

Question ID	2019_4893
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 as amended by Regulation (EU) 2019/876 (CRR2)
Topic	Supervisory reporting - Liquidity (LCR, NSFR, AMM)
Article	415
Paragraph	3
Subparagraph	b
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
Article/Paragraph	Annex XIX, C69.00
Date of submission	03/09/2019
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Clarifications on the scope of 'New Funding' in C69.00
Question	<p>We would like to clarify two matters: 1. Whether 'new funds' are meant to be calculated with reference to the institution's funding levels as a whole, or with reference to the individual depositor's position at the reporting date. For example, Client A holds a sight deposit with Bank ABC, and transfers funds to Client B into an account held with the same bank. Should Bank ABC report a 'nil' balance in C69.00 given that there has been no increase in the institution's overall level of funding? Or is some other treatment applicable in this case? 2. What would be the appropriate reporting for amounts transferred from a sight deposit account to a defined-maturity deposit pertaining to the same depositor? Given that this scenario is not addressed in the instructions, could you clarify whether such amounts should be treated as 'rolled-over' (and therefore within the scope of 'new funds' as per Annex XIX, 1.4(10))? If so, in such instances should institutions include in C69.00 the volume and spread pertaining to the new term deposit under its corresponding maturity bucket? Or is there another applicable treatment for these types of scenarios?</p>
Background on the	C69.00 seeks to collect information on 'new funds' obtained during the

question	<p>reporting period and still present at the end of the reporting period (Annex XIX, 1.4(1)). C69.00 expressly incorporates in the definition of 'new funds', funding that rolled-over and is still there at the end of the reporting period (Annex XIX, 1.4(10)). Diverting from this rule, Annex XIX, 1.4(11) clarifies that sight deposits in which there has been no increase over the reporting period shall not be treated as rolled-over, and therefore are not reportable in this template. Furthermore, Annex XIX, 1.4(1) refers to the institution's position of new funding, whilst EBA Q&A 2016_2761 refers to the depositor's position at the reference date.</p>
EBA answer	<p>According to Annex XVIII (template) and Annex XIX (instructions) of Regulation (EU) No 680/2014 as amended by Implementing Regulation (EU) 2017/2114, institutions are required to report in supervisory reporting template C 69.00 the transaction volume and prices paid for funding obtained during the reporting period and still present at the end of the reporting period, in accordance with pre-defined time buckets.</p> <p>On Question 1: In accordance with paragraph 1.4.11 of Annex XIX of Regulation (EU) No 680/2014 as amended by Implementing Regulation (EU) 2017/2114, the volume and spread of sight deposits shall only be reported where the depositor did not have a sight deposit in the preceding reporting period or where there is an increase in the deposit amount compared to the previous reference date, in which case the increment shall be treated as new funding. Given that the instructions include a reference to the individual depositors, intra-bank transfers of sight deposits during the reporting period should be considered since this transfer will result in an increase in the amount of sight deposits for the individual depositor to whom the deposits are transferred.</p> <p>On Question 2: Funds transferred from sight deposits to term deposits pertaining to the same depositor should be treated in accordance with paragraph 1.4.10 of Annex XIX of Regulation (EU) No 680/2014 as amended by Implementing Regulation (EU) 2017/2114, i.e., to be treated as being rolled-over and representing funding to be reported in C70, since they represent funds that remain with the reporting institution but that are not in the scope of the exemption provided under paragraph 1.4.11 of Annex XIX of Regulation (EU) No 680/2014 as amended by Implementing Regulation (EU) 2017/2114. In accordance with paragraph 1.4.1 of Annex XIX of Regulation (EU) No 680/2014 as amended by Implementing Regulation (EU) 2017/2114, the volume and spread should be reported in the bucket according to the original maturity of the term deposit.</p>
Link	<p>https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2019_4893</p>

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