves to briefly explain the approach adopted by FINMA to the introduction of the LCR. The structural **NSFR** is not dealt with here. For further information on the Swiss approach to implementing the international liquidity requirements, particularly with respect to the NSFR, please refer to FINMA Newsletters 25 and 30 (in German; issued on 8 July 2011 and 1 November 2011 – link is provided in section 4) and specifically to FINMA Newsletter 45 issued on 15 March 2013.

Prior to the introduction of the LCR, a three-year observation period that began on 1 January 2012 was set, during which the impact of the liquidity coverage ratio should be monitored. The three-year observation period was divided into two stages. The first stage comprised test reportings starting from 1 January 2012 for a period of one and a half years conducted by a representative sample of Swiss banks. The institutions participating in the test surveys do so on a voluntary basis. The second stage of the three-year observation period saw the introduction of the mandatory LCR reporting requirements for all institutions as of 30 June 2013 (see FINMA Circular 2013/6, in German and French).

The instructions for completing the survey form are intended to facilitate its completion. As it concerns a test survey, changes may be made to the survey form, the finding parameters used, the calculation methods and these instructions up to 1 January 2015. The latest versions published on the FINMA website are applicable.

[1] *Basel III: International Framework for Liquidity Risk Measurement, Standards and Monitoring.*

2 General information on LCR test reporting

The Excel survey form for the test reporting can be downloaded on the SNB website (see FINMA-Newsletter 45 – link is provided in section 4). This survey form is based as far as possible on the reporting form used by the Basel Committee for the Quantitative Impact Study (QIS) in 2013. Some of the data for the LCR observation period relevant in Switzerland that were not captured in the QIS have been integrated into the SNB survey forms for the test reporting. **It is therefore important that only the survey forms provided by the SNB are used to capture and transmit data.**

2.1 Layout of the Excel data form

The LCR test reporting consists of two survey forms (see FINMA-Newsletter 45 issued on 15 March 2013): form LCR_G and form LCR_P. Survey form LCR_G needs to be filled out on a consolidated basis by financial groups or conglomerates and by single entities without group structure and contains a delivery note, ten LCR_G entry forms and a separate sheet with a currency list. Survey form LCR_P needs to be filled out by the parent entity of a financial group or conglomerate and contains a delivery note and one LCR_P entry form.

2.2 Reference dates and deadlines

Reporting is on a monthly basis. The reference date for reporting is the last calendar day of the month. The deadline for submitting the report is the last calendar day of the following month at the latest.

2.3 Submission of documents and point of contact

All completed survey forms are to be sent to the SNB. Further guidance on technical issues with respect to the submission of the survey forms is provided by SNB in a separate document (see section 4 of this document for continuative links).

Any questions you may have on the LCR test survey can be addressed to the contact details as per section 6 in FINMA Newsletter 45 issued on 15 March 2013. You should also refer to the frequently asked questions (FAQs) on this topic that have been published on the FINMA website and will be kept updated as necessary (see section 4 of this document for continuative links).

3 Processing instructions for survey forms

This section deals with the Excel survey form (especially form LCR_G) for test reporting on the liquidity coverage ratio (LCR). The layout of the Excel form provided to capture the data required to calculate the LCR in the Excel worksheets and the instructions in this section largely follow the structure outlined in chapter 6 of the Basel III "Instructions for Basel III monitoring"[2]. The instructions are based on the Basel standards for liquidity[3]. To facilitate reading, any further reference to this Basel document is denoted as "rules text" or "standards".

As a rule, all the requirements and criteria specified in the Basel rules text apply. The tables in subsection 3.1 indicate to which article of the Basel rules text the instructions refer. If the instructions for certain rows include additional information, e.g. complement the information provided in the Basel rules text, require further information or place restrictions which are not in the Basel rules text, you are then requested to follow the instructions provided in this document.

3.1 Liquidity Coverage Ratio – Survey form LCR_G

The following components must be taken into account when reporting the LCR_G form:

a) **high quality liquid assets (HQLA)**

   High quality liquid assets are to be captured in section A of the survey form. Explanatory notes are provided in subsection 3.1.1 of this document.

b) **net cash outflows**

   Net cash outflows are to be captured in section B of the survey form. Net cash outflows are defined as the difference between the "sum of expected cash outflows" (section B.1 of the survey form) and the "sum of expected cash inflows" (section B.2 of the survey form). Explanatory notes on both types of cash flows are provided in subsection 3.1.3 of this document.

c) **collateral swaps**

   Collateral Swaps are to be captured in section B of the survey form. Explanatory notes on this component are provided in subsection 3.1.4 of this document.

3.1.1 Liquid assets (panel A)

Operational requirements (paragraphs 28-40 in the Basel III LCR standards)**:** All assets in the stock are subject to the following operational requirements. These operational requirements are designed to ensure that the stock of HQLA is managed in such a way that the bank can, and is able to demonstrate that it can, immediately use the stock of assets as a source of contingent funds that is available for the bank to convert into cash through outright sale or repo, to fill funding gaps between cash in-

[2] *Basel III: Instructions for Basel III monitoring, BCBS, February 2013*

[3] *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools, BCBS, January 2013*

flows and outflows at any time during the 30 day stress period, with no restriction on the use of the liquidity generated.

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

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

A bank is permitted to hedge the market risk associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the market risk, the bank should take into account (in the market value applied to each asset) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold).

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

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

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

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

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

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

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

Definition of unencumbered: Free of legal, regulatory, contractual or other restrictions on the ability of the bank to liquidate, sell, transfer, or assign the asset. An asset in the stock should not be pledged by the bank (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction, nor be designated to cover operational costs (such as rents and salaries). However, assets that the bank received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the bank, have not been rehypothecated, and are legally and contractually available for the bank's use. In addition, assets which qualify for the stock of HQLA that have been prepositioned or deposited with, or pledged to, the central bank or a public sector entity (PSE) but have not been used to generate liquidity may be included in the stock. If a bank has deposited, prepositioned or pledged Level 1, Level 2 and other assets in a collateral pool and no specific securities are assigned as collateral for any transactions, it may assume that assets are encumbered in order of increasing liquidity value in the LCR, ie assets ineligible for the LCR are assigned first, followed by Level 2A and finally Level 1. This determination must be made in compliance with any requirements, such as concentration or diversification, of the central bank or PSE.

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

- they should neither be issued by, nor be an obligation of, a financial institution[4] or any of its affiliated entities (except in the case of covered bonds which should not be issued by the bank itself or any of its affiliated entities);
- they should be traded in large, deep and active repo or cash markets characterised by a low level of concentration;
- they should have a proven record as a reliable source of liquidity in the markets (repo or sale) even during stressed market conditions; and
- they should ideally be central bank eligible.[5]

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

Row	Heading	Description	Basel III LCR standards reference
A.a) Level 1 assets			
1	Coins and banknotes	Coins and banknotes currently held by the bank that are immediately available to meet obligations. Deposits placed at, or receivables from, other institutions should be reported in the inflows section.	50 (a)
2	Total central bank reserves; of which:	Total amount held in central bank reserves (including required reserves) including banks' overnight deposits with the central bank, and term deposits with the central bank that: (i) are explicitly and contractually repayable on notice from the depositing bank; or (ii) that constitute a loan against which the bank can borrow on a term basis or on an overnight but automatically renewable basis (only where the bank has an existing deposit with the relevant central bank). Other term deposits with central banks are not eligible for the stock of HQLA; however, if the term expires within 30 days, the term deposit could be considered as an inflow (reported in line 199).	50(b), footnote 12
3	part of central bank reserves that can be drawn in times of stress	Total amount held in central bank reserves and overnight and term deposits at the same central bank (as reported in line 2) which can be drawn down in times of stress. Amounts required to be installed in the central bank reserves within 30 days should be reported in line 120 of the outflows section. The minimum reserves are to be explicitly deducted from the balances held with the Swiss National Bank.	50 (b), footnote 13
Securities with a 0% risk weight:			
4	issued by sovereigns	Marketable debt securities issued by sovereigns, receiving a 0% risk weight under SA-BIZ (par. 53 Basel II standards doc).	50 (c)

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

Row	Heading	Description	Basel III LCR standards reference
5	guaranteed by sovereigns	Marketable debt securities guaranteed by sovereigns, receiving a 0% risk weight under SA-BIZ (par. 53 Basel II standards doc).	50 (c)
6	issued or guaranteed by central banks	Marketable debt securities issued or guaranteed by central banks, receiving a 0% risk weight SA-BIZ (par. 53 Basel II standards doc).	50 (c)
7	issued or guaranteed by PSEs	Marketable debt securities issued or guaranteed by public sector entities, receiving a 0% risk weight under SA-BIZ (par. 57 and 58 Basel II standards doc).	50 (c)
8	issued or guaranteed by BIS, IMF, ECB and European Community or MDBs	Marketable debt securities issued or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Central Bank (ECB) and European Community (EC) or multilateral development banks (MDBs), receiving a 0% risk weight under SA-BIZ (par. 56 and 59 Basel II standards doc).	50 (c)
9	The positions in rows 4 to 6 that are issued or guaranteed by the Federation or the SNB.	Entire stock of positions in rows 4 to 6 that are issued or guaranteed by the Federation or the SNB.	
For non-0% risk-weighted sovereigns:			
10	sovereign or central bank debt securities issued in domestic currency by the sovereign or central bank in the country in which the liquidity risk is taken or in the bank's home country	Debt securities issued by the sovereign or central bank in the domestic currency of that country, that are not eligible for inclusion in line items 4 or 6 because of the non-0% risk weight of that country. Banks are only permitted to include debt issued by sovereigns or central banks of their home jurisdictions or, to the extent of the liquidity risk taken in other jurisdictions, of those jurisdictions.	50 (d)
11	domestic sovereign or central bank debt securities issued in foreign currencies, up to	Debt securities issued by the domestic sovereign or central bank in foreign currencies (that are not eligible for inclusion in line items 4 or 6 because of the non-0% risk weight), up to the amount of the bank's stressed	50 (e)

Row	Heading	Description	Basel III LCR standards reference
	the amount of the bank's stressed net cash outflows in that specific foreign currency stemming from the bank's operations in the jurisdiction where the bank's liquidity risk is being taken	net cash outflows in that specific foreign currency stemming from the bank's operations in the jurisdiction where the bank's liquidity risk is being taken.	
Total stock of Level 1 assets			
12	Total stock of Level 1 assets	Total outright holdings of Level 1 assets plus all borrowed securities of Level 1 assets. Is automatically calculated.	49
13	Whereof designated for SNB EFF	Stock foreseen for liquidity-shortage financing of Level 1 assets reported in row 12.	
14	Adjustment to stock of Level 1 assets	Adjustment to the stock of Level 1 assets for purpose of calculating the cap on Level 2 assets. Is automatically calculated.	Annex 1
15	Adjusted amount of Level 1 assets	Adjusted amount of Level 1 assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 42. Is automatically calculated.	Annex 1

Row	Heading	Description	Basel III LCR standards reference
A.b) Level 2A assets			
Securities with a 20% risk weight:			

Row	Heading	Description	Basel III LCR standards reference
16	issued by sovereigns	Marketable debt securities issued by sovereigns, receiving a 20% risk weight SA-BIZ (par. 53 Basel II standards doc), satisfying all the conditions listed in paragraph 52(a) of the Basel III LCR standards, and not included in lines 10 or 11.	52 (a)
17	guaranteed by sovereigns	Marketable debt securities guaranteed by sovereigns, receiving a 20% risk weight under SA-BIZ (par. 53 Basel II standards doc), satisfying all the conditions listed in paragraph 52(a) of the Basel III LCR standards.	52 (a)
18	issued or guaranteed by central banks	Marketable debt securities issued or guaranteed by central banks, receiving a 20% risk weight SA-BIZ (par. 53 Basel II standards doc), satisfying all the conditions listed in paragraph 52(a) of the Basel III LCR standards, and not included in lines 10 or 11.	52 (a)
19	issued or guaranteed by PSEs	Marketable debt securities issued or guaranteed by PSEs, receiving a 20% risk weight under SA-BIZ (par. 57 and 58 Basel II standards doc), satisfying all the conditions listed in paragraph 52(a) of the Basel III LCR standards.	52 (a)
20	issued or guaranteed by MDBs	Marketable debt securities issued or guaranteed by multilateral development banks, receiving a 20% risk weight under SA-BIZ (par. 59 Basel II standards doc), satisfying all the conditions listed in paragraph 52(a) of the Basel III LCR standards.	52 (a)
Non-financial corporate bonds:			
21	Non-financial corporate bonds rated AA- or better	Non-financial corporate bonds (including commercial paper) (i) having a long-term credit assessment by a recognised ECAI of at least AA- or in the absence of a long term rating, a short-term rating equivalent in quality to the long-term rating or (ii) not having a credit assessment by a recognised ECAI but are internally rated as having a probability of default (PD) corresponding to a credit rating of at least AA-, satisfying the con-	52 (b)

Row	Heading	Description	Basel III LCR standards reference
		ditions listed in paragraph 52(b) of the Basel III LCR standards.	
Covered bonds (not self-issued):			
22	Swiss covered bonds, SNB eligible	SNB eligible Swiss covered bonds according to the Mortgage Bond Act (MBA).	
23	Swiss covered bonds, not SNB eligible	Swiss covered bonds according to the Mortgage Bond Act (MBA), which are not SNB eligible.	
24	Other covered bonds	Covered bonds, not self-issued, (i) having a long-term credit assessment by a FINMA-recognised ECAI of at least AA- or in the absence of a long term rating, a short-term rating equivalent in quality to the long-term rating or (ii) not having a credit assessment by a recognised ECAI but are internally rated as having a probability of default (PD) corresponding to a credit rating of at least AA-, satisfying the conditions listed in paragraph 52(b) of the Basel III LCR standards.	52 (b)
Total Level 2A assets:			
25	Total stock of Level 2A assets	Total outright holdings of Level 2A assets plus all borrowed securities of Level 2A assets, after applying haircuts. Is automatically calculated.	52 (a), (b)
26	Whereof designated for the SNB EFF	Stock foreseen for liquidity-shortage financing of Level 2A assets reported in row 25.	
27	Adjustment to stock of Level 2A assets	Adjustment to the stock of Level 2A assets for purpose of calculating the cap on Level 2 assets. Is automatically calculated.	Annex 1
28	Adjusted amount of Level 2A assets	Adjusted amount of Level 2A assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 42. Is automatically calculated.	Annex 1

Row	Heading	Description	Basel III LCR standards reference
A.c) Level 2B assets			
29	Residential mortgage backed securities (RMBS), rated AA or better	RMBS that satisfy all of the conditions listed in paragraph 54(a) of the Basel III LCR standards.	54 (a)
30	Non-financial corporate bonds, rated BBB- to A+	Non-financial corporate debt securities (including commercial paper) rated BBB- to A+ that satisfy all of the conditions listed in paragraph 54(b) of the Basel III LCR standards.	54 (b)
31	Non-financial common equity shares	Non-financial common equity shares that satisfy all of the conditions listed in paragraph 54(c) of the Basel III LCR standards.	54 (c)
Total Level 2B assets:			
32	Total stock of Level 2B RMBS assets	Total outright holdings of Level 2B RMBS assets plus all borrowed securities of Level 2B RMBS assets, after applying haircuts. Is automatically calculated.	54 (a)
33	Whereoff designated for SNB EFF	Stock foreseen for liquidity-shortage of Level 2B RMBS assets reported in row 32.	
34	Adjustment to stock of Level 2B RMBS assets	Adjustment to the stock of Level 2B RMBS assets for purpose of calculating the caps on Level 2 and Level 2B assets. Is automatically calculated.	Annex 1
35	Adjusted amount of Level 2B RMBS assets	Adjusted amount of Level 2B RMBS assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 42 and the cap on Level 2B assets in line item 41. Is automatically calculated.	Annex 1
36	Total stock of Level 2B	Total outright holdings of Level 2B non-RMBS assets plus all borrowed securities of Level 2B non-RMBS	54 (b), (c)

Row	Heading	Description	Basel III LCR standards reference
	non-RMBS assets	assets, after applying haircuts. Is automatically calculated.	
37	Whereoff designated for SNB EFF	Stock foreseen for liquidity-shortage financing of Level 2B non-RMBS assets reported in row 36.	
38	Adjustment to stock of Level 2B non-RMBS assets	Adjustment to the stock of Level 2B non-RMBS assets for purpose of calculating the caps on Level 2 and Level 2B assets. Is automatically calculated.	Annex 1
39	Adjusted amount of Level 2B non-RMBS assets	Adjusted amount of Level 2B non-RMBS assets used for the purpose of calculating the adjustment to the stock of HQLA due to the cap on Level 2 assets in line item 42 and the cap on Level 2B assets in line item 41. Is automatically calculated.	Annex 1
40	Adjusted amount of Level 2B (RMBS and non-RMBS) assets	Sum of adjusted amount of Level 2B RMBS assets and adjusted amount of Level 2B non-RMBS assets Is automatically calculated.	Annex 1
41	Adjustment to stock of HQLA due to cap on Level 2B assets	Adjustment to stock of HQLA due to 15% cap on Level 2B assets. Is automatically calculated.	47, Annex 1
42	Adjustment to stock of HQLA due to cap on Level 2 assets	Adjustment to stock of HQLA due to 40% cap on Level 2 assets. Is automatically calculated.	51, Annex 1

Row	Heading	Description	Basel III LCR standards reference
A.d) Assets excluded from the stock of HQLA due to operational restrictions			

Row	Heading	Description	Basel III LCR standards reference
43	Assets excluded from the stock of HQLA due to operational re-strictions	Level 1 and Level 2 assets held by the bank that are not included in the stock of HQLA (ie not reported in lines above), because of the operational restrictions noted in paragraphs 31-34 and 38-40 of the Basel III LCR standards. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	31-34, 38-40
44	of which, are excluded due to the fact that they are not under control of Treasury	Level 1 and Level 2 assets held by the bank that are not included in the stock of HQLA (ie not reported in lines above), because they are not under the control of the function charged with managing the liquidity of the bank (usually the treasury-departement) Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	33
45	of which, are excluded due to other reasons	Level 1 and Level 2 assets held by the bank that are not included in the stock of HQLA (i.e. not reported in lines above), because they are serve to hedge trading positions, as collateral or credit enhancements in struc-tured transactions, or to cover operating expenses (e.g. rent and salaries), and they are not managed with the no sole intent to use them in an emergency as a source of funding. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	

Row	Heading	Description	Basel III LCR standards reference
46	of which, can be brought back into the qualifying stock by the time the standard is implemented	Any assets excluded due to operational restrictions which the bank believes will, through management actions executed prior to the implementation date of the standard, meet the eligibility requirements for the stock of liquid assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in column 7.	

Row	Heading	Description	Basel III LCR standards reference
A.e) Assets, which do not belong to the stock of HQLA due to paragraphs 36-37 and 171-172 in standards doc			
47	Assets held at the entity level, but excluded from the consolidated stock of HQLA due to paragraphs 36-37 and 171-172 in standards doc	Any surplus of liquid assets held at the legal entity that is excluded (ie not reported in lines above) from the consolidated stock because of reasonable doubts that they would be freely available to the consolidated (parent) entity in times of stress. Eligible liquid assets that are held by a legal entity being consolidated to meet its local LCR requirements (where applicable) can be included in the consolidated LCR to the extent that such liquid assets are used to cover the total net cash outflows of that entity, notwithstanding that the assets are subject to liquidity transfer restrictions. If the liquid assets held in excess of the total net cash outflows of the legal entity are not transferable, such surplus liquidity should be excluded from the standard and reported in this line. For practical reasons, the liquidity transfer restrictions to be accounted for in the consolidated ratio are confined to existing restrictions imposed under applicable laws, regulations and supervi-	36-37, 171-172

Row	Heading	Description	Basel III LCR standards reference
		sory requirements. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in column 7.	
48	of which, can be included in the consolidated stock by the time the standard is implemented	Any assets reported in row 47 but which the bank believes will, through management actions executed prior to the implementation date of the standard, meet the eligibility requirements for the stock of liquid assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in column 7.	

Row	Heading	Description	Basel III LCR standards reference
A.f) Assets, which are SNB repo eligible			
49	SNB repo eligible assets according to the consultative document about SNB repo eligible securities ("Merkblatt zu den SNB-repofähigen Effekten") and the inventory of the SNB eligible securities ("Verzeichnis der SNB-	All SNB repo eligible assets of the reporting bank. Only those securities indicated in the list of collateral eligible for SNB repos count as SNB repo eligible assets. The SNB decides whether securities will be included or excluded from the list of collateral. All securities contained in the list form part of the SNB GC Basket. The SNB publishes an updated version of the list of collateral eligible for SNB repos on a daily basis. In addition to this list, the SNB also maintains a list of	

Row	Heading	Description	Basel III LCR standards reference
	repofähigen Effekten - SNB GC Basket")	modifications to the SNB GC Basket. This list is also updated every day and covers new issues, exclusions and redemptions over the last 12 months.	
50	of which, Level 1 assets	Amount of SNB repo eligible assets reported in line 49 which are Level 1 assets	
51	of which, Level 2A assets	Amount of SNB repo eligible assets reported in line 49 which are Level 2A assets	
52	of which, Level 2B RMBS assets	Amount of SNB repo eligible assets reported in line 49 which are Level 2B RMBS assets	
53	of which, Level 2B non-RMBS assets	Amount of SNB repo eligible assets reported in line 49 which are Level 2B non-RMBS assets	
54	Contractual committed liquidity facilities from the relevant central bank	Please enter 0 in this row until further notice.	58

Row	Heading	Description	Basel III LCR standards reference
A.g) Foreign currency HQLA			
A.g1) Foreign currency HQLA included in sections A. a) to A. c) as these assets meet a net cash outflow in the currency they are denominated in			
55	Foreign currency HQLA included in sections A. a) to A. c) as these assets meet a net cash outflow in the currency they are denominated in	Foreign currency assets held by the bank which are included in sections A. a) to A. c) as these assets meet a net cash outflow in the currency they are denominated in. Banks should report the market value of Level 1 assets included in column 4, the market value of Level 2A assets included in column 5, the market value of Level 2B RMBS assets included in column 6 and the market	

Row	Heading	Description	Basel III LCR standards reference
		value of Level 2B non-RMBS assets included in column 7.	
56	of which, denominated in USD	Amount of foreign currency assets reported in line 55 which are USD assets. Banks should report the market value of Level 1 assets included in column 4, the market value of Level 2A assets included in column 5, the market value of Level 2B RMBS assets included in column 6 and the market value of Level 2B non-RMBS assets included in column 7.	
57	of which, denominated in EUR	Amount of foreign currency assets reported in line 55 which are EUR assets. Banks should report the market value of Level 1 assets included in column 4, the market value of Level 2A assets included in column 5, the market value of Level 2B RMBS assets included in column 6 and the market value of Level 2B non-RMBS assets included in column 7.	
58	of which, denominated in GBP	Amount of foreign currency assets reported in line 55 which are GBP assets. Banks should report the market value of Level 1 assets included in column 4, the market value of Level 2A assets included in column 5, the market value of Level 2B RMBS assets included in column 6 and the market value of Level 2B non-RMBS assets included in column 7.	
59	of which, denominated in JPY	Amount of foreign currency assets reported in line 55 which are JPY assets. Banks should report the market value of Level 1 assets included in column 4, the market value of Level 2A assets included in column 5, the market value of Level 2B RMBS assets included in column 6 and the market value of Level 2B non-RMBS assets included in column 7.	

Row	Heading	Description	Basel III LCR standards reference
A.g2) Foreign currency HQLA excluded from sections A. a) to A. c) as these assets do not meet a net cash outflow in the currency they are denominated in			
60	Foreign currency HQLA excluded from sections A. a) to A. c) as these assets do not meet a net cash out-flow in the currency they are denominated in	Foreign currency Level 1 and Level 2 assets held by the bank which are excluded in sections A. a) to A. c) as these assets neither are CHF assets nor meet a net cash outflow in the currency they are denominated in. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	59-61
61	of which, denominated in USD	Amount of foreign currency assets reported in line 60 which are USD assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	
62	of which, denominated in EUR	Amount of foreign currency assets reported in line 60 which are EUR assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in col-umn 7.	
63	of which, denominated in GBP	Amount of foreign currency assets reported in line 60 which are GBP assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market	

Row	Heading	Description	Basel III LCR standards reference
		value of Level 2B non-RMBS assets excluded in column 7.	
64	of which, denominated in JPY	Amount of foreign currency assets reported in line 60 which are JPY assets. Banks should report the market value of Level 1 assets excluded in column 4, the market value of Level 2A assets excluded in column 5, the market value of Level 2B RMBS assets excluded in column 6 and the market value of Level 2B non-RMBS assets excluded in column 7.	
65	Total of weighted foreign currency assets that do not meet a net cash outflow in the currency they are denominated in before applying the cap	Columns 9, 11, 13 and 15 are calculated automatically.	
	Cap on usage of alternative treatment in jurisdictions with a shortfall in HQLA in the domestic currency	For the time being the cap is not defined.	
66	Total of weighted foreign currency assets that do not meet a net cash outflow in the currency they are denominated in after applying the cap	Columns 9, 11, 13 and 15 are calculated automatically.	

A.h) Total stock of HQLA plus usage of alternative treatment			
67	Total stock of HQLA plus usage of alternative treatment	Is automatically calculated.	

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

This section calculates the total expected cash outflows in the LCR stress scenario for the subsequent 30 calendar days.

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

Row	Heading	Description	Basel III LCR standards reference
B.1.a) Retail deposit run-off Retail deposits are defined as deposits placed with a bank by a natural person. Deposits from legal entities, sole proprietorships and partnerships are captured in wholesale deposit categories. Retail deposits reported in lines 68 to 78 include demand deposits and term deposits maturing in or with a notice period up to 30 days. Term deposits with a residual contractual maturity greater than 30 days which may be withdrawn within 30 days without entailing a significant withdrawal penalty materially greater than the loss of interest, should be considered to mature within the 30-day horizon and should also be included in lines 68 to 78 as appropriate. If a portion of the term deposit can be withdrawn without incurring such a penalty, only that portion should be treated as a demand deposit. The remaining balance of the deposit should be treated as a term deposit. Notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts can be reported in the appropriate retail deposit category (Basel III LCR standards paragraph 110). To be treated in this manner, it is not sufficient that the debt instruments are specifically designed and marketed to retail customers. Rather there should be limitations placed such that those instruments cannot be bought and held by parties other than retail customers. Per paragraph 76 of the Basel III LCR standards, an “effective deposit insurance scheme” refers to a scheme a) that guarantees that it has the ability to make prompt payouts, b) for which the coverage is clearly defined and c) of which public awareness is high. The deposit insurer in an effective deposit insurance scheme has formal legal powers to fulfil its mandate and is operationally independent, transparent and accountable. A jurisdiction with an explicit and legally binding sovereign deposit guarantee that effectively functions as deposit insurance can be regarded as having an effective deposit insurance scheme.			

Row	Heading	Description	Basel III LCR standards reference
	Total retail deposits; of which	Total retail deposits as defined above.	73-84
	Insured deposits; of which:	The portion of retail deposits that are fully insured by an effective deposit insurance scheme.	75-78
	in transactional accounts; of which:	Total insured retail deposits in transactional accounts (eg accounts where salaries are automatically credited)	75, 78
	eligible for a 3% run-off rate; of which:	The amount of insured transactional retail deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	78
68	are in the reporting bank's home jurisdiction	Portion of insured transactional retail deposits with a 3% run-off rate which **are** in the reporting bank's home jurisdiction. Please enter 0 in this row until further notice.	78
69	are not in the reporting bank's home jurisdiction	Portion of insured transactional retail deposits with a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	78
	eligible for a 5% run-off rate; of which:	The amount of insured transactional retail deposits that are in jurisdictions where the supervisor does **not** choose to apply a 3% run-off rate.	75
70	are in the reporting bank's home jurisdiction	Portion of insured transactional retail deposits without a 3% run-off rate which **are** in the reporting bank's home jurisdiction.	75

Row	Heading	Description	Basel III LCR standards reference
71	are not in the reporting bank's home jurisdiction	Portion of insured transactional retail deposits without a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	75
	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	Total insured retail deposits in non-transactional accounts where the customer has another relationship with the bank that would make deposit withdrawal highly unlikely.	75, 78
	eligible for a 3% run-off rate; of which:	The amount of insured non-transactional established relationship retail deposits that are in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	78
72	are in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship retail deposits with a 3% run-off rate which **are** in the reporting bank's home jurisdiction. Please enter 0 in this row until further notice.	78
73	are not in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship retail deposits with a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	78
	eligible for a 5% run-off rate; of which:	The amount of insured non-transactional established relationship retail deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate.	75
74	are in the reporting bank's home jurisdic-	Portion of insured non-transactional established relationship retail deposits without a 3% run-off rate which	75

Row	Heading	Description	Basel III LCR standards reference
	tion	**are** in the reporting bank's home jurisdiction.	
75	are not in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship retail deposits without a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	75
76	in non-transactional and non-relationship accounts	Insured retail deposits in non-transactional accounts where the customer does **not** have another relationship with the bank that would make deposit withdrawal highly unlikely.	79
77	Uninsured, non-high-value deposits	The portion of retail deposits below CHF 1.5 million that are not fully insured by an effective deposit insurance scheme (ie all retail deposits, which are covered by the definition of chapter B.1.a) excluding any deposits included in lines 68 to 76 and 78). The threshold of CHF 1.5 million is to be applied on a customer rather than single transaction basis.	79
78	High-value deposits	Retail deposits with a value over CHF 1.5 million. Only that part of the high-value deposits should be reported in this line, which is not covered by a deposit insurance and has not already been reported in rows 68 to 77. The threshold of CHF 1.5 million is to be applied on a customer and not on a single transaction basis and includes all high-value deposits of this customer.	79
79	Term deposits treated as having >30 day remaining maturity with **no** legal right for an early withdrawal within the 30-day horizon	Retail deposits with a residual maturity or withdrawal notice period greater than 30 days where the depositor has no legal right to withdraw deposits within 30 days.	82-84
80	Term deposits treated as having >30 day remaining maturity with legal right for an	Retail deposits with a residual maturity or withdrawal notice period greater than 30 days where the depositor has the legal right to withdraw deposits within 30 days and the early withdrawal results in a significant penalty	82-84

Row	Heading	Description	Basel III LCR standards reference
	early withdrawal within the 30-day horizon resulting in a significant penalty that is materially greater than the loss of interest	that is materially greater than the loss of interest.	
81	Total retail deposits run-off	Is automatically calculated.	

Row	Heading	Description	Basel III LCR standards reference
B.1.b) Unsecured wholesale funding run-off Unsecured wholesale funding is defined as liabilities and general obligations that are raised from non-natural persons (ie legal entities, including sole proprietorships and partnerships) and are not collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution, excluding derivatives. Wholesale funding included in the LCR is defined as all funding that is **callable within the LCR's 30-day horizon or that has its earliest possible contractual maturity date within this horizon** (such as maturing term deposits and unsecured debt securities) as well as funding with an undetermined maturity. This includes all funding with options that are exercisable at the investor's discretion within the 30-day horizon. It also includes funding with options exercisable at the bank's discretion where the bank's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date and within the 30-day horizon, such liabilities should be included in the appropriate outflows category. **Small business customers** Unsecured wholesale funding provided by small business customers consists of deposits and other extensions of funds made by non-financial small business customers. "Small business customers" are defined in line with the definition of loans extended to small businesses in paragraph 231 of the Basel II framework that are managed as retail exposures and are generally considered as having similar liquidity risk characteristics to retail accounts, provided the total aggregated funding raised from the small business customer is less than CHF 1.5 million (on a consolidated basis where applicable) (Basel III LCR standards paragraph 90). "Aggregated funding" means the gross amount (ie not netting any form of credit extended to the legal			

Row	Heading	Description	Basel III LCR standards reference
entity) of all forms of funding (eg deposits or debt securities or similar derivative exposure for which the counterparty is known to be a small business customer) (Basel III LCR standards footnote 41). Applying the limit on a consolidated basis means that where one or more small business customers are affiliated with each other, they may be considered as a single creditor such that the limit is applied to the total funding received by the bank from this group of customers (Basel III LCR standards footnote 41). Where a bank does not have any exposure to a small business customer that would enable it to use the definition under paragraph 231 of the Basel II Framework, the bank may include such a deposit in this category provided that the total aggregate funding raised from the customer is less than CHF 1.5 million (on a consolidated basis where applicable) and the deposit is managed as a retail deposit. This means that the bank treats such deposits in its internal risk management systems consistently over time and in the same manner as other retail deposits, and that the deposits are not individually managed in a way comparable to larger corporate deposits. Term deposits from small business customers with a residual contractual maturity of greater than 30 days which can be withdrawn within 30 days **without a significant withdrawal penalty** materially greater than the loss of interest should be considered to fall within the 30-day horizon and should also be included in lines 82 to 91 as appropriate. If a portion of the term deposit can be withdrawn without incurring such a penalty, only that portion should be treated as a demand deposit. The remaining balance of the deposit should be treated as a term deposit.			
	Total unsecured wholesale funding		85-111
	Total funding provided by small business customers; of which:	Total small business customer deposits as defined above.	89-92
	Insured deposits; of which:	The portion of deposits or other forms of unsecured wholesale funding which are provided by non-financial small business customers and are non-maturing or mature within 30 days that are fully insured by an effective deposit insurance scheme.	89, 75-78
	in transactional accounts; of which:	Total insured small business customer deposits in transactional accounts (eg accounts where salaries are paid out from).	89, 75, 78
	eligible for a 3% run-	The amount of insured transactional small business customer deposits that are in jurisdictions where the	89, 78

Row	Heading	Description	Basel III LCR standards reference
	off rate; of which:	supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	
82	are in the reporting bank's home jurisdiction	Portion of insured transactional small business customer deposits with a 3% run-off rate which **are** in the reporting bank's home jurisdiction. Please enter 0 in this row until further notice.	89, 78
83	are not in the reporting bank's home jurisdiction	Portion of insured transactional small business customer deposits with a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	89, 78
	eligible for a 5% run-off rate; of which:	The amount of insured transactional small business customer deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate.	89, 75
84	are in the reporting bank's home jurisdiction	Portion of insured transactional small business customer deposits without a 3% run-off rate which **are** in the reporting bank's home jurisdiction.	89, 75
85	are not in the reporting bank's home jurisdiction	Portion of insured transactional small business customer deposits without a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	89, 75
	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely; of which:	Total insured small business customer deposits in non-transactional accounts where the customer has another relationship with the bank that would make deposit withdrawal highly unlikely.	89, 75, 78
	eligible for a 3% run-off rate; of which:	The amount of insured non-transactional established relationship small business customer deposits that are	89, 78

Row	Heading	Description	Basel III LCR standards reference
		in jurisdictions where the supervisor chooses to apply a 3% run-off rate given the deposits are fully insured by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	
86	are in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship small business customer deposits with a 3% run-off rate which **are** in the reporting bank's home jurisdiction. Please enter 0 in this row until further notice.	89, 78
87	are not in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship small business customer deposits with a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	89, 78
	eligible for a 5% run-off rate; of which:	The amount of insured non-transactional established relationship small business customer deposits that are in jurisdictions where the supervisor does not choose to apply a 3% run-off rate.	89, 75
88	are in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship small business customer deposits without a 3% run-off rate which **are** in the reporting bank's home jurisdiction.	89, 75
89	are not in the reporting bank's home jurisdiction	Portion of insured non-transactional established relationship small business customer deposits without a 3% run-off rate which **are not** in the reporting bank's home jurisdiction.	89, 75
90	in non-transactional and non-relationship accounts	Insured small business customer deposits in non-transactional accounts, where the customer does not have another relationship with the bank that would	89, 79

Row	Heading	Description	Basel III LCR standards reference
		make deposit withdrawal highly unlikely.	
91	Uninsured	The portion of small business customer deposits that are non-maturing or mature within 30 days, that are not fully insured by an effective deposit insurance scheme (ie all small business customer deposits not reported in lines 82 to 90).	89, 79
92	Term deposits treated as having >30 day remaining maturity with **no** legal right for an early withdrawal within the 30-day horizon	Small business customer deposits with a residual maturity or withdrawal notice period greater than 30 days where the depositor has no legal right to withdraw deposits within 30 days.	92, 82-84
93	Term deposits treated as having >30 day remaining maturity with legal right for an early withdrawal within the 30-day horizon resulting in a significant penalty that is materially greater than the loss of interest	Small business customer deposits with a residual maturity or withdrawal notice period greater than 30 days where the depositor has the legal right to withdraw deposits within 30 days and the early withdrawal results in a significant penalty that is materially greater than the loss of interest.	92, 82-84

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

Reported in lines 94 to 110 are portions of deposits and other extensions of funds from financial and non-financial wholesale customers (excluding deposits from small business customers) generated out of clearing, custody and cash management activities ("operational deposits"). These funds may receive a 25% run-off factor only if the customer has a substantive dependency with the bank and the deposit is required for such activities.

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

- The customer is reliant on the bank to perform these services as an independent third party intermediary in order to fulfil its normal banking activities over the next 30 days. For example, this condition would not be met if the bank is aware that the customer has ade-

Row	Heading	Description	Basel III LCR standards reference

quate back-up arrangements.

- These services must be provided under a legally binding agreement to institutional customers.
- The termination of such agreements shall be subject either to a notice period of at least 30 days or significant switching costs (such as those related to transaction, information technology, early termination or legal costs) to be borne by the customer if the operational deposits are moved before 30 days.

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

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

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

Deposits arising out of correspondent banking or from the provision of prime brokerage services (as defined in Basel III LCR standards footnote 42) should not be reported in these lines rather as non-operational deposits in lines 111 to 118 as appropriate (Basel III LCR standards paragraph 99) and lines 122 and 123, respectively.

A **clearing relationship**, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. (Basel III LCR standards, paragraph 101).

A **custody relationship**, in this context, refers to the provision of safekeeping, reporting, processing of assets or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of

Row	Heading	Description	Basel III LCR standards reference
collateral, and the provision of custody related cash management services. Also included are the receipt of dividends and other income, client subscriptions and redemptions. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), and depository receipts. (Basel III LCR standards, paragraph 102). A **cash management relationship**, in this context, refers to the provision of cash management and related services to customers. Cash management services, in this context, refers to those products and services provided to a customer to manage its cash flows, assets and liabilities, and conduct financial transactions necessary to the customer's ongoing operations. Such services are limited to payment remittance, collection and aggregation of funds, payroll administration, and control over the disbursement of funds. (Basel III LCR standards, paragraph 103).			
	Total operational deposits; of which:	The portion of unsecured operational wholesale funding generated by clearing, custody and cash management activities as defined above.	93-104
	provided by non-financial corporates	Such funds provided by non-financial corporates. Funds from small business customers should not be reported here but in rows 82 to 91.	93-104
94	insured, with a 3% run-off rate	The portion of such funds provided by non-financial corporates that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	104
95	insured, with a 5% run-off rate	The portion of such funds provided by non-financial corporates that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate.	104
96	uninsured	The portion of such funds provided by non-financial corporates that are not fully covered by an effective deposit insurance scheme.	93-103

Row	Heading	Description	Basel III LCR standards reference
	provided by sovereigns, central banks, PSEs and MDBs	Such funds provided by sovereigns, central banks, PSEs and multilateral development banks.	93-104
97	insured, with a 3% run-off rate	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	104
98	insured, with a 5% run-off rate	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate.	104
99	uninsured	The portion of such funds provided by sovereigns, central banks, PSEs and multilateral development banks that are not fully covered by an effective deposit insurance scheme.	93-103
	provided by banks	Such funds provided by banks.	93-104
100	insured, with a 3% run-off rate	The portion of such funds provided by banks that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III	104

Row	Heading	Description	Basel III LCR standards reference
		LCR standards (e.g. no pre-financing).	
101	insured, with a 5% run-off rate	The portion of such funds provided by banks that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate.	104
102	uninsured	The portion of such funds provided by banks that are not fully covered by an effective deposit insurance scheme.	93-103
	provided by other financial institutions and other legal entities	Such funds provided by financial institutions (other than banks) and other legal entities.	93-104
103	insured, with a 3% run-off rate; of which:	The portion of such funds provided by financial institutions (other than banks) and other legal entities that are fully covered by an effective deposit insurance scheme that meets the conditions outlined in paragraph 78 of the Basel III LCR standards and are in jurisdictions where the supervisor chooses to prescribe a 3% run-off rate. The deposit insurance scheme applied in the Swiss jurisdiction does not qualify for the 3% run-off rate as it does not fully comply with paragraph 78 of the Basel III LCR standards (e.g. no pre-financing).	104
104	Trusts and comparable domicile companies	The portion of the insured deposits reported in row 103 provided by trusts and comparable companies.	
105	insured, with a 5% run-off rate	The portion of such funds provided by financial institutions (other than banks) and other legal entities that are fully covered by an effective deposit insurance scheme but that are not prescribed a 3% run-off rate.	104
106	Whereof Trusts and comparable domicile companies	The portion of the insured deposits reported in row 105 provided by trusts and comparable companies.	

Row	Heading	Description	Basel III LCR standards reference
107	Whereof Vested benefit funds / pillar 3a deposits	The portion of the insured deposits reported in row 105 provided by Vested benefit funds / pillar 3a deposit trusts.	
108	Uninsured	The portion of such funds provided by financial institutions (other than banks) and other legal entities that are not fully covered by an effective deposit insurance scheme.	93-103
109	Whereof Trusts and comparable domicile companies	The portion of the insured deposits reported in row 108 provided by trusts and comparable companies.	
110	Whereof Vested benefit funds / pillar 3a deposits	The portion of the insured deposits reported in row 108 provided by Vested benefit funds / pillar 3a deposit trusts.	
Non-operational deposits in lines 111 to 118 include all deposits and other extensions of unsecured funding not included under operational deposits in lines 94 to 110, excluding notes, bonds and other debt securities, covered bond issuance or repo and secured funding transactions (reported below). Deposits arising out of correspondent banking or from the provision of prime brokerage services (as defined in the Basel III LCR standards, footnote 42) should **not** be included in these lines (Basel III LCR standards, paragraph 99). Customer cash balances arising from the provision of prime brokerage services, including but not limited to the cash arising from prime brokerage services as identified in Basel III LCR standards, paragraph 99, should be considered separate from any required segregated balances related to client protection regimes imposed by national regulations, and should not be netted against other customer exposures included in this standard. These offsetting balances held in segregated accounts are treated as inflows in Basel III LCR standards, paragraph 154 and should be excluded from the stock of HQLA which are reported in section A (paragraph 111 rules text).			
	Total non-operational deposits; of which:	The portion of unsecured wholesale funding not considered as “operational deposits” as defined above.	105-109
	provided by non-financial corporates; of which:	Total amount of such funds provided by non-financial corporates.	107-108
111	where entire amount is	Amount of such funds provided by non-financial corpo-	108

Row	Heading	Description	Basel III LCR standards reference
	fully covered by an effective deposit insurance scheme	rates where the entire amount of the deposit **is** fully covered by an effective deposit insurance scheme.	
112	where entire amount is not fully covered by an effective deposit insurance scheme	Amount of such funds provided by non-financial corporates where the entire amount of the deposit **is not** fully covered by an effective deposit insurance scheme.	107
	provided by sovereigns, central banks, PSEs and MDBs; of which:	Such funds provided by sovereigns, central banks (other than funds to be reported in line item 120), PSEs, and multilateral development banks.	107-108
113	where entire amount is fully covered by an effective deposit insurance scheme	Amount of such funds provided by sovereigns, central banks, PSEs and MDBs where the entire amount of the deposit **is** fully covered by an effective deposit insurance scheme.	108
114	where entire amount is not fully covered by an effective deposit insurance scheme	Amount of such funds provided by sovereigns, central banks, PSEs and MDBs where the entire amount of the deposit **is not** fully covered by an effective deposit insurance scheme.	107
115	provided by members of institutional networks of cooperative (or otherwise named) banks	An institutional network of cooperative (or otherwise named) banks is a group of legally autonomous banks with a statutory framework of cooperation with common strategic focus and brand where specific functions are performed by central institutions or specialised service providers. Central institutions or specialised central service providers of such networks should report in this line the amount of deposits placed by network member institutions (that are not reported in line items 100 to 110 and that are) (a) due to statutory minimum deposit requirements which are registered at regulators or (b) in the context of common task sharing and legal, statutory or contractual arrangements so long as both	105

Row	Heading	Description	Basel III LCR standards reference
		the bank that has received the monies and the bank that has deposited participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members. Deposits from network member institutions that are neither included in line items 100 to 110, nor placed for purposes as referred to in letters (a) and (b) above, are to be reported in line items 116 or 117. Banks that are not the central institutions or specialised central service provider of such network should report zero in this line.	
116	provided by other banks	Such funds provided by other banks, not reported in line 115.	109
117	provided by other financial institutions and other legal entities	Such funds provided by financial institutions other than banks and by other legal entities not included in the categories above. Funding from fiduciaries, beneficiaries, conduits and special purpose vehicles and affiliated entities should also be reported here.	109
118	Whereof Trusts and comparable domicile companies	The portion of the non-operational deposits reported in line 117 provided by trusts and comparable companies.	
Notes, bonds and other debt securities issued by the bank are included in line 119 regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts (including small business customers treated as retail), in which case the instruments can be reported in the appropriate retail or small business customer deposit category in lines 68 to 80 or lines 82 to 93, respectively. Outflows on covered bonds should be reported in line 150.			
119	Unsecured debt issuance	Outflows on notes, bonds and other debt securities (including certificates of deposit), excluding on bonds sold exclusively to the retail or small business customer markets, and excluding outflows on covered bonds.	110
120	Additional balances required to be installed	Amounts to be installed in the central bank reserves within 30 days. Funds reported in this line should not	Extension of 50 (b)

Row	Heading	Description	Basel III LCR standards reference
	in central bank reserves	be included in line 113 or 114.	
121	Total unsecured wholesale funding run-off	Is automatically calculated.	
Of the non-operational deposits reported above, amounts that could be considered operational in nature but per the standards have been excluded from receiving the operational deposit treatment due to:			
122	correspondent banking activity	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because the account is a correspondent banking account. Correspondent banking refers to arrangements under which one bank (correspondent) holds deposits owned by other banks (respondents) and provides payment and other services in order to settle foreign currency transactions (eg so-called nostro and vostro accounts used to settle transactions in a currency other than the domestic currency of the respondent bank for the provision of clearing and settlement of payments).	99, footnote 42
123	prime brokerage services	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because the account holder is a prime brokerage client of the reporting institution. Prime brokerage is a package of services offered to large active investors, particularly hedge funds.	99, footnote 42
124	excess balances in operational accounts that could be withdrawn and would leave enough funds to fulfil the clearing, custody and cash management activities	Amounts in accounts with a clearing, custody or cash management relationship but which have been excluded from the operational deposit category because these funds are excess balances and could be withdrawn and would leave enough funds to fulfil the clearing, custody and cash management activities (excess balances are the deposits exceeding the operational requirements).	96

Row	Heading	Description	Basel III LCR standards reference
B.1.c) Secured funding run-off Secured funding is defined as those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation or resolution. In this section any transaction in which the bank has received a collateralised loan in cash, such as repo transactions, expiring within 30 days should be reported. Collateral swaps where the bank receives a collateralised loan in the form of other assets than cash, should not be reported here, but in panel C below (instructions in section 3.1.4 of this document). Additionally, collateral lent to the bank's customers to effect short positions should be treated as a form of secured funding. A customer short position in this context describes a transaction where a bank's customer sells a security it does not own, and the bank subsequently obtains the same security from internal or external sources to make delivery into the sale. Internal sources include the bank's own inventory of collateral as well as rehypothecatable Level 1 or Level 2 collateral held in other customer margin accounts. The contingent risk associated with non-contractual obligations where customer short positions are covered by other customers' collateral that does not qualify as Level 1 or Level 2 should be reported in line 178. External sources include collateral obtained through a securities borrowing, reverse repo, or like transaction. If the bank has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the bank may assume for this monitoring exercise that the assets with the lowest liquidity get assigned first: assets that are not eligible for the stock of liquid assets are assumed to be assigned first. Only once all those assets are fully assigned should Level 2A assets be assumed to be assigned. Only once all Level 2A assets are assigned should Level 1 assets be assumed to be assigned. A bank should report all outstanding secured funding transactions with remaining maturities within the 30 calendar day stress horizon, including customer short positions that do not have a specified contractual maturity. The amount of funds raised through the transaction should be reported in column 16 ("amount received"). The value of the underlying collateral extended in the transaction should be reported in column 17 ("market value of extended collateral"). Both values are needed to calculate the caps on Level 2 and Level 2B assets and both should be calculated at the date of reporting, not the trade or settlement date of the transaction.			
	Transactions conducted with the bank's domestic central bank; of which:	In column 16: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days. In column 17: The market value of the collateral extended on these transactions.	114-115

Row	Heading	Description	Basel III LCR standards reference
125	Backed by Level 1 assets	In column 16: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 1 assets. In column 17: The market value of the Level 1 asset collateral extended on these transactions.	114-115
126	Backed by Level 2A assets	In column 16: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2A assets. In column 17: The market value of the Level 2A asset collateral extended on these transactions.	114-115
127	Backed by Level 2B RMBS assets	In column 16: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2B RMBS assets. In column 17: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114-115
128	Backed by Level 2B non-RMBS assets	In column 16: Amount raised in secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by Level 2B non-RMBS assets. In column 17: The market value of the Level 2B non-RMBS asset collateral extended on these transactions.	114-115
129	Backed by other assets	In column 16: Amount raised on secured funding or repo transactions with the bank's domestic central bank that mature within 30 days and are backed by all other assets (ie other than Level 1 or Level 2 assets). In column 17: The market value of the other asset collateral extended on these transactions.	114-115
130	Transactions not conducted with the bank's domestic central bank	In column 16: Amount raised in secured funding or repo transactions that are **not** conducted with the bank's domestic central bank and that mature within 30	114-115

Row	Heading	Description	Basel III LCR standards reference
	and backed by Level 1 assets	days and are backed by Level 1 assets. In column 17: The market value of the Level 1 asset collateral extended on these transactions.	
131	Transactions not conducted with the bank's domestic central bank and backed by Level 2A assets	In column 16: Amount raised in secured funding or repo transactions that are **not** conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2A assets. In column 17: The market value of the Level 2A asset collateral extended on these transactions.	114-115
	Transactions not conducted with the bank's domestic central bank and backed by Level 2B RMBS assets; of which:	In column 16: Amount raised in secured funding or repo transactions that are **not** conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2B RMBS assets. In column 17: The market value of the Level 2B RMBS asset collateral extended on these transactions.	114-115
132	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with **domestic** sovereign, multilateral development banks or domestic PSEs that are backed by Level 2B non-RMBS assets. PSEs that receive this treatment should be limited to those that are 20% or lower risk weighted. In column 17: The market value of collateral extended on these transactions.	114-115
464	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with counterparties **other than domestic** sovereign, multilateral development banks or domestic PSEs with a 20% risk weight that are backed by Level 2B non-RMBS assets. In column 17: The market value of collateral extended on these transactions.	114-115
	Transactions not conducted with the bank's domestic central bank and backed by Level 2B non-RMBS assets;	In column 16: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by Level 2B non-RMBS assets. In column 17: The market value of the Level 2B non-	114-115

Row	Heading	Description	Basel III LCR standards reference
	of which:	RMBS asset collateral extended on these transactions.	
133	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with **domestic** sovereign, multilateral development banks or domestic PSEs that are backed by Level 2B non-RMBS assets. PSEs that receive this treatment should be limited to those that are 20% or lower risk weighted. In column 17: The market value of collateral extended on these transactions.	114-115
134	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with counterparties **other than domestic** sovereign, multilateral development banks or domestic PSEs with a 20% risk weight that are backed by Level 2B non-RMBS assets. In column 17: The market value of collateral extended on these transactions.	114-115
	Transactions not conducted with the bank's domestic central bank and backed by other assets (non-HQLA); of which:	In column 16: Amount raised in secured funding or repo transactions that are not conducted with the bank's domestic central bank and that mature within 30 days and are backed by other assets (non-HQLA). In column 17: The market value of the other (non-HQLA) asset collateral extended on these transactions.	114-115
135	Counterparties are domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with **domestic** sovereign, multilateral development banks or domestic PSEs that are backed by other assets (non-HQLA). PSEs that receive this treatment should be limited to those that are 20% or lower risk weighted. In column 17: The market value of collateral extended on these transactions.	114-115
136	Counterparties are not domestic sovereigns, MDBs or domestic PSEs with a 20% or lower risk weight	In column 16: Secured funding transactions with counterparties **other than domestic** sovereign, multilateral development banks or PSEs that are backed by other assets (non-HQLA). In column 17: The market value of collateral extended	114-115

Row	Heading	Description	Basel III LCR standards reference
		on these transactions.	
137	Total secured whole-sale funding run-off	Is automatically calculated.	

Row	Heading	Description	Basel III LCR standards reference
B.1.d) Additional requirements			
138	Derivatives cash out-flow	Banks should calculate, in accordance with their existing valuation methodologies, expected contractual derivative cash inflows and outflows. Cash flows may be calculated on a net basis (ie inflows can offset outflows) by counterparty, only where a valid master netting agreement exists. The sum of all net cash outflows should be reported here. The sum of all net cash inflows should be reported in line 206. Banks should exclude from such calculations those liquidity requirements that would result from increased collateral needs due to market value movements (to be reported in line 145) or falls in value of collateral posted (reported in line 140 and line 141). Options should be assumed to be exercised when they are 'in the money' to the option buyer. Where derivative payments are collateralised by HQLA, cash outflows should be calculated net of any corresponding cash or collateral inflows that would result, all other things being equal, from contractual obligations for cash or collateral to be provided to the bank, if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the collateral is received. This is in line with the principle that banks should not double count liquidity inflows and outflows. Note that cash flows do not equal the marked-to-	116,117

Row	Heading	Description	Basel III LCR standards reference
		market value, since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon. It is generally expected that a positive amount would be provided for both this line item and line 206 for institutions engaged in derivatives transactions.	
139	Increased liquidity needs related to downgrade triggers in derivatives and other financing transactions	The amount of collateral that would need to be posted for or contractual cash outflows generated by any downgrade up to and including a 3-notch downgrade of the bank's long-term credit rating. Triggers linked to a bank's short-term rating should be assumed to be triggered at the corresponding long-term rating in accordance with published ratings criteria. The impact of the downgrade should consider impacts on all types of margin collateral and contractual triggers which change rehypothecation rights for non-segregated collateral.	118
	Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions, of which:	Outflow due to valuation changes on posted collateral securing derivatives and other transactions.	119
140	Cash and Level 1 assets	Current market value of relevant collateral posted as margin for derivatives and other transactions that, if they had been unencumbered, would have been eligible for inclusion in line items 1 to 11.	
141	For other collateral (ie all non-Level 1 collateral)	Current market value of relevant collateral posted as margin for derivatives and other transactions other than those included in line item 140 (all non-Level 1 collateral). This amount should be calculated net of collateral received on a counterparty basis (provided that the collateral received is not subject to restrictions on reuse or rehypothecation). Any collateral that is in a	

Row	Heading	Description	Basel III LCR standards reference
		segregated margin account can only be used to offset outflows that are associated with payments that are eligible to be offset from that same account.	
142	Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty	The amount of non-segregated collateral that the reporting institution currently has received from counterparties but could under legal documentation be recalled because the collateral is in excess of that counterparty's current collateral requirements.	120
143	Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted	The amount of collateral that is contractually due from the reporting institution, but for which the counterparty has not yet demanded the posting of such collateral.	121
144	Increased liquidity needs related to contracts that allow collateral substitution to non-HQLA assets	The amount of Level 1 and Level 2A collateral that can be substituted for non-HQLA without the bank's consent that has been received to secure transactions and that has not been segregated (eg otherwise included in Level 1 or Level 2A, as secured funding collateral or in other bank operations).	122
145	Increased liquidity needs related to market valuation changes on derivative or other transactions	Any potential liquidity needs deriving from full collateralisation of mark-to-market exposures on derivative and other transactions. Unless its national supervisor has provided other instructions, banks should calculate any outflow generated by increased needs related to market valuation changes by identifying the largest absolute net 30-day collateral flow realised during the preceding 24 months, where the absolute net collateral flow is based on both realised outflows and inflows. Inflows and outflows of transactions executed under the same master netting agreement can be treated on	123

Row	Heading	Description	Basel III LCR standards reference
		a net basis.	
146	Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds	Balances of term asset-backed securities and other structured financing instruments, excluding covered bonds (which should be reported in line 150), issued by the bank that mature in 30 days or less. To the extent that sponsored conduits/SPVs are required to be consolidated under liquidity requirements, their assets and liabilities should be taken into account.	124
	Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which:	All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Banks having structured financing facilities that include the issuance of short-term debt instruments, such as asset backed commercial paper, should report the potential liquidity outflows from these structures. These include, but are not limited to, a) the inability to refinance maturing debt, and b) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the “return” of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement ("liquidity puts") within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the bank should, in determining the HQLA requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the “return” of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.	125
147	debt maturing ≤ 30 days	Portion of the funding specified above maturing within 30 days.	125

Row	Heading	Description	Basel III LCR standards reference
148	with embedded options in financing arrangements	Portion of the funding specified above not maturing within 30 days but with embedded options that could reduce the effective maturity of the debt to 30 days or less.	125
149	other potential loss of such funding	Portion of the funding specified above that is not included in line 147 or 148.	125
150	Loss of funding on covered bonds issued by the bank	Balances of covered bonds, issued by the bank that mature in 30 days or less.	124

Credit and liquidity facilities are defined as explicit contractual agreements or obligations to extend funds at a future date to retail or wholesale counterparties. For the purpose of the standard, these facilities only include contractually irrevocable ("committed") or conditionally revocable agreements to extend funds in the future (Basel III LCR standards, paragraph 126).

Unconditionally revocable facilities that are unconditionally cancellable by the bank (in particular, those without a precondition of a material change in the credit condition of the borrower) are excluded from this section and should be reported in lines 169 to 180, as appropriate (Basel III LCR standards, paragraph 126).

The currently undrawn portion of these facilities should be reported. The reported amount may be net of any HQLA eligible for the stock of HQLA, if the HQLA have already been posted as collateral by the counterparty to secure the facilities or that are contractually obliged to be posted when the counterparty will draw down the facility (eg a liquidity facility structured as a repo facility), if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn, and there is no undue correlation between the probability of drawing the facility and the market value of the collateral. The collateral can be netted against the outstanding amount of the facility to the extent that this collateral is not already counted in the stock of HQLA (Basel III LCR standards, paragraph 127).

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

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

Row	Heading	Description	Basel III LCR standards reference
facility and should be reported as such. General working capital facilities for corporate entities (eg revolving credit facilities in place for general corporate and/or working capital purposes) will not be classified as liquidity facilities, but as **credit facilities**. Notwithstanding the above, any facilities provided to hedge funds, money market funds and special purpose funding vehicles, for example SPEs (as defined in the Basel III LCR standards, paragraph 125) or conduits, or other vehicles used to finance the banks own assets, should be captured in their entirety as a liquidity facility and reported in line 160. For that portion of financing programs that are captured in the Basel III LCR standards, paragraphs 124 and 125 (ie are maturing or have liquidity puts that may be exercised in the 30-day horizon), banks that are providers of associated liquidity facilities do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.			
151	Undrawn committed credit and liquidity facilities to retail and small business customers	Balances of undrawn committed credit and liquidity facilities extended by the bank to natural persons and small business customers, as defined above.	131 (a)
	Undrawn committed credit facilities to		
152	non-financial corporates	Balances of undrawn committed credit facilities extended by the bank to non-financial institution corporations (excluding small business customers). The amount reported in this line should also include any 'additional capacity' of liquidity facilities (as defined above) provided to non-financial corporates.	131 (b)
153	sovereigns, central banks, PSEs and MDBs	Balances of undrawn committed credit facilities extended by the bank to sovereigns, central banks, PSEs, multilateral development banks and any other entity not included in other drawdown categories. The amount reported in this line should also include any 'additional capacity' of liquidity facilities (as defined above) provided to sovereigns, central banks, PSEs, multilateral development banks.	131 (b)

Row	Heading	Description	Basel III LCR standards reference
	Undrawn committed liquidity facilities to		
154	non-financial corpora-tes	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by non-financial institution corporations (excluding small business customers) maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as de-fined above) provided to non-financial corporates should not be reported here, rather should be reported in line 152.	131 (c)
155	sovereigns, central banks, PSEs and MDBs	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by sovereigns, central banks, PSEs, or multilateral devel-opment banks maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as de-fined above) provided to sovereigns, central banks, PSEs, or multilateral development banks should not be reported here, rather should be reported in line 153.	131 (c)
156	Undrawn committed credit and liquidity facilities provided to banks subject to pru-dential supervision	Balances of undrawn committed credit and liquidity facilities extended to banks that are subject to pruden-tial supervision.	131 (d)
157	Undrawn committed credit facilities provid-ed to other FIs	Balances of undrawn committed credit facilities ex-tended by the bank to other financial institutions (in-cluding securities firms, insurance companies, fiduciar-ies and beneficiaries). The amount reported in this line should also include any 'additional capacity' of liquidity facilities (as defined above) provided to other financial institutions (including securities firms, insurance com-	131 (e)

Row	Heading	Description	Basel III LCR standards reference
		panies, fiduciaries and beneficiaries).	
158	Whereof undrawn committed liquidity facilities provided to other FIs	The Amount reported in this line should show the additional capacity according to the definitions above.	
159	Undrawn committed liquidity facilities provided to other FIs	The amount of undrawn committed liquidity facilities should be the amount of currently outstanding debt (or proportionate share if a syndicated facility) issued by to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries) maturing within a 30 day period that is backstopped by the facility. Any 'additional capacity' of liquidity facilities (as defined above) provided to other financial institutions (including securities firms, insurance companies, fiduciaries and beneficiaries) should not be reported here, rather should be reported in line 158.	131 (f)
160	Undrawn committed credit and liquidity facilities to other legal entities	Balances of undrawn committed credit and liquidity facilities extended to other legal entities, including hedge funds, money market funds and special purpose funding vehicles, for example SPEs (as defined in the Basel III LCR standards, paragraph 125) or conduits, or other vehicles used to finance the banks own assets (not included in lines 151 to 159).	131 (g)
Other contractual obligations to extend funds			
	Other contractual obligations to extend funds to	Any contractual lending obligations not captured elsewhere in the standard.	132-133
161	financial institutions	Any contractual lending obligations to financial institutions not captured elsewhere.	132
162	retail clients	The full amount of contractual obligations to extend funds to retail clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in	133

Row	Heading	Description	Basel III LCR standards reference
		line 196).	
163	small business customers	The full amount of contractual obligations to extend funds to small business customers within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 197).	133
164	non-financial corporates	The full amount of contractual obligations to extend funds to non-financial corporate clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 198).	133
165	other clients	The full amount of contractual obligations to extend funds to other clients within the next 30 calendar days (not netted for the assumed roll-over on the inflows in line 199 and 203).	133
166	retail, small business customers, non-financials and other clients	Is automatically calculated. The amounts of contractual obligations to extend funds to retail, small business customers, non-financial corporate and other clients within the next 30 calendar days (lines 162 to 165) are added up in this line. The roll-over of funds that is implicitly assumed in the inflow section (lines 196, 197, 198, 199 and 203) are then subtracted. If the result is positive, it is included here as an outflow. Otherwise, the outflow included here is zero.	133
167	Total contractual obligations to extend funds in excess of 50% roll-over assumption	Is automatically calculated. If the sum of the contractual obligations to extend funds to retail customers and non finacial corporates within the next 30 days exceeds 50% of the sum of all contractual inflows from these customers, the difference is treated as an 100% outflow.	133
168	Total additional requirements run-off	Is automatically calculated.	
Other contingent funding obligations			

Row	Heading	Description	Basel III LCR standards reference
These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations (Basel III LCR standards, paragraph 135). Stressed conditions in this context refer to the scenario as described in paragraph 19 of the Basel III LCR standards. Banks should report the full amount of any exposure.			
169	Non-contractual obligations related to potential liquidity draws from joint ventures or minority investments in entities	Non contractual contingent funding obligations related to potential liquidity draws from joint ventures or minority investments in entities, which are not consolidated per paragraph 164 of the Basel III LCR standards, where there is the expectation that the bank will be the main liquidity provider when the entity is in need of liquidity. The amount included should be calculated in accordance with the methodology agreed by the bank's supervisor.	137
170	Unconditionally revocable "uncommitted" credit and liquidity facilities	Balances of undrawn credit and liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	140
171	Trade-finance related obligations (including guarantees and letters of credit)	Trade finance instruments consist of trade-related obligations directly underpinned by the movement of goods or the provision of services. Amounts to be reported here include items such as: a) outstanding documentary trade letters of credit, documentary and clean collection, import bills, and export bills; and b) outstanding guarantees directly related to trade finance obligations, such as shipping guarantees. Lending commitments, such as direct import or export financing for non-financial corporate firms, are excluded from this treatment and reported in lines 151 to 160.	138, 139
172	Letters of credit issued by the bank and guar-	The outstanding amount of letters of credit issued by the bank and guarantees unrelated to trade finance	140

Row	Heading	Description	Basel III LCR standards reference
	antees unrelated to trade finance obligations	obligations described in line 171.	
	Non-contractual obligations:		
173	Debt-buy back requests (incl related conduits)	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities. In case debt amounts qualify for both line 173 and line 177, please enter them in just one of these lines.	140
174	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	140
175	Managed funds	Managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment funds etc.	140
176	Other non-contractual obligations	Any other non-contractual obligation not entered above.	140
177	Outstanding debt securities with remaining maturity > 30 days	For issuers with an affiliated dealer or market maker, there may be a need to include an amount of the outstanding debt securities (unsecured and secured, term as well as short term) having maturities greater than 30 calendar days, to cover the potential repurchase of such outstanding securities. In case debt amounts qualify for both line 173 and line 177, please enter them in just one of these lines.	140
178	Non contractual obligations where customer short positions are covered by other customers' collateral	Amount of contingent obligations related to instances where banks have internally matched client assets against other clients' short positions where the collateral does not qualify as Level 1 or Level 2, and the bank may be obligated to find additional sources of funding for these positions in the event of client with-	140

Row	Heading	Description	Basel III LCR standards reference
		drawals. Instances where the collateral qualifies as Level 1 or Level 2 should be reported in the appropriate line of the secured funding section (lines 130 to 134).	
179	Bank outright short positions covered by a collateralised securities financing transaction	Amount of the bank's outright short positions that are being covered by collateralised securities financing transactions. Such short positions are assumed to be maintained throughout the 30-day period and receive a 0% outflow. The corresponding collateralised securities financing transactions that are covering such short positions should be reported in lines 189 to 194 (Reverse Repos) or 238 to 262 (Collateral Swaps).	147
180	Other contractual cash outflows (including those related to unsecured collateral borrowings and uncovered short positions)	Any other contractual cash outflows within the next 30 calendar days should be captured in this standard, such as outflows to cover unsecured collateral borrowings, uncovered short positions, dividends or contractual interest payments, **with explanation given in an accompanying note to FINMA** as **to what comprises the amounts included in this line.** This amount should exclude outflows related to operating costs.	141, 147
181	Total run-off on other contingent funding obligations	Is automatically calculated.	
182	Total cash outflows	Is automatically calculated.	

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

Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the scenario up to an aggregate cap of 75% of total expected cash outflows (Basel III LCR standards, paragraph 69).

Items must not be double counted – if an asset is included as part of the "stock of HQLA" (ie the numerator), the associated cash inflows cannot also be counted as cash inflows (ie part of the denominator) (Basel III LCR standards, paragraph 72).

When considering its available cash inflows, the bank should only include contractual inflows (including interest payments) from outstanding exposures that are fully performing and for which the bank has no reason to expect a default within the 30-day time horizon (Basel III LCR standards, paragraph 142). Pre-payments on loans (not due within 30 days) should not be included in the inflows.

Contingent inflows are not included in total net cash outflows (Basel III LCR standards, paragraph 142).

Row	Heading	Description	Basel III LCR standards reference
B.2.a) Secured lending including reverse repos and securities borrowing Secured lending is defined as those loans that the bank has extended and are collateralised by legal rights to specifically designated assets owned by the borrowing institution, which the bank use or rehypothecate for the duration of the loan, and for which the bank can claim ownership to in the case of default by the borrower. In this section any transaction in which the bank has extended a collateralised loan in cash, such as reverse repo transactions, expiring within 30 days should be reported. Collateral swaps where the bank has extended a collateralised loan in the form of other assets than cash, should not be reported here, but in panel C below (see instructions in subsection 3.1.4). A bank should report all outstanding secured lending transactions with remaining maturities within the 30 calendar day stress horizon. The amount of funds extended through the transaction should be reported in column 20 ("amount extended"). The value of the underlying collateral received in the transactions should be reported in column 21 ("market value of received collateral"). Both values are needed to calculate the caps on Level 2 and Level 2B assets and both should be calculated at the date of reporting, not the date of the transaction. Note that if the collateral received in the form of Level 1 or Level 2 assets is not rehypothecated and is legally and contractually available for the bank's use it should be reported in the appropriate lines of the stock of HQLA section (lines 1 to 31) and not here (see paragraph 31 of the Basel III LCR standards).			
	Reverse repo and other secured lending	All reverse repo or securities borrowing transactions maturing within 30 days, in which the bank has ex-	145-146

Row	Heading	Description	Basel III LCR standards reference
	or securities borrowing transactions maturing ≤ 30 days	tended cash and obtained collateral.	
	Of which collateral is **not re-used (ie is not rehypothecated)** to cover the reporting institution's outright short positions	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) to cover the reporting institution's outright short positions. If the collateral is re-used, the transactions should be reported in lines 189 to 194.	145-146
183	Transactions backed by Level 1 assets	All such transactions in which the bank has obtained collateral in the form of Level 1 assets. These transactions are assumed to roll-over in full, not giving rise to any cash inflows. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 1 collateral received in these transactions.	145-146
184	Transactions backed by Level 2A assets	All such transactions in which the bank has obtained collateral in the form of Level 2A assets. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 2A collateral received in these transactions.	145-146
185	Transactions backed by Level 2B RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B RMBS assets. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 2B RMBS collateral received in these transactions.	145-146
186	Transactions backed by Level 2B non-RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B non-RMBS assets. In column 20: The amounts extended in these transac-	145-146

Row	Heading	Description	Basel III LCR standards reference
		tions. In column 21: The market value of the Level 2B non-RMBS collateral received in these transactions.	
187	Margin lending backed by non-Level 1 or non-Level 2A collateral	Collateralised loans extended to customers for the purpose of taking leveraged trading positions ("margin loans") made against non- Level 1 and 2A collateral. In column 20: The amounts extended in these transactions. In column 21: The market value of the non- Level 1 and 2A collateral received in these transactions.	145-146
188	Transactions backed by other collateral	All such transactions (other than those reported in line 187) in which the bank has obtained collateral in another form than Level 1 or Level 2 assets. These are assumed not to roll over and therefore lead to a 100% cash inflow. In column 20: The amounts extended in these transactions. In column 21: The market value of the collateral received in these transactions.	145-146
	Of which collateral is re-used (ie is rehypothecated) to cover the reporting institution's outright short positions	If the collateral obtained in these transactions is re-used (ie rehypothecated) to cover the reporting institution's outright short positions that could be extended beyond 30 days, it should be assumed that the transactions will be rolled-over and will not give rise to any cash inflows. This reflects the need to continue to cover the short position or to repurchase the relevant securities. Institutions should only report reverse repo amounts in these cells where it itself is short the collateral. If the collateral is not re-used, the transaction should be reported in lines 183 to 188.	145-146
189	Transactions backed by Level 1 assets	All such transactions in which the bank has obtained collateral in the form of Level 1 assets.	145-146

Row	Heading	Description	Basel III LCR standards reference
		In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 1 collateral received in these transactions.	
190	Transactions backed by Level 2A assets	All such transactions in which the bank has obtained collateral in the form of Level 2A assets. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 2A collateral received in these transactions.	145-146
191	Transactions backed by Level 2B RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B RMBS assets. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 2B RMBS collateral received in these transactions.	145-146
192	Transactions backed by Level 2B non-RMBS assets	All such transactions in which the bank has obtained collateral in the form of Level 2B non-RMBS assets. In column 20: The amounts extended in these transactions. In column 21: The market value of the Level 2B non-RMBS collateral received in these transactions.	145-146
193	Margin lending backed by non-Level 1 or non-Level 2A collateral	Collateralised loans extended to customers for the purpose of taking leveraged trading positions ("margin loans") made against non- Level 1 and 2A collateral. In column 20: The amounts extended in these transactions. In column 21: The market value of the non-Level 1 and 2A collateral received in these transactions.	145-146
194	Transactions backed by other collateral	All such transactions (other than those reported in line 193) in which the bank has obtained collateral in an-	145-146

Row	Heading	Description	Basel III LCR standards reference
		other form than Level 1 or Level 2 assets. In column 20: The amounts extended in these transactions. In column 21: The market value of collateral received in these transactions.	
195	Total inflow on reverse repo and securities borrowing transactions	Is automatically calculated.	

Row	Heading	Description	Basel III LCR standards reference
B.2.b) Other inflows by counterparty Contractual inflows (including interest payments and instalments) due in ≤ 30 days from fully performing loans, not reported in lines 183 to 194. These include maturing loans that have already been agreed to roll over. The agreed roll-over should also be reported in lines 161 to 165 as appropriate. Inflows should only be taken at the latest possible date, based on the contractual rights available to counterparties. For revolving credit facilities, this assumes that the existing loan is rolled over and that any remaining balances are treated in the same way as a committed facility according to Basel III LCR standards, paragraph 131. Inflows from loans that have no specific maturity (ie have non-defined or open maturity) should not be included; therefore, no assumptions should be applied as to when maturity of such loans would occur. An exception to this, as noted below, would be minimum payments of principal, fee or interest associated with an open maturity loan, provided that such payments are contractually due within 30 days.			
196	Retail customers	All payments (including interest payments and instalments) from retail customers on fully performing loans not reported in lines 183 to 194 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	153

Row	Heading	Description	Basel III LCR standards reference
197	Small business customers	All payments (including interest payments and instalments) from small business customers on fully performing loans not reported in lines 183 to 194 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	153
198	Non-financial corporates	All payments (including interest payments and instalments) from non-financial corporates on fully performing loans not reported in lines 183 to 194 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required minimum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	154
199	Central banks	All payments (including interest payments and instalments) from central banks on fully performing loans. Central bank reserves (including required reserves) including banks' overnight deposits with the central bank, and term deposits with the central bank that: a) are explicitly and contractually repayable on notice from the depositing bank; or b) constitute a loan against which the bank can borrow on a term basis or on an overnight but automatically renewable basis (only where the bank has an existing deposit with the relevant central bank), should be reported in lines 2 or 3 and not here. If the term of other deposits (not included in lines 2 or 3) expires within 30 days, it should be included in this line.	154
	Financial institutions, of which	All payments (including interest payments and instalments) from financial institutions on fully performing loans not reported in lines 183 to 194 that are contractually due within the 30-day horizon. Only contractual payments due should be reported, eg required mini-	154

Row	Heading	Description	Basel III LCR standards reference
		mum payments of principal, fee or interest, and not total loan balances of undefined or open maturity.	
200	operational deposits	All deposits held at other financial institutions for operational activities, as outlined in the Basel III LCR standards, paragraphs 93 to 104, such as for clearing, custody, and cash management activities.	156
201	deposits at the centralised institution of an institutional network that receive 25% run-off	For banks that belong to a cooperative network as described in paragraphs 105 and 106 of the Basel III LCR standards, this item includes all (portions of) deposits (not included in line item 200) held at the centralised institution in the cooperative banking network that are placed a) due to statutory minimum deposit requirements which are registered at regulators, or b) in the context of common task sharing and legal, statutory or contractual arrangements. These deposits receive a 25% run-off at the centralised institution.	157
202	all payments on other loans and deposits due in ≤ 30 days	All payments (including interest payments and instalments) from financial institutions on fully performing unsecured and secured loans, that are contractually due within the 30-day horizon, and the amount of deposits held at financial institutions that is or becomes available within 30 days, and that are not included in lines 200 or 201. Banks may also recognise in this category inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets, provided that these segregated balances are maintained in Level 1 or Level 2 assets. This inflow should be calculated in line with the treatment of other related outflows and inflows covered in this standard.	154
203	Other entities	All payments (including interest payments and instalments) from other entities (including sovereigns, multilateral development banks, and PSEs) on fully per-	154

Row	Heading	Description	Basel III LCR standards reference
		forming loans that are contractually due within 30 days, not included in lines 196 to 202.	
204	Whereof Trusts and comparable	The portion of inflows reported in line 203 on fully performing loans from trusts and comparable entities.	
205	Total of other inflows by counterparty	Is automatically calculated.	

Row	Heading	Description	Basel III LCR standards reference
B.2.c) Other cash inflows			
206	Derivatives cash inflow	Banks should calculate, in accordance with their existing valuation methodologies, expected contractual derivative cash inflows and outflows. Cash flows may be calculated on a net basis (ie inflows can offset outflows) by counterparty, only where a valid master netting agreement exists. The sum of all net cash inflows should be reported here. The sum of all net cash outflows should be reported in line 138. Banks should exclude from such calculations those liquidity requirements that would result from increased collateral needs due to market value movements (to be reported in line 145) or falls in value of collateral posted (reported in line 140 and line 141). Options should be assumed to be exercised when they are 'in the money' to the option buyer. Where derivatives are collateralised by Level 1 or Level 2A assets, cash inflows should be calculated net of any corresponding cash or contractual collateral outflows that would result, all other things being equal, from contractual obligations for cash or collateral to be posted by the bank, given these contractual obligations	158, 159

Row	Heading	Description	Basel III LCR standards reference
		would reduce the stock of HQLA. This is in line with the principle that banks should not double count liquidity inflows and outflows. Note that cash flows do not equal the marked-to-market value, since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon. It is generally expected that a positive amount would be provided for both this line item and line 138 for institutions engaged in derivatives transactions.	
207	Contractual inflows from securities maturing ≤ 30 days and not included anywhere above	Contractual inflows from securities, including certificates of deposit, maturing ≤ 30 days that are not already included in any other item of the LCR framework, provided that they are fully performing (ie no default expected). Level 1 and Level 2 securities maturing within 30 days should be included in the stock of liquid assets in panel A, provided that they meet all operational and definitional requirements outlined in the Basel III LCR standards.	155
208	Other contractual cash inflows	Any other contractual cash inflows to be received ≤ 30 days that are not already included in any other item of the LCR framework. Inflow percentages should be determined as appropriate for each type of inflow by supervisors in each jurisdiction. Cash inflows related to non-financial revenues are **not** to be included, since they are not taken into account in the calculation of LCR. Any non-contractual contingent inflows should not be reported, as they are not included in the LCR. Please provide FINMA with an explanatory note on any amounts included in this line.	160
209	Total of other cash inflows	Is automatically calculated.	

Row	Heading	Description	Basel III LCR standards reference
B.2.d) Total cash inflows			
Cap on cash inflows In order to prevent banks from relying solely on anticipated inflows to meet their liquidity requirement, and also to ensure a minimum level of HQLA holdings, the amount of inflows that can offset outflows is capped at 75% of total expected cash outflows as calculated in the standard. This requires that a bank must maintain a minimum amount of stock of HQLA equal to 25% of the total net cash outflows (Basel III LCR standards, paragraph 144).			
210	Total cash inflow be-fore applying the cap	Is automatically calculated.	144
211	Cap on cash inflows	The cap on cash inflows is equal to 75% of total cash outflows. Is automatically calculated.	69, 144
212	Total cash inflows after applying the cap	The amount of total cash inflows after applying the cap is the lower of the total cash inflows before applying the cap and the level of the cap. Is automatically calculated.	

3.1.4 Collateral swaps (panel C)

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

Row	Heading	Description	Basel III LCR standards reference
	Collateral swaps maturing ≤ 30 days	Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets.	48, 113, 146, Annex 1
	Of which the borrowed assets are not re-used (ie are not rehypothecated) to cover short positions	Such transactions in which the collateral obtained is not re-used (ie is not rehypothecated) in transactions to cover short positions. If the collateral is re-used, the transaction should be reported in lines 238 to 262.	48, 113, 146, Annex 1
213 to 237	Level 1 / Level 2A / Level 2B RMBS / Level 2B non-RMBS / other assets are lent and Level 1 / Level 2A / Level 2B RMBS / Level 2B non-RMBS / other assets borrowed	Such transactions in which the bank has swapped Level 1 / Level 2A / Level 2B RMBS / Level 2B non-RMBS and other assets (lent) for Level 1 / Level 2A / Level 2B RMBS / Level 2B Non-RMBS and other assets (borrowed).	48, 113, 146, Annex 1
	Of which the borrowed assets are re-used (ie are rehypothecated) in transactions to cover short positions	If the collateral obtained in these transactions is re-used (ie rehypothecated) to cover short positions that could be extended beyond 30 days, it should be assumed that the transactions will be rolled-over and will not give rise to any cash inflows. This reflects the need to continue to cover the short position or to repurchase the relevant securities. If the collateral is not re-used, the transaction should be reported in lines 213 to 237.	48, 113, 146, Annex 1
238 to 262	Level 1 / Level 2A / Level 2B RMBS / Level 2B non-RMBS / other assets are lent and Level 1 / Level 2A	Such transactions in which the bank has swapped Level 1 / Level 2A / Level 2B RMBS / Level 2B non-RMBS and other assets (lent) for Level 1 / Level 2A / Level 2B RMBS / Level 2B Non-RMBS and other as-	48, 113, 146, Annex 1

Row	Heading	Description	Basel III LCR standards reference
	/ Level 2B RMBS / Level 2B non-RMBS / other assets borrowed	sets (borrowed).	
263	Total outflows and total inflows from col-lateral swaps	Is automatically calculated.	
264	Adjustments to Level 1 assets due to collateral swaps	Is automatically calculated.	
265	Adjustments to Level 2A assets due to col-lateral swaps	Is automatically calculated.	
266	Adjustments to Level 2B RMBS assets due to collateral swaps	Is automatically calculated.	
267	Adjustments to Level 2B non-RMBS assets due to collateral swaps	Is automatically calculated.	

3.1.5 LCR (panel D)

Row	Heading	Description	Basel III LCR standards reference
268	Total stock of high quality liquid assets plus usage of alternative treatment	Is automatically calculated.	
269	Net cash outflows	Is automatically calculated.	
270	LCR	Is automatically calculated.	

3.2 Liquidity Coverage Ratio – Survey form LCR_P

The template „LCR Parent“ is based on the template „LCR Group / Single Entities“. All instructions given above for the particular cells continue to apply.

In addition to the template "LCR Group / Single Entities" within the template "LCR Parent", there are splittings between intercompany in- and outflows on the one hand and third party in- and outflows on the other hand.

4 Continuative Links

BIS	*Basel III: International framework for liquidity risk measurement, standards and monitoring* ("standards reference")	http://www.bis.org/publ/bcbs238.pdf
	Informations of the *Basel III Implementation Monitoring*	http://www.bis.org/bcbs/qis/index.htm
	QIS-reporting-template (Excel)	http://www.bis.org/bcbs/qis/biiiimplmoniwb.xls
	QIS-monitoring-instructions	http://www.bis.org/bcbs/qis/biiiimplmoninstr.pdf
	QIS FAQ	http://www.bis.org/bcbs/qis/biiiimplmonifaq.pdf
FINMA	FINMA Newsletter 25 (8 July 2011) Umsetzung der neuen Basler Liquiditätsvorschriften und der Leverage Ratio in der Schweiz	http://www.finma.ch/d/finma/publikationen/Documents/finma-mitteilung-25-2011-d.pdf
	FINMA Newsletter 30 (11 November 2011) Vorgehen zur Umsetzung der internationalen Liquiditätsvorschriften in der Schweiz	http://www.finma.ch/d/finma/publikationen/Documents/finma-mitteilung-30-2011-d.pdf
	FINMA Newsletter 45 (15 March 2013) Kurzfristige Liquiditätsquote LCR - Vorankündigung	http://www.finma.ch/d/finma/publikationen/Seiten/finmamitteilungen.aspx
	FINMA-recognised ECAI	http://www.finma.ch/institute/pdf_d/dratingagenturen.pdf
SNB	Collateral eligible for SNB repos	http://www.snb.ch/en/ifor/finmkt/operat/snbgc/id/finmkt_repos_baskets
	Notes from the SNB re. liquidity-shortage financing (EFF)	http://www.snb.ch/de/mmr/reference/repo_mb20/source [only available in German]
	Collection notice for liquidity coverage ratio	http://www.snb.ch/en/emi/lcr