

**BANKING AGENCY OF REPUBLIKA SRPSKA**

**INSTRUCTION  
FOR REPORTING ON  
LIQUIDITY COVERAGE RATIO**

**Banja Luka, July 2021**

## **Introduction**

Instruction for reporting on the liquidity coverage ratio is issued pursuant to Article 5, Paragraph 1, Item b and Article 22, Paragraph 1, Item f of the Law on the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No. 59/13 and 4/17), Article 6, Paragraph 1, Item b and Article 22, Paragraph 4, Item m of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No. 63/17), and Article 18, Paragraph 5 of the Decision on liquidity risk management ("Official Gazette of Republika Srpska", No. 62/21).

## **Subject matter**

### **Article 1**

(1) This Instruction shall stipulate in more detail the method of reporting to the Banking Agency of Republika Srpska (hereinafter: the Agency) on the liquidity coverage ratio (hereinafter: LCR), in accordance with the Decision on liquidity risk management (hereinafter: the Decision).

(2) The provisions of this Instruction shall apply to banks with head office in Republika Srpska, to which the Agency has issued an operating license.

## **Method of reporting to the Agency**

### **Article 2**

(1) The bank shall report to the Agency about LCR on the following templates:

- 1) C72.00 Liquidity coverage – Liquid asset (LC 1),
- 2) C73.00 Liquidity coverage – Liquidity outflow (LC 2)
- 3) C74.00 Liquidity coverage – Liquidity inflow (LC 3),
- 4) C75.00 Liquidity coverage – Collateral swaps (LC 4) and
- 5) C76.00 Liquidity coverage – LCR calculation (LC 5).

(2) The bank shall fill in the reporting templates referred to in Paragraph 1 of this Article collectively for all currencies denominated in the reporting currency (KM), and an additional template for each individually significant currency referred to in Article 2, Paragraph 1, Item 3 of the Decision.

(3) It shall be considered that the bank has duly submitted reports to the Agency if all the following conditions are met:

- 1) the bank shall submit the reports referred to in Paragraph 1 of this Article to the Agency on a monthly basis. The deadline for submitting reports is the twentieth of the month with the balance on the last calendar day of the previous month, except in the case of data on the last day of the quarter when the reports are being submitted 30 days after the end of the reporting quarter;
- 2) all reports are received by the Agency within the stipulated deadlines and the stipulated reporting template;
- 3) all reports submitted by the bank met the stipulated technical requirements (data submission format, characteristics and content of the report file, codes, fields, tags, records, method of file submission, etc.), and validation rules defined by the Instructions for electronic submission of data from areas of banking supervision.

(4) All reporting templates referred to in Paragraph 1 of this Instruction shall be submitted to the Agency on an individual basis, and on a consolidated basis in accordance with the regulations governing supervision on a consolidated basis.

(5) An integral part of this Instruction are the so-called "decision trees", which are applied as part of the instruction for setting priorities regarding the criteria for allocating the reported items of liquidity outflow and liquidity inflow in templates C73.00 and C74.00, in order to achieve aligned and comparable reporting of banks on LCR. In doing so, it is necessary for the bank to follow not only the criteria stated in the "decision trees" but also other provisions of this Instruction.

(6) The stated reporting templates are made in standard COREP reporting templates, where particular positions, i.e. items in the reporting templates are marked in gray, considering that they are not currently

applicable for the financial market in Republika Srpska and/or are not as such provided by the stipulated legal and by-law framework for operations and supervision of banks in Republika Srpska, and therefore the bank should not fill them. If there are changes in this regard, the bank will act in accordance with the changed circumstances, and the Agency will make an amendment to this Instruction.

(7) For the data disclosed in the stated reporting templates, including the parts related to memorandum items, the bank is obliged to provide full and reliable analytical support that supports the reported amounts and structure of reporting data on the reference reporting date and which represents a reliable and credible basis for reporting data. The Agency may request additional documentation, information and data by which the bank explains in more detail the reported data, which the bank is obliged to submit to the Agency within a certain period of time.

(8) Some memorandum items are contained in the templates with this Instruction. Although they are not necessary for the calculation of the LCR itself, it is necessary for the bank to fill in the memorandum items containing this information so that the Agency can conduct an appropriate assessment of the bank's compliance with the stipulated liquidity requirements. In some cases, the memorandum items provide a more detailed breakdown of the items included in the main parts of the templates, while in other cases they list additional sources of liquidity funding to which the bank may have access.

### Template for liquid assets (LC 1)

#### Article 3

(1) When filling in the template, it is necessary to take into account that in accordance with Article 21 of the Decision, liquid assets may be included in the liquidity buffer only if they meet:

- 1) general requirements from Article 22 of the Decision, taking into account the defined exceptions, and
- 2) operational requirements from Article 23 of the Decision, taking into account the defined exceptions.

(2) The bank may not include a certain item of liquid assets in the liquidity buffer if it has included the same item as an inflow when calculating net liquidity outflow.

#### Instruction for specific columns

Column	Instruction for filling in
<b>010</b>	<p><b>Amount/ market value</b></p> <p>In column 010, the bank shall enter the book value of liquid assets, i.e. its market value.</p> <p>Exceptionally, if it has contracted certain hedge against market risk in relation to its liquid assets, the bank, when determining the market value of assets, takes into account net outflow and net inflow resulting from early closure of hedges, as defined in Article 23, Paragraph 5, Item 2 of the Decision. In accordance with Article 23, Paragraph 5, Item 2 of the Decision, the bank takes into account the net cash flow, i.e. the outflow or inflow that would occur if the hedge were closed on the reference reporting date. In doing so, possible future changes in the value of assets are not taken into account.</p>
<b>020</b>	<p><b>Standard weight</b></p> <p>The bank does not fill in column 020, in which the disclosed weights are defined on the basis of corrective factors from subsection 3.1.1. of the Decision, and they indicate what percentage of liquid assets can be converted into cash in case of stress. Weights are disclosed in decimal form (e.g. 1.00 - in the case when the weight is 100% because a correction factor of 0% is defined).</p>
<b>030</b>	<p><b>Applicable weight</b></p> <p>The value disclosed in column 030 is equal to the value disclosed in column 020.</p>
<b>040</b>	<p><b>Value in accordance with Article 24 of the Decision</b></p> <p>In column 040, the bank shall disclose the adjusted value of liquid assets, which shall be determined in accordance with Article 24 of the Decision.</p> <p>The value is calculated by multiplying the market value entered in column 010 by the applicable weight provided in column 030.</p>

## Instruction for specific rows

Row	Instruction for filling in
010	<p><b>1. TOTAL UNADJUSTED LIQUID ASSETS</b></p> <p>In this row, in column 010, the bank discloses the total amount of unadjusted liquid assets obtained as the sum of total unadjusted liquid assets of level 1 and total unadjusted liquid assets of level 2, i.e. represents the sum of amounts disclosed in rows 020 and 220.</p>
020	<p><b>1.1. Total unadjusted liquid assets of level 1</b></p> <p>In column 010, the bank discloses the total amount of the market value of its liquid assets of level 1, specified in Article 25 of the Decision.</p> <p>In column 040, the bank discloses the total value of its level 1 liquid assets in accordance with Article 24 of the Decision (value after multiplying the amount from column 010 by the corresponding applicable weight from column 030).</p> <p>The amount disclosed in this row is the sum of the amounts disclosed in rows 030 and 180.</p>
030	<p><b>1.1.1. 1.1. Total unadjusted liquid assets of level 1, excluding covered bonds of extremely high quality</b></p> <p>In column 010, the bank discloses the total amount of the market value of liquid assets of level 1 (excluding covered bonds of extremely high quality), which represents the sum of the amounts disclosed in rows 040–140.</p> <p>In column 040, the bank discloses the total value of its level 1 liquid assets in accordance with Article 24 of the Decision (value after multiplying the amount from column 010 by the corresponding applicable weight from column 030), excluding covered bonds of extremely high quality, which is the sum of amounts disclosed in rows 040–140.</p>
040	<p><b>1.1.1.1. Coins and banknotes</b></p> <p>In column 010, the bank discloses the total amount of the bank's cash, including coins and banknotes in the cash register, treasury and ATMs, which is included in level 1 liquid assets pursuant to Article 25, Paragraph 1, Item 1 of the Decision.</p>
050	<p><b>1.1.1.2. Withdrawable central bank reserves</b></p> <p>In column 010, the bank discloses only the amount on the reserve account with the Central Bank of BiH above the amount of the stipulated required reserve, which is included in level 1 liquid assets pursuant to Article 25, Paragraph 1, Item 2, Sub-item 3 of the Decision.</p>
060	<p><b>1.1.1.3. Central bank assets</b></p> <p>In column 010, the bank discloses the amount of other receivables from central banks pursuant to Article 25, Paragraph 1, Item 2, Sub-item 1 and 2 of the Decision, i.e.:</p> <ul style="list-style-type: none"> <li>- assets representing receivables from or guaranteed by the Central Bank of BiH, the ECB or the central bank of an EU Member State,</li> <li>- assets representing receivables from or guaranteed by the central bank of a third country, if it meets the conditions for assigning a risk weight of 0% in accordance with Article 50, Paragraph 2 of the Decision on calculating capital in banks.</li> </ul> <p>In the case of the Central Bank of BiH, other receivables from the Central Bank of BiH are included, which are not recorded in the reserve account.</p> <p>However, funds in the account for clearing international payments are not considered liquid assets, but are reported as inflow.</p> <p>Also, positive interest that is charged in the next 30 calendar days is not disclosed in this position, but as liquidity inflow, while negative interest is disclosed as outflow.</p>
070	<p><b>1.1.1.4. Central government assets</b></p> <p>Pursuant to Article 25, Paragraph 1, Item 3, Sub-item 1–3 of the Decision, in column 010 the bank discloses the amount of receivables from or guaranteed by central governments, and these are:</p> <ul style="list-style-type: none"> <li>- Council of Ministers of BiH,</li> <li>- the central government of an EU Member State,</li> <li>- the central government of a third country, if a risk weight of 0% is assigned to that exposure in accordance with the Decision on calculating capital in banks.</li> </ul> <p>Receivables from extended loans do not qualify for inclusion in level 1 liquid assets, but the repayment of those loans is included in inflows in the amount expected to be collected within 30 calendar days.</p>

	<p>Pursuant to Article 23, Paragraph 3, Item 1 of the Decision, when considering whether assets should be included in the buffer, the priority is whether the bank can dispose of those assets within 30 calendar days, regardless of the accounting treatment of assets (e.g. there is no obstacle for debt securities classified as “hold to collect” to be included in the liquidity buffer if they meet the other inclusion conditions defined in the Decision).</p> <p>The stated explanations also apply to all other items of liquid assets (e.g. loans of the Republika Srpska Government, as well as Republika Srpska securities which are disclosed in row 080).</p> <p>Central government for the purposes of applying this Instruction means central governments defined in accordance with the definition in Article 2, Paragraph 1, Item 20 of the Decision on calculating capital in banks.</p>
080	<p><b>1.1.1.5. Regional government / local authority assets</b></p> <p>Pursuant to Article 25, Paragraph 1, Item 3, Sub-item 4 and 5 of the Decision, the bank in column 010 discloses the amount of receivables from or guaranteed by regional governments and local authorities that have the treatment of central government, which are:</p> <ul style="list-style-type: none"> <li>- the Government of Republika Srpska, the Government of the Federation of BiH and the Government of the Brčko District of BiH,</li> <li>- regional governments and local authorities in EU Member States, i.e. regional governments and local authorities in third countries, provided that they are treated as exposures to the central government in accordance with the Decision on calculating capital in banks.</li> </ul> <p>In BiH, on the day of drafting this Instruction, there are no local authorities (canton, city, municipality) that have the treatment required for inclusion in level 1 liquid assets.</p> <p>For the purposes of application of the Decision and this Instruction, regional and local authorities shall mean regional governments and local authorities referred to in Article 2, Paragraph 1, Item 21 of the Decision on calculating capital in banks.</p>
090	<p><b>1.1.1.6. Public sector entity assets</b></p> <p>Pursuant to Article 25, Paragraph 1, Item 3, Sub-item 6 of the Decision, the bank in column 010 discloses the amount of receivables from or guaranteed by public sector entities that have the treatment of central government in accordance with Article 52 of the Decision on calculating capital in banks, which are:</p> <ul style="list-style-type: none"> <li>- public sector entities, provided that they are treated as exposures to the Council of Ministers of BiH or the Government of Republika Srpska, the Government of the Federation of BiH and the Government of the Brčko District of BiH,</li> <li>- public sector entities, provided that they are treated as exposures to the central government of an EU Member State or to one of the regional governments or local authorities in the EU Member States.</li> </ul> <p>On the day of drafting this Instruction, there are no public sector entities in BiH that have the treatment required for inclusion in level 1 liquid assets in accordance with Article 25, Paragraph 1, Item 3, Sub-item 6 of the Decision, and the bank may include public sector entities from the EU if they are part of the list published by the European Banking Agency (EBA) on its website.</p> <p>For the purposes of application of the Decision and this Instruction, public sector entities shall mean public sector entities referred to in Article 2, Paragraph 1, Item 22 of the Decision on calculating capital in banks.</p>
100	<p><b>1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets</b></p> <p>In column 010, the bank discloses the amount of receivables from or guaranteed by central governments or central banks of a third country for which there is no credit assessment of a recognized external credit assessment institution on the basis of which a risk weight of 0% can be assigned in accordance with the Decision on calculating capital in banks, and in accordance with Article 25, Paragraph 1, Item 4 of the Decision.</p> <p>The bank may include the amount of those assets only up to the amount of the bank's net liquidity outflows in the currency in which the assets are denominated.</p>
110	<p><b>1.1.1.8. Bank assets which meet one of the conditions referred to in Article 25, Paragraph 1, Item 5, Sub-item 1 and 2 of the Decision</b></p> <p>In column 010, the bank discloses the amount of assets (securities) issued by a bank that meet at least one of the following two conditions:</p> <ul style="list-style-type: none"> <li>- the founders of the bank are the Council of Ministers of BiH, the Government of Republika Srpska, the Government of the Federation of BiH and the Government of the Brčko District of BiH or the central government of the EU Member State or the regional government of a local government from the EU Member State, which has the treatment of central government in accordance with the Decision on calculating capital in banks, and as a founder has a legal obligation to protect the economic basis</li> </ul>

	<p>of the bank and ensure the continuity of its operations, and any exposure to that bank is treated as an exposure to the founder and</p> <ul style="list-style-type: none"> <li>- the primary goal of the bank is to approve promotional loans for the purpose of public policy of the founder listed in Item 1, whereby these loans are approved under conditions that are not primarily competitive on the market and profit-oriented and for at least 90% of loans approved by the bank directly or indirectly are guaranteed by the bank's founders.</li> </ul> <p>In BiH, on the day of drafting this Instruction, there are no banks (i.e. development banks) that have the treatment required for inclusion in level 1 liquid assets, and that the bank could include the so-called promotional bank from the EU, it is necessary to have evidence that the competent supervisory authority of the EU Member State has confirmed that the bank meets the requirements of the Commission Delegated Regulation (EU) 2015/61.</p>
120	<p><b>1.1.1.9. Multilateral development bank and international organisations assets</b></p> <p>In column 010, the bank discloses the amount of receivables from or guaranteed by multilateral development banks and international organizations that meet the condition for assigning a risk weight of 0% in accordance with the Decision on calculating capital in banks, pursuant to Article 25, Paragraph 1, Item 6 of the Decision.</p>
130	<p><b>1.1.1.10. Qualifying IF/CIU shares/units: underlying asset is coins/banknotes and/or central bank exposure</b></p> <p>In order for the bank to include exposures in the form of shares or units in investment funds in level 1 liquid assets, it is necessary to first check whether all the conditions defined in Article 28 of the Decision are met.</p> <p>If so, in column 010 the bank discloses only the part of the fund's assets related to investments in coins/banknotes or exposures to central banks (the amount disclosed depends on whether the bank has information on the fund's investment structure and, consequently, the bank applies the rules defined in Article 28 of the Decision).</p> <p>Note: Assets held by an investment fund in accounts with commercial banks cannot be considered as level 1 liquid assets.</p> <p>An investment fund shall mean a legal entity defined in accordance with the legal regulations in Republika Srpska and the Federation of BiH which regulate the operations of investment funds. Investment funds outside BiH are defined in accordance with the regulations of the European Union or the national legislation of that country (and they are referred to by the abbreviation <i>CIU - Collective Investment Undertaking</i>, which is used in templates).</p>
140	<p><b>1.1.1.11. Qualifying IF/CIU shares/units: underlying asset is Level 1 assets excluding extremely high quality covered bonds</b></p> <p>As stated in the Instruction for filling in row 130, the fulfillment of the conditions from Article 28 of the Decision is checked and the amount related to investments of the investment fund in level 1 liquid assets (except investments in covered bonds of extremely high quality) is determined accordingly, referred to in Article 25 of the Decision.</p>
150	<p><b>1.1.1.12. Alternative Liquidity Approaches: Central bank credit facility</b></p> <p><i>At the moment, n/a.</i></p>
160	<p><b>1.1.1.13. Central institutions: Level 1 assets excluding extremely high quality covered bonds (EHQ CB) which are considered liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
170	<p><b>1.1.1.14. Alternative Liquidity Approaches: Level 2A assets recognised as Level 1 liquid assets</b></p> <p><i>At the moment, n/a.</i></p>
180	<p><b>1.1.2. Total unadjusted Level 1 liquid assets in the form of extremely high quality covered bonds</b></p> <p>In column 010, the bank discloses the sum of the total amounts of the market value of level 1 assets in the form of covered bonds of extremely high quality, and represents the sum of:</p> <ul style="list-style-type: none"> <li>- investments in covered bonds of extremely high quality (row 190) and</li> <li>- investments in investment funds whose respective assets are covered bonds of extremely high quality - the part of the fund's assets related to those bonds (row 200).</li> </ul> <p>Covered bonds are defined in Article 2, Paragraph 1, Item 14 of the Decision.</p>

<b>190</b>	<p><b>1.1.2.1. Extremely high quality covered bonds</b></p> <p>In column 010, the bank discloses the sum of total amounts of market value of level 1 assets in the form of covered bonds of extremely high quality, in accordance with Article 25, Paragraph 1, Item 7 of the Decision, which defines the conditions for recognizing liquid assets in the form of investments in covered bonds of extremely high quality.</p>
<b>200</b>	<p><b>1.1.2.2. Qualifying IF/CIU shares/units: underlying asset is extremely high quality covered bonds</b></p> <p>As stated in the Instructions for filling in row 130, the fulfillment of the conditions from Article 28 of the Decision is checked and the amount related to the investments of the investment fund in covered bonds of extremely high quality is determined in an appropriate manner.</p>
<b>210</b>	<p><b>1.1.2.3. Central institutions: Level 1 asset EHQ CB which are considered liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>220</b>	<p><b>1.2. Total unadjusted level 2 liquid assets</b></p> <p>In column 010, the bank discloses the total amount of unadjusted liquid assets of level 2, which is obtained as the sum of total unadjusted liquid assets of level 2a and total unadjusted liquid assets of level 2b, i.e. represents the sum of amounts stated in rows 230 and 310.</p>
<b>230</b>	<p><b>1.2.1. Total unadjusted level 2a liquid assets</b></p> <p>In column 010, the bank discloses the total amount of the market value of its liquid assets of level 2a, specified in Article 26 of the Decision.</p> <p>In column 040, the bank discloses the total value of its liquid assets of level 2a in accordance with Article 24 of the Decision (value after multiplying the amount from column 010 by the corresponding applicable weight from column 030).</p> <p>The amount disclosed in this row is the sum of the amounts listed in rows 240-290.</p>
<b>240</b>	<p><b>1.2.1.1. Assets of regional government and local authority units or public sector entities (BiH, EU Member States, risk weight 20%)</b></p> <p>In column 010, the bank discloses exposures to regional government and local authority units from BiH and the EU, which are assigned a risk weight of 20% or less, in accordance with the Decision on calculating capital in banks, and based on Article 26, Paragraph 1, Item 1 of the Decision .</p> <p>Exposures to the Government of Republika Srpska, the Government of the Federation of BiH and the Government of the Brčko District of BiH are not disclosed in this row (regardless of the exposure currency) since in accordance with Article 51, Paragraph 2 of the Decision on calculating capital in banks, they have the same treatment as exposures to the Council of Ministers BiH and meet the condition for inclusion in level 1 liquid assets (disclosed in row 080).</p> <p>In BiH, on the day of drafting this Instruction, there are no local authorities (canton, city, municipality) that have the treatment required for inclusion in liquid assets of level 2a.</p>
<b>250</b>	<p><b>1.2.1.2. Assets of central bank or central government/regional and local authority unit or public sector entities (third country, risk weight 20%)</b></p> <p>In column 010, the bank discloses receivables from or guaranteed by the central government or the central bank, regional government or local authority and public sector entity of a third country, provided that they have been assigned a risk weight of 20% or less in accordance with Art. 50-52 of the Decision on calculating capital in banks, based on Article 26, Paragraph 1, Item 2 of the Decision.</p>
<b>260</b>	<p><b>1.2.1.3. High quality covered bonds (2<sup>nd</sup> step credit quality)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of covered bonds of high quality (if the issuer is from BiH or the EU) and if the conditions defined in Article 26, Paragraph 1, Item 3 of the Decision are met.</p>
<b>270</b>	<p><b>1.2.1.4. High quality covered bonds (issued by banks from third countries, 1<sup>st</sup> step credit quality)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of covered high quality bonds (if the issuer is from a third country and included in the list of third countries from Annex 4 of the Decision on calculating capital in banks) and if the conditions defined in Article 26, Paragraph 1, Item of the Decision are met.</p>

<b>280</b>	<p><b>1.2.1.5. Corporate debt securities (1<sup>st</sup> step credit quality)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of debt securities (if the issuer is not from a third country) and if the following conditions are met in accordance with Article 26, Paragraph 1, Item 5 of the Decision:</p> <ul style="list-style-type: none"> <li>- there is a credit assessment of a recognized external credit assessment institution for them and they are assigned a risk weight of 20% or less in accordance with Article 58 or 64 of the Decision on calculating capital in banks,</li> <li>- the issue of securities amounts to at least EUR 250 million (or the equivalent in domestic currency), and</li> <li>- the maximum maturity of securities at the time of issue is 10 years.</li> </ul>
<b>290</b>	<p><b>1.2.1.6. Qualifying IF/CIU shares/units: underlying asset is Level 2a assets</b></p> <p>As stated in the Instruction for filling in row 130, the fulfillment of the conditions from Article 28 of the Decision is checked and, if the conditions are met, the amount related to the investments of investment fund in liquid assets of level 2a is determined in an appropriate manner, explained in that Article.</p>
<b>300</b>	<p><b>1.2.1.7. Central institutions: Level 2A assets which are considered liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>310</b>	<p><b>1.2.2. Total unadjusted level 2b liquid assets</b></p> <p>In column 010, the bank discloses the total amount of the market value of its liquid assets of level 2b, specified in Article 27 of the Decision.</p> <p>In column 040, the bank discloses the total value of its liquid assets of level 2b in accordance with Article 24 of the Decision (value after multiplying the amount from column 010 by the corresponding applicable weight from column 030).</p> <p>The amount disclosed in this row is the sum of the amounts disclosed in rows 340, 360, 380, 420 and 440.</p>
<b>320</b>	<p><b>1.2.2.1. Asset-backed securities (residential loans, 1<sup>st</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>
<b>330</b>	<p><b>1.2.2.2. Asset-backed securities: car purchase loans, 1<sup>st</sup> step credit quality</b></p> <p><i>At the moment, n/a.</i></p>
<b>340</b>	<p><b>1.2.2.3. High quality covered bonds (risk weight of 35%)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of high quality covered bonds if the conditions defined in Article 27, Paragraph 1, Item 3 of the Decision are met.</p>
<b>350</b>	<p><b>1.2.2.4. Asset-backed securities: commercial loans or loans approved to private individuals, EU Member States, 1<sup>st</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>
<b>360</b>	<p><b>1.2.2.5. Corporate debt securities (2<sup>nd</sup> and 3<sup>rd</sup> step credit quality)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of debt securities if the issuer is not from a third country and if the following conditions are met in accordance with Article 27, Paragraph 1, Item 1 of the Decision:</p> <ul style="list-style-type: none"> <li>- there is a credit assessment of a recognized external credit assessment institution for them and they are assigned a risk weight of 100% or less, in accordance with Article 58 or 64 of the Decision on calculating capital in banks,</li> <li>- the issue of securities amounts to at least EUR 250 million (or the equivalent in domestic currency), and</li> <li>- the maximum maturity of securities at the time of issue is 10 years.</li> </ul>
<b>370</b>	<p><b>1.2.2.6. Corporate debt securities – non-interest bearing assets banks hold due to religious reasons (1<sup>st</sup> – 3<sup>rd</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>



<b>380</b>	<p><b>1.2.2.7. Shares (major stock index)</b></p> <p>In column 010, the bank discloses the amount of exposure in the form of shares if, in accordance with Article 27, Paragraph 1, Item 2 of the Decision, the following conditions are met:</p> <ul style="list-style-type: none"> <li>- the shares form a part of the main stock index in Republika Srpska (BLSE), the Federation of BiH (SASE), the EU Member State or a third country, and have been designated as such for the purpose of this Item by the competent authority of Republika Srpska, the Federation of BiH, the EU Member State or third countries,</li> <li>- are denominated in KM or, if denominated in another currency, are considered Level 2b assets only up to the amount to cover net liquidity outflows during the stress period in that currency, and</li> <li>- have proven to be a reliable source of liquidity at all times, including periods of stress. It is considered that the requirement is met if for a period of 30 calendar days during the period of stress on the market, the level of decline in the stock price does not exceed 40% or an increase in its correction factor does not exceed 40 percentage points.</li> </ul>
<b>390</b>	<p><b>1.2.2.8. Non-interest bearing assets banks hold due to religious reasons (4<sup>th</sup> and 5<sup>th</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>
<b>400</b>	<p><b>1.2.2.9. Restricted-use central bank committed liquidity facilities</b></p> <p><i>At the moment, n/a.</i></p>
<b>410</b>	<p><b>1.2.2.10. Qualifying IF/CIU shares/units: underlying asset is asset-backed securities (residential loans or car purchase loans, 1<sup>st</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>
<b>420</b>	<p><b>1.2.2.11. Qualifying IF/CIU shares/units: underlying asset is high quality covered bonds (risk weight of 35%)</b></p> <p>As stated in the Instruction, for filling in row 130, the fulfillment of the conditions from Article 28 of the Decision is checked and, if the conditions are met, the amount related to the investments of investment fund in the appropriate item of liquid assets of level 2b is determined in an appropriate manner, explained in that Article.</p>
<b>430</b>	<p><b>1.2.2.12. Qualifying IF/CIU shares/units: underlying asset is asset-backed securities (commercial loans or loans approved to private individuals, EU Member States, 1<sup>st</sup> step credit quality)</b></p> <p><i>At the moment, n/a.</i></p>
<b>440</b>	<p><b>1.2.2.13. Qualifying IF/CIU shares/units: underlying asset is corporate debt securities (2<sup>nd</sup> and 3<sup>rd</sup> step credit quality) or shares (major stock index)</b></p> <p>As stated in the Instruction, for filling in row 130, the fulfillment of the conditions from Article 28 of the Decision is checked and, if the conditions are met, the amount related to the investments of investment fund in the appropriate item of liquid assets of level 2b is determined in an appropriate manner, explained in that Article.</p>
<b>450</b>	<p><b>1.2.2.14. Deposits by network member with central institution (no obligated investment)</b></p> <p><i>At the moment, n/a.</i></p>
<b>460</b>	<p><b>1.2.2.15. Liquidity funding available to network member from central institution (non-specified collateralisation)</b></p> <p><i>At the moment, n/a.</i></p>
<b>470</b>	<p><b>1.2.2.16. Central institutions: Level 2b assets which are considered liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>MEMORANDUM ITEMS</b>	
<b>480</b>	<p><b>2. Alternative Liquidity Approaches: Additional Level 1/2A/2B assets included due to currency consistency not applying for ALA reasons</b></p> <p><i>At the moment, n/a.</i></p>
<b>490</b>	<p><b>3. Deposits by network member with central institution (obligated investment in Level 1 liquid assets excl. EHQ CB)</b></p> <p><i>At the moment, n/a.</i></p>

500	<p><b>4. Deposits by network member with central institution (obligated investment in Level 1 liquid assets in the form of EHQ CB)</b></p> <p><i>At the moment, n/a.</i></p>
510	<p><b>5. Deposits by network member with central institution (obligated investment in Level 2A liquid assets)</b></p> <p><i>At the moment, n/a.</i></p>
520	<p><b>6. Deposits by network member with central institution (obligated investment in Level 2B liquid assets)</b></p> <p><i>At the moment, n/a.</i></p>
530	<p><b>7. Adjustments made to assets due to net liquidity outflows from early close-out of hedges</b></p> <p>The bank discloses the total amount of adjustments made in relation to liquid assets reported in parts for assets of level 1/2a/2b related to net cash outflows due to early close-out of hedges in accordance with Article 23, Paragraph 5, Item 2 of the Decision.</p>
540	<p><b>8. Adjustments made to assets due to net liquidity inflows from early close-out of hedges</b></p> <p>The bank discloses the total amount of adjustments made in relation to liquid assets recorded in parts for assets of level 1/2a/2b related to net cash inflows due to early close-out of hedges in accordance with Article 23, Paragraph 5, Item 2 of the Decision.</p>
550	<p><b>9. Member State-sponsored guaranteed bank assets subject to grandfathering</b></p> <p><i>At the moment, n/a.</i></p>
560	<p><b>10. Member State-sponsored impaired asset management agencies subject to transitional provision</b></p> <p><i>At the moment, n/a.</i></p>
570	<p><b>11. Securitisations backed by residential loans subject to transitional provision</b></p> <p><i>At the moment, n/a.</i></p>
580	<p><b>12. Level 1/2A/2B assets excluded due to currency reasons</b></p> <p>The bank discloses the amount of the part of liquid assets that is not recognized in the liquidity buffer:</p> <ul style="list-style-type: none"> <li>- if the Agency has stipulated limits for the share of net liquidity outflows in a particular currency that can be covered during the period of stress by holding liquid assets that is not denominated in that currency (Article 23, Paragraph 6 of the Decision),</li> <li>- if part of the assets representing receivables from or guaranteed by the central government or the central bank of a third country (1<sup>st</sup> step credit quality) is not included in liquid assets of level 1 due to the restriction that these assets can be included only up to the amount of net liquidity outflows in currency in which the asset is denominated (Article 25, Paragraph 1, Item 4 of the Decision),</li> <li>- if part of the investment in the form of shares denominated in foreign currency is not included in liquid assets of level 2b due to the restriction that such shares can be included only up to the amount to cover net liquidity outflows during the stress period in that currency (Article 27, Paragraph 1, Item 2, Sub-item 2 of the Decision).</li> </ul>
590	<p><b>13. Level 1/2A/2B assets excluded for operational reasons except for currency reasons</b></p> <p>The bank discloses the amount of the part of liquid assets of level 1/2a/2b that is excluded from the liquidity buffer due to the fact that some of the operational conditions defined in Article 23 of the Decision are not met (excluding the amount disclosed in row 580).</p>
600	<p><b>14. Level 1 Non-interest bearing assets (held by banks for religious reasons)</b></p> <p><i>At the moment, n/a.</i></p>
610	<p><b>15. Level 2A Non-interest bearing assets (held by banks for religious reasons)</b></p> <p><i>At the moment, n/a.</i></p>

## Liquidity outflows template (LC 2)

### Article 4

(1) Liquidity outflows are calculated by multiplying the remaining balances of different categories or types of liabilities and off-balance sheet liabilities by the rates at which they are expected to expire or be withdrawn in the next 30 calendar days in the manner defined in subsection 3.1.2.1. of the Decision.

(2) If liquidity outflows are denominated in a significant currency, the following shall always apply:

- 1) only items and flows denominated in that currency are disclosed,
- 2) if the transaction consists of several currencies, only the amount that is in a significant currency is disclosed,
- 3) if netting is allowed, it can be applied only to flows in that currency,
- 4) if there is a multi-currency option for the flow, the bank estimates the currency in which the flow could occur, and discloses the item only in that significant currency.

(3) Only transactions of cash swap with collateral are included in this template, while collateral swap transactions are disclosed in template C75.00 - Collateral swaps.

(4) The bank shall disclose outflows arising from long-term repurchase agreements, reverse repurchase agreements and collateral swaps that begin within 30 days and mature after 30 days if the outflow occurs at the beginning of the transaction.

(5) In the case of a reverse repurchase agreement, the amount lent to the counterparty is considered an outflow and is disclosed after deducting the market value of the assets to be received as collateral, and after applying the appropriate haircut for calculating the LCR, if assets are considered liquid assets. If the amount lent is less than the market value of the asset (after applying haircut for the purpose of calculating the LCR) to be received as collateral, the difference is disclosed as an inflow. If the collateral to be received is not considered a liquid asset, the outflow is disclosed in full.

(6) In the case of a repo agreement, if the market value of the assets to be borrowed as collateral after the application of the appropriate haircut for the purposes of calculating the LCR (if the assets are considered liquid assets) is greater than the monetary amount to be received, the difference is required to be disclosed as outflow.

(7) In the case of collateral swaps, if an outflow occurs based on the net impact of the initial swap of liquid assets (taking into account haircut for the purposes of calculating the LCR), that amount shall be disclosed as an outflow.

(8) Forward repurchase agreements, forward reverse repurchase agreements and forward collateral swap agreements that begin and mature within 30 days do not affect banks' LCR and may be disregarded.

### Decision tree for liquidity outflows (for C73.00 template rows)

#	Item	Decision	Reporting
1.	Transaction with a long settlement period (e.g. currency spot transaction that did not mature on the reporting date)	Yes	# 2
		No	# 4
2.	Forward transaction concluded after the reporting date	Yes	<b>Not to be reported.</b>
		No	# 3
3.	Forward transaction that begins before and matures after 30 days	Yes	<b>Not to be reported.</b>
		No	No. 1.1.7.3.
4.	Item for which additional outflows are required in accordance with Article 41 of the Decision	Yes	# 5 and subsequently # 48
		No	# 5
5.	Retail deposit in accordance with Article 2, Paragraph 1, Item 16 of the Decision	Yes	# 6
		No	# 12

6.	Cancelled deposit with a remaining notice period of less than 30 calendar days, i.e. a deposit with which the obligation to pay-out has occurred in the next 30 calendar days in accordance with Article 34, Paragraph 1 of the Decision	Yes	No. 1.1.1.1.
		No	# 7
7.	Deposit that is excluded from the outflow in accordance with Article 34, Paragraphs 2–4 of the Decision	Yes	<b>Not to be reported.</b>
		No	# 8
8.	Retail deposits collected in third countries <i>At the moment, n/a.</i>	Yes	No. 1.1.1.5.
		No	# 9
9.	Other retail deposits subject to higher outflow rates in accordance with Article 36, Paragraph 2 of the Decision. If the answer is "Yes", the mapping is made in category 1 (Article 36, Paragraph 3, Item 1 of the Decision) or category 2 (Article 36, Paragraph 3, Item 2 of the Decision).	Yes	Map in one relevant position of Item No. 1.1.1.2.
		No	# 10
10.	Secured deposit with a lower outflow rate possible <i>At the moment, n/a.</i>	Yes	No. 1.1.1.4.
		No	# 11
11.	Stable deposit in accordance with Article 35 of the Decision. If the answer is "No", Article 36, Paragraph 1 of the Decision shall apply.	Yes	No. 1.1.1.3.
		No	No. 1.1.1.6.
12.	Other liabilities that mature, and the payment of which may be requested by the issuer or provider of funding sources or which imply the expectation of the issuer or provider of funding sources that the bank will repay the obligation within the next 30 calendar days in accordance with Article 40 of the Decision	Yes	# 13
		No	# 29
13.	Liabilities arising from the operating costs of the bank referred to in Article 40, Paragraph 1 of the Decision	Yes	No. 1.1.7.1.
		No	# 14
14.	Liabilities in the form of a bond that is sold exclusively on the market of products and services for retail and held in the account of retail <i>At the moment, n/a.</i>	Yes	Follow the map for retail deposits (i.e. if the answer is yes, for # 5 and act accordingly)
		No	# 15
15.	Liabilities is in the form of debt securities in accordance with Article 40, Paragraph 4 of the Decision.	Yes	No. 1.1.7.2.
		No	# 16
16.	Deposit received as collateral, which does not meet the requirements of Article 34, Paragraph 4 and Article 37, Paragraph 3 of the Decision	Yes	Map by relevant positions of Item No. 1.1.4.
		No	# 17
17.	Deposit arising from correspondent banking or provision of services of the main broker in accordance with Article 37, Paragraph 6 of the Decision	Yes	No. 1.1.3.1.
		No	# 18
18.	Operational deposit in accordance with Article 38 of the Decision	Yes	# 19
		No	# 24
19.	Held in the context of an institutional protection system or a network of cooperatives. <i>At the moment, n/a.</i>	Yes	# 20
		No	# 22
20.	It is treated as liquid assets of the bank that deposits the deposit. <i>At the moment, n/a.</i>	Yes	No. 1.1.2.2.2.
		No	# 21

21.	Held for the purpose of obtaining cash transaction clearing services and central institution services within the network. <i>At the moment, n/a.</i>	Yes	No.: 1.1.2.4.
		No	No. 1.1.2.2.1.
22.	Held for the purpose of obtaining clearing services, custody services, cash management or other similar services in the context of the established business relationship with the bank in accordance with Article 38 of the Decision.	Yes	Map into one relevant position of Item No. 1.1.2.1.
		No	# 23
23.	Held in the context of (another) established business relationship with customers who are not financial customers.	Yes	No. 1.1.2.3.
		No	# 24
24.	Other deposits	Yes	# 25
		No	# 26
25.	Deposits of financial customers from Article 37, Paragraph 7 of the Decision	Yes	No. 1.1.3.2.
		No	Map into one relevant position of Item No. 1.1.3.3.
26.	Liability based on collateral-backed transactions and capital market-driven transactions, except for derivatives and collateral swaps in accordance with Article 40, Paragraph 2 of the Decision	Yes	Map into one relevant position of Item No. 1.2.
		No	# 27
27.	Liability based on collateral swaps	Yes	Map into one relevant position of template C75.00 and Item No. 1.3, as needed.
		No	# 28
28.	Liability arises from the outflow based on derivatives in accordance with Article 41, Paragraph 7 of the Decision.	Yes	No. 1.1.4.5.
		No	No. 1.1.7.3.
29.	Undrawn amount that can be withdrawn on the basis of an irrevocable or conditionally revocable credit facility and liquidity facility in accordance with Article 42 of the Decision	Yes	#30
		No	# 38
30.	Irrevocable or conditionally revocable credit facility	Yes	# 31
		No	# 33
31.	Within the institutional hedging system or the cooperatives network, the bank that deposits the deposit treats it as liquid assets. <i>At the moment, n/a.</i>	Yes	No. 1.1.5.1.6.
		No	# 32
32.	Within a group or institutional hedging system to which preferential treatment is applied <i>At the moment, n/a.</i>	Yes	No. 1.1.5.1.5.
		No	Map into one relevant remaining position of Item No. 1.1.5.1.
33.	Irrevocable or conditionally revocable liquidity facility	Yes	#34
		No	Not to be applied.
34.	Within the institutional hedging system or the cooperatives network, the bank that deposits the deposit treats it as liquid assets. <i>At the moment, n/a.</i>	Yes	No. 1.1.5.2.7.
		No	# 35

35.	Within a group or institutional hedging system to which preferential treatment is applied. <i>At the moment, n/a.</i>	Yes	No. 1.1.5.2.6.
		No	# 36
36.	Securitization entities of specific purpose <i>At the moment, n/a.</i>	Yes	Map into one relevant position of Item No. 1.1.5.2.4.
		No	#37
37.	Personal investment company <i>At the moment, n/a.</i>	Yes	No. 1.1.5.2.3.
		No	Map into one relevant remaining position of Item No. 1.1.5.2.
38.	Other products or services in accordance with Article 43 of the Decision	Yes	# 39
		No	<b>Not to be reported.</b>
39.	Off-balance sheet related products based on trade financing in accordance with Article 43, Paragraph 2, Item 8 of the Decision	Yes	No. 1.1.6.8.
		No	# 40
40.	Contractual obligations to finance non-financial customers higher than the monies from those customers	Yes	One of the following Items: 1.1.6.6.1.1–1.1.6.6.1.4.
		No	# 41
41.	Undrawn loans that the bank may unconditionally revoke in accordance with Article 43, Paragraph 2, Item 2 of the Decision	Yes	No. 1.1.6.2.
		No	# 42
42.	Mortgage-backed loans agreed, but still not drawn in accordance with Article 43, Paragraph 2, Item 5 of the Decision	Yes	No. 1.1.6.3.
		No	# 43
43.	Planned outflows related to the renewal or approval of new loans in accordance with Article 43, Paragraph 2, Item 6 of the Decision	Yes	No. 1.1.6.6.2.
		No	# 44
44.	Undrawn amount of credit card limit in accordance with Article 43, Paragraph 2, Item 3 of the Decision	Yes	No. 1.1.6.4.
		No	# 45
45.	Undrawn amount of current account overdraft in accordance with Article 43, Paragraph 2, Item 4 of the Decision	Yes	No. 1.1.6.5.
		No	# 46
46.	Planned payments of liabilities related to derivatives in accordance with Article 43, Paragraph 2, Item 7 of the Decision	Yes	No. 1.1.6.7.
		No	# 47
47.	Planned payments on other off-balance sheet liabilities	Yes	No. 1.1.6.1.
		No	No. 1.1.6.9.
48.	Debt securities already disclosed in Item 1.1.7.2. of the template C73.00	Yes	<b>Not to be reported.</b>
		No	# 49
49.	Liquidity requirement for derivatives in accordance with Article 41, Paragraph 7 of the Decision, which has already been considered in question no. 28	Yes	<b>Not to be reported.</b>
		No	Map per relevant positions of Item No. 1.1.4.

## Instruction for specific columns

Column	Instruction for filling in
010	<p><b>Amount</b></p> <p>In column 010, the bank discloses the remaining balance of various categories or types of liabilities and off-balance sheet liabilities defined in subsection 3.1.2.1. of the Decision.</p>
020	<p><b>Market value of collateral extended</b></p> <p>The bank fills in column 020 only in the case of collateralised transactions and capital market-driven transactions.</p> <p>In this column, the bank discloses the market value of collateral extended, which is calculated as the current market value before deduction for haircut and reduced by the flows arising from the realization of related hedges in accordance with Article 23, Paragraph 5, Item 2 of the Decision, and depending on the following conditions:</p> <p>The collateral extended disclosed herein relates only to liquid assets of levels 1, 2a and 2b that would be considered liquid assets upon maturity in accordance with Section 3.1.1. of the Decision. If the collateral is Level 1, 2a or 2b assets, but would not be considered liquid assets in accordance with Section 3.1.1. of the Decision, it shall be disclosed as non-liquid assets. Similarly, if a bank can recognize only a portion of its foreign currency shares, central government or central bank assets in foreign currency, or central government or central bank assets in local currency within its high-quality liquid assets (HQLA), only the portion that can be recognized is disclosed in the columns for assets of levels 1, 2a and 2b.</p> <p>If certain assets are used as collateral, but in an amount higher than the share that can be recognized as liquid assets, the excess amount is disclosed in the part of non-liquid assets.</p>
030	<p><b>Liquidity value of collateral extended in accordance with Article 24 of the Decision</b></p> <p>The bank fills in column 020 only in the case of collateralised transactions and capital market-driven transactions.</p> <p>The bank discloses the value of provided collateral which is calculated by multiplying the amount from column 020 of template C73.00 by the applicable weight from column 030 of template C72.00 according to the type of asset.</p> <p>Column 030 of template C73.00 is used when calculating the adjusted amount of liquid assets in template C76.00.</p>
040	<p><b>Standard weight</b></p> <p>Standard weights in column 040 are the weights specified in section 3.1.2.1. of the Decision and are listed for informational purposes only.</p>
050	<p><b>Applicable weight</b></p> <p>The value disclosed in column 050 is equal to the value disclosed in column 040, except in rows 740, 760 and 770, where the exposure weighted average of applied weights is disclosed, if necessary, as well as in cases when the bank has applied outflow rates for other products and services in accordance with the internal methodology, in accordance with Article 43, Paragraph 1 of the Decision.</p>
060	<p><b>Outflow</b></p> <p>In column 060, the bank discloses the outflow, which is calculated by multiplying the amount disclosed in column 010 by the applicable weight specified in column 050.</p>

## Instruction for specific rows

Row	Instruction for filling in
010	<p><b>1. OUTFLOWS</b></p> <p>In this row, in column 010, the bank discloses the total amount of liabilities and off-balance sheet liabilities defined in subsection 3.1.2.1. of the Decision, which is the sum of the amounts disclosed in rows 020 and 920.</p> <p>In this row, in column 060, the bank discloses the total amount of outflow for the purposes of calculating the net liquidity outflow, which is the sum of the amounts disclosed in rows 020, 920 and 1130.</p>
020	<p><b>1.1. Outflows from unsecured transactions/deposits</b></p> <p>In this row, in column 010, the bank discloses the total amount of liabilities and off-balance sheet liabilities defined in subsection 3.1.2.1. of the Decision (excluding collateralised transactions and capital market-driven transactions), which is the sum of the amounts disclosed in rows 030, 120, 210, 270, 460, 720 and 880.</p> <p>In this row, in column 060, the bank discloses the total amount of outflow for the purpose of calculating net liquidity outflow (excluding collateralised transactions and capital market-driven transactions and outflows based on collateral swaps), which is the sum of amounts disclosed in rows 030, 120, 210, 270, 460, 720 and 880.</p>
030	<p><b>1.1.1. Retail deposits</b></p> <p>In this row, the bank discloses total retail deposits in accordance with the definition in Article 2, Paragraph 1, Item 16 of the Decision, i.e. the bank's obligations based on the deposit made by an individual (regardless of the amount of the deposit) or a small and medium enterprise if the total deposits of that small and medium-enterprise and related legal entities do not exceed 250,000 KM. Entrepreneurs cannot be considered as individuals for the purposes of applying this definition.</p> <p>This means that deposits of individuals are always considered retail deposits and only all deposits of that individual are observed (regardless of whether that individual is related to a small and medium enterprise and/or large company or other individual), including cases when the total amount of the deposit of that individual exceeds 250,000 KM.</p> <p>On the other hand, when determining whether a deposit of a small and medium enterprise can be considered as retail deposit, the total amount of deposits of that small and medium enterprise and related <b>legal entities</b> within the group is determined, regardless of whether that small and medium enterprise is a holder of a group of related persons and in which currency the deposit is denominated. If the amount of deposits calculated in this manner exceeds 250,000 KM, deposits of small and medium enterprises and deposits of related legal entities cannot be considered retail deposits.</p> <p>Also, in case the total deposits of a small and medium enterprise and related legal entities are below 250,000 KM, but the criteria from Article 59 of the Decision on calculating capital in banks for assigning a risk weight of 75% to the exposures that the bank has to that small and medium enterprise are not met, deposits of that enterprise and related legal entities cannot be considered as retail deposits in the sense of the Decision and this Instruction. When determining whether a deposit of a small and medium enterprise is considered a retail deposit, all deposits of that small and medium enterprise and related legal entities are included, regardless of whether these deposits meet the conditions for exclusion when calculating liquidity outflows in accordance with Article 34, Paragraphs 2-4 of the Decision or Article 37, Paragraph 2 and 3 of the Decision (which are disclosed in rows 1150 and 1160).</p> <p>Example</p> <p>Group of related persons:</p> <ul style="list-style-type: none"> <li>- individual (group holder): total deposits 100,000 KM,</li> <li>- two other individuals: total deposits 160,000 KM,</li> <li>- small and medium enterprise: total deposits 100,000 KM,</li> <li>- three large companies: total deposits of 1,000,000 KM.</li> </ul>



	<p>Deposits of an individual (group holder), as well as deposits of other two individuals are considered retail deposits, while the deposit of a small and medium enterprise is not considered a retail deposit because the total deposit of all related legal entities is 1,100,000 KM. In doing so, when calculating the sum of deposits of legal entities, all deposits are taken into account, regardless of their currency.</p> <p>The bank in accordance with Article 34, Paragraphs 2–4 of the Decision may exclude the following categories of deposits:</p> <ul style="list-style-type: none"> <li>- The amount or part of the amount of time retail deposits that meets the following condition: <ul style="list-style-type: none"> <li>• For a period of 30 calendar days, the depositor is not allowed to withdraw the deposit (e.g. it is considered that this condition is met also if the contractual clause is clearly defined according to which the customer can withdraw the deposit only with a notice period longer than 30 calendar days, in which case it does not leave the possibility for the bank to make the payment before the expiration of the defined deadline). This means that the bank is allowed to contract a clause with a notice period of 31 days, but is obliged to prove that it consistently applies this clause defined in the contracts;</li> </ul> </li> <li>- Amount of retail deposit representing a special-purpose deposit to secure exposure (except for exposures allocated to credit risk level 3), if the exposure does not mature in the next 30 calendar days and the pledge agreement stipulates that the entire deposit amount cannot be withdrawn before the exposure matures.</li> </ul> <p>The bank is considered to act consistently in accordance with the above if in individually justified cases it allows customers who are in a difficult situation to withdraw their deposits before the expiration of the notice period (such as in cases of death of a family member, illness of a customer or family member, loss of job, etc.). In doing so, the bank is obliged to clearly state such situations in the contract (it is not acceptable to state "and other" in the contract) and to adequately inform the customer in the negotiation phase that only in these situations will it be able to terminate the deposit before 30 days.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 040, 050, 080 and 110.</p>
040	<p><b>1.1.1.1. Deposits where the payout has been agreed within the following 30 days</b></p> <p>In this row, the bank discloses canceled deposits with a remaining notice period of less than 30 calendar days, i.e. deposits with which the obligation to pay has occurred in the next 30 calendar days in accordance with Article 34, Paragraph 1 of the Decision.</p> <p>If the agreement on time deposit maturing in the next 30 calendar days stipulates that after the expiration of the term it is re-terminated if the customer does not announce the withdrawal of the deposit, and the withdrawal is not announced for the next 30 calendar days, it is considered that the condition that the deposit has the treatment as defined in Article 34, Paragraph 5 of the Decision is met and is not disclosed in this row.</p>
050	<p><b>1.1.1.2. Deposits subject to higher outflows</b></p> <p>In this row, the bank discloses retail deposits that are subject to higher outflow rates in accordance with Article 36, Paragraph 2 of the Decision. When determining whether the total amount of a customer’s deposit exceeds 125,000 KM, the total amount of the customer’s deposit in a bank or another bank belonging to the same group is taken into account (e.g. an affiliated bank based in the Federation of BiH), regardless of whether these deposits meet the conditions. for exclusion when calculating liquidity outflows in accordance with Article 34, Paragraphs 2–4 of the Decision and are disclosed in row 1150.</p> <p>In accordance with the decision tree, the bank first checks whether the condition for higher outflow rates is met, and, if these conditions are not met, checks whether the deposit can be considered a stable deposit.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 060 and 070.</p>
060	<p><b>1.1.1.2.1. Category 1</b></p>

	<p>In this row, in column 010, the bank discloses the amount of the deposit to which the higher outflow rate is applied in accordance with Article 36, Paragraph 3, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 15% (disclosed in decimal form as 0.15).</p>
070	<p><b>1.1.1.2.2. Category 2</b></p> <p>In this row, in column 010, the bank discloses the amount of the deposit to which the higher outflow rate is applied in accordance with Article 36, Paragraph 3, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 20%.</p>
080	<p><b>1.1.1.3. Stable deposits</b></p> <p>In this row, in column 010, the bank discloses the amount or part of the amount of the deposit that meets the conditions from Article 35 of the Decision (only if it is previously determined that the conditions for higher outflow rates are not met in accordance with Article 36, Paragraph 2 of the Decision), discloses the amount up to 50,000 thousand KM, i.e. up to the amount secured in accordance with the provisions of the Law on Deposit Insurance of BiH, if one of the following conditions is met:</p> <ul style="list-style-type: none"> <li>- the depositor has an established relationship with the bank, which reduces the probability of liquidity outflow or</li> <li>- the deposit is in the customer's transaction account.</li> </ul> <p>A depositor is considered to have an established relationship with the bank if it meets at least one of the following criteria:</p> <ul style="list-style-type: none"> <li>- has an active contractual business relationship with the bank for at least 12 months, whereby the condition cannot be considered met if the bank has only the relevant deposit in the bank,</li> <li>- has a credit relationship with the bank on the basis of a residential loan or other long-term loan,</li> <li>- in addition to the relevant deposit, has contracted at least one other active product with the bank (e.g. credit card, overdraft on a transaction account, short-term loan, etc.) which is not a loan from item 2.</li> </ul> <p>In case the amount of the deposit is higher than 50,000 KM, a stable deposit is considered to be a part of the deposit up to 50,000 KM, and the remaining amount of the deposit is disclosed in row 110. If one customer has more deposits less than 50,000 KM, but collectively greater than 50,000 KM, it is treated in the same way, i.e. the bank can consider a stable deposit only the amount up to 50,000 KM (which can be the sum of two or more deposits).</p> <p>Deposits placed on a transaction account are deposits that are related to regular inflows, such as salaries and other regular income.</p> <p>In this row, in column 060, the bank discloses the outflow of a stable deposit, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 5%.</p>
090	<p><b>1.1.1.4. Derogated stable deposits</b></p> <p><i>At the moment, n/a.</i></p>
100	<p><b>1.1.1.5. Deposits in third countries where a higher outflow is applied</b></p> <p><i>At the moment, n/a.</i></p>
110	<p><b>1.1.1.6. Other retail deposits</b></p> <p>In this row, in column 010, the bank discloses the amount of other retail deposits, which are not covered by the previous items, and in accordance with Article 36, Paragraph 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 10%.</p>

120	<p><b>1.1.2. Operational deposits</b></p> <p>In this row, in column 010, the bank discloses the amount of the legal entity's deposit, which is considered an operational deposit because it serves the needs of the customer's operational operations in accordance with Article 38 of the Decision, i.e. it is:</p> <ul style="list-style-type: none"> <li>- the deposit that the depositor must maintain in order to receive clearing services, custody services, cash management services or other similar services necessary for the performance of the customer's business within the established business relationship with the bank (this condition also applies to financial customers),</li> <li>- a customer's deposit that is not a financial customer that must be maintained for other purposes within the established business relationship with the bank, except as stated in the previous point (condition explained in more detail in Article 38, Paragraph 5 of the Decision).</li> </ul> <p>Only deposits that have significant legal or operational restrictions that are not likely to result in significant withdrawals over a period of 30 calendar days are disclosed.</p> <p>A deposit arising from correspondent banking (e.g. funds of other banks in the bank's account) or the provision of services of the main broker in accordance with Article 37, Paragraph 6 of the Decision is not considered an operational deposit, and is disclosed in row 220.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 130 and 190.</p>
130	<p><b>1.1.2.1. Deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>In this row, in column 01, the bank discloses the amount of the operational deposit of the legal entity (including financial customers) that the depositor must maintain in order to receive clearing services, custody services, cash management services or other comparable services necessary to perform the customer's business within established business relationship with the bank (in accordance with Article 38, Paragraph 1, Item 1 of the Decision).</p> <p>Clearing services, custody services and cash management services are defined in Article 2, Paragraph 1, Item 18–20. Decisions.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 140 and 150.</p>
140	<p><b>1.1.2.1.1. Deposits covered by Deposit Guarantee Scheme (DGS)</b></p> <p>In this row, in column 010, the bank discloses the amount of the part of operational deposits maintained in the context of the established business relationship with the bank in accordance with Article 38, Paragraph 1, Item 1 of the Decision, which is covered by the DGS in accordance with the Law on Deposit Insurance in banks of BiH (Article 38, Paragraph 2 of the Decision).</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 5%.</p>
150	<p><b>1.1.2.1.2. Deposits not covered by Deposit Guarantee Scheme (DGS)</b></p> <p>In this row, in column 010, the bank discloses the amount of part of operational deposits maintained in the context of the established business relationship with the bank in accordance with Article 38, Paragraph 1, Item 1 of the Decision, which is not covered by the DGS in accordance with the Law on Deposit Insurance in banks of BiH.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 25%.</p>
160	<p><b>1.1.2.2. Deposits maintained in the context of Institutional Protection Schemes (IPS) or a cooperative network</b></p> <p><i>At the moment, n/a.</i></p>

<b>170</b>	<p><b>1.1.2.2.1. Deposits not treated as liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>180</b>	<p><b>1.1.2.2.2. Deposits treated as liquid assets for the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>190</b>	<p><b>1.1.2.3. Deposits maintained in the context of an established operational relationship (other) with non-financial customers</b></p> <p>In this row, in column 010, the bank discloses the amount of the part of operational deposits maintained by non-financial customers in the context of the established business relationship with the bank, except for those disclosed in rows 130-150.</p> <p>In order to determine these deposits, the bank in accordance with Article 38, Paragraph 5 of the Decision should consider that there is an established business relationship with a non-financial customer, excluding time deposits, savings deposits and deposits based on brokerage services, if all the following criteria are met:</p> <ul style="list-style-type: none"> <li>- the interest rate paid on the funds on this account is at least five basis points lower than the usual rate for deposits of large legal entities with similar characteristics, but it does not have to be negative,</li> <li>- the deposit is placed in special accounts and such conditions are determined that no economic incentives are created which motivates the depositor to maintain more funds in this account than is necessary for the operational relationship,</li> <li>- significant transactions are regularly executed through this account,</li> <li>- one of the following criteria is met: <ul style="list-style-type: none"> <li>• the contractual relationship with the depositor exists for at least 24 months,</li> <li>• the deposit is used for at least two active services, where these services may include direct or indirect access to domestic or international payment services, trading securities, depository services and similar.</li> </ul> </li> </ul> <p>Only deposits that have significant legal or operational restrictions that are not likely to result in significant withdrawals over a period of 30 calendar days are disclosed.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 25%.</p>
<b>200</b>	<p><b>1.1.2.4. Deposits maintained to obtain cash clearing and central credit institution services within a network</b></p> <p><i>At the moment, n/a.</i></p>
<b>210</b>	<p><b>1.1.3. Non-operational deposits</b></p> <p>In this row, in column 010, the bank discloses the amount of deposits of legal entities that are not considered an operational deposit in accordance with Article 38 of the Decision, including deposits of financial customers in accordance with Article 37, Paragraphs 6 and 7 of the Decision and other legal entities referred to in Article 39 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 220, 230 and 240.</p>
<b>220</b>	<p><b>1.1.3.1. Deposits based on correspondent banking and provisions of prime brokerage deposits</b></p> <p>In this row, in column 010, the bank discloses the amount of the balance of deposits arising from correspondent banking or provision of prime brokerage services in accordance with Article 37, Paragraph 6 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<b>230</b>	<p><b>1.1.3.2. Deposits by financial customers</b></p>

	<p>In this row, in column 010, the bank discloses the amount of balances of deposits maintained by financial customers, which cannot be considered as operational deposits in accordance with Article 37, Paragraph 7 of the Decision.</p> <p>The bank also discloses assets that exceed the assets required to provide operating services.</p> <p>This includes all deposits of financial customers that do not have a contractual clause in accordance with Article 37, Paragraph 2 of the Decision, including deposits of insurance companies that are mainly used to cover the guarantee fund or technical mathematical reserves.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<p style="text-align: center;"><b>240</b></p>	<p><b>1.1.3.3. Deposits by other customers</b></p> <p>In this row, in column 010, the bank discloses the balance of customer deposits in accordance with Article 39 of the Decision which are non-financial customers (excluding corporate deposits eligible for retail deposits), including deposits of central governments, regional governments and local authorities, central banks, multilateral development banks and public sector entities that are not considered operational deposits.</p> <p>Also included in this row are the following deposits from non-financial customers:</p> <ul style="list-style-type: none"> <li>- funds on deposit accounts that exceed the funds required for the operational business of the customer in accordance with Article 38, Paragraph 4 of the Decision and</li> <li>- excess deposit that is not required for the use of services in accordance with Article 38, Paragraph 6 of the Decision.</li> </ul> <p>Therefore, this includes deposits of public institutions that do not have the appropriate clauses on early termination referred to in Article 37, Paragraph 2 of the Decision, as well as deposits of banks in bankruptcy since they are not considered financial customers in accordance with Article 2, Paragraph 1, Item 17 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 250 and 260.</p>
<p style="text-align: center;"><b>250</b></p>	<p><b>1.1.3.3.1. Deposits covered by Deposit Guarantee Schemes (DGS)</b></p> <p>In this row, in column 010 the bank discloses the balance of customer deposits in accordance with the explanation provided for row 240, where this amount is included in the DGS.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 20%.</p> <p>Unlike stable retail deposits (where the application of different rates is allowed on the part of the amount of the deposit that is insured and on the part that is not insured by the DGS), in this case, in accordance with Article 39, Paragraph 2 of the Decision, the rate of 20% applies only if the entire amount of the deposit is insured, i.e. if the deposit amounts up to 50,000 KM, and if the amount of the deposit is higher than 50,000 KM, the outflow rate of 40% is applied to the entire amount of the deposit and it is disclosed in row 260.</p>
<p style="text-align: center;"><b>260</b></p>	<p><b>1.1.3.3.2. Deposits not covered by Deposit Guarantee Schemes (DGS)</b></p> <p>In this row, in column 010, the bank discloses the balance of customer deposits in accordance with the explanation provided for row 240, where this amount is not covered by the DGS.</p> <p>In this row, in column 060, the bank discloses the outflow of deposits, which is calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 40%.</p>
<p style="text-align: center;"><b>270</b></p>	<p><b>1.1.4. Additional outflows</b></p> <p>In this row, in column 010, the bank discloses the balance of additional outflows defined in Article 41 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 280, 290, 300, 340, 350, 380, 390, 440 and 450, and the explanation is provided in the description for the said rows.</p>

280	<p><b>1.1.4.1. Collateral other than Level 1 assets collateral posted for derivatives</b></p> <p>In this row, in column 010, the bank discloses the market value of collateral posted on the basis of derivative contracts from Annex 2 of the Decision on calculating capital in banks, except cash and other liquid assets of level 1 from Article 25 of the Decision, in accordance with Article 41, Paragraph 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 20%.</p>
290	<p><b>1.1.4.2. Level 1 EHQ Covered Bonds assets collateral posted for derivatives</b></p> <p>In this row, in column 010, the bank discloses the market value of collateral posted on the basis of derivative contracts from Annex 2 of the Decision on calculating capital in banks in the form of EHQ covered bonds from Article 25, Paragraph 1, Item 7 of the Decision, and in accordance with Article 41, Paragraph 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 10%.</p>
300	<p><b>1.1.4.3. Material outflows due to deterioration of own credit quality</b></p> <p>In this row, in column 010, the bank discloses the amount of additional outflows or the market value of additional collateral if, in accordance with Article 41, Paragraph 3 of the Decision, the bank has concluded a contract according to which there is a possibility that in case of deterioration of the bank's creditworthiness, i.e. decrease in credit rating by three levels in a period of 30 calendar days, there is such an outflow or the posting of additional collateral.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
310	<p><b>1.1.4.4. Impact of an adverse market scenario on derivatives, financing transactions and other contracts</b></p> <p><i>At the moment, n/a.</i></p>
320	<p><b>1.1.4.4.1. Historical look-back approach (HLBA)</b></p> <p><i>At the moment, n/a.</i></p>
330	<p><b>1.1.4.4.2. Advanced Method for Additional Outflows (AMAO) approach</b></p> <p><i>At the moment, n/a.</i></p>
340	<p><b>1.1.4.5. Outflows from derivatives</b></p> <p>In this row, in column 010, the bank discloses the amount of outflows foreseen in the period of 30 calendar days on the basis of the contracts listed in Annex 2 of the Decision on calculating capital in banks, in accordance with Article 41, Paragraph 7 of the Decision.</p> <p>For reporting in a significant currency only, the bank discloses outflows that occur only in the underlying significant currency. Netting by the counterparty can only be applied to flows in that currency. For example, counterparty A: +10 EUR and counterparty A: -20 EUR is disclosed as an outflow of EUR 10. Netting between different counterparties is not allowed. For example, counterparty A: -10 EUR, counterparty B: +40 EUR is disclosed as an outflow of EUR 10 in template C73.00 (and an inflow of EUR 40 in template C74.00).</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
350	<p><b>1.1.4.6. Short positions</b></p> <p>The bank discloses the amount of the market value of securities or other assets that are subject to short sale and which must be submitted within 30 calendar days in order to meet the requirement that the bank return the borrowed assets to settle all short sales, and in accordance with Article 41, Paragraph 8 of the Decision.</p> <p>Also, in accordance with Article 41, Paragraph 9 of the Decision, the amount to which the outflow does not apply is stated, i.e. if the bank is the owner of securities that need to be submitted since they are paid in full</p>

	<p>or borrowed them under conditions that require their return only after a period of 30 calendar days, these securities do not form part of the bank's liquid assets. If the short position is covered by an existing collateralized securities financing transaction, the bank is obliged to assume that the short position will be maintained during the entire period of 30 calendar days and have 0% outflow.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 360 and 370.</p>
360	<p><b>1.1.4.6.1. Short positions covered by collateralized securities financing transaction (SFT)</b></p> <p>In this row, in column 010, the bank discloses the amount of the market value of the securities or other assets that are subject to short sale and which are covered by the collateralized securities financing transaction, when the bank is the owner of securities to be delivered or borrowed under the conditions which require their return only after a period of 30 calendar days, and the said securities do not form part of the bank's liquid assets, in accordance with Article 41, Paragraph 9 of the Decision.</p> <p>If the short position is covered by the collateralized securities financing transaction, the bank is obliged to assume that the short position will be maintained during the entire period of 30 calendar days and have 0% outflow.</p> <p>Therefore, in this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050 which is 0%.</p>
370	<p><b>1.1.4.6.2. Other short positions</b></p> <p>In this row, in column 010, the bank discloses the amount of the market value of securities or other assets that are subject to short sale and which must be submitted within 30 calendar days to meet the requirement that the bank must return the borrowed assets to settle all short sales, and in accordance with Article 41, Paragraph 8 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
380	<p><b>1.1.4.7. Callable excess collateral</b></p> <p>In this row, in column 010, the bank discloses the market value of the excess collateral maintained by the bank, which the counterparty may request at any time on the basis of the contract, in accordance with Article 41, Paragraph 10, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
390	<p><b>1.1.4.8. Collateral due in next 30 days</b></p> <p>In this row, in column 010, the bank discloses the market value of the collateral to be offered to the counterparty within 30 calendar days, in accordance with Article 41, Paragraph 10, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
400	<p><b>1.1.4.9. Liquid asset collateral exchangeable for non-liquid asset collateral</b></p> <p><i>At the moment, n/a.</i></p>
410	<p><b>1.1.4.10. Loss of funding on structured financing activities</b></p> <p><i>At the moment, n/a.</i></p>
420	<p><b>1.1.4.10.1. Structured financing instruments</b></p> <p><i>At the moment, n/a.</i></p>
430	<p><b>1.1.4.10.2. Financing facilities</b></p> <p><i>At the moment, n/a.</i></p>

<b>440</b>	<p><b>1.1.4.11. Assets borrowed on an unsecured basis</b></p> <p>In this row, in column 010, the bank discloses assets borrowed without collateral that mature within 30 calendar days, in accordance with Article 41, Paragraph 12 of the Decision.</p> <p>It is assumed that these entire assets matures, leading to an outflow of 100%.</p> <p>The bank discloses the market value of assets borrowed without collateral maturing within 30 days if the bank is not the owner of the securities and if they are not part of the bank's liquidity buffer.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<b>450</b>	<p><b>1.1.4.12. Internal netting of client's positions</b></p> <p>In this row, in column 010, the bank discloses the market value of assets in the case when it provides brokerage services by financing the assets of one client by internal netting with short sales of another client, where it may find itself finding additional funding sources to cover these positions on its own, and in accordance with Article 41, Paragraph 13 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 50%.</p>
<b>460</b>	<p><b>1.1.5. Committed (irrevocable and conditionally revocable) credit and liquidity facilities</b></p> <p>The bank discloses irrevocable and conditionally revocable credit and liquidity facilities in accordance with Article 42 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 470 and 580.</p>
<b>470</b>	<p><b>1.1.5.1. Credit facilities</b></p> <p>The bank discloses irrevocable or conditionally revocable credit facilities in accordance with Article 42 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 480, 490, 500, 540 and 570.</p>
<b>480</b>	<p><b>1.1.5.1.1. Credit facilities to retail customers</b></p> <p>In this row, in column 010, the bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and these credit facilities are approved to an individual and small or medium enterprise that meets the condition from Article 2, Paragraph 1, Item 16 of the Decision, and in accordance with Article 42, Paragraph 5 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 5%.</p>
<b>490</b>	<p><b>1.1.5.1.2. Credit facilities to non-financial customers other than retail customers</b></p> <p>In this row, in column 010, the bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and these credit facilities meet the following conditions:</p> <ul style="list-style-type: none"> <li>- the counterparty is not an individual or a small and medium enterprise (which are disclosed in row 480),</li> <li>- are approved to non-financial customers referred to in Article 39, Paragraph 1 of the Decision,</li> <li>- are not approved for the purpose of replacing funding sources of the customer in situations when the customer is not able to obtain funding sources on the financial market.</li> </ul> <p>Namely, these are credit facilities from Article 42, Paragraph 6 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 10%.</p>



<b>500</b>	<p><b>1.1.5.1.3. Credit facilities to banks</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and those credit facilities have been approved to banks, in accordance with Article 42, Paragraph 8 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is equal to the amount disclosed in row 530.</p>
<b>510</b>	<p><b>1.1.5.1.3.1. Credit facilities for funding promotional loans of retail customers</b></p> <p><i>At the moment, n/a.</i></p>
<b>520</b>	<p><b>1.1.5.1.3.2. Credit facilities for funding promotional loans of non-financial customers</b></p> <p><i>At the moment, n/a.</i></p>
<b>530</b>	<p><b>1.1.5.1.3.3. Credit facilities to other banks</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and those credit facilities have been approved to banks, in accordance with Article 42, Paragraph 8, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 40%.</p>
<b>540</b>	<p><b>1.1.5.1.4. Credit facilities to regulated financial institutions other than banks</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and these credit facilities are approved to financial customers whose operations are regulated by appropriate regulations and the competent authority supervises the operations of these entities, in accordance with Article 42, Paragraph 8, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 40%.</p>
<b>550</b>	<p><b>1.1.5.1.5. Credit facilities within a group or an IPS if subject to preferential treatment</b></p> <p><i>At the moment, n/a.</i></p>
<b>560</b>	<p><b>1.1.5.1.6. Credit facilities within IPS or cooperative network if treated as liquid asset by the depositing bank</b></p> <p><i>At the moment, n/a.</i></p>
<b>570</b>	<p><b>1.1.5.1.7. Credit facilities to other financial customers which are not regulated financial entities</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed credit facilities that can be withdrawn in the next 30 calendar days, and these credit facilities are approved to financial customers whose operations are not regulated by appropriate regulations and the competent authority does not supervise the operations of these entities, in accordance with Article 42, Paragraph 8, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<b>580</b>	<p><b>1.1.5.2. Liquidity facilities</b></p> <p>The bank discloses irrevocable or conditionally revocable liquidity facilities in accordance with Article 42 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 590, 600, 650 and 710.</p>
<b>590</b>	<p><b>1.1.5.2.1. Liquidity facilities to retail customers</b></p> <p>In this row, in column 010, the bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed liquidity facilities that can be withdrawn in the next 30 calendar days, and those facilities</p>

	<p>are approved to an individual and small or medium enterprise that meets the condition from Article 2, Paragraph 1, Item 16 of the Decision, and in accordance with Article 42, Paragraph 5 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 5%.</p>
600	<p><b>1.1.5.2.2. Liquidity facilities to non-financial customers other than retail customers</b></p> <p>In this row, in column 010, the bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed liquidity facilities that can be withdrawn in the next 30 calendar days, and these facilities meet the following conditions:</p> <ul style="list-style-type: none"> <li>- the counterparty is not an individual or a small and medium enterprise (which are disclosed in row 590),</li> <li>- are approved to non-financial customers referred to in Article 39, Paragraph 1 of the Decision,</li> </ul> <p>Namely, these are the liquidity facilities from Article 42, Paragraph 7 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 30%.</p>
610	<p><b>1.1.5.2.3. Liquidity facilities to personal investment companies</b></p> <p><i>At the moment, n/a.</i></p>
620	<p><b>1.1.5.2.4. Liquidity facilities to SSPEs</b></p> <p><i>At the moment, n/a.</i></p>
630	<p><b>1.1.5.2.4.1. Liquidity facilities to purchase assets other than securities from non-financial customers</b></p> <p><i>At the moment, n/a.</i></p>
640	<p><b>1.1.5.2.4.2. Liquidity facilities for other</b></p> <p><i>At the moment, n/a.</i></p>
650	<p><b>1.1.5.2.5. Liquidity facilities to banks</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed liquidity facilities that can be withdrawn in the next 30 calendar days, and these facilities have been approved to banks, in accordance with Article 42, Paragraph 8 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is equal to the amount disclosed in row 680.</p>
660	<p><b>1.1.5.2.5.1. Liquidity facilities for funding promotional loans of retail customers</b></p> <p><i>At the moment, n/a.</i></p>
670	<p><b>1.1.5.2.5.2. Liquidity facilities for funding promotional loans of non-financial customers</b></p> <p><i>At the moment, n/a.</i></p>
680	<p><b>1.1.5.2.5.3. Liquidity facilities to other banks</b></p> <p>In this row, in column 010, the bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed liquidity facilities that can be withdrawn in the next 30 calendar days, and those facilities are approved to banks, in accordance with Article 42, Paragraph 8, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 40%.</p>
690	<p><b>1.1.5.2.6. Liquidity facilities within a group or an IPS if subject to preferential treatment</b></p> <p><i>At the moment, n/a.</i></p>
700	<p><b>1.1.5.2.7. Liquidity facilities within IPS or cooperative network if treated as liquid asset by the depositing bank</b></p>

	<i>At the moment, n/a.</i>
<b>710</b>	<p><b>1.1.5.2.8. Liquidity facilities to other financial customers</b></p> <p>The bank discloses the highest amount of undrawn irrevocable or conditionally revocable agreed liquidity facilities that can be withdrawn in the next 30 calendar days, which have been approved to other financial customers, in accordance with Article 42, Paragraph 8, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<b>720</b>	<p><b>1.1.6. Other products and services</b></p> <p>The bank discloses the products and services referred to in Article 43 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 730-780 and 850-870.</p>
<b>730</b>	<p><b>1.1.6.1. Other off-balance sheet and contingent funding obligations</b></p> <p>In this row, in column 010 the bank discloses the amount of guarantees and other forms of sureties referred to in Article 43, Paragraph 2, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 5% if the bank has not adopted an adequate internal methodology in accordance with with Article 43, Paragraph 1 of the Decision.</p>
<b>740</b>	<p><b>1.1.6.2. Undrawn loans and advances to wholesale counterparties</b></p> <p>In this row, in column 010, the bank discloses the undrawn amount of approved framework loans that the bank may unconditionally and without prior notice cancel referred to in Article 43, Paragraph 2, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 5% or 3% if the bank has not adopted adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision (where the weighted average of applied weights is disclosed).</p>
<b>750</b>	<p><b>1.1.6.3. Mortgages that have been agreed but not yet drawn down</b></p> <p>In this row, in column 010, the bank discloses the amount of agreed mortgage-backed loans that have not yet been withdrawn from Article 43, Paragraph 2, Item 5 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision.</p>
<b>760</b>	<p><b>1.1.6.4. Undrawn credit card funds</b></p> <p>In this row, in column 010, the bank discloses undrawn credit card funds if these funds can be considered unconditionally revocable from Article 43, Paragraph 2, Item 3 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 5% or 3% if the bank has not adopted adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision (where the weighted average of applied weights is disclosed).</p>
<b>770</b>	<p><b>1.1.6.5. Undrawn overdrafts</b></p> <p>In this row, in column 010, the bank discloses undrawn amount of overdraft on current accounts, if they can be considered unconditionally revocable from Article 43, Paragraph 2, Item 4 of the Decision.</p>

	<p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 5% or 3% if the bank has not adopted adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision (where the weighted average of applied weights is disclosed).</p>
780	<p><b>1.1.6.6. Planned outflows related to renewal or extension of new retail or wholesale loans</b></p> <p>In this row, the bank discloses planned outflows based on the placement of new loans or renewal of existing retail and wholesale loans referred to in Article 43, Paragraph 2, Item 6 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 790 and 840.</p>
790	<p><b>1.1.6.6.1. Excess of funding to non-financial customers</b></p> <p>In this row, the bank discloses the difference between contractual obligations for the purpose of providing funding to non-financial customers and monies from those customers, if the liabilities are higher than receivables.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 800, 810, 820 and 830.</p>
800	<p><b>1.1.6.6.1.1. Excess of funding to retail customers</b></p> <p>In this row, in column 010, the bank discloses the difference between contractual obligations for the purpose of providing funding to individuals and small and medium enterprises (retail) and monies from these customers, if the liabilities are higher than receivables.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with with Article 43, Paragraph 1 of the Decision.</p>
810	<p><b>1.1.6.6.1.2. Excess of funding to non financial corporates</b></p> <p>In this row, in column 010, the bank discloses the difference between contractual obligations for the purpose of providing funding to non financial corporates and monies from those customers, if the liabilities are higher than receivables.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with with Article 43, Paragraph 1 of the Decision.</p>
820	<p><b>1.1.6.6.1.3. Excess of funding to sovereigns, multilateral development banks (MLDBs) and public sector entities (PSEs)</b></p> <p>In this row, in column 010, the bank discloses the difference between contractual obligations for the purpose of providing funding to sovereigns, MLDBs and PSEs and monies from these customers, if the liabilities are higher than receivables.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision.</p>
830	<p><b>1.1.6.6.1.4. Excess of funding to other non-financial customers</b></p> <p>In this row, in column 010, the bank discloses the difference between contractual obligations to provide funding to other non-financial customers and monies from those customers.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology,</p>

	<p>or 100% if the bank has not adopted an adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision.</p>
<b>840</b>	<p><b>1.1.6.6.2. Other outflows</b></p> <p>In this row, in column 010, the bank discloses the amount of planned outflows related to the renewal or approval of new loans for other customers that are not previously stated.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with with Article 43, Paragraph 1 of the Decision.</p>
<b>850</b>	<p><b>1.1.6.7. Planned derivatives payables</b></p> <p>In this row, in column 010, the bank discloses the amount of planned derivatives payables that are assessed in accordance with the assumed stress conditions in accordance with Article 32 of the Decision, and Article 43, Paragraph 2, Item 7 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 100% if the bank has not adopted an adequate internal methodology in accordance with with Article 43, Paragraph 1 of the Decision.</p>
<b>860</b>	<p><b>1.1.6.8. Trade finance off-balance sheet related products</b></p> <p>In this row, in column 010, the bank discloses the amount of outflows on trade finance off-balance sheet related products, in accordance with Article 43, Paragraph 2, Item 8 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is defined by the bank's internal methodology, or 5% if the bank has not adopted an adequate internal methodology in accordance with Article 43, Paragraph 1 of the Decision.</p>
<b>870</b>	<p><b>1.1.6.9. Other products and services</b></p> <p>In this row, in column 010, the bank discloses the amount of other products and services, which are not previously stated, in accordance with Article 43, Paragraph 3 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
<b>880</b>	<p><b>1.1.7. Other liabilities</b></p> <p>The bank discloses outflows on other liabilities.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 890, 900 and 910.</p>
<b>890</b>	<p><b>1.1.7.1. Liabilities resulting from operating expenses</b></p> <p>In this row, in column 010, the bank discloses the amount of liabilities resulting from operating expenses of the bank in accordance with Article 40, Paragraph 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%. Namely, the bank is obliged to disclose the amount of regular operating expenses (salaries, rents, etc.) in this row, but it has no influence when calculating the LCR since it is not considered that these expenses should be covered from the liquidity buffer, i.e. level 1 and 2 liquid assets.</p>
<b>900</b>	<p><b>1.1.7.2. Liabilities in the form of debt securities</b></p> <p>In this row, in column 010, the bank discloses the amount of the remaining balance of bonds and other debt securities issued by the bank.</p>

	<p>This amount also includes coupons maturing in the next 30 calendar days, which relate to these securities.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
910	<p><b>1.1.7.3. Other liabilities</b></p> <p>In this row, in column 010, the bank discloses the amount of the remaining balance of all liabilities maturing in the next 30 calendar days in accordance with Article 43, Paragraph 3 of the Decision. Also, the bank in this row discloses the deposits of legal entities from Article 37, Paragraph 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.</p>
920	<p><b>1.2. Outflows from secured lending and capital market-driven transactions</b></p> <p>The bank discloses outflows from secured lending and capital market-driven transactions, i.e. the remaining amount of liabilities payable in cash is disclosed. The collateral swaps (which include collateral swaps transactions) is disclosed in template C75.00.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 930 and 1020.</p>
930	<p><b>1.2.1. Counterparty is central bank</b></p> <p>The bank discloses liabilities arising from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is a central bank, in accordance with Article 40, Paragraph 2, Item 1 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 940, 950, 960, 980, 1000 and 1010.</p>
940	<p><b>1.2.1.1. Level 1 excl. EHQ Covered Bonds collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is a central bank and the collateral is in the form of level 1 assets in accordance with Article 25, Paragraph 1 of the Decision, except for covered bonds of extremely high quality.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
950	<p><b>1.2.1.2. Level 1 EHQ Covered Bonds collateral for derivatives</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is a central bank and the collateral is in the form of covered bonds of extremely high quality in accordance with with Article 25, Paragraph 1, Item 7 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
960	<p><b>1.2.1.3. Level 2a assets collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is a central bank and the collateral is in the form of assets that would be considered level 2a assets, in accordance with Article 26 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
970	<p><b>1.2.1.4. Level 2b asset-backed securities (residential or automobile, CQS1) collateral</b></p> <p><i>At the moment, n/a.</i></p>
980	<p><b>1.2.1.5. Level 2b assets covered bonds collateral</b></p>

	<p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is a central bank and the collateral is in the form of covered bonds that would be considered level 2b assets, in accordance with Article 27, Paragraph 1, Item 3 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
<b>990</b>	<p><b>1.2.1.6. Level 2b asset-backed securities (commercial or individual loans, EU Member State, CQS1) collateral</b></p> <p><i>At the moment, n/a.</i></p>
<b>1000</b>	<p><b>1.2.1.7. Other level 2b assets collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is a central bank and if the collateral is in the form of level 2b assets, which is not previously stated.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
<b>1010</b>	<p><b>1.2.1.8. Non-liquid assets collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is a central bank and if the collateral is non-liquid assets.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
<b>1020</b>	<p><b>1.2.2. Counterparty is non-central bank</b></p> <p>The bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is not a central bank, in accordance with Article 40, Paragraph 2 of the Decision.</p> <p>The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 1030, 1040, 1050, 1070, 1090 and 1100.</p>
<b>1030</b>	<p><b>1.2.2.1. Level 1 excl. EHQ Covered Bonds collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is not a central bank and the collateral is Level 1 assets referred to in Article 25, Paragraph 1 of the Decision, except for covered bonds of extremely high quality, and in accordance with Article 40, Paragraph 2, Item 1 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 0%.</p>
<b>1040</b>	<p><b>1.2.2.2. Level 1 EHQ Covered Bonds collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is not a central bank and the collateral is in the form of covered bonds of extremely high quality from Article 25, Paragraph 1, Item 7 of the Decision, and in accordance with Article 40, Paragraph 2, Item 2 of the Decision.</p> <p>In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 7%.</p>
<b>1050</b>	<p><b>1.2.2.3. Level 2A collateral</b></p> <p>In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is not a central bank and the collateral is in the form of assets that would be considered level assets 2a in accordance with Article 26 of the Decision, as stated in Article 40, Paragraph 2, Item 3 of the Decision.</p>

	In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 15%.
1060	<b>1.2.2.4. Level 2B asset-backed securities (residential or automobile, CQS1) collateral</b> <i>At the moment, n/a.</i>
1070	<b>1.2.2.5. Level 2B covered bonds collateral</b> In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions that mature within 30 calendar days if the counterparty is not a central bank and the collateral is in the form of covered bonds that would be considered assets level 2b in accordance with Article 27, Paragraph 1, Item 3 of the Decision, and in accordance with Article 40, Paragraph 2, Item 4 of the Decision. In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 30%.
1080	<b>1.2.2.6. Level 2B asset-backed securities (commercial or individual loans, EU Member State, CQS1) collateral</b> <i>At the moment, n/a.</i>
1090	<b>1.2.2.7. Other Level 2B assets collateral</b> In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is not a central bank and if the collateral is in the form of Level 2b assets not previously specified, in accordance with Article 40 Paragraph 2, Item 5 of the Decision. In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 50%.
1100	<b>1.2.2.8. Non-liquid assets collateral</b> In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is not a central bank and if the collateral is in the form of non-liquid assets, and in accordance with 40 Paragraph 2, Item 6 Decisions. The amount disclosed in this row in columns 010 and 060 is the sum of the amounts disclosed in rows 1110 and 1120.
1110	<b>1.2.2.8.1. Counterparty is central government, PSE&lt;=RW20%, or MDB</b> In column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is the central government, regional government and local authorities or a public sector entity to which, in accordance with the Decision on calculating capital in banks, the bank assigns risk weight of maximum 20%, and a multilateral development bank even if the collateral is in the form of non-liquid assets. In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 25%.
1120	<b>1.2.2.8.2. Other counterparty</b> In this row, in column 010, the bank discloses liabilities from secured lending and capital market-driven transactions if the counterparty is not a central bank, central government, regional government and local authorities or a public sector entity to which in accordance with the Decision on calculating capital in banks a risk weight of maximum 20% is assigned, and a multilateral development bank and if the collateral is in the form of non-liquid assets. In this row, in column 060, the bank discloses the outflow calculated by multiplying the amount disclosed in column 010 by the outflow rate disclosed in column 050, which is 100%.
1130	<b>1.3. Total outflows from collateral swaps</b> The sum of outflows from template C75.00 column 050 is disclosed in template C73.00 in column 060.
<b>MEMORANDUM ITEMS</b>	
1140	<b>2. Retail bonds with a residual maturity of less than 30 days</b> <i>At the moment, n/a.</i>



1150	<p><b>3. Retail deposits exempted from the calculation of outflows</b></p> <p>The bank discloses categories of deposits exempted from the calculation of outflows in accordance with Article 34, Paragraphs 2–4 of the Decision.</p>
1160	<p><b>4. Corporate deposits exempted from the calculation of outflows</b></p> <p>The bank discloses categories of deposits exempted from the calculation of outflows in accordance with Article 37, Paragraphs 2 and 3 of the Decision.</p>
1170	<p><b>5. Liquidity outflows to be netted by interdependent inflows</b></p> <p>The bank discloses the balance of all liabilities and off-balance sheet liabilities whose liquidity outflows are reduced by related inflows in accordance with Article 33, Paragraph 3 of the Decision.</p>
	<p><b>6. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>The bank discloses operational deposits referred to in Item 1.1.2.1. assigned to the following counterparties:</p> <ul style="list-style-type: none"> <li>- banks,</li> <li>- financial customers other than banks,</li> <li>- central governments, central banks, regional governments and local authorities, multilateral development banks and public sector entities,</li> <li>- other customers.</li> </ul>
1180	<p><b>6.1. Operational deposits provided by banks</b></p> <p>The bank discloses the amount of the balance of operational deposits of banks referred to in Item 1.1.2.1.</p>
1190	<p><b>6.2. Operational deposits provided by financial customers other than banks</b></p> <p>The bank discloses the amount of the balance of operational deposits of financial customers other than banks referred to in Item 1.1.2.1.</p>
1200	<p><b>6.3. Operational deposits provided by sovereigns, central banks, MDBs and PSEs</b></p> <p>The bank discloses the amount of the balance of operational deposits of central governments, regional governments and local authorities, central banks, multilateral development banks and public sector entities referred to in Item 1.1.2.1.</p>
1210	<p><b>6.4. Operational deposits provided by other customers</b></p> <p>The bank discloses the amount of the balance of operational deposits of other customers (except for customers mentioned previously and customers that are taken into account for retail deposits referred to in Item 1.1.2.1).</p>
	<p><b>7. Non-operational deposits maintained by financial customers and other customers</b></p> <p>The bank discloses non-operational deposits from Item 1.1.3.2. and 1.1.3.3. assigned to the following counterparties:</p> <ul style="list-style-type: none"> <li>- banks,</li> <li>- financial customers other than banks,</li> <li>- central governments, central banks, regional governments and local authorities, multilateral development banks and public sector entities,</li> <li>- other customers.</li> </ul>
1220	<p><b>7.1. Non-operational deposits provided by banks</b></p> <p>The bank discloses the amount of the balance of non-operational deposits of banks referred to in Item 1.1.3.2.</p>
1230	<p><b>7.2. Non-operational deposits provided by financial customers other than banks</b></p> <p>The bank discloses the amount of the balance of non-operational deposits of financial customers other than banks referred to in Item 1.1.3.2.</p>
1240	<p><b>7.3. Non-operational deposits provided by sovereigns, central banks, MDBs and PSEs</b></p>

	The bank discloses the amount of the balance of non-operational deposits of central governments, regional governments and local authorities, central banks, multilateral development banks and public sector entities referred to in Item 1.1.3.3.
<b>1250</b>	<b>7.4. Non-operational deposits provided by other customers</b> The bank discloses the amount of the balance of non-operational deposits of other customers (except for the customers mentioned previously and the customers that are taken into account for retail deposits referred to in Item 1.1.3.3).
<b>1260</b>	<b>8. Funding commitments to non-financial customers</b> The bank discloses the amount of contractual commitments to non-financial customers in connection with the provision of funding within 30 days. For the purposes of this Item, contractual commitments include only those that are not recognized as liquid outflows.
<b>1270</b>	<b>9. Level 1 excl. EHQ covered bonds collateral posted for derivatives</b> The bank discloses the market value of collateral in the form of level 1 assets (excluding covered bonds of extremely high quality), which is posted for contracts listed in Annex 2 of the Decision on calculating capital in banks.
<b>1280</b>	<b>10. SFTS monitoring</b> <i>At the moment, n/a.</i>
	<b>11. Intra group or IPS outflows</b> <i>At the moment, n/a.</i>
<b>1290</b>	<b>11.1 of which: to financial customers</b> <i>At the moment, n/a.</i>
<b>1300</b>	<b>11.2. of which: to non-financial customers</b> <i>At the moment, n/a.</i>
<b>1310</b>	<b>11.3. of which: secured</b> <i>At the moment, n/a.</i>
<b>1320</b>	<b>11.4. of which: credit facilities without preferential treatment</b> <i>At the moment, n/a.</i>
<b>1330</b>	<b>11.5. of which: liquidity facilities without preferential treatment</b> <i>At the moment, n/a.</i>
<b>1340</b>	<b>11.6. of which: operational deposits</b> <i>At the moment, n/a.</i>
<b>1350</b>	<b>11.7. of which: non-operational deposits</b> <i>At the moment, n/a.</i>
<b>1360</b>	<b>11.8. of which: liabilities in the form of debt securities</b> <i>At the moment, n/a.</i>
<b>1370</b>	<b>12. FX outflows</b> This Item is disclosed only in the case of reporting in currencies that must be reported separately. In the case of reporting in a significant currency, the bank discloses the share of outflows on the basis of derivatives (disclosed in Item 1.1.4.5), which relate to FX flows of principal in the relevant significant currency on the basis of intercurrency exchange agreements, and foreign exchange spot and forward transactions maturing within 30 days.

	Netting by the counterparty can only be applied to flows in that currency. For example, counterparty A: + € 10 and counterparty A: € -20 is disclosed as an outflow of €10. Netting between different counterparties is not allowed. For example, counterparty A: -10 euros, counterparty B: +40 euros is disclosed as an outflow of € 10 in template C73.00 (and an inflow of €40 in template C74.00).
1380	<b>13. Third countries outflows - transfer restrictions or non-convertible currencies</b> The bank discloses liquidity outflows from third countries if there are transfer restrictions or that are denominated in non-convertible currencies.
1390	<b>14. Additional balances required to be installed in central bank reserves</b> <i>At the moment, n/a.</i>

### Template for liquidity inflows (LC3)

#### Article 5

##### (1) Liquidity inflows:

1) Include only contracted inflows arising from overdue exposures, regularly repayable exposures (e.g. it is allowed to include inflow based on one loan annuity in cases where the customer is overdue with repayment due to mismatch of the annuity maturity date and the date on which the customer regularly receives a salary), i.e. for which the bank has no reason to expect non-fulfillment of obligations within 30 calendar days in the manner defined in Article 44, Paragraph 1 of the Decision. For the purposes of calculating the LCR, only inflows in the next 30 calendar days are taken into account, i.e. the reporting month is not observed (e.g. when calculating the LCR on June 30, inflows on July 31 cannot be taken into account). Also, it is considered that there is a reason to expect non- fulfillment of obligations within 30 calendar days, e.g. in case of overdraft on the account due within 30 days, but the contract defines that, with the fulfillment of certain conditions, the overdraft can be extended without the realization of inflows on the maturity date;

2) They are calculated by multiplying the remaining balances of different categories of contracted receivables by the inflow rates specified in section 3.1.2.2. of the Decision.

(2) In this template, the bank does not report inflows on any liquid assets included in the liquidity buffer, except for due payments on assets that are not included in the market value of those assets.

##### Decision tree for liquidity inflows (for C74.00 template rows)

#	Item	Decision	Reporting
1.	Inflows that meet the conditions defined in Article 44, Paragraph 1 of the Decision: <ul style="list-style-type: none"> <li>- the exposure is not due (Article 44, Paragraph 1 of the Decision),</li> <li>- the exposure is regularly repaid, i.e. the bank has no reason to expect non-settlement of liabilities within 30 calendar days (Article 44, Paragraph 1 of the Decision),</li> <li>- the bank does not take into account inflows on the basis of new debts (Article 44, Paragraph 3 of the Decision),</li> <li>- inflows that have already been netted with related outflows are not disclosed (Article 44, Paragraph 5 of the Decision),</li> </ul>	No	<b>Not to be reported.</b>
		Yes	# 2

	- the bank does not take into account the inflows that it has included in the liquidity buffer, except for expected inflows on the basis of those assets, which were not taken into account when calculating the market value of the asset (Article 44, Paragraph 2 of the Decision).		
2.	Transaction with a long settlement period	Yes	# 3
		No	# 5
3.	Transaction with a long settlement period concluded after reporting date	Yes	<b>Not to be reported.</b>
		No	# 4
4.	Transaction with a long settlement period concluded before, and which matures after 30 calendar days	Yes	<b>Not to be reported.</b>
		No	Row 260, No. 1.1.12.
5.	Intra-group inflows	Yes	# 6
		No	# 7
6.	Inflows from undrawn credit facilities or liquidity facilities provided by group members if the Agency has allowed the application of a higher inflow rate (Article 44, Paragraph 7 of the Decision)	Yes	Row 250, No. 1.1.11.
		No	# 7
7.	Inflows from secured lending and capital market-driven transactions, excluding derivatives (Article 44, Paragraph 8 of the Decision)	Yes	# 23
		No	# 8
8.	Monies from securities maturing within 30 calendar days (Article 45, Paragraph 1, Item 1 of the Decision)	Yes	Row 190, No. 1.1.5.
		No	# 9
9.	Inflows from trade funding transactions (Article 45, Paragraph 1, Item 1 of the Decision)	Yes	Row 180, No. 1.1.4.
		No	# 10
10.	Assets with non-defined contractual maturity date (Article 45, Paragraph 2, Item 7 of the Decision)	Yes	# 11
		No	# 12
11.	Interest and minimum payments on the basis of assets with a non-defined contractual maturity date, which are due and on the basis of which actual cash inflows are expected in the next 30 calendar days	Yes	# 12
		No	No. 1.1.6.
12.	Monies based on positions of equity instruments included in the main stock exchange indices, provided that they are not already included in liquid assets (Article 45, Paragraph 1, Item 2 of the Decision)	Yes	No. 1.1.7.
		No	# 13
13.	Inflows from undrawn credit or liquidity facilities and all other liabilities received from central banks, provided that they are not already included in liquid assets <i>At the moment, n/a.</i>	Yes	Row 220, No. 1.1.8.
		No	# 14
14.	Inflows from the release of amounts held in special accounts in accordance with the regulatory requirements for the protection of traded clients' assets (Article 45, Paragraph 3 of the Decision)	Yes	Row 230, No. 1.1.9.
		No	# 15
15.		Yes	Row 240, No. 1.1.10.

	Cash inflows on the basis of derivatives from Annex 2 of the Decision on calculating capital in banks, calculated on a net basis by individual counterparties and reduced by collateral (Article 45, Paragraph 4 of the Decision)		No	# 16
16.	Inflows related to outflows in connection to liabilities related to promotional loans		Yes	Row 170, No. 1.1.3.
	<i>At the moment, n/a.</i>		No	# 17
17.	Monies provided by central banks and financial customers		Yes	# 21
			No	# 18
18.	Monies provided by non-financial customers (except central banks), which do not correspond to the principal repayment		Yes	Row 040, No. 1.1.1.1.
			No	# 19
19.	Other monies provided by non-financial customers (except central banks)		Yes	# 20
			No	Row 260, No. 1.1.12.
20.	Other monies provided by non-financial customers, except central banks	# 20.1. Retail	Yes	Row 060, No. 1.1.1.2.1.
			No	# 20.2
		# 20.2. Non-financial associations	Yes	Row 070, No. 1.1.1.2.2.
			No	# 20,3
		# 20.3. Sovereigns, multilateral development banks and public sector entities	Yes	Row 080, No. 1.1.1.2.3.
		No	Row 090, No. 1.1.1.2.4.	
21.	Inflows from financial customers classified as operational deposits other than settlement deposits, custody or other established business relationships and not in the liquidity buffer		Yes	# 22
			No	# 23
22.	The bank may determine an appropriate symmetric inflow rate (Article 45, Paragraph 2, Item 3 of the Decision).		Yes	Row 120, No. 1.1.2.1.1.
			No	Row 130, No. 1.1.2.1.2.
23.	Monies provided by central banks		Yes	Row 150, No. 1.1.2.2.1.
			No	Row 160, No. 1.1.2.2.2.
24.	Inflows by collateral swap transactions (Article 45, Paragraph 2, Item 4 of the Decision)		Yes	Row 410, No. 1.3
			No	# 25
25.	Collateral is considered as liquid assets (Article 45, Paragraph 3 of the Decision)		Yes	# 26
			No	# 27
26		# 26.1.	Yes	Row 360, No. 1.2.2.

	Funding transaction secured by:		Collateral is used to cover short positions.	No	# 26.2
		# 26.2.	Level 1 assets excl. EHQ Covered Bonds collateral	Yes	Row 290, No. 1.2.1.1.
				No	# 26.3
		# 26.3.	Level 1 assets EHQ Covered Bonds collateral	Yes	Row 300, No. 1.2.1.2.
				No	# 26.4
		# 26.4.	Level 2a assets collateral	Yes	Row 310, No.1.2.1.3.
				No	# 26.5
		# 26.5.	Level 2b asset-backed securities (residential or automobile) collateral <i>At the moment, n/a.</i>	Yes	Row 320, No. 1.2.1.4.
				No	# 26.6
		# 26.6.	Level 2a assets EHQ Covered Bonds collateral	Yes	Row 330, No. 1.2.1.5.
				No	# 26.7
		# 26.7.	Level 2b asset-backed securities (commercial or individual loans) collateral <i>At the moment, n/a.</i>	Yes	Row 340, No. 1.2.1.6.
				No	Row 350, No. 1.2.1.7.
		27.	Collateral is not considered as liquid assets.	# 27.1.	Margin loans: non-liquid assets collateral
No	# 27.2				
# 27.2.	Non-liquid equity instrument collateral			Yes	Row 390, No. 1.2.3.2.
				No	Row 400, No. 1.2.3.3.

#### Decision tree for liquidity inflows (for C74.00 template columns)

#	Item	Decision	Reporting		
1.	Inflows disclosed in rows 010–430 of template C74.00 in accordance with Art. 44 and 45 of the Decision, and in accordance with the classification specified in the decision tree for rows of template C74.00	No	<b>Not to be reported.</b>		
		Yes	# 2		
2.	Inflows from secured lending and capital market-driven transactions, except derivatives from Annex 2 of the Decision on calculating capital in banks	Yes	# 11		
		No	# 3		
3.	Partial exemption from inflow cap	Yes	# 4		
		No	# 6		
4.	Partial exemption from inflow cap	# 4.1.	Part of inflow exempted from inflow cap	—	# 5
		# 4.2.	Part of inflow not exempted from inflow cap	—	# 7
5.				Yes	# 9

	Part of inflow exempted from inflow cap of 75%, to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>		No	# 10	
6.	Inflows to which inflow cap of 75% is being applied		Yes	# 7	
			No	# 8	
7.	Inflows to which inflow cap of 75% is being applied	# 7.1.	Monies/ the highest amount to be drawn	—	<b>Column 010</b>
		# 7.2.	Applicable weight	—	<b>Column 080</b>
		# 7.3.	Inflow	—	<b>Column 140</b>
8.	Inflows to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>		Yes	# 9	
			No	# 10	
9.	Inflows to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>	# 9.1.	Monies/ the highest amount to be drawn	—	<b>Column 020</b>
		# 9.2.	Applicable weight	—	<b>Column 090</b>
		# 9.3.	Inflow	—	<b>Column 150</b>
10.	Inflows fully exempted from inflow cap	# 10.1.	Monies/ the highest amount to be drawn	—	<b>Column 030</b>
		# 10.2.	Applicable weight	—	<b>Column 100</b>
		# 10.3.	Inflow	—	<b>Column 160</b>
11.	Secured financing transactions if the collateral is considered a liquid asset		Yes	# 12	
			No	# 3	
12.	Partial exemption from inflow cap		Yes	# 13	
			No	# 15	
13.	Partial exemption from inflow cap	# 13.1.	Part of inflow exempted from inflow cap	—	# 14
		# 13.2.	Part of inflow not exempted from inflow cap	—	# 16
14.	Part of inflow exempted from inflow cap of 75%, to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>		Yes	# 18	
			No	# 19	
15.	Inflows to which inflow cap of 75% is being applied		Yes	# 16	
			No	# 17	
16.	Inflows to which inflow cap of 75% is being applied	# 16.1.	Monies	—	<b>Column 010</b>
		# 16.2.	Market value of received collateral	—	<b>Column 040</b>
		# 16.3.	Applicable weight	—	<b>Column 080</b>

		# 16.4.	Value of received collateral in accordance with Article 24 of the Decision	—	Column 110
		# 16.5.	Inflow	—	Column 140
17.	Inflows to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>			Yes	# 18
				No	# 19
18.	Inflows to which inflow cap of 90% is being applied <i>At the moment, n/a.</i>	# 18.1.	Monies	—	Column 020
		# 18.2.	Market value of received collateral	—	Column 050
		# 18.3.	Applicable weight	—	Column 090
		# 18.4.	Value of received collateral in accordance with Article 24 of the Decision	—	Column 120
		# 18.5.	Inflow	—	Column 150
19.	Inflows fully exempted from inflow cap	# 19.1.	Monies	—	Column 030
		# 19.2.	Market value of received collateral	—	Column 060
		# 19.3.	Applicable weight	—	Column 100
		# 19.4.	Value of received collateral in accordance with Article 24 of the Decision	—	Column 130
		# 19.5.	Inflow	—	Column 160

#### Instruction for specific columns

Column	Instruction for filling in
010	<p><b>Amount – application of inflow cap of 75%</b></p> <p>For rows 040, 060–090, 120–130, 150–260, except for 170 and 220, 290–360, except for 320 and 340, 380–400, 440–450 and 470–520, the bank in column 010 discloses the total amount of assets/monies/the highest amount to be drawn, to which a 75% inflow cap applies, as set out in Article 46, Paragraph 1 of the Decision, and in accordance with the relevant explanations contained in this Instruction.</p> <p>In case of approval by the Agency for partial exemption from the inflow cap in accordance with Article 46, Paragraph 2 of the Decision, the part of the amount to which the exemption would apply is disclosed in column 030 - exempted from the inflow cap, and the part of the amount to which the exemption would not be applied in column 010.</p>
020	<p><b>Amount – application of 90% inflow cap</b></p> <p><i>At the moment, n/a.</i></p>
030	<p><b>Amount – exempted from inflow cap</b></p> <p>For rows 040, 060–090, 120–130, 150–260, except for 170 and 220, 290–360, except for 320 and 340, 380–400, 440–450 and 470–520, the banks in column 030 disclose the total amount of assets/monies/the maximum amount to be drawn and which is exempted from the inflow cap, in accordance with Article 46, Paragraph 2 of the Decision, and in accordance with the relevant explanations contained in this Instruction.</p>
040	<p><b>Market value of received collateral – application of 75% inflow cap</b></p>



	<p>For rows 290–350, except for 320 and 340, and for rows 490, the banks in column 040 disclose the market value of collateral received from secured lending and capital market-driven transactions, to which a 75% inflow cap applies.</p> <p>In case of approval by the Agency for partial exemption from the inflow cap in accordance with Article 46, Paragraph 2 of the Decision, the market value of collateral received from secured lending and capital market-driven transactions to which the exemption would apply, would be disclosed in column 060, and the market value of collateral received from secured lending and capital market-driven transactions to which the exemption would not apply would be disclosed in column 040.</p>
<b>050</b>	<p><b>Market value of received collateral – application of 90% inflow cap</b></p> <p><i>At the moment, n/a.</i></p>
<b>060</b>	<p><b>Market value of received collateral, exempted from inflow cap</b></p> <p>For rows 290–350, except for 320 and 340, and for row 490, the bank in column 060 discloses the market value of collateral received from secured lending and capital market-driven transactions, which are completely exempted from the inflow cap.</p>
<b>070</b>	<p><b>Standard weight</b></p> <p>Column 070 is not filled in by the bank. The standard weights in column 070 are the weights specified by default in this Instruction and are listed for information purposes only.</p>
<b>080</b>	<p><b>Applicable weight – application of 75% inflow cap</b></p> <p>For reporting purposes, the applicable weights shall be equal to the standard weights, except in row 120, when the applicable weight weighted by exposure is calculated.</p>
<b>090</b>	<p><b>Applicable weight – application of 90% inflow cap</b></p> <p><i>At the moment, n/a.</i></p>
<b>100</b>	<p><b>Applicable weight – exempted from inflow cap</b></p> <p>For reporting purposes, the applicable weights shall be equal to the standard weights, except in row 120, when the applicable weight weighted by exposure is calculated.</p>
<b>110</b>	<p><b>Value of received collateral in accordance with Article 24 of the Decision - application of 75% inflow cap</b></p> <p>For rows 290-350, except 320 and 340, and for row 490, the bank in column 110 discloses the value of received collateral in accordance with Article 24 of the Decision from secured lending and capital market-driven transactions to which the inflow cap of 75% is being applied.</p> <p>In case of approval by the Agency for partial exemption from the inflow cap in accordance with Article 46, Paragraph 2 of the Decision, the value of received collateral from secured lending and capital market-driven transactions to which the exemption would apply, would be disclosed in a column 130, and the value of collateral to which the exemption would not apply, would be disclosed in column 110.</p> <p>The amount in this column is calculated by multiplying the market value of the collateral received from column 040 by the applicable weight from column 080.</p>
<b>120</b>	<p><b>Value of received collateral in accordance with Article 24 of the Decision – application of 90% inflow cap</b></p> <p><i>At the moment, n/a.</i></p>
<b>130</b>	<p><b>Value of received collateral in accordance with Article 24 of the Decision – exempted from inflow cap</b></p> <p>For rows 290-350, except 320 and 340, and for row 490, the banks in column 130 disclose the value of collateral received in accordance with Article 24 of Decision from secured lending and capital market-driven transactions that are completely exempted from the inflow cap.</p> <p>In case of approval by the Agency for partial exemption from the inflow cap in accordance with Article 46, Paragraph 2 of the Decision, the value of collateral received from secured lending and capital market-driven</p>

	<p>transactions to which the exemption would apply, would be disclosed in column 130, and the value of the collateral to which the exemption would not apply, would be disclosed in column 110.</p>
<b>140</b>	<p><b>Inflow – application of 75% inflow cap</b></p> <p>For rows 040, 120–130, 150–160, 180–260, except for 170 and 220, and 380–400, 450, 470–480 and 500–510, the bank in column 140 discloses the total inflows to which the inflow cap of 75% is being applied and which are calculated by multiplying the total amount/ the highest amount to be drawn from column 010 by the relevant weight from column 080.</p> <p>For rows 060–090, the following procedure is applied:</p> <ul style="list-style-type: none"> <li>- If there are no contractual obligations or contractual obligations to that type of customer which are less than 50% of monies disclosed in column 010, monies are reduced by 50%, and the result is disclosed in column 140. In this case, liabilities are not disclosed in the template C73.00;</li> <li>- If the contractual obligations to the customer are equal to 50% or more, but not more than 100% of the monies disclosed in column 010, the monies are reduced by contractual obligations according to the relevant type of customer, and the result is disclosed in column 140. In this case, liabilities are not disclosed in the template C73.00;</li> <li>- If the contractual obligations to the customer are greater than 100% of the monies disclosed in column 010, column 140 discloses "0", and the difference between contractual obligations and monies in column 010 is disclosed as "potential financing obligations" in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C73.00;</li> <li>- The bank is obliged to ensure that these Items are not previously included in template C73.00.</li> </ul> <p>For rows 290–350, except 320 and 340, and for row 490, the bank in column 140 discloses the total inflows to which the inflow cap of 75% is being applied and which is calculated by subtracting column 110 from column 010. If the result is positive, it is disclosed in column 140, if the result is negative, "0" is disclosed.</p>
<b>150</b>	<p><b>Inflow – application of 90% inflow cap</b></p> <p><i>At the moment, n/a.</i></p>
<b>160</b>	<p><b>Inflow – exempted from inflow cap</b></p> <p>For rows 040, 120–130, 150–160, 180–260, except for 170 and 220, and 380–400, 450, 470–480 and 500–510, the bank in column 140 discloses the total inflows that are fully exempted from the inflow cap and which are calculated by multiplying the total amount/the highest amount to be drawn from column 030 by the relevant weight from column 100.</p> <p>For rows 060–090, the following procedure shall apply:</p> <ul style="list-style-type: none"> <li>- If there are no contractual obligations or contractual obligations of this type of customer that are less than 50% of monies disclosed in column 010, monies are reduced by 50%, and the result is disclosed in column 140. In this case, obligations are not disclosed in template C73.00;</li> <li>- If the contractual obligations to the customer are equal to 50% or more, but not more than 100% of monies disclosed in column 010, the monies are reduced by contractual obligations for the relevant type of customer, and the result is disclosed in column 140. In this case, obligations are not disclosed in template C73.00;</li> <li>- If the contractual obligations to the customer are higher than 100% of the monies disclosed in column 010, column 140 discloses "0", and the difference between contractual obligations and monies in column 010 is disclosed as "potential financing obligations" in sections 1.1.6.6.1.1, 1.1.6.6.1.2, 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C73.00;</li> <li>- The bank is obliged to ensure that these Items are not previously included in template C73.00.</li> </ul> <p>For rows 290–350, except for 320 and 340, and for row 490, the bank in column 140 discloses the total inflows that are fully exempted from the inflow cap, and which are calculated by subtracting column 130 from column 030. If the result is positive, it is disclosed in column 160, if the result is negative, "0" is disclosed.</p>

## Instruction for specific rows

Row	Instruction for filling in
010	<p><b>1. TOTAL INFLOWS</b></p> <p>An inflow rate of 100% shall apply to inflows, unless otherwise stated in Article 45 of the Decision.</p> <p>In row 010, the bank discloses:</p> <ul style="list-style-type: none"> <li>- For each of columns 010 and 030, the total amount of assets/monies/the highest amount to be drawn as the sum of assets /monies/the highest amount to be drawn from unsecured transactions/deposits, and from secured lending and capital market-driven transactions;</li> </ul> <p><u>The amount disclosed in this row in columns 010 and 030 is the sum of the amounts disclosed in rows 020 and 270.</u></p> <ul style="list-style-type: none"> <li>- For column 140, the total inflows as the sum of inflows from unsecured transactions/deposits, from secured lending and capital market-driven transactions, and collateral swap transactions, less the difference between total inflows and total outflows arising from transactions in third countries if there are any transfer restrictions or are denominated in non-convertible currencies, but recognized in the amount of 75% of the outflow;</li> <li>- For column 160, the total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions, and collateral swap transactions, less the difference between total inflows and total outflows arising from transactions in third countries if there are any transfer restrictions or are denominated in non-convertible currencies.</li> </ul> <p><u>The amount disclosed in this row in columns 140 and 160 is the sum of the amounts disclosed in rows 020, 270 and 410 less the amounts disclosed in rows 420 and 430.</u></p>
020	<p><b>1.1. Inflows from unsecured transactions/deposits</b></p> <p>In row 020, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030 the total amount of assets/monies/ the highest amount to be drawn from unsecured transactions/deposits,</li> <li>- for each of columns 140 and 160 total inflows from unsecured transactions/deposits.</li> </ul> <p><u>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 030, 100, and 180 to 260, except 220.</u></p>
030	<p><b>1.1.1. Monies due from non-financial customers (except for central banks)</b></p> <p>The inflows disclosed in this row are subject to the requirement that monies from non-financial customers for the purpose of paying principal are reduced by 50% of their value or for contractual obligations to these customers in connection with the provision of funding, whichever is higher, and in accordance with Article 45, Paragraph 2, Item 1 of the Decision.</p> <p>In row 030, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from non-financial customers, except central banks (monies from non-financial customers that do not correspond to principal repayments, and all other monies from non-financial customers), and</li> <li>- for each of columns 140 and 160 total inflows from non-financial customers, except central banks (inflows from non-financial customers including principal repayments and all other repayments in the next 30 calendar days).</li> </ul> <p>Monies from secured lending and capital market-driven transactions with non-financial customers, and those transactions are secured by liquid assets, are disclosed in section 1.2 and not in section 1.1.1. of this report.</p> <p>Monies from these transactions that are secured by transferable securities that are not considered liquid assets. Monies from these transactions with non-financial customers, and those transactions are secured by non-transferable assets that are not considered liquid assets are disclosed in the relevant row of section 1.1.1. of this report.</p> <p>Monies from central banks are disclosed in section 1.1.2 and are not disclosed in this row.</p>

	<p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 040 and 050.</p>
040	<p><b>1.1.1.1. Monies due from non-financial customers (except for central banks) not corresponding to principal repayment</b></p> <p>Monies from non-financial customers other than central banks are disclosed, and these monies do not correspond to principal repayments, including accrued interest and fees from non-financial customers other than central banks.</p> <p>Monies from central banks that do not correspond to principal repayments are disclosed in section 1.1.2 and are not disclosed here.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
050	<p><b>1.1.1.2. Other monies due from non-financial customers (except for central banks)</b></p> <p>The inflows disclosed in this row are subject to the requirement that monies from non-financial customers for the purpose of paying principal are reduced by 50% of their value or for contractual obligations to these customers in connection with the provision of funding, whichever is higher, and in accordance with Article 45, Paragraph 2, Item 1 of the Decision.</p> <p>In row 050, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of other monies from non-financial customers (except central banks), as the sum of monies from non-financial customers by counterparties, and</li> <li>- for each of columns 140 and 160 the total other inflows from non-financial customers (except central banks), as the sum of other inflows from non-financial customers by counterparties.</li> </ul> <p>Monies from non-financial customers (except central banks) that do not correspond to principal repayment are disclosed in section 1.1.1.1 and are not disclosed here.</p> <p>Other monies from central banks are disclosed in section 1.1.2 and are not disclosed here.</p> <p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 060-090.</p>
060	<p><b>1.1.1.2.1. Monies due from retail customers</b></p> <p>Monies from retail customers related to the repayment of principal are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, with the inflow rate disclosed in column 080 and 100, which is 50%.</p>
070	<p><b>1.1.1.2.2. Monies due from other corporates</b></p> <p>Monies from corporates that are non-financial customers are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, with the inflow rate disclosed in column 080 and 100, which is 50%.</p>
080	<p><b>1.1.1.2.3. Monies due from sovereigns, multilateral development banks and public sector entities</b></p> <p>Monies from central governments, multilateral development banks, regional governments and local authorities and public sector entities are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, with the inflow rate disclosed in column 080 and 100, which is 50%.</p>
090	<p><b>1.1.1.2.4. Monies due from other legal entities</b></p>

	<p>Monies from other legal entities that were not anywhere previously included are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, with the inflow rate disclosed in column 080 and 100, which is 50%.</p>
100	<p><b>1.1.2. Monies due from central banks and financial customers</b></p> <p>In row 100, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from central banks and the total amount of monies from financial customers (operational and non-operational deposits), and</li> <li>- for each of columns 140 and 160, the total inflows from central banks and the total inflows from financial customers (operational and non-operational deposits).</li> </ul> <p>The bank discloses monies from central banks and financial customers, which mature within the next 30 calendar days and for which the bank has no reason to expect default within 30 calendar days and which do not relate to monies for principal repayment.</p> <p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 110 and 140.</p>
110	<p><b>1.1.2.1. Monies due from financial customers being classified as operational deposits</b></p> <p>In row 110, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from financial customers being classified as operational deposits (regardless of whether the bank can establish a corresponding symmetrical inflow rate), and</li> <li>- for each of columns 140 and 160, the total inflows from financial customers being classified as operational deposits (regardless of whether the bank can establish a corresponding symmetrical inflow rate).</li> </ul> <p>The bank discloses monies (deposits) from financial customers used for operational purposes, such as settlement services, custody services or cash management services.</p> <p>The same approach is applied as for liquidity outflows, in accordance with Article 45, Paragraph 2, Item 3 of the Decision.</p> <p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 120 and 130.</p>
120	<p><b>1.1.2.1.1. Monies due from financial customers being classified as operational deposits where bank is able to establish a corresponding symmetrical inflow rate</b></p> <p>Monies from financial customers whose purpose is to obtain settlement, custody or cash management services are disclosed, if the bank can establish a corresponding symmetrical inflow rate.</p> <p>In accordance with Article 45, Paragraph 2, Item 3 of the Decision, monies from another bank which that bank treats as outflows on the basis of operational deposits shall be subject to an inflow rate corresponding to the outflow rate applied by the counterparty to the amount of liabilities on that basis. If the bank cannot establish this rate, an outflow rate of 5% is applied and disclosed in row 130.</p>
130	<p><b>1.1.2.1.2. Monies due from financial customers being classified as operational deposits where the bank is not able to establish a corresponding symmetrical inflow rate</b></p> <p>Monies from financial customers whose purpose is to obtain settlement, custody or cash management services are disclosed, if the bank cannot establish a corresponding symmetrical inflow rate. An inflow rate of 5% applies to these items.</p>
140	<p><b>1.1.2.2. Monies due from central banks and financial customers not being classified as operational deposits</b></p> <p>In row 140, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from central banks, and monies from financial customers not being classified as operational deposits, and</li> </ul>

	<p>- for each of columns 140 and 160, the total inflows from central banks and the total inflows from financial customers not being classified as operational deposits.</p> <p>The bank discloses monies from central banks and financial customers which do not meet conditions for treatment as operational deposits, in accordance with Article 38, Paragraph 1, Item 1 of the Decision.</p> <p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of amounts disclosed in rows 150 and 160.</p>
150	<p><b>1.1.2.2.1. Monies due from central banks</b></p> <p>Monies from central banks are disclosed.</p> <p>In this row, the bank discloses inflows on the basis of funds on the account for clearing international payments.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
160	<p><b>1.1.2.2.2. Monies due from financial customers</b></p> <p>Monies from financial customers that do not qualify for treatment as operational deposits are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
170	<p><b>1.1.3. Inflows corresponding to outflows in accordance with promotional loan commitments</b></p> <p><i>At the moment, n/a.</i></p>
180	<p><b>1.1.4. Monies due from trade financing transactions</b></p> <p>Monies maturing in the next 30 days on the basis of trade financing transactions are disclosed.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
190	<p><b>1.1.5. Monies due from securities maturing within 30 days</b></p> <p>Monies from securities maturing within 30 days, which are not included in the liquidity buffer are disclosed. Securities that are included in the buffer and mature within 30 days are kept in the liquidity buffer until their maturity. If these securities are included in the liquidity buffer, only the expected inflow from these securities is disclosed, which is not taken into account in the liquidity buffer when calculating their market value (e.g. accrued interest), and in accordance with Article 44, Paragraph 2 of the Decision.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
200	<p><b>1.1.6. Assets with an undefined contractual end date</b></p> <p>In accordance with Article 45, Paragraph 2, Item 7 of the Decision, the inflow rate of 20% is applied to the amount of monies based on assets with undefined contractual end date, when the bank may withdraw funds based on the contract, i.e. require payment of funds within the next 30 calendar days.</p> <p>Interest and minimum payments debited to the client's account within 30 days are included in the stated amount. Interest and minimum payments on the basis of assets with undefined contractual maturity that contractually mature and lead to the actual cash inflow in the next 30 days are considered cash claims and reported in the relevant order in accordance with the treatment prescribed by Article 44 of the Decision on Cash Claims.</p> <p>Banks do not disclose other interest that is accrued, but does not lead to actual cash inflow in the next 30 days.</p>

	<p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, with the inflow rate disclosed in column 080 and 100, which is 20%.</p>
210	<p><b>1.1.7. Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>This row includes monies with agreed maturity within 30 days, such as cash dividends on equity instruments included in major stock exchange indices and cash on those instruments that have been sold, but not yet settled, if not recognized as liquid assets in the liquidity buffer.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
220	<p><b>1.1.8. Inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets</b></p> <p><i>At the moment, n/a.</i></p>
230	<p><b>1.1.9. Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</b></p> <p>In accordance with Article 45, Paragraph 3 of the Decision, the rule that monies from non-financial customers for principal payments are reduced by 50% does not apply to monies from secured lending and capital market-driven transactions, as are defined in Articles 84 and 85 of the Decision on calculating capital in banks, and these monies are secured by liquid assets.</p> <p>Inflows from the release of balances held in segregated accounts in accordance with the regulatory requirements for the protection of customer trading assets are taken into account in full, provided that these special balances are retained in liquid assets.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
240	<p><b>1.1.10. Inflows from derivatives</b></p> <p>In accordance with Article 45, Paragraph 4 of the Decision, outflows and inflows provided for in the contracts referred to in Annex 2 of the Decision on calculating capital in banks expected to be realized in a period of 30 calendar days shall be calculated on a net basis, i.e. reduced by collateral received provided that they are recognized as liquid assets and multiplied by 100% in the case of net inflows.</p> <p>For reporting in a significant currency, foreign currency transaction flows are separated into each individual currency. Netting by the counterparty can only be applied to flows in that currency.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>
250	<p><b>1.1.11. Inflows from undrawn credit or liquidity facilities provided by members of a group if the Agency have granted permission to apply a higher inflow rate</b></p> <p>Inflows are disclosed on the basis of undrawn credit facilities approved by the members of the group in accordance with Article 44, Paragraph 7 of the Decision.</p>
260	<p><b>1.1.12. Other inflows</b></p> <p>All other inflows that are not disclosed anywhere else in the template.</p> <p>In this row, in columns 140 and 160, the bank discloses the inflow calculated by multiplying the amount disclosed in column 010 and 030, respectively, by the inflow rate disclosed in column 080 and 100, which is 100%.</p>

270	<p><b>1.2. Inflows from secured lending and capital market-driven transactions</b></p> <p>In row 270, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from from secured lending and capital market-driven transactions (regardless of whether the collateral qualifies as a liquid asset), and</li> <li>- for each of columns 140 and 160, the total inflows from from secured lending and capital market-driven transactions (regardless of whether the collateral qualifies as a liquid asset).</li> </ul> <p><u>The amount disclosed in this row in columns 010 and 030 is the sum of the amounts disclosed in rows 280, 360 and 370, and in columns 140 and 160 the sum of the amounts disclosed in rows 280 and 370.</u></p>
280	<p><b>1.2.1. Collateral that qualifies as a liquid asset</b></p> <p>In row 280, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from secured lending and capital market-driven transactions, if collateral qualifies as a liquid asset, as the sum of monies from secured lending and capital market-driven transactions by types of collateral,</li> <li>- for each of columns 040 and 060, the total market value of collateral received in secured lending and capital market-driven transactions, if collateral qualifies as a liquid asset, as the sum of market values of collateral received in secured lending and capital market-driven transactions by types of collateral,</li> <li>- for each of columns 110 and 130, the total value of collateral (in accordance with Article 24 of the Decision) received in secured lending and capital market-driven transactions, if collateral qualifies as a liquid asset, as the sum of value of collateral received in secured lending and capital market-driven transactions by types of collateral and</li> <li>- for each of columns 140 and 160, the total inflows from secured lending and capital market-driven transactions, if collateral qualifies as a liquid asset, as the sum of inflows from secured lending and capital market-driven transactions by types of collateral.</li> </ul> <p>The applicable inflow rates are the same as the outflow rates defined in Article 40, Paragraph 2 of the Decision.</p> <p><u>The amount disclosed in this row in columns 010, 030, 040, 060, 110, 130, 140 and 160 is the sum of the amounts disclosed in rows 290-350, except rows 320 and 340.</u></p>
290	<p><b>1.2.1.1. Level 1 collateral excluding extremely high quality covered bonds</b></p> <p>Monies from secured lending and capital market-driven transactions in which the collateral is in Level 1 assets are disclosed, excluding extremely high quality covered bonds.</p>
300	<p><b>1.2.1.2. Level 1 collateral which is extremely high quality covered bonds</b></p> <p>Monies from secured lending and capital market-driven transactions in which the collateral is in Level 1 assets in the form of extremely high quality covered bonds are disclosed.</p>
310	<p><b>1.2.1.3. Level 2A collateral</b></p> <p>Monies from secured lending and capital market-driven transactions in which the collateral is in Level 2a assets are disclosed.</p>
320	<p><b>1.2.1.4. Level 2B asset backed securities (residential or auto) collateral</b></p> <p><i>At the moment, n/a.</i></p>
330	<p><b>1.2.1.5. Level 2B high quality covered bonds collateral</b></p> <p>Monies from secured lending and capital market-driven transactions in which the collateral is in Level 2b assets in the form of high quality bonds are disclosed.</p>
340	<p><b>1.2.1.6. Level 2B asset backed securities (commercial or individuals loans) collateral</b></p> <p><i>At the moment, n/a.</i></p>



350	<p><b>1.2.1.7. Level 2B collateral not already captured in section 1.2.1.4 and 1.2.1.5</b></p> <p>Monies from secured lending and capital market-driven transactions in which the collateral is in Level 2b assets not previously captured are disclosed.</p>
360	<p><b>1.2.2. Collateral is used to cover a short position</b></p> <p>All collateral used to cover a short position is disclosed. If collateral of any kind is used to cover a short position, it is disclosed here and not in any previous item. It must not be included twice.</p>
370	<p><b>1.2.3. Collateral that does not qualify as a liquid asset</b></p> <p>In row 370, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies from secured lending and capital market-driven transactions, if collateral does not qualify as a liquid asset, as the sum of monies from margin loans for collateral in the form of non-liquid assets, secured lending and capital market-driven transactions if the collateral is non-liquid equity instrument, and secured lending and capital market-driven transactions secured by any other non-liquid collateral and</li> <li>- for each of columns 140 and 160, the total inflows from secured lending and capital market-driven transactions, if the collateral does not qualify as a liquid asset, as the sum of inflows from margin loans for collateral in the form of non-liquid assets, secured lending and capital market-driven transactions if the collateral is non-liquid equity instrument, and secured lending and capital market-driven transactions secured by any other non-liquid collateral.</li> </ul> <p>The amount disclosed in this row in columns 010, 030, 140 and 160 is the sum of the amounts disclosed in rows 380-400.</p>
380	<p><b>1.2.3.1. Margin loans: collateral is non-liquid</b></p> <p>In accordance with Article 45, Paragraph 2, Item 2 of the Decision, the bank may apply an inflow rate of 50% to monies on the basis of contractual margin loans where assets that do not meet the conditions for inclusion in the liquidity buffer serve as collateral.</p> <p>These inflows can be taken into account only if the bank has not used the collateral obtained on the basis of these loans to cover short positions.</p>
390	<p><b>1.2.3.2. Collateral is non-liquid equity</b></p> <p>Collateral is non-liquid equity instrument.</p>
400	<p><b>1.2.3.3. All other non-liquid collateral</b></p> <p>Collateral is non-liquid collateral that is not previously covered.</p>
410	<p><b>1.3. Total inflows from collateral swaps</b></p> <p>The bank discloses the sum of total inflows based on collateral swaps as calculated in template C75.00.</p>
420	<p><b>1.4. Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies</b></p> <p>In the relevant column 140 or 160, the bank discloses the sum of total weighted inflows from third countries if there are transfer restrictions or which are denominated in non-convertible currencies, less the sum of total weighted outflows as disclosed in {C73.00; row 1380, column 060} from third countries if there are transfer restrictions or which are denominated in non-convertible currencies. If in that case the amount is negative, the bank discloses "0".</p>
430	<p><b>1.5. Excess inflows from a related specialized bank</b></p> <p><i>At the moment, n/a.</i></p>
MEMORANDUM ITEMS	

440	<p><b>2. Interdependent inflows</b></p> <p>The bank discloses as memorandum item related inflows that are not included in the calculation of inflows because they are reduced by outflows.</p> <p>All related inflows not reduced by outflows (excess) are included in the relevant row of section 1.</p> <p>The bank is obliged to ensure that these items are not already included in the outflow template.</p>
450	<p><b>3. FX inflows</b></p> <p>This memorandum item is disclosed only in the case of reporting in currencies that must be reported separately.</p> <p>Only in the case of reporting in significant currency, the bank discloses part of the inflow on the basis of derivative (disclosed in section 1.1.10), which relates to currency flows of principal in the relevant significant currency on the basis of inter-currency swap agreements, currency spot and forward transactions maturing within 30 days. Netting by the counterparty can only be applied to flows in that currency.</p>
460	<p><b>4. Inflows within a group or an institutional protection scheme</b></p> <p>The bank discloses as memorandum item all transactions disclosed in section 1 (except No. 1.1.11) if the counterparty is the parent bank or its related party.</p> <p>In row 460, the bank discloses:</p> <ul style="list-style-type: none"> <li>- for each of columns 010 and 030, the total amount of monies/the highest amount to be drawn within the group as a sum by type of transaction and counterparty, and</li> <li>- for each of columns 140 and 160, the total inflows within the group, as the sum of inflows by type of transaction and counterparty.</li> </ul>
470	<p><b>4.1. Monies due from non-financial customers (except for central banks)</b></p> <p>The bank discloses all monies due from non-financial customers disclosed in section 1.1.1. if the counterparty is the parent bank or its related party.</p>
480	<p><b>4.2. Monies due from financial customers</b></p> <p>The bank discloses all monies due from financial customers disclosed in section 1.1.2. if the counterparty is the parent bank or its related party.</p>
490	<p><b>4.3. Secured transactions</b></p> <p>The bank discloses all monies from secured lending and capital market-driven transactions, as well as the total market value of received collateral disclosed in section 1.2., and the value of collateral in accordance with Article 24 of the Decision, if the counterparty is the parent bank or its related party.</p>
500	<p><b>4.4. Monies due from maturing securities within 30 days</b></p> <p>The bank discloses all monies from maturing securities within 30 calendar days disclosed in section 1.1.5. if the counterparty (issuer) is the parent bank or its related party.</p>
510	<p><b>4.5. Any other inflows within a group or an institutional protection scheme</b></p> <p>The bank discloses all other inflows within the group disclosed in sections 1.1.3–1.1.12. (except for sections 1.1.5 and 1.1.11) if the counterparty is the parent bank or its related party.</p>
520	<p><b>4.6. Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate</b></p> <p>The bank discloses inflows from undrawn credit or liquidity facilities provided by members of a group if the Agency has not granted permission to apply a higher inflow rate in accordance with Article 44, Paragraph 7 of the Decision.</p>

## Collateral swaps template (LC 4)

### Article 6

- (1) All transactions maturing within 30 days in which non-monetary assets are replaced by other non-monetary assets shall be disclosed in this template.
- (2) Collateral swaps maturing within 30 days lead to an outflow of excess of liquidity value of borrowed assets compared to the liquidity value of lent assets, unless the counterparty is a central bank - in which case an outflow of 0% applies.
- (3) Collateral swaps maturing within 30 days lead to an inflow of excess of liquidity value of lent assets compared to the liquidity value of borrowed assets, unless the received collateral is provided again as a mortgage to cover short positions that can be extended beyond 30 days - in this case an inflow of 0% is applied.
- (4) For liquid assets, the liquidity value is in accordance with Article 24 of the Decision, and for non-liquid assets the liquidity value is zero.
- (5) Each collateral swap transaction is assessed separately, and the flow is disclosed as outflow or inflow (per transaction) in the appropriate row. If a transaction contains more than one category of collateral type (e.g. a collateral basket), it is allocated for reporting purposes to the sections corresponding to the rows in the template and is assessed in sections.
- (6) In the case of returns in a significant currency, the disclosed amounts include only those denominated in a significant currency, in order to ensure that foreign exchange differences are properly disclosed. This may mean that only one side of the transaction is disclosed in the template for a significant currency, with a corresponding impact on the excess of liquidity value.
- (7) Secured flows on the basis of derivatives within 30 days are disclosed in this template in columns 090–120, and not in columns 010–080.

#### Instruction for specific columns

Column	Instruction for filling in
010	<b>Market value of collateral lent</b> The market value of the collateral lent is disclosed in column 010. Market value means the current market value before the application of the corrective factor and reduced by the flows arising from the realization of related hedging, which is related to Article 23, Paragraph 5, Item 2 of the Decision.
020	<b>Liquidity value of collateral lent</b> The liquidity value of the collateral lent is disclosed in column 020. For liquid assets, liquidity value means the value of assets less the corrective factor. The weight used is related to the weight/ corrective factor applied to the corresponding asset type in template C72.00. The weight used should be established by the bank in its internal act, whereby the minimum standard weights defined by the Decision must be adhered to. The bank is obliged to submit to the Agency, together with the completed template C75.00, an internal act stating the above.
030	<b>Market value of collateral borrowed</b> The market value of the collateral borrowed is disclosed in column 030.

	Market value means the current market value before the application of the corrective factor and reduced by the flows arising from the realization of related hedging, which is related to Article 23, Paragraph 5, Item 2 of the Decision.
<b>040</b>	<p><b>Liquidity value of collateral borrowed</b></p> <p>The liquidity value of collateral borrowed is disclosed in column 040.</p> <p>For liquid assets, the liquidity value represents the value of assets less the corrective factor.</p> <p>The applicable weight is related to the corrective factor applied to the relevant asset type in template C72.00.</p> <p>The applicable weight should be determined by the bank in its internal act, whereby the minimum standard weights defined by the Decision must be respected.</p> <p>The bank is obliged to submit to the Agency, together with the completed template C75.00, an internal act stating the above.</p>
<b>050</b>	<p><b>Outflows</b></p> <p>If column 040 is larger than column 020 (per transaction), the difference is disclosed in column 050 (outflows), unless the counterparty is a central bank - in which case an outflow of zero is disclosed.</p>
<b>060</b>	<p><b>Inflows subject to the 75% cap on inflows</b></p> <p>If column 020 is larger than column 040 (per transaction), the difference is disclosed in columns 060 and 080 (inflows), unless the collateral received is re-pledged to cover short positions that can be extended beyond 30 days - in which case outflow in the amount of zero is disclosed.</p> <p>Column 060 is used if the inflow cap of 75% is applied to the transaction.</p>
<b>070</b>	<p><b>Inflows subject to the 90% cap on inflows</b></p> <p><i>At the moment, n/a.</i></p>
<b>080</b>	<p><b>Inflows exempted from the cap on inflows</b></p> <p>If column 020 is larger than column 040 (per transaction), the difference is disclosed in columns 060 and 080 (inflows), unless the collateral received is re-pledged to cover short positions that can be extended beyond 30 days - in which case outflow in the amount of zero is disclosed.</p> <p>Column 080 is used if the transaction is excluded from the inflow cap.</p>
<b>090</b>	<p><b>Collateralised derivatives only: Market value of collateral lent</b></p> <p>The market value of collateral lent is disclosed in column 090. The market value is the current market value before applying the corrective factor and reduced by the flows arising from the realization of related hedging, which is related to Article 23, Paragraph 5, Item 2 of the Decision.</p>
<b>100</b>	<p><b>Collateralised derivatives only: Liquidity value of collateral lent</b></p> <p>The liquidity value of collateral lent is disclosed in column 100. For liquid assets, the liquidity value reflects the value of the assets less the corrective factor. The applicable weight is related to the corrective factor applied to the relevant asset type in template C72.00.</p> <p>The applicable weight should be determined by the bank in its internal act, whereby the minimum standard weights defined by the Decision must be respected.</p> <p>The bank is obliged to submit to the Agency, together with the completed template C75.00, an internal act stating the above.</p>
<b>110</b>	<p><b>Collateralised derivatives only: Market value of collateral borrowed</b></p> <p>The market value of collateral borrowed is disclosed in column 110. The market value is the current market value before applying the corrective factor and reduced by the flows arising from the realization of related hedging, which is related to Article 23, Paragraph 5, Item 2 of the Decision.</p>
<b>120</b>	<p><b>Collateralised derivatives only: Liquidity value of collateral borrowed</b></p> <p>The liquidity value of collateral borrowed is disclosed in column 120.</p>

	<p>For liquid assets, the liquidity value is the value of the assets less the corrective factor.</p> <p>The applicable weight is related to the corrective factor applied to the relevant asset type in template C72.00.</p> <p>The applicable weight should be determined by the bank in its internal act, while the minimum standard weights defined in this Instruction must be respected.</p> <p>The bank is obliged to submit to the Agency, together with the completed template C75.00, an internal act stating the above.</p>
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### Instruction for specific rows

Row	Instruction for filling in
010	<p><b>TOTAL COLLATERAL SWAPS &amp; COLLATERALISED DERIVATIVES</b></p> <p>For each column, the bank discloses the total values of collateral swaps and collateralized derivatives.</p> <p><u>The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 020, 110, 200, 380, 560 and 650.</u></p>
020	<p><b>1.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral disclosed in rows 030-100 is borrowed</b></p> <p>For each column, the bank disclosed the total value of collateral swaps and collateralized derivatives in transactions in which Level 1 assets are lent, excluding covered bonds of extremely high quality.</p> <p><u>The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 030–100, except 060 and 080.</u></p>
030	<p><b>1.1.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding extremely high quality covered bonds (lent), for Level 1 assets and extremely high quality covered bonds (borrowed).</p>
040	<p><b>1.1.2. Level 1: extremely high quality covered bonds</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding covered bonds of extremely high quality (lent), for Level 1 assets in the form of covered bonds of extremely high quality (borrowed).</p>
050	<p><b>1.1.3. Level 2A assets</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding covered bonds of extremely high quality (lent), for Level 2a assets (borrowed).</p>
060	<p><b>1.1.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b></p> <p><i>At the moment, n/a.</i></p>
070	<p><b>1.1.5. Level 2B: high quality covered bonds</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding extremely high quality covered bonds (lent), for Level 2b assets in the form of high quality covered bonds (borrowed).</p>
080	<p><b>1.1.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b></p> <p><i>At the moment, n/a.</i></p>
090	<p><b>1.1.7. Other Level 2B</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding covered bonds of extremely high quality (lent), for other Level 2b assets (borrowed).</p>
100	<p><b>1.1.8. Non-liquid assets</b></p> <p>Transactions in which the bank has exchanged Level 1 assets, excluding covered bonds of extremely high quality (lent), for non-liquid assets (borrowed).</p>

110	<p><b>1.2. Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral disclosed in rows 120-190 is borrowed</b></p> <p>For each column, the bank discloses the total value of collateral swaps and collateralized derivatives in transactions in which Level 1 assets are lent in the form of covered bonds of extremely high quality.</p> <p>The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 120-190, except 150 and 170.</p>
120	<p><b>1.2.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of extremely high quality covered bonds (lent) for Level 1 assets, excluding extremely high quality covered bonds (borrowed).</p>
130	<p><b>1.2.2. Level 1: extremely high quality covered bonds</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of extremely high quality covered bonds (lent) for Level 1 assets in the form of extremely high quality covered bonds (borrowed).</p>
140	<p><b>1.2.3. Level 2A assets</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of extremely high quality covered bonds (lent) for Level 2a (borrowed) assets.</p>
150	<p><b>1.2.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b></p> <p><i>At the moment, n/a.</i></p>
160	<p><b>1.2.5. Level 2B: high quality covered bonds</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of extremely high quality covered bonds (lent) for Level 2b assets in the form of high quality covered bonds (borrowed).</p>
170	<p><b>1.2.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b></p> <p><i>At the moment, n/a.</i></p>
180	<p><b>1.2.7. Other Level 2B</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of extremely high quality covered bonds (lent) for other Level 2b assets (borrowed).</p>
190	<p><b>1.2.8. Non-liquid assets</b></p> <p>Transactions in which the bank has exchanged Level 1 assets in the form of covered bonds of extremely high quality (lent) for non-liquid assets (borrowed).</p>
200	<p><b>1.3. Totals for transactions in which Level 2A assets are lent and the collateral disclosed in rows 210-280 is borrowed</b></p> <p>For each column, the bank discloses the total values of collateral swaps and collateralized derivatives in transactions in which level 2a assets are lent.</p> <p>The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 210-280, except 240 and 260.</p>
210	<p><b>1.3.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Transactions in which the bank has exchanged Level 2a assets (lent) for Level 1 assets, excluding covered bonds of extremely high quality (borrowed).</p>
220	<p><b>1.3.2. Level 1: extremely high quality covered bonds</b></p> <p>Transactions in which the bank has exchanged Level 2a assets (lent) for Level 1 assets in the form of extremely high quality covered bonds (borrowed).</p>
230	<p><b>1.3.3. Level 2A assets</b></p> <p>Transactions in which a bank has exchanged Level 2a assets (lent) for Level 2a assets (borrowed).</p>
240	<p><b>1.3.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b></p>

	<i>At the moment, n/a.</i>
<b>250</b>	<b>1.3.5. Level 2B: high quality covered bonds</b> Transactions in which the bank has exchanged Level 2a assets (lent) for Level 2b assets in the form of high quality covered bonds (borrowed).
<b>260</b>	<b>1.3.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b> <i>At the moment, n/a.</i>
<b>270</b>	<b>1.3.7. Other Level 2B</b> Transactions in which the bank has exchanged Level 2a assets (lent) for other Level 2b assets (borrowed).
<b>280</b>	<b>1.3.8. Non-liquid assets</b> Transactions in which the bank has exchanged Level 2a assets (lent) for non-liquid assets (borrowed).
<b>290</b>	<b>1.4. Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the collateral disclosed in rows 300-370 is borrowed</b> <i>At the moment, n/a.</i>
<b>300</b>	<b>1.4.1. Level 1 assets (excl. EHQ covered bonds)</b> <i>At the moment, n/a.</i>
<b>310</b>	<b>1.4.2. Level 1: extremely high quality covered bonds</b> <i>At the moment, n/a.</i>
<b>320</b>	<b>1.4.3. Level 2A assets</b> <i>At the moment, n/a.</i>
<b>330</b>	<b>1.4.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b> <i>At the moment, n/a.</i>
<b>340</b>	<b>1.4.5. Level 2B: high quality covered bonds</b> <i>At the moment, n/a.</i>
<b>350</b>	<b>1.4.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b> <i>At the moment, n/a.</i>
<b>360</b>	<b>1.4.7. Other Level 2B</b> <i>At the moment, n/a.</i>
<b>370</b>	<b>1.4.8. Non-liquid assets</b> <i>At the moment, n/a.</i>
<b>380</b>	<b>1.5. Totals for transactions in which Level 2B: high quality covered bonds are lent and the collateral disclosed in rows 390-460 is borrowed</b> For each column, the bank discloses the total value of collateral swaps and collateralized derivatives in transactions in which level 2b assets are lent in the form of covered high quality bonds. The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 390-460, except 420 and 440.
<b>390</b>	<b>1.5.1. Level 1 assets (excl. EHQ covered bonds)</b> Transactions in which the bank has exchanged Level 2b assets in the form of high quality covered bonds (lent) for Level 1 assets, excluding extremely high quality covered bonds (borrowed).
<b>400</b>	<b>1.5.2. Level 1: extremely high quality covered bonds</b> Transactions in which the bank has exchanged Level 2b assets in the form of high quality covered bonds (lent) for Level 1 assets in the form of extremely high quality covered bonds (borrowed).

410	<b>1.5.3. Level 2A assets</b> Transactions in which the bank has exchanged Level 2b assets in the form of high quality covered bonds (lent) for Level 2a assets (borrowed).
420	<b>1.5.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b> <i>At the moment, n/a.</i>
430	<b>1.5.5. Level 2B: high quality covered bonds</b> Transactions in which the bank has exchanged Level 2b assets in the form of high quality covered bonds (lent) for Level 2b assets in the form of high quality covered bonds (borrowed).
440	<b>1.5.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b> <i>At the moment, n/a.</i>
450	<b>1.5.7. Other Level 2B</b> Transactions in which the bank has exchanged Level 2b assets in the form of high quality covered bonds (lent) for other Level 2b assets (borrowed).
460	<b>1.5.8. Non-liquid assets</b> Transactions in which the bank has exchanged Level 2b assets in the form of covered high quality bonds (lent) for non-liquid assets (borrowed).
470	<b>1.6. Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1) are lent and the collateral disclosed in rows 480-550 is borrowed</b> <i>At the moment, n/a.</i>
480	<b>1.6.1. Level 1 assets (excl. EHQ covered bonds)</b> <i>At the moment, n/a.</i>
490	<b>1.6.2. Level 1: extremely high quality covered bonds</b> <i>At the moment, n/a.</i>
500	<b>1.6.3. Level 2A assets</b> <i>At the moment, n/a.</i>
510	<b>1.6.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b> <i>At the moment, n/a.</i>
520	<b>1.6.5. Level 2B: high quality covered bonds</b> <i>At the moment, n/a.</i>
530	<b>1.6.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b> <i>At the moment, n/a.</i>
540	<b>1.6.7. Other Level 2B</b> <i>At the moment, n/a.</i>
550	<b>1.6.8. Non-liquid assets</b> <i>At the moment, n/a.</i>
560	<b>1.7. Totals for transactions in which Other Level 2B assets are lent and the collateral disclosed in rows 570-640 is borrowed</b> For each column, the bank discloses the total values of collateral swaps and collateralized derivatives in transactions in which other Level 2b assets are lent.



	The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 570-640, except 600 and 620.
<b>570</b>	<b>1.7.1. Level 1 assets (excl. EHQ covered bonds)</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for Level 1 assets, excluding covered bonds of extremely high quality (borrowed).
<b>580</b>	<b>1.7.2. Level 1: extremely high quality covered bonds</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for Level 1 assets in the form of extremely high quality covered bonds (borrowed).
<b>590</b>	<b>1.7.3. Level 2A assets</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for Level 2a assets (borrowed).
<b>600</b>	<b>1.7.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b> <i>At the moment, n/a.</i>
<b>610</b>	<b>1.7.5. Level 2B: high quality covered bonds</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for Level 2b assets in the form of high quality covered bonds (borrowed).
<b>620</b>	<b>1.7.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b> <i>At the moment, n/a.</i>
<b>630</b>	<b>1.7.7. Other Level 2B</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for other Level 2b assets (borrowed).
<b>640</b>	<b>1.7.8. Non-liquid assets</b> Transactions in which the bank has exchanged other Level 2b assets (lent) for non-liquid assets (borrowed).
<b>650</b>	<b>1.8. Totals for transactions in which non-liquid assets are lent and the collateral disclosed in rows 660-730 is borrowed</b> For each column, the bank discloses the total values of collateral swaps and collateralized derivatives in transactions in which non-liquid assets are lent. The amount disclosed in this row in all columns is the sum of the amounts disclosed in rows 660-730, except 690 and 710.
<b>660</b>	<b>1.8.1. Level 1 assets (excl. EHQ covered bonds)</b> Transactions in which the bank has exchanged non-liquid assets (lent) for Level 1 assets, excluding covered bonds of extremely high quality (borrowed).
<b>670</b>	<b>1.8.2. Level 1: extremely high quality covered bonds</b> Transactions in which the bank has exchanged non-liquid assets (lent) for Level 1 assets in the form of covered bonds of extremely high quality (borrowed).
<b>680</b>	<b>1.8.3. Level 2A assets</b> Transactions in which the bank has exchanged non-liquid assets (lent) for Level 2a assets (borrowed).
<b>690</b>	<b>1.8.4. Level 2B: asset-backed securities (residential or automobile, CQS1)</b> <i>At the moment, n/a.</i>
<b>700</b>	<b>1.8.5. Level 2B: high quality covered bonds</b> Transactions in which the bank has exchanged non-liquid assets (lent) for Level 2b assets in the form of high quality covered bonds (borrowed).
<b>710</b>	<b>1.8.6. Level 2B: asset-backed securities (commercial or individuals loans, EU Member State, CQS1)</b>

	<i>At the moment, n/a.</i>
720	<b>1.8.7. Other Level 2B</b> Transactions in which the bank has exchanged non-liquid assets (lent) for other Level 2b assets (borrowed).
730	<b>1.8.8. Non-liquid assets</b> Transactions in which the bank has exchanged non-liquid assets (lent) for non-liquid assets (borrowed).
<b>MEMORANDUM ITEMS</b>	
740	<b>2. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</b> The bank discloses the total collateral swaps (all counterparties) disclosed in the preceding items, if the borrowed collateral is used to cover short positions and an outflow rate of 0% is applied.
750	<b>3. Total collateral swaps with intragroup counterparties</b> The Bank discloses the total collateral swaps disclosed in the preceding items, which were performed with intragroup counterparties.
760	<b>Total collateral swaps with central bank counterparties</b> <i>At the moment, n/a.</i>

### Template for calculating liquidity coverage ratio (LC 5)

#### Article 7

This template is a brief overview that contains information on calculation of LCR for reporting purposes.

#### Instruction for specific rows

Row	Instruction for filling in
<b>CALCULATION</b>	
<b>Numerator, denominator, ratio</b>	
Enter all the data below in column 010 of the specified row.	
010	<b>1. Liquidity buffer</b> Disclose value from {C76.00; row 290; column 010}.
020	<b>2. Net liquidity outflow</b> Disclose value from {C76.00; row 370; column 010}.
030	<b>3. Liquidity coverage ratio (%)</b> LCR is the ratio of the bank's liquidity buffer and its net liquidity outflows during the stress period of 30 calendar days and is disclosed as a percentage. If {C76.00; row 020; column 010} is zero, which leads to an infinite value of LCR, then the value 999999 is disclosed.
<b>Numerator calculations</b>	
Attachment 1. of the Decision – formulas for liquidity buffer calculations. Enter all the data below in column 010 of the specified row.	
040	<b>4. L1 excl. EHQCB liquidity buffer (according to Article 24 of the Decision): unadjusted</b> Disclose value from {C72.00; row 030; column 040}.
050	<b>5. L1 excl. EHQCB collateral 30 day outflows</b>

	Disclose outflows of Level 1 assets (excluding covered bonds of extremely high quality) in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>060</b>	<b>6. L1 excl. EHQCB collateral 30 day inflows</b> Disclose inflows of Level 1 assets (excluding covered bonds of extremely high quality) in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>070</b>	<b>7. Secured cash 30 day outflows</b> Disclose cash outflows (Level 1 assets) after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>080</b>	<b>8. Secured cash 30 day inflows</b> Disclose cash inflows (Level 1 assets) after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>090</b>	<b>9. L1 excl. EHQCB "adjusted amount before cap application"</b> The amount <b>a</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose the adjusted amount of Level 1 assets in the form of uncovered bonds before cap application. The adjusted amount takes into account: the realization of secured financing transactions, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>100</b>	<b>10. L1 EHQCB value according to Article 24 of the Decision: unadjusted</b> Disclose value from {C72.00; row 180; column 040}.
<b>110</b>	<b>11. L1 EHQCB collateral 30 day outflows</b> Disclose outflows of Level 1 assets in the form of covered bonds of extremely high quality after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>120</b>	<b>12. L1 EHQCB collateral 30 day inflows</b> Disclose inflows of Level 1 assets in the form of covered bonds of extremely high quality after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>130</b>	<b>13. L1 EHQCB "adjusted amount before cap application"</b> The amount <b>b</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose the adjusted amount of Level 1 assets in the form of covered bonds before cap application. The adjusted amount takes into account: the realization of secured financing transactions, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the reference (reporting) date.
<b>140</b>	<b>14. L1 EHQCB "adjusted amount after cap application"</b> The amount <b>b'</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose <b>b'</b> (L1 EHQCB adjusted amount after cap application) $= \text{MIN}(b, a70/30)$ where <b>b</b> = L1 EHQCB adjusted amount before cap application.
<b>150</b>	<b>15. L1 EHQCB "excess liquid assets amount"</b>

	Disclose difference between amounts <b>b</b> and <b>b'</b> as determined in Attachment 1, Paragraph 5 of the Decision.
160	<b>16. L2A according to Article 24 of the Decision: unadjusted</b> Disclose value from {C72.00; row 230; column 040}.
170	<b>17. L2A collateral 30 day outflows</b> Disclose outflows of Level 2a assets in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
180	<b>18. L2A collateral 30 day inflows</b> Disclose inflows of Level 2a assets in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
190	<b>19. L2A "adjusted amount before cap application"</b> The amount <b>c</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose L2A adjusted amount before cap application. The adjusted amount takes into account: the realization of secured financing transactions, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
200	<b>20. L2A "adjusted amount after cap application"</b> The amount <b>c'</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose <b>c'</b> (L2A adjusted amount after cap application) $= \text{MIN}(c, (a+b')40/60, \text{MAX}(a70/30-b', 0))$ where <b>c</b> = L2A adjusted amount before cap application.
210	<b>21. L2A "excess liquid assets amount"</b> Disclose difference between amounts <b>c</b> and <b>c'</b> as determined in Attachment 1, Paragraph 5 of the Decision.
220	<b>22. L2B according to Article 24 of the Decision: unadjusted</b> Disclose value from {C72.00; row 310; column 040}.
230	<b>23. L2B collateral 30 day outflows</b> Disclose outflows of Level 2b assets in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
240	<b>24. L2B collateral 30 day inflows</b> Disclose inflows of Level 2b assets in the form of liquid securities after the realization of a secured financing transaction, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
250	<b>25. L2B "adjusted amount before cap application"</b> The amount <b>d</b> is determined according to the Attachment 1, Paragraph 5 of the Decision. Disclose L2B adjusted amount before cap application. The adjusted amount takes into account: the realization of secured financing transactions, collateralised transactions, asset swaps or transactions secured by derivatives maturing within 30 calendar days from the calculation date.
260	<b>26. L2B "adjusted amount after cap application"</b> The amount <b>d'</b> is determined according to the Attachment 1, Paragraph 5 of the Decision.

	<p>Disclose <b>d'</b> (L2B adjusted amount after cap application)  <math>= \text{MIN}(d, (a+b'+c')15/85, \text{MAX}((a+b')40/60-c',0), \text{MAX}(a70/30-b'-b',0))</math>  where d = L2B adjusted amount before cap application.</p>
270	<p><b>27. L2B "excess liquid assets amount"</b>  Disclose difference between amounts <b>d</b> and <b>d'</b> as determined in Attachment 1, Paragraph 5 of the Decision.</p>
280	<p><b>28. Excess liquid asset amount</b>  <b>Attachment 1, Paragraph 4 of the Decision.</b>  Disclose „, excess liquid asset amount”. This amount is equal to the following:</p> <ol style="list-style-type: none"> <li>1) adjusted amount of Level 1 assets in the form of uncovered bonds, increased by</li> <li>2) adjusted amount of Level 1 assets in the form of covered bonds, increased by</li> <li>3) adjusted amount of Level 2a assets, increased by</li> <li>4) adjusted amount of Level 2b assets,  reduced by the lowest of the following values:</li> <li>5) sum of items 1, 2, 3. and 4. or</li> <li>6) 100/30 multiplied by item 1. or</li> <li>7) 100/60 multiplied by the sum of items 1. and 2. or</li> <li>8) 100/85 multiplied by the sum of items 1, 2. и 3.</li> </ol>
290	<p><b>29. Liquidity buffer</b>  <b>Attachment 1, Paragraph 2 of the Decision.</b>  Disclose liquidity buffer, which is equal to the following:</p> <ol style="list-style-type: none"> <li>1) Level 1 asset amount, increased by</li> <li>2) Level 2a asset amount, increased by</li> <li>3) Level 2b asset amount,  reduced by the lower of the following values:</li> <li>4) sum of items 1, 2. and 3, or</li> <li>5) „,excess liquid asset amount”</li> </ol>
<p><b>Denominator calculations</b>  Attachment 2 of the Decision – Formula for calculating net liquidity outflows,  where:  NLO = net liquidity outflow,  TO = total outflows,  TI = total inflows,  FEI = fully exempted inflows,  IC = inflows subject to 75% outflow cap.  Enter all the data below in column 010 of the specified row.</p>	
300	<p><b>30. Total Outflows</b>  TO = from the outflows template  Disclose value from {C73.00; row 010; column 060}.</p>
310	<p><b>31. Fully exempted inflows</b></p>

	FEI = from the inflows template Disclose value from {C74.00; row 010; column 160}.
<b>320</b>	<b>32. Inflows Subject to 90% Cap</b> <i>At the moment, n/a.</i>
<b>330</b>	<b>33. Inflows Subject to 75% Cap</b> IC = from the inflows template, taking into account collateral swaps Disclose value from {C74.00; row 010; column 140}.
<b>340</b>	<b>34. Reduction for Fully Exempt Inflows</b> Disclose the following part of NLO calculation: = MIN (FEI, TO).
<b>350</b>	<b>35. Reduction for Inflows Subject to 90% Cap</b> <i>At the moment, n/a.</i>
<b>360</b>	<b>36. Reduction for Inflows Subject to 75% Cap</b> Disclose the following part of NLO calculation: = MIN (IC, 0.75*MAX(TO-FEI, 0)).
<b>370</b>	<b>37. Net liquidity outflow</b> Net liquidity outflows are equal to total outflows reduced by reduction for fully exempt inflows, reduced by reduction for inflows subject to 75% cap. $\text{NLO} = \text{TO} - \text{MIN}(\text{FEI}, \text{TO}) - \text{MIN}(\text{IC}, 0,75*\text{MAX}(\text{TO} - \text{FEI}, 0))$
<b>Pillar 2</b>	
<b>380</b>	<b>38. Requirement from Pillar 2</b> This requirement applies to the bank to which the Agency imposed additional liquidity requirements in relation to minimum stipulated.

### Transitional and final provisions

#### Article 8

(1) This Instruction shall enter into force on the eighth day from the day of its publication in the "Official Gazette of Republika Srpska", and the bank shall submit the first report in accordance with the provisions of this Instruction starting from the reporting date 30 September, 2021.

(2) This Instruction repeals the Instruction for Reporting on the Liquidity Coverage Ratio ("Official Gazette of Republika Srpska", 86/20).

Number: D-12/21

Date: 26 July, 2021

Director

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Rade Rastoka