

<b>Question ID</b>	2019_4821
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR) as amended
<b>Topic</b>	Supervisory reporting - Liquidity (LCR, NSFR, AMM)
<b>Article</b>	427
<b>Paragraph</b>	1
<b>Subparagraph</b>	b
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
<b>Article/Paragraph</b>	ANNEX XII, ANNEX XIII - (PART 5 of 5: STABLE FUNDING)
<b>Date of submission</b>	05/07/2019
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<b>Disclose name of institution / entity</b>	No
<b>Type of submitter</b>	Individual
<b>Subject matter</b>	Operational deposits in NSFR
<b>Question</b>	Should operational deposits 422(3)(c) and part of 422(3)(a) not covered by DGS should be reported in ID 1.2.8 (row 250 of C61 ASF) – ‘any other liabilities’ or in IDs 1.2.2.3 and 1.3.3.3 of C61 (ASF)? Current instructions appear contradictory and may lead to inconsistent reporting.
<b>Background on the question</b>	Instruction in ITS on Supervisory reporting on NSFR (C61) appear contradictory to the template in respect of presentation of the Operational deposits from non-financial and financial customers. According to the ITS: • IDs 1.2.2.3 and 1.3.3.3 of C61 (ASF) should include ‘liabilities that qualify for treatment in Article 422(3) and (4)’. These rows are greyed out (should represent the sum of underlying rows (rows 110-130 and 180-200 respectively). • IDs 1.2.2.3.1-3 and 1.3.3.3.1-3 of C61 (ASF) Rows 110-130 and 180-200 only represent a part of the operational deposits listed in Article 422(3) and (4) i.e. 422(3)(b), 422(3)(d) and part of 422(3)(a) covered by DGS. • This means that the IDs 1.2.2.3 and 1.3.3.3 of C61 (ASF) do not include operational deposits 422(3)(c) and part of 422(3)(a) not covered by DGS, and therefore cannot represent a full scope of ‘liabilities that qualify for treatment in Article 422(3) and (4)’. Were IDs 1.2.2.3 and 1.3.3.3 of C61 not meant to be the sum of IDs 1.2.2.3.1-3 and

	1.3.3.3.1-3 respectively? Or does it mean that the operational deposits 422(3)(c) and part of 422(3)(a) not covered by DGS should be reported in ID 1.2.8 (row 250 of C61)?
<b>EBA answer</b>	With regard to reporting of Template C 61.00 Stable funding – items providing stable funding, ID 1.2.2.3 refers to the reporting of liabilities that qualify for the treatment described in Article 422(3) and (4) of the CRR. However, as the corresponding row is greyed out, it is not possible to report the total amount of operational deposits according to Article 422(3) and (4) of the CRR. The items under IDs 1.2.2.3.1 to 1.2.2.3.3 report only some of the operational deposits. Since the relevant reporting row is unavailable, operational deposits not addressed by IDs 1.2.2.3.1 to 1.2.2.3.3 should be reported in row 100 under ID 1.2.2.2 liabilities from unsecured lending transactions with non-financial customers. In the same way, operational deposits not covered by rows 0180-0200 shall be reported in row 0170.
<b>Link</b>	<a href="https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2019_4821">https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2019_4821</a>

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