

# Key CRR2 Data Requirements & Related EBA 3.0 Impacts

# Major Regulatory Challenges in 2021 and beyond

Moody's is committed to get our customers comply with this timeline

## December 2020

- » EBA 2.10: Remuneration, Payments

## June 2021

- » CRR2 and EBA 3.0:

- Credit Risk
- SA-CCR
- Large Exposure
- Leverage Ratio
- NSFR
- TLAC & MREL

- » New Pillar 3 Reports

## September 2021

- » EBA 3.1: FRTB, Resolution Planning, Supervisory benchmarking



Moody's provides services so you always run the latest RiskAuthority version and configuration

- Upgrade Services packages, so Moody's upgrades RAY on demand
- CRR2 configuration packages (you should take the package in January to start the project asap)



Moody's provides required new reports and calculation engines

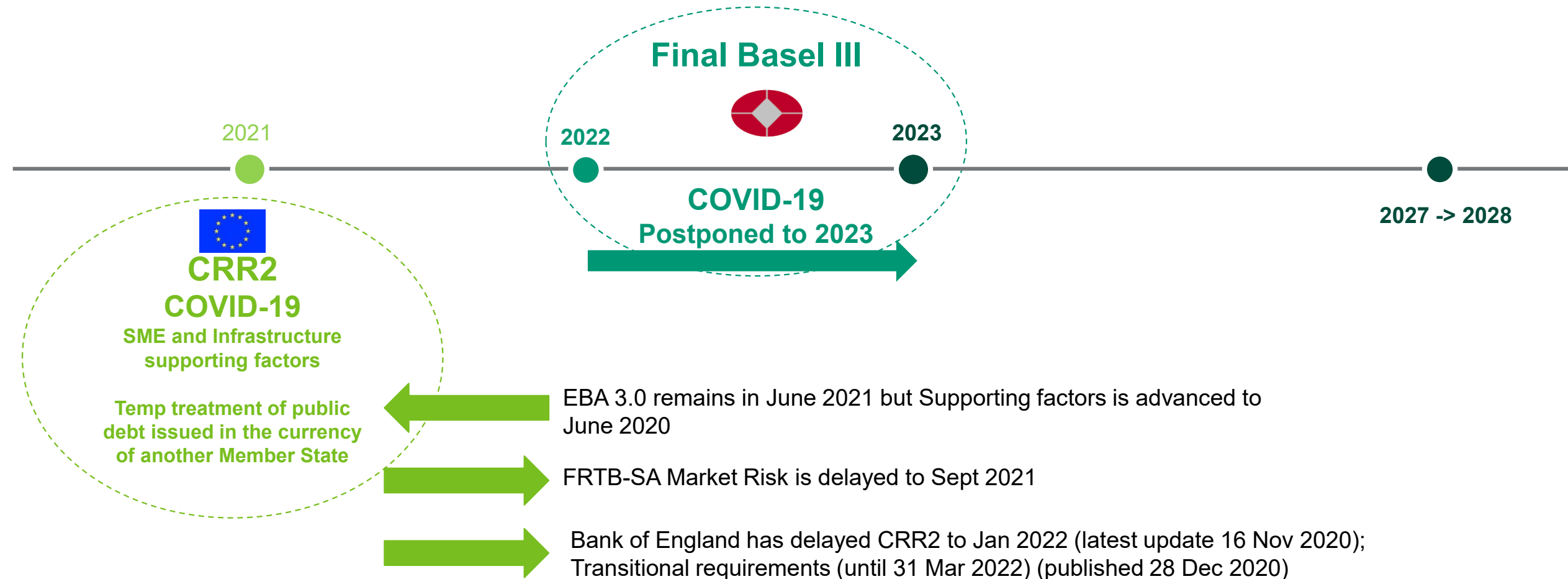
- New EBA reports (FRTB, TLAC, ...)
- New Pillar 3 reports
- Leverage Ratio engine
- RWA Variance engine (for Pillar 1 and Pillar 3 reports)



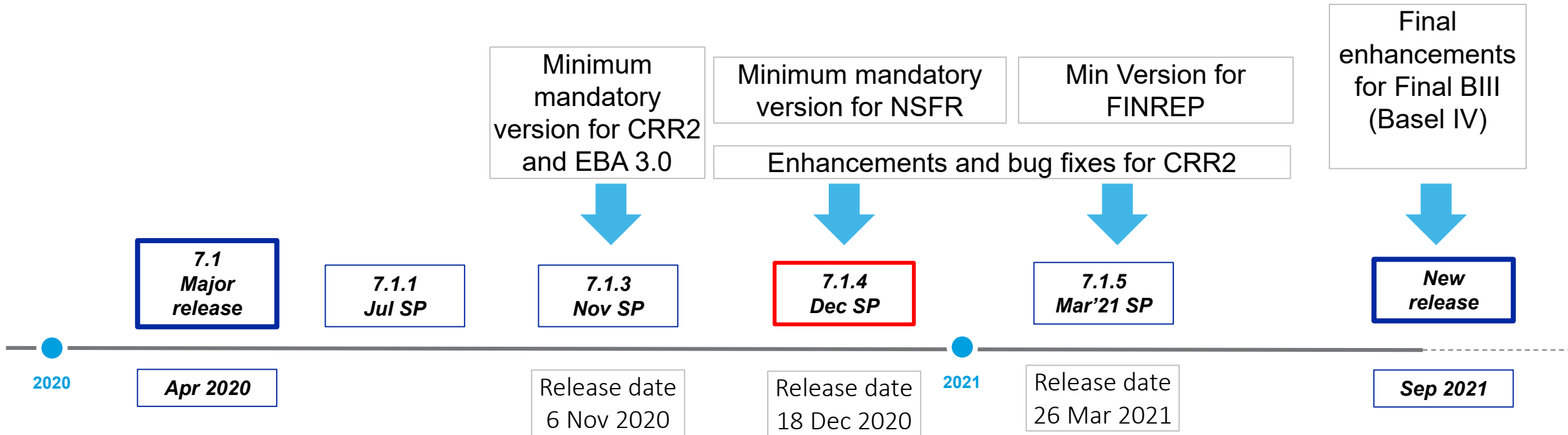
Moody's provides list of new data requirements

- This is going to be presented in this webinar

# The timeline of the next 2 major regulatory changes in banking supervision for Capital Requirements



# RiskAuthority™ Post 7.1 patches



Recommendation to upgrade to 7.1 SP4

# Agenda

## Data Gaps by Functionality

### **Credit Risk**

- Infrastructure Project Finance (PF)
- Collective Investment Units (CIU)
- Non-Performing Exposures (NPE)

### **SA-CCR**

### **Large Exposure**

### **Leverage Ratio**

### **NSFR**

1

Credit Risk

# Infrastructure Project Finance (PF)

## Benefit from Supporting factor

### » Supporting factor for infra projects

'Article 501a

Adjustment to own funds requirements for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services

1. Own funds requirements for credit risk calculated in accordance with Title II of Part III shall be multiplied by a factor of 0,75, provided that the exposure complies with all the following criteria:

- (a) the exposure is included either in the corporate exposure class or in the specialised lending exposures class, with the exclusion of exposures in default;
- (b) the exposure is to an entity which was created specifically to finance or operate physical structures or facilities, systems and networks that provide or support essential public services;

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ACCOUNT		SUB_TYPE	Existing field. New possible value : INFRA_PF	To identify sub-set of project finance exposures	
DOC_CREDIT					
FACILITY					
LOANDEPO					
ON_OFF_BALANCE					
ENTITY		ET_CODE_USER		To make sure receive CORP or SME	

# Infrastructure Project Finance (PF)

Reports: C07.00, C08.01& C08.02

» Exposures & adjustment amount separately reported

		SERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)								C 08.01 - CREDIT AND COUNTERPARTY RISK			
IRB Exposure class: Own estimates of LGD and/or conversion factor													
		EXCLUDING DOUBLE DEFAULT TREATMENT				SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE- WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK- WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK- WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUC- TURE PROJECTS SUPPORTING FACTOR	RISK- WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR
		CREDIT PROTECTION				UNFUNDED CREDIT PROTECTION							
		ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL										
			REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLE S								
0180	0190	0200	0210	0220	0230	0240	0250	0255	0256	0257			
0010	TOTAL EXPOSURES												Credit
0015	of which: Exposures subject to SME-supporting factor												
0016	of which: Exposures subject to Infrastructure Projects Supporting Factor												
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPE												



# Infrastructure Project Finance (PF)

## Impact if Data Not Available

- » Infrastructure PF supporting public services cannot be identified. Thus:
  - » 75% preferential factor will not be applied
  - » “of Which: Exposures to subject to Infrastructure Projects Supporting Factor” cannot be separately identified and reported in the new report row / column
- » Bank is still compliant with CRR2 but higher capital cost for this portfolio
  - i.e. conservative approach

# Collective Investment Units CIU

## Mandate Based Approach

- » Where there is insufficient information for the look-through approach, RWA may be computed based on the limits set in the CIU's mandate

### Approaches for calculating risk-weighted exposure amounts of CIUs

1. Where the conditions set out in Article 132(3) are met, institutions that have sufficient information about the individual underlying exposures of a CIU shall look through to those exposures to calculate the risk-weighted exposure amount of the CIU, risk weighting all underlying exposures of the CIU as if they were directly held by those institutions.

2. Where the conditions set out in Article 132(3) are met, institutions that do not have sufficient information about the individual underlying exposures of a CIU to use the look-through approach may calculate the risk-weighted exposure amount of those exposures in accordance with the limits set in the CIU's mandate and relevant law.

Institutions shall carry out the calculations referred to in the first subparagraph under the assumption that the CIU first incurs exposures to the maximum extent allowed under its mandate or relevant law in the exposures attracting the highest own funds requirement and then continues incurring exposures in descending order until the maximum total exposure limit is reached, and that the CIU applies leverage to the maximum extent allowed under its mandate or relevant law, where applicable.

# Collective Investment Units CIU

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
SECURITY_POSITIONS	7.1	UNDRAWN_CAPITAL		With SUB_TYPE = 'CIU_OFF', used to identify off-balance commitments.	Y
SECURITY (FUND)		Existing FUND fields to take note			
		IS_HIGH_RISK	T: High Risk F or Null : Not high risk		
		ISSUE_DATE		Issue date of the fund.	
		MATURITY_DATE		Maturity date of the fund.	
		TOTAL		Total assets of the fund (its underlying balance sheet exposures). It is mandatory in Mandate approach when based on FUND_COMPOSITION table.	
		NAVPS		Net Asset Value Per Share. The value of a single unit or share of the fund, also referred as "book value per share".	
		SHARES_OUTSTANDING		Total number of shares issued by the fund and held by investors.	
		NAV		Total net asset value of the fund. The total value of all the securities issued by the fund, less any liabilities. It can also be calculated as NAVPS * SHARES_OUTSTANDING.	
		FUND_DETAILED_COMPOSITION		The reference of the dealbook in which all the deals and positions included in the fund must be booked.	
		LAST_INFORMATION_RECEIVED		The date when the bank received the most recent information about the underlying exposures of the fund.	
		ALLOW_OFFSET	T: Fund positions can be aggregated with similar positions (not within the fund) F : Cannot be aggregated	Only used for CIUs handled in look-through approach.	

# Collective Investment Units CIU

## Data Requirements

4. Institutions that do not have adequate data or information to calculate the risk-weighted exposure amount of a CIU's exposures in accordance with the approaches set out in Article 132a may rely on the calculations of a third party, provided that all the following conditions are met:

Institutions that rely on third-party calculations shall multiply the risk-weighted exposure amount of a CIU's exposures resulting from those calculations by a factor of 1,2.

By way of derogation from the second subparagraph, where the institution has unrestricted access to the detailed calculations carried out by the third party, the factor of 1,2 shall not apply. The institution shall provide those calculations to its competent authority upon request.

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
SECURITY (FUND)		Import RW			
	4.1	RW		Imported RW	
	7.1.4	METHOD	LTA : Look-through Approach MBA : Mandate-based Approach	When RW is imported, method must also be imported	
		THIRD_PART_CALC_KNOWN	T or F or NULL	Where the RW is calculated by the 3rd party and imported, this flag indicates whether the banks has "unrestricted access to the detailed calculations carried out by the third party"	
FUND_UNDERLYING	4.1	LTA -- Populate FUND_UNDERLYING table			
		TABLE_NAME			
		CONTRACT_REF		Characteristics on fund underlyings should then be populated in the corresponding table e.g. SECURITY_POSITIONS	
		FUND_REFERENCE			

# Collective Investment Units CIU

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
FUND_COMPOSITION	7.1.3	MBA -- Populate FUND_COMPOSITION table			
		FUND_COMPOSITION_REF			
		FUND_REFERENCE			
		ENTITY_TYPE			
		CONTRACT_TYPE			
		SUB_TYPE	New possible values: EQT_SRW PRIVATE_SRW REC_EQT_SRW	EQT_SRW --> OTH_EQT_SRW (bis product) --> CLAIM_OTHER_EQT_SRW (asset class)  PRIVATE_SRW --> PRIVATE_EQT_SRW --> CLAIM_PRIVATE_EQT_SRW  REC_EQT_SRW --> REC_EQT_SRW --> CLAIM_LT_REC_MAIN_EQT_SRW	
		UPPER_LIMIT		Limits to be defined if AMOUNT not populated	
		LOWER_LIMIT			
		AMOUNT		EAD	
		NOTIONAL			
		CCY_CODE			

# Collective Investment Units CIU

Reports : C 07.00 & C 09.01

## » Breakdown by approach

C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH
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SA Exposure class					
		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CRED
					UNFUND ADJ
					(- GUARA
					010
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):					
281	Look-through approach	<div>Blumberger, Serge: Article 132a(2) of CRR is used, exposures in the form of units or shares in CIUs only be reported for the exposure class Collective investments undertakings (CIU):  breakdown by fund_method (reserved for CIU only) - Look-through: Article 132a(1) of CRR =&gt; 'LTA' - Mandate-based: Article 132a(2) of CRR =&gt; 'MBA' - Fall-back: Article 132(2) of CRR =&gt; 'FBA'</div>			
282	Mandate-based approach				
283	Fall-back approach				
MEMORANDUM ITEMS					
290	Exposures secured by mortgages on commercial immovable				

**Blumberger, Serge:**  
Article 132a(2) of CRR is used, exposures in the form of units or shares in CIUs only be reported for the exposure class Collective investments undertakings (CIU).  
breakdown by fund\_method (reserved for CIU only)  
- Look-through: Article 132a(1) of CRR => 'LTA'  
- Mandate-based: Article 132a(2) of CRR => 'MBA'  
- Fall-back: Article 132(2) of CRR => 'FBA'

C 09.01 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR
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Country:					
		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General
		Defaulted exposures			
		010	020	040	
010	Central governments or central banks				
110	Items associated with particularly high risk				
120	Covered bonds				
130	Claims on institutions and corporates with a short-term credit assessment				
140	Collective investments undertakings (CIU)				
141	Look-through approach				
142	Mandate-based approach				
143	Fall-back approach				
150	Equity exposures				

# CIU

## Impact if Data Not Available

- » If currently enough information & using Look-Through Approach → No impact
- » Import risk weight based on third party computations
- » Otherwise:
  - “Fall-Back” Approach : Apply 1250% RW
  - Conservative as the CIU RWA is in any case capped at this amount

Subject to Article 132b(2), institutions that do not apply the look-through approach or the mandate-based approach shall assign a risk weight of 1 250 % (‘fall-back approach’) to their exposures in the form of units or shares in a CIU.

# Non-Performing Exposures (NPE)

## Prudential Backstop : EU 575/2013

### » Deduct from CET1, the amount of insufficient coverage for NPE

*Article 47c*

#### **Deduction for non-performing exposures**

1. For the purposes of point (m) of Article 36(1), institutions shall determine the applicable amount of insufficient coverage separately for each non-performing exposure to be deducted from Common Equity Tier 1 items by subtracting the amount determined in point (b) of this paragraph from the amount determined in point (a) of this paragraph, where the amount referred to in point (a) exceeds the amount referred to in point (b):

(a) the sum of:

- (i) the unsecured part of each non-performing exposure, if any, multiplied by the applicable factor referred to in paragraph 2;
- (ii) the secured part of each non-performing exposure, if any, multiplied by the applicable factor referred to in paragraph 3;

(b) the sum of the following items provided they relate to the same non-performing exposure:

- (i) specific credit risk adjustments;
- (ii) additional value adjustments in accordance with Articles 34 and 105;
- (iii) other own funds reductions;
- (iv) for institutions calculating risk-weighted exposure amounts using the Internal Ratings Based Approach, the absolute value of the amounts deducted pursuant to point (d) of Article 36(1) which relate to non-performing exposures, where the absolute value attributable to each non-performing exposure is determined by multiplying the amounts deducted pursuant to point (d) of Article 36(1) by the contribution of the expected loss amount for the non-performing exposure to total expected loss amounts for defaulted or non-defaulted exposures, as applicable;
- (v) where a non-performing exposure is purchased at a price lower than the amount owed by the debtor, the difference between the purchase price and the amount owed by the debtor;
- (vi) amounts written-off by the institution since the exposure was classified as non-performing.



# Non-Performing Exposures (NPE)

## Deduction from CET1

»  $\text{Max}[0, (\text{NPE} * \text{Factor}) - (\text{Additional value adjustments} + \text{specific credit risk adj} + \text{other own fund reductions etc. as per 47c (1)})]$

» Exposure amount = Accounting value

2. For the purposes of point (m) of Article 36(1), the exposure value of a debt instrument shall be its accounting value measured without taking into account any specific credit risk adjustments, additional value adjustments in accordance with Articles 34 and 105, amounts deducted in accordance with point (m) of Article 36(1), other own funds reductions related to the exposure or partial write-offs made by the institution since the last time the exposure was classified as non-performing.

» Factor depends on :

- Time since exposure classified as non-performing
- Forbearance, if any

» Exclusions – Prior to 26 April 2019

Derogation from deductions from Common Equity Tier 1 items for non-performing exposures

By way of derogation from point (m) Article 36(1), institutions shall not deduct from Common Equity Tier 1 items the applicable amount of insufficient coverage for non-performing exposures where the exposure was originated prior to 26 April 2019.

# Non-Performing Exposures (NPE)

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
CAPFLOOR; COMMODITY_SWAP; CREDIT_DERIVATIVE; DEAL_IMPORT; EXCHANGE_OPTION; FOREX; FRA; FUTURE; LOANDEPO; ON_OFF_BALANCE; OPTIONS; REPO; SECURITY_POSITIONS; SWAP	7.1.3	AVA	Number - Amount expressed in the currency of the contract.	Additional value adjustment on trading book exposures	Y
CAPFLOOR; COMMODITY_SWAP; CREDIT_DERIVATIVE; DEAL_IMPORT; EXCHANGE_OPTION; FOREX; FRA; FUTURE; LOANDEPO; ON_OFF_BALANCE; OPTIONS; REPO; SECURITY_POSITIONS; SWAP; ACCOUNT; DOC_CREDIT; RECEIVABLE; RETAIL_EXPOSURE; FACILITY	7.1.3	OTH_DED	Number - Amount expressed in the currency of the contract.	Other own fund deductions related to the exposure	Y

# Non-Performing Exposures (NPE)

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ACCOUNT; DEAL_IMPORT; DOC_CREDIT; FACILITY; INDEX_LIST; LOANDEPO; ON_OFF_BALANCE; RECEIVABLE; RECEIVABLE_POOL; REPO; RETAIL_EXPOSURE; SECURITY		NPE_DATE		Date when the exposure is classified as NPE.  This is mandatory for the identification of the NPE exposures. Deals with bis_past_due='T' are also NPE exposures.	
		FIRST_FORBEARANCE_DATE		Date when the first forbearance measure has been granted	
		NB_FORBEARANCES		Identifies the number of times the deal has been granted a forbearance measure. 0 : NPE but has not received any forbearance measure. Null : Not relevant Information also required for Pillar 3 (NPE forborne more than twice > 2)	

# Non-Performing Exposures (NPE)

New Reports : C 35.01, C 35.02 & C 35.03

C 35.03 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC3)												
		Time passed since exposures classified as non-performing										TOTAL
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	
0010	TOTAL MINIMUM COVERAGE REQUIREMENT											

C 35.02 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC2)												
		Time passed since exposures classified as non-performing										TOTAL
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	
0010	TOTAL MINIMUM COVERAGE REQUIREMENT											
0020	Unsecured part of NPEs											
0030	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider											
0040	Part of NPEs secured by other funded or unfunded credit protection											
0050	EXPOSURE VALUE											
0060	Unsecured part of NPEs First forbearance measure applied between 1 year and 2 years after classification as non-performing (>1 year; <=2 years)											
	Factor		0									
0070	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider Breakdown by point in time of granting the first forbearance measure											
0080	> 2 and <= 3 years after classification as NPE											
	Factor											
0090	> 3 and <= 4 years after classification as NPE											
	Factor											
0100	> 4 and <= 5 years after classification as NPE											
	Factor											
0110	> 5 and <= 6 years after classification as NPE											
	Factor											
0120	Part of NPEs secured by other funded or unfunded credit protection Breakdown by point in time of granting the first forbearance measure											
0130	> 2 and <= 3 years after classification as NPE											
	Factor			0	0	0.35	0.55	0.8	1			
0140	> 3 and <= 4 years after classification as NPE											
	Factor				0.25	0.25	0.55	0.8	1			
0150	> 4 and <= 5 years after classification as NPE											
	Factor					0.35	0.35	0.8	1			
0160	> 5 and <= 6 years after classification as NPE											
	Factor						0.55	0.55	1			

C 35.01 - NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)												
		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	
0010	Applicable amount of insufficient coverage											
MINIMUM COVERAGE REQUIREMENT												
0020	Total minimum coverage requirement											
0030	Unsecured part of NPEs											
0040	Secured part of NPEs											
0050	Exposure value											
0060	Unsecured part of NPEs											
0070	Secured part of NPEs											
AVAILABLE COVERAGE												
0080	Total provisions and adjustments or deductions (capped)											
0090	Total provisions and adjustments or deductions (uncapped)											
0100	Specific credit risk adjustments											
0110	Additional valuation adjustments											
0120	Other own funds reductions											
0130	IRB shortfall											
0140	Difference between the purchase price and the amount owed by the debtor											
0150	Amounts written-off by the institution since the exposure was classified as non-performing											

# Non-Performing Exposures (NPE)

## Impact if Data Not Available

- » (NPE \* Factor) – (Additional value adjustments & other own fund reductions)
- » NPE\_DATE is mandatory at each exposure
  - Otherwise EAD\_NPE\_BACKSTOP is not computed
- » Factor may not be accurately computed
- » AVA and Other Reductions
  - No adjustment i.e. conservative approach

2

SA-CCR

# Modeling Collateral

## COLLATERAL for CRM linked to derivatives and posted collateral

Article 276

### Recognition and treatment of collateral

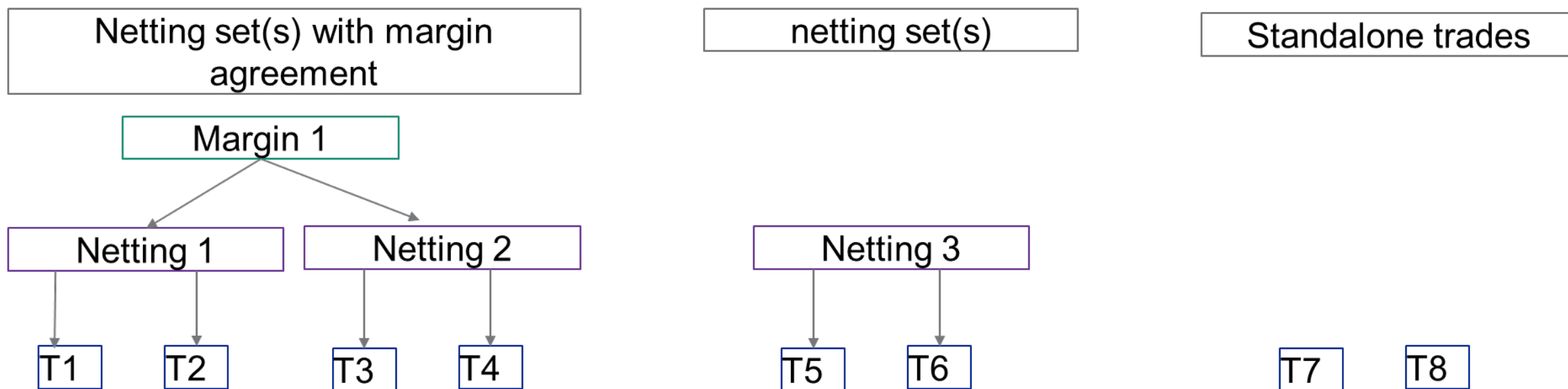
1. For the purposes of this Section, institutions shall calculate the collateral amounts of VM, VM<sub>MA</sub>, NICA and NICA<sub>MA</sub>, by applying all the following requirements:

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
COLLATERAL		RECEIVED	T : Received F : Posted	Posted collateral should be modelled in COLLATERAL table, rather than ACCOUNT	
		MARGIN_TYPE	V : Variation Margin I , A : Initial Margin		
		COLLATERAL_MODE	Collateral is linked to - C : Specific contract (i.e. derivative trade). Populate also BENEF_TABLE_NAME, BENEF_CONTRACT_REF O : Specific contracts. Fill CONTRACT_GUARANTEE table B : Netting agreement. Fill NETTING_AGREEMENT R: Margin agreement. Fill also MARGIN_AGREEMENT	Use COLLATERAL table, instead of PLEDGED_PORTFOLIO / PLEDGED_PORTFOLIO_ITEM	

# Modelisation of Margin Agreement

Art. 274(4) : 1 Margin, Multiple Netting Sets

» Possible since before 7.1.3

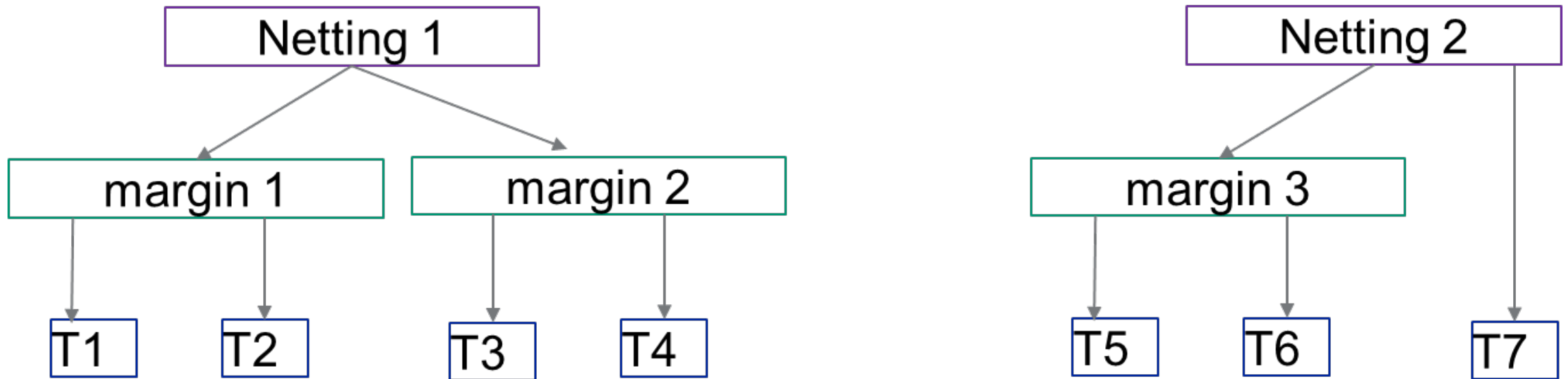




# Modelisation of Margin Agreement

Art. 274(4) : 1 Margin, Multiple Netting Sets

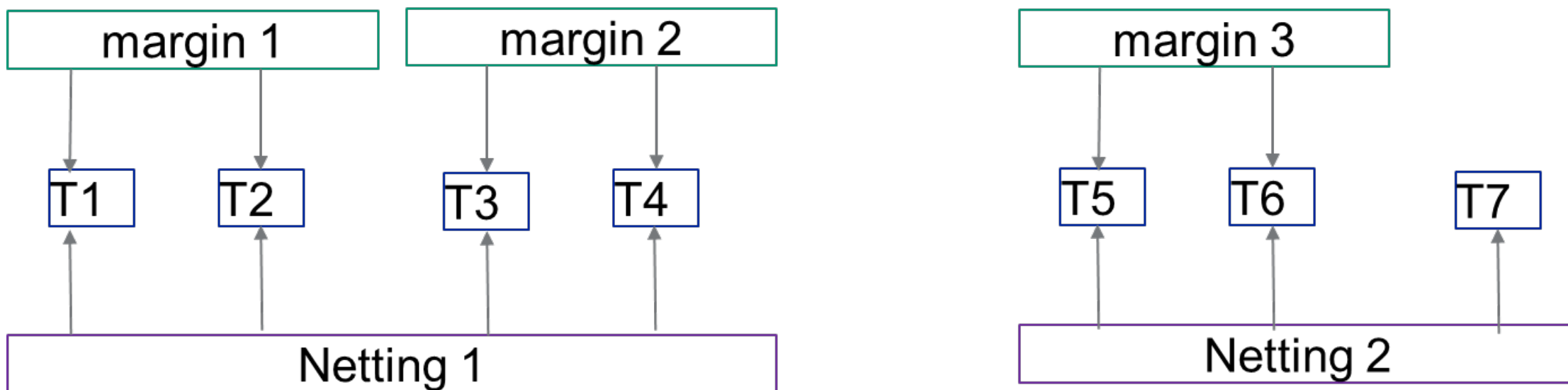
» Not possible before 7.1.3



# Modelisation of Margin Agreement

## Bottom Up Modelling

- » New column MARGIN\_AGREEMENT in all the trade tables (SWAP, FOREX, OPTIONS, DEAL\_IMPORT...) so netting agreement and/or the margin agreement can be directly sourced in without using linkages



# Modeling Margin Agreement

## MARGIN\_AGREEMENT ; MARGIN\_AGREEMENT\_LINKS

TABLE	COLUMN	POSSIBLE VALUES	Comment
COLLATERAL	FDW_NETTING_AGREEMENT		Bottom-up approach -- If COLLATERAL_MODE = 'R' (linked to margin agreement) & COLLATERAL.MARGIN_AGREEMENT is defined, then netting agreement reference should also be defined
MARGIN_AGREEMENT	MARGIN_AGREEMENT_REFERENCE		Reference of the Margin Agreement
	THRESHOLD_AMOUNT		Positive threshold before the counterparty must send the bank collateral
	THRESHOLD_AMOUNT_CCY		
	MINIMUM_TRANSFER_AMOUNT		Smallest amount posted in case of margin call
	MINIMUM_TRANSFER_AMOUNT_CCY		MTA currency
	NET_INDEPENDENT_COLL_AMOUNT		NICA represents all collaterals excluding variation margin and collateral posted in a bankruptcy remote fashion. If not imported, it will be computed
	MARGIN_PERIOD_OF_RISK		risk horizon in days
	VM_EXTINGUISHES_MTM	T : VM exchanged is the full amount that would be necessary to fully extinguish the mark-to-market exposure	
	SETTLEMENT_CCY		
	ONE_WAY	T : One way in favour of the counterparty: the bank posts collateral B : One way in favour of the bank: the bank receives collaterals F or Null : bilateral	
MARGIN_AGREEMENT_LINKS	MARGIN_AGREEMENT_REFERENCE		Link margin agreement to netting agreement
	NETTING_AGREEMENT_REFERENCE		
	LINK_WEIGHT		

# Collateral & Margin Agreement

## Impact if Data Not Available

- » Collateral information should already be imported
  - Check that modelled in correct tables
- » Collateral or Margin Agreement
  - If not imported, RC overstated

### Replacement cost

1. Institutions shall calculate the replacement cost RC for netting sets that are not subject to a margin agreement, in accordance with the following formula:

$$RC = \max\{CMV - NICA, 0\}$$

2. Institutions shall calculate the replacement cost for single netting sets that are subject to a margin agreement in accordance with the following formula:

$$RC = \max\{CMV - VM - NICA, TH + MTA - NICA, 0\}$$

# Additional FX Risk

## Deals with Non-FX Primary Risk Factor

### » Settlement currency used to determine Additional FX risk

Risk category	Risk driver	Relevant criteria and examples
Interest rate	Interest rate curve in the respective currency	Instruments whose cash flows depend only on interest rates or inflation (e.g. IR swap; IR future; floating rate agreement) if underlyings are in the same currency as the settlement currency
Equity	Equity prices and payouts	Instruments whose cash flows depend only on equity prices and dividends (e.g. equity future; equity index future; equity forward; equity swap) if underlyings are in the same currency as the settlement currency

#### Approach 2

23. Transactions that have not been identified under Approach 1 are presumed to have more than one material risk driver, thus leading to a more detailed assessment of the risk drivers of a transaction, including their materiality.

# Additional FX Risk

## Data Requirements

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
CAPFLOOR	SETTLEMENT_CCY	Settlement currency of the trade	If not populated, settlement currency is taken as trade currency of deal. If SETTLEMENT_CCY is different from underlying ccy or trade ccy, then additional FX risk will be computed	
COMMODITY_SWAP				
CREDIT_DERIVATIVE				
CDR_IMPORT				
DEAL_IMPORT				
EQUITY_SWAP				
FOREX				
FRA				
FUTURE				
OPTIONS				
SWAP				
FDW_NETTING_AGREEMENT	CLOSE_OUT_VS_SETTLEMENT	T/F, or Null	If T or Null, if 'T', then use netting agreement close-out currency, else settlement currency of the deal	

# Additional FX Risk

## Impact if Data Not Available

- » IF SETTLEMENT\_CCY not available at deal level → Leave null
  - Set CLOSE\_OUT\_VS\_SETTLEMENT = 'T' to use netting agreement close-out currency
  - Or CLOSE\_OUT\_VS\_SETTLEMENT = 'F' to use deal currency
  
- » Assumes that the transaction is settled in netting agreement close out / deal ccy

# IR Hedging Set

## Inflation Variable

- » Transactions with inflation variable as primary risk driver, assigned separate hedging set

*Article 277a*

### Hedging sets

1. Institutions shall establish the relevant hedging sets for each risk category of a netting set and assign each transaction to those hedging sets as follows:

- (a) transactions mapped to the interest rate risk category shall be assigned to the same hedging set only where their primary risk driver, or the most material risk driver in the given risk category for transactions referred to in Article 277(3), is denominated in the same currency;

For the purposes of point (a) of the first subparagraph of this paragraph, transactions mapped to the interest rate risk category that have an inflation variable as the primary risk driver shall be assigned to separate hedging sets, other than the hedging sets established for transactions mapped to the interest rate risk category that do not have an inflation variable as the primary risk driver. Those transactions shall be assigned to the same hedging set only where their primary risk driver, or the most material risk driver in the given risk category for transactions referred to in Article 277(3), is denominated in the same currency.



# IR Hedging Set

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
SWAP	7.1	PAY_INDEXATION_RULE	RCPN: Real Coupon YONY: Period On Period OATI: Oat-i	Identify transactions with inflation as primary risk driver. Fill with any of the recognised values to tag trades that have inflation variable and should thus be in a separate hedging set	
		REC_INDEXATION_RULE			
CAPFLOOR; EQUITY_SWAP; OPTIONS; FRA; FUTURE; LOANDEPO	7.1	INDEXATION_RULE	RCPN: Real Coupon YONY: Period On Period OATI: Oat-i		
DEAL_IMPORT	7.1	INDEXATION_RULE_1	RCPN: Real Coupon YONY: Period On Period OATI: Oat-i		
		INDEXATION_RULE_2			
SACCR_DETAIL	7.1	IS_INFLATION	T/F		

# IR Hedging Set

## Impact if Data Not Available

- » If transactions with inflation variable as the primary risk driver cannot be separately identified, then
  - Hedging sets not correctly defined as per regulation
  - Add-ons not strictly correct / compliant with regulation

*Article 280*

**Hedging set supervisory factor coefficient**

For the purpose of calculating the add-on of a hedging set as referred to in Articles 280a to 280f, the hedging set supervisory factor coefficient 'ε' shall be the following:

$$\epsilon = \begin{cases} 1 & \text{for the hedging sets established in accordance with Article 277a(1)} \\ 5 & \text{for the hedging sets established in accordance with point (a) of Article 277a(2)} \\ 0,5 & \text{for the hedging sets established in accordance with point (b) of Article 277a(2)} \end{cases}$$

# Netting Sets of Sold Options

EAD = 0 if Premium Received Upfront

- » Netting sets of only sold options can have 0 EAD, if premium received upfront

## Article 274 (5)

5. Institutions may set to zero the exposure value of a netting set that satisfies all the following conditions:
- (a) the netting set is solely composed of sold options;
  - (b) the current market value of the netting set is at all times negative;
  - (c) the premium of all the options included in the netting set has been received upfront by the institution to guarantee the performance of the contracts;
  - (d) the netting set is not subject to any margin agreement.

# Netting Set of Sold Options

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
CAPFLOOR; DEAL_IMPORT; EQUITY_SWAP; EXCHANGE_OPTION; OPTION; SWAP	7.1.3	UPFRONT_PAID_PREMIUM	T or F or NULL	T' indicates that the buyer of the option has paid fully upfront the premium to the seller. one of criteria to set EAD=0 for sold options either standalone deal or under netting agreement (The premium has been received upfront)	

- » If data is not available, conservative approach is to default to 'F' (or Null)
  - Exposure value of netting set will not be zero-rised

# Settled-to-Market Transactions

## Maturity Factor Computed Using Time Till Next Reset

- » Settled-to-Market – Market value reset to 0 on specific payment date
- Remaining maturity = time till next reset

### Maturity Factor

1. Institutions shall calculate the maturity factor as follows:

(a) for transactions included in the netting sets referred to in Article 275(1), institutions shall use the following formula:

$$MF = \sqrt{\min\{\max\{M, 10/\text{OneBusinessYear}\}, 1\}}$$

where:

MF = the maturity factor;

M = the remaining maturity of the transaction which is equal to the period of time needed for the termination of all contractual obligations of the transaction; for that purpose, any optionality of a derivative contract shall be considered to be a contractual obligation; the remaining maturity shall be expressed in years using the relevant business day convention;

2. For the purposes of paragraph 1, the remaining maturity shall be equal to the period of time until the next reset date for transactions that are structured to settle outstanding exposure following specified payment dates and where the terms are reset in such a way that the market value of the contract shall be zero on those specified payment dates.

# Settled-to-Market Transactions

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
CREDIT_DERIVATIVE; SACCR_DETAIL	7.1.3	RESETTABLE_MTM NEXT_RESET_DATE	T or F, default: F	If filled, then used to determine next fixing date for the purpose of add-on computation	
DEAL_IMPORT		RESETTABLE_MTM NEXT_FIXING_DATE_1, NEXT_FIXING_DATE_2	T or F, default: F	MAX (.NEXT_FIXING_DATE_1, .NEXT_FIXING_DATE_2)	

# Settled-to-Market Transactions

## Impact if Data Not Available

- » If settled-to-market transactions, or the next reset date cannot be identified
  - Leave RESETTABLE\_MTM & NEXT\_RESET\_DATE null
  - Maturity will be used, as per current methodology
- » Computed add-on could be higher than required, if next reset date < 1Y since
  - Likely NEXT\_MTM\_RESET\_DATE < MATURITY\_DATE
  - MF → Risk Position → Effective Notional → Add-On

# Retained Variation Margin

## Trades Cleared Through CCP with Retained VM

- » CCP retains VM, which is not protected against insolvency of the CCP
- » MPOR using transaction maturity, instead of based on margin agreement

(b) for transactions included in the netting sets referred to in Article 275(2) and (3), the maturity factor is defined as:

$$MF = \frac{3}{2} \sqrt{\frac{MPOR}{\text{OneBusinessYear}}}$$

where:

MF = the maturity factor;

MPOR = the margin period of risk of the netting set determined in accordance with Article 285(2) to (5); and

Art 285 2)

2. For transactions subject to daily re-margining and markto- market valuation, the margin period of risk used for the purpose of modelling the exposure value with margin agreements shall not be less than:

(a) 5 business days for netting sets consisting only of repurchase transactions, securities or commodities lending or borrowing transactions and margin lending transactions;

(b) 10 business days for all other netting sets.

(d) where a CCP retains variation margin against a transaction, and the institution's collateral is not protected against the insolvency of the CCP, the institution shall apply a margin period of risk that is the lower of one year and the remaining maturity of the transaction, with a floor of 10 business days.

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
DEAL_IMPORT	7.1.3	RETAINED_VM	T, F or NULL	Relevant only when CLEARING_HOUSE_CODE also populated	



# Retained Variation Margin

## Impact if Data Not Available

- » If not able to identify, then not able to use deal maturity
  - Use MPOR defined at margin agreement level
  - MPOR → MF → Risk Position → Effective Notional → Add-On
  - Likely, add-on will be less than required i.e. not strictly compliant

# SA-CCR

## New Reports : C 34.01, C 34.03 & C 34.05

### C 34.01 COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS (CCR 1)

		MONTH 1			MONTH 2			MONTH 3		
		LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL
		0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	Size of the derivative business									
0020	On- and off-balance sheet derivatives									
0030	(-) Credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures									
0040	Total assets									
0050	Percentage of total assets									

#### DEROGATION IN ACCORDANCE WITH ARTICLE 273a (4) CRR

0060	Are the conditions of Article 273a (4) CRR met, including the approval from the competent authority?
0070	Method for calculating exposure values at consolidated level

### C 34.03 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR or SIMPLIFIED SA-CCR (CCR 3)

CCR approach

RISK CATEGORIES		CURRENCY	SECOND CURRENCY IN PAIR	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	ADD-ON
		0010	0020	0030	0040	0050	0060	0070
0010	TOTAL							
0020	of which: Mapped to 2 risk categories							
0030	of which: Mapped to 3 risk categories							
0040	of which: Mapped to more than 3 risk categories							
0050	INTEREST RATE RISK							
0060	of which: Mapped exclusively to Interest rate risk category							
0070	of which: Largest currency							
0080	of which: 2nd largest currency							
0090	of which: 3rd largest currency							
0100	of which: 4th largest currency							
0110	of which: 5th largest currency							
0120	FOREIGN EXCHANGE RISK							
0130	of which: Mapped exclusively to Foreign Exchange risk category							
0140	of which: Largest currency pair							
0150	of which: 2nd largest currency pair							
0160	of which: 3rd largest currency pair							

### C 34.05 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM) (CCR 5)

INSTRUMENTS		MARGINED						
		NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE
		0010	0020	0030	0040	0050	0060	0070
0010	TOTAL							
0020	of which: SwVR positions							
0030	Netting sets treated with the CR Standardised Approach							
0040	Netting sets treated with the CRIIB Approach							
0050	INTEREST RATE							
0060	FOREIGN EXCHANGE							
0070	CREDIT							
0080	EQUITY							
0090	COMMODITY							
0100	OTHER							

# SA-CCR IMM C34.05

## EPE\_DETAIL\_IMPORT

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
EPE_DETAIL_IMPORT			If Effective EPE and Effective Maturity are imported for a complete netting set rather than for individual contracts, this field contains this netting agreement reference,	Y
	AGREEMENT_REFERENCE			
	CROSS_PRODUCT_NETTING		Cross Product in the netting	Y
	EAD		Exposure value (EAD) after CRM	Y
	EFFECTIVE_EPE		Effective Expected Positive Exposure for this contract or netting agreement	Y
	EXPOSURE_CUR		Current Exposure	Y
	MARGIN_AGREEMENT_REFERENCE			Y
	METHOD	STD : Standardised Approach FOU : Foundation Approach ADV : Advanced Approach		Y
	PRODUCT_CATEGORY		Product category	Y
	PRODUCT_TYPE		Product Type	Y
	STRESSED_EFFECTIVE_EPE		Stressed Effective EPE	Y
	SWWR	T : Exposed to Specific Wrong Way Risk F or Null : Not exposure to SWWR		Y
	TRADE_CVM		CVM	Y
	TRADE_NOTIONAL		Notional	Y
	TRANSACTION_NB		Number of transaction for each product type	Y

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Large Exposures

# Large Exposures

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ENTITY	7.0	G_SIB	G': Global systemically important bank	Article 395(a) : Large exposure limit from a G-SIB to another G-SIB is reduced to 15% (from 25%). Relevant only if reporting bank is GSIB	
		ATTRIBUTE_3	'SHADOW_BANK'	Art 394 para.2 : Identify and report shadow entities. Note free attribute field has always been in RAY, usage for LE is from v7.0. Condition : attribute_3 ='SHADOW_BANK' and UFI flag = 'T'	Y
		ATTRIBUTE_1	'RESOLUTION'	Art 400 (a) : Indicate resolution entity group subjected to exemption Note free attribute field has always been in RAY, usage for LE is from v7.0	Y
ENTITY_LINK_TYPE	7.0	GRAPH_TYPE	Hierarchical' : Control connection 'Directed' : Economic connection	EBA grouping requirement for Control and Economical Link Note this is at link type level, so may need to create corresponding ENTITY_LINKS if required	Y
EXTERNAL_ENTITY_CODE	7.0	CODIFIER	Codifier code.The list of the codifier codes is defined in the	EBA3.0 template LE_01 (C27) column 010	Y
		CODE	External code provided by the codifier.		Y

# Large Exposures

## Art. 390 (3): Market Risk Offset in LE

3. For exposures in the trading book, institutions may:
  - (a) offset their long positions and short positions in the same financial instruments issued by a given client, with the net position in each of the different instruments being calculated in accordance with the methods laid down in Chapter 2 of Title IV of Part Three;
  - (b) offset their long positions and short positions in different financial instruments issued by a given client, but only where the financial instrument underlying the short position is junior to the financial instrument underlying the long position or where the underlying instruments are of the same seniority.

- » To apply trading book offset, a customisation package (EEP) is provided
  - Sample code is available. Call BEFORE\_LE\_PROCESS
- » Custom param table: LE\_SPEC\_BCBS\_PARAM.OFFSET\_LEVEL
  - 'BY\_REFERENCE' : Offset in the same issue
  - 'BY\_ISSUER' : Offset in the different seniority categories for the same issuer
- » Note : Generic fields in T\_MR

# Large Exposures

Reports removed : C30.00 & C31.00.

Changes : C26.00 & C27.00

## C 26.00 - Large Exposures limits (LE Limits)

		Applicable limit
		010
010	Non institutions	
020	Institutions	
030	Institutions in %	
040	Globally Systemic Important Institutions (G-SIIs)	

## C 27.00 - Identification of the counterparty (LE 1)

LEI Code removed

COUNTERPARTY IDENTIFICATION							
Code	Name	Type of code	National code	Residence of the counterparty	Sector of the counterparty	NACE code	Type of counterparty
010	020	030	035	040	050	060	070

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Leverage Ratio



# Exclusions from Total Exposure Measure

Defined in Art. 429a

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ENTITY	7.1.1	ET_CODE_USER		Para 1(c) 0% RW exposures  Existing field. Potentially a new ET_CODE_USER is required to map to BIS_ENTITY_TYPES BANK_INT_GRP & BANK_IPS	
All instrument tables	7.1.1	SUB_TYPE	<p>Existing field. New possible values</p> <p>'PUBLIC_INV' : Exposures arising from assets that constitute claims on central governments, RGLA or PSE in relation to public sector investments</p> <p><i>Exposures arising from promotional loans, granted by :</i></p> <p>'PROMO' : Public development credit institution</p> <p>'PROMO_SOV' : Entity directly set up by the central government, regional governments or local authorities of a Member State</p> <p>'PROMO_INT' : Entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution</p> <p><i>Exposures arising from passing-through promotional loans, granted by :</i></p> <p>'PASS_THR' : Public development credit institution</p> <p>'PASS_THR_SOV' : Entity directly set up by the central government, regional governments or local authorities of a Member State</p> <p>'PASS_THR_INT' : Entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution</p>	Para 1(d) Claims on sov and government entities	

# Exclusions from Total Exposure Measure

Defined in Art. 429a

TABLE	COLUMN	POSSIBLE VALUES	Comment
<i>All instrument tables</i>	SUB_TYPE	<p><u>Existing field. New possible values</u></p> <p><i>Part of the exposures arising from passing-through promotional loans to other credit institution, granted by :</i></p> <p>PASS_THR_OTH' : Public development credit institution</p> <p>'PASS_THR_OTH_SOV' : Central government, regional governments or local authorities of a Member State</p> <p>'PASS_THR_OTH_INT' : Entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution</p>	Para 1(e) Promotional loans to other credit institutions
FACILITY; ON_OFF_BALANCE; LOANDEPO; DOC_CREDIT	SUB_TYPE	Existing field. New possible value : 'EXPORT_CREDIT'	Para 1(f) Sov guaranteed portion of export credits Identification of guaranteed portion is done at reporting layer, using T_CDR
CAPFLOOR, COLLATERAL, COMMODITY_SWAP, CREDIT_DERIVATIVE, DEAL_IMPORT, EXCHANGE_OPTION, FOREX, FRA, FUTURE, OPTIONS, REPO, SECURITY_POSITIONS, SWAP	CCP_EXPOSURE_TYPE	Existing field. New possible value for condition 'not obligated to reimburse' : '5'	Para 1(g), 1(h) Bank is CM of QCCP, and not obligated to reimburse any loss

# Exclusions from Total Exposure Measure

Defined in Art. 429a

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ON_OFF_BALANCE	7.1	SUB_TYPE	Existing field. New possible value : 'FIDUCIARY'	Para 1(i) Fiduciary assets. RECOGNIZED_ASSET_REF to store operating accounting information. Then, resulting to: U: recognized as asset under operating accounting framework but derecognized by IAS39 and IFRS10 (applicable for fiduciary assets)	
		RECOGNIZED_ASSET_REF	Existing field. New possible value : 'FIDUCIARY_DERECOG'		
ON_OFF_BALANCE	7.1	SUB_TYPE	Existing field. New possible value : 'LEGAL_FUNDING'		
ON_OFF_BALANCE REPO	7.1.4	RECOGNIZED_ASSET_REF	Existing field. New possible value : 'CB_EXCLUSION'		
SECURITY_POSITIONS		RECOGNIZED_ASSET_REF	New field. New possible value : 'CB_EXCLUSION'		
<i>All instrument tables</i>	7.1.4	SUB_TYPE	Existing field. New possible value : 'ANCILLARY'	Para 1(o) Banking-type ancillary services of CSD	

- » If exclusions are not identified, the Total Exposure Measure & thus Leverage Ratio computed will be higher than necessary

# Repo Right to Set-Off

## Art. 429b(4) : Netting SFTs to Same Counterparty

- » Securities financing transactions to same counterparty can be netted, if
  - Same settlement date
  - Right to set-off is legally enforceable

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
FDW_NETTING_AGREEMENT	7.1.3	SET_OFF	T: Right to set-off F or NULL : No right to set-off	Repo.NETTING_AGREEMENT_REF populated with same agreement reference	
ENTITY	7.1.4	SET_OFF	T: Right to set-off F or NULL : No right to set-off	Used if no master netting agreement defined. Right to set off can be defined at entity level	
REPO		CLEARING_HOUSE_CODE	Transactions subject to settlement mechanism that results in functional equivalent of net settlement, fill CCP ENTITY_CODE + SET_OFF = 'T'	Used if no master netting agreement defined. Right to set off defined at CCP level	

- » If not defined, will not benefit from this potential exposure netting i.e. conservative

# SFTs : EBA C 47.00

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
REPO	7.1.3	RECOGNIZED_ASSET_REF	<p><i>Report in Row 0190</i></p> <p>'RECOG_CASH' : Cash (recognised as asset) received retained on the balance sheet (repo)</p> <p>'RECOG_SEC' : Provided security (recognised as asset) retained on the balance sheet (both repo &amp; reverse repo)</p> <p>'RECOG_ASSET': Both legs retained</p> <p><i>Report in Row 0030</i></p> <p>'SIM' : Identification of SFT subject to SIM method, and</p> <p>'RECOG_CASH_SIM' : Cash received retained on the balance sheet. Simple method (repo)</p> <p>'RECOG_SEC_SIM' : Provided security retained on the balance sheet. Simple method (both repo &amp; reverse repo)</p> <p>'RECOG_ASSET_SIM' : Both legs retained on the balance sheet</p>	Existing field. New possible values -- All excluded from 0010.	Y

Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0010	SFTs: Exposure value	
0020	SFTs: Add-on for counterparty credit risk	
0030	Derogation for SFTs: Add-on in accordance with Article 429e(5) and 222 CRR	
0040	Counterparty credit risk of SFT agent transactions	
0050	(-) Exempted CCP leg of client-cleared SFT exposures	
0190	Other assets	

# Cash Pooling Arrangement

## Art. 429b: Netting of Exposures in Cash Pooling Arrangements

» Credit & debit balances of cash pooling arrangements can only be netted, if certain conditions are met

2. A cash pooling arrangement offered by an institution does not violate the condition set out in point (b) of Article 429(7) only where the arrangement meets both of the following conditions:

- (a) the institution offering the cash pooling arrangement transfers the credit and debit balances of several individual accounts of entities of a group included in the arrangement ('original accounts') into a separate, single account and thereby sets the balances of the original accounts to zero;
- (b) the institution carries out the actions referred to in point (a) of this subparagraph on a daily basis.

For the purposes of this paragraph and paragraph 3, cash pooling arrangement means an arrangement whereby the credit or debit balances of several individual accounts are combined for the purposes of cash or liquidity management.

3. By way of derogation from paragraph 2 of this Article, a cash pooling arrangement that does not meet the condition set out in point (b) of that paragraph, but meets the condition set out in point (a) of that paragraph, does not violate the condition set out in point (b) of Article 429(7), provided that the arrangement meets all the following conditions:

- (a) the institution has a legally enforceable right to set off the balances of the original accounts through the transfer into a single account at any point in time;
- (b) there are no maturity mismatches between the balances of the original accounts;
- (c) the institution charges or pays interest based on the combined balance of the original accounts;
- (d) the competent authority of the institution considers that the frequency by which the balances of all original accounts are transferred is adequate for the purpose of including only the combined balance of the cash pooling arrangement in the total exposure measure.

# Credit Derivatives

## Art. 429b: Offset of Written CDS with Purchased CDS

- » Written CDS exposure can be offset with effective notional of purchased CDS, given certain conditions

3. Institutions may fully or partly reduce the exposure value calculated in accordance with paragraph 2 by the effective notional amount of purchased credit derivatives, provided that all the following conditions are met:

- (a) the remaining maturity of the purchased credit derivative is equal to or greater than the remaining maturity of the written credit derivative;
- (b) the purchased credit derivative is otherwise subject to the same or more conservative material terms as those in the corresponding written credit derivative;
- (c) the purchased credit derivative is not purchased from a counterparty that would expose the institution to Specific Wrong-Way risk, as defined in point (b) of Article 291(1);
- (d) where the effective notional amount of the written credit derivative is reduced by any negative change in fair value incorporated in the institution's Tier 1 capital, the effective notional amount of the purchased credit derivative is reduced by any positive fair value change that has been incorporated in Tier 1 capital;
- (e) the purchased credit derivative is not included in a transaction that has been cleared by the institution on behalf of a client or that has been cleared by the institution in its role as a higher-level client in a multi-level client structure and for which the effective notional amount referenced by the corresponding written credit derivative is excluded from the total exposure measure in accordance with point (g) or (h) of the first subparagraph of Article 429a(1), as applicable.

# Cash Pooling & CDS Netting

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ON_OFF_BALANCE	7.1.3	SUB_TYPE	value = 'CASH_POOL'		
		RECOGNIZED_ASSET_REF	DAILY' : Meets conditions in Art 429b(2) i.e balance set to 0 on a daily basis 'COND' : Meets conditions in Art 429b(3)		
		GROSS_CARRYING_AMOUNT		Gross carrying amount before offsetting	
CREDIT_DERIVATIVE	7.1.3	SWWR	T, F or NULL	For the purchased CD, Must be F or Null to be eligible for offsetting	
		CCP_EXPOSURE_TYPE		Existing field. Must be <> 5 to be eligible for the written CDS.	
		CLOSEOUT		EBA report C40. -- CDS with or without close out clause	Y

» If data not sourced, then no netting benefit even if in practice all criteria are met



# Regular-Way Purchases & Sales

## Art. 429g

### » Identification of regular-way purchases & sales awaiting settlement

Article 429g

#### Calculation of the exposure value of regular-way purchases and sales awaiting settlement

1. Institutions shall treat cash related to regular-way sales and securities related to regular-way purchases which remain on the balance sheet until the settlement date as assets in accordance with point (a) of Article 429(4).
2. Institutions that, in accordance with the applicable accounting framework, apply trade date accounting to regular-way purchases and sales which are awaiting settlement shall reverse out any offsetting between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchase awaiting settlement allowed under that framework. After institutions have reversed out the accounting offsetting, they may offset between those cash receivables and cash payables where both the related regular-way sales and purchases are settled on a delivery-versus-payment basis.
3. Institutions that, in accordance with the applicable accounting framework, apply settlement date accounting to regular-way purchases and sales which are awaiting settlement shall include in the total exposure measure the full nominal value of commitments to pay related to regular-way purchases.

Institutions may offset the full nominal value of the commitments to pay related to regular-way purchases by the full nominal value of cash receivables related to regular-way sales awaiting settlement only where both of the following conditions are met:

- (a) both the regular-way purchases and sales are settled on a delivery-versus-payment basis;
- (b) the financial assets bought and sold that are associated with cash payables and receivables are fair valued through profit and loss and included in the institution's trading book.

{0188;0010}	<b>Regular-way purchases awaiting settlement: Full recognition of commitments to pay under settlement date accounting</b>  Article 429g(3) CRR.  The full nominal value of commitments to pay related to regular-way purchases, for institutions that, in accordance with the applicable accounting framework, apply settlement date accounting to regular-way purchases and sales. Securities related to regular-way sales shall be reported in row 0190 "other assets".
{0189;0010}	<b>(-) Regular-way purchases awaiting settlement: offset to commitments to pay under settlement date accounting in accordance with 429g(3) CRR</b>  Article 429g(3) CRR.  The part of the amount reported in row 0188 offset by the full nominal value of cash receivables related to regular-way sales awaiting settlement in accordance with Article 429g(3) CRR.
{0185;0010}	<b>Regular-way purchases and sales awaiting settlement: Accounting value under trade date accounting</b>  Article 429g(1) CRR.  The sum of : <ul style="list-style-type: none"><li>- The amount of the cash related to regular-way purchases which remain on the balance sheet until the settlement date as assets in accordance with point (a) of Article 429(4) CRR.</li><li>- The cash receivables related to regular-way sales which remain on the balance sheet as assets until the settlement date in accordance with point (a) of Article 429(4) CRR. This amount is after the effect of offsetting between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchases awaiting settlement, as allowed under the applicable accounting framework.</li></ul> Institutions that follow the trade date accounting shall report the abovementioned sum in this cell instead of row 0190 "other assets", while they shall report the securities related to regular-way purchases in row 0190.

# Regular-Way Purchases & Sales

## Data Requirements

- » Purchase / Sale defined in SECURITY\_POSITIONS
  - Trade date  $\leq$  Reporting Date  $<$  Value Date  $<$  Maturity Date
- » Amounts representing cash payable (purchase) or cash receivable (sale) need to be provided
- » Trade Date Accounting
  - GROSS\_CARRYING\_VALUE ; GROSS\_CARRYING\_AMOUNT

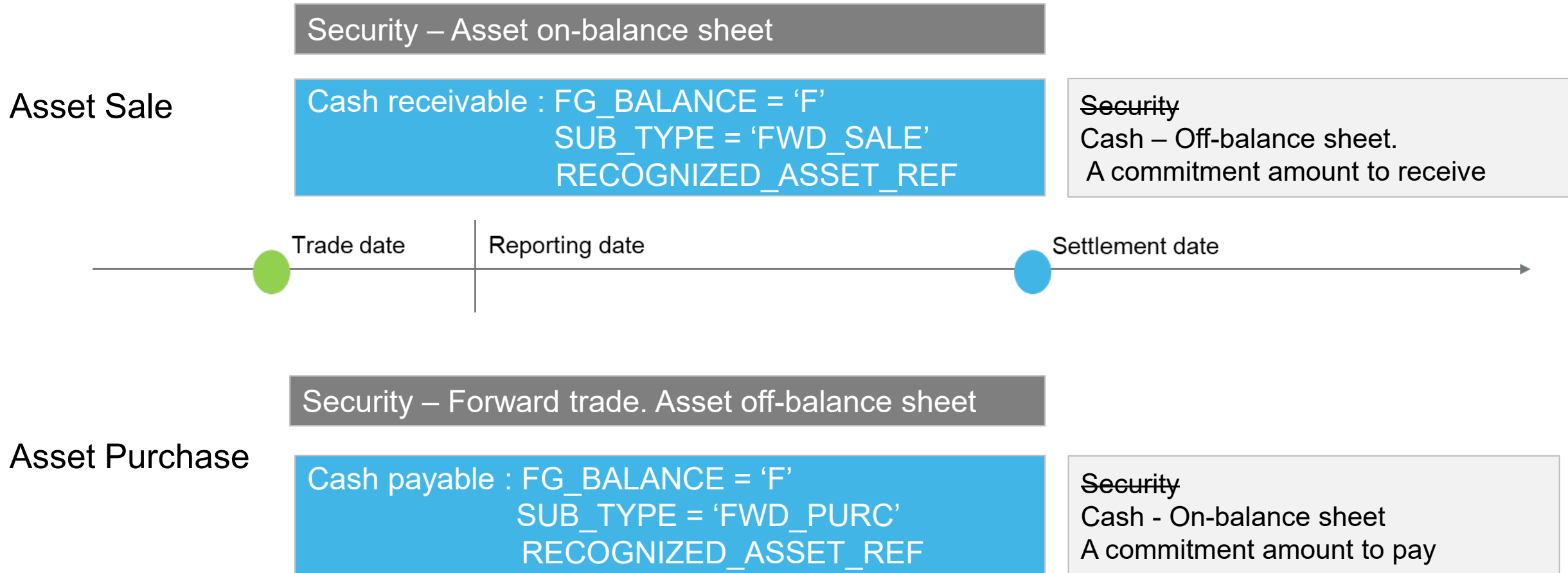
# Regular-Way Purchases & Sales

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ON_OFF_BALANCE		SUB_TYPE	Existing field. New possible values 'FWD_PURC' : Purchase 'FWD_SALE_CASH_REC' : Cash receivable of Sale (forward asset sale of OFB) 'FWD_SALE' : (for forward asset sale OFB)		
		RECOGNIZED_ASSET_REF	Existing field. New possible values 'DVP_FV' : settled on DVP basis + fair valued through profit and loss 'DVP': settled on DVP basis + NOT fair valued through profit and loss ' NOT_DVP' or null : not settled on DVP basis		
		FG_BALANCE	T': ONB; Trade Date Accounting 'F' : OFB; Settlement Date Accounting		
	7.1.4	GROSS_CARRYING_AMOUNT		Store amount before offsetting, if trade accounting is used	

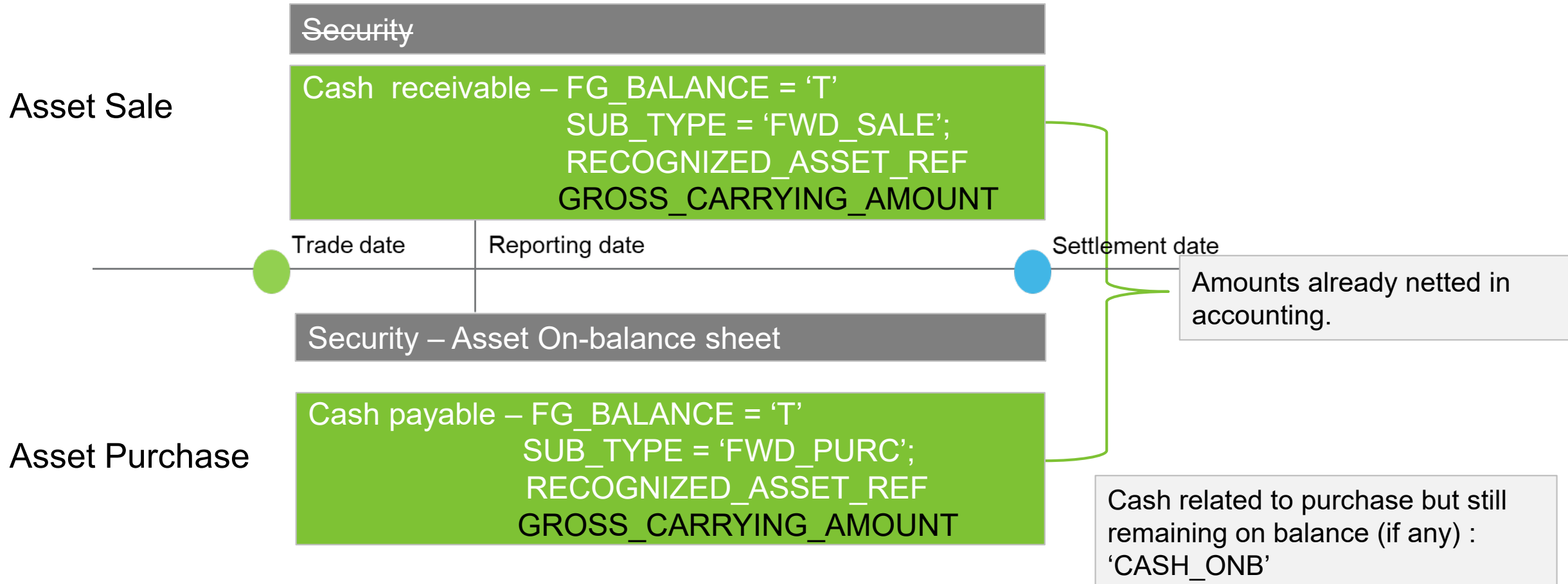
# Regular-Way Purchases & Sales

## Settlement Date Accounting



# Regular-Way Purchases & Sales

## Trade Date Accounting



# Leverage Ratio

## Reporting Changes

- » C 41.00 & C 42.00 removed
- » New reports : C 48.01 & C 48.02
- » Reports significantly changed : C 40.00, C 44.00 & C 47.00

# Leverage Ratio

## Reporting Changes – Green Indicates Newly Added

**C 40.00 - ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)**

Row		Accounting balance sheet value	Accounting value assuming no netting or	Add-on for SFTs	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference)	Leverage ratio exposure amount
		0010	0020	0040	0070	0075	0085	0130
0010	Derivatives							
0020	Credit derivatives (protection sold)							
0030	Credit derivatives (protection sold), which are subject to a close out clause							
0040	Credit derivatives (protection sold), which are not subject to a close out clause							
0050	Credit derivatives (protection bought)							
0060	Financial derivatives							
0071	Security Financing Transactions							
0090	Other assets							
0095	Off-balance sheet items							
0210	Cash collateral received in derivatives transactions							
0220	Receivables for cash collateral posted in derivatives transactions							
0230	Securities received in an SFT that are recognised as an asset							
0240	SFT cash conduit lending (cash receivables)							
0270	Public sector investments - Claims on central governments							
0280	Public sector investments - Claims on regional governments							
0290	Public sector investments - Claims on local authorities							
0300	Public sector investments - Claims on public sector entities							
0310	Promotional loans - Claims on central governments							
0320	Promotional loans - Claims on regional governments							
0330	Promotional loans - Claims on local authorities							
0340	Promotional loans - Claims on public sector entities							
0350	Promotional loans - Claims on non-financial corporations							
0360	Promotional loans - Claims on households							
0370	Promotional loans - Passing-through							

**C 44.00 - GENERAL INFORMATION (LR5)**

Row		Column
		0010
0010	Institution's company structure	
0020	Derivatives treatment	
0040	Institution type	
0070	Institution with a public development unit	
0080	Central government guaranteeing the public development credit institution / unit	
0090	Regional government guaranteeing the public development credit institution / unit	
0100	Local authority guaranteeing the public development credit institution / unit	
0110	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Obligation to protect the credit institutions' viability	
0120	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Direct guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	
0130	Type of guarantee received in accordance with point (d) of Art 429a(2) CRR - Indirect guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	

# Leverage Ratio

C40.00 : FINREP module or FIN\_BAL\_SHEET\_IMPORT

REQUIREMENT	TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
C40 Report	FIN_BAL_SHEET_IMPORT	ACCOUNTING_DATA_TYPE	ASS: Asset LIA: Liability	Type of the financial accounting data	Y
		CARRYING_AMOUNT		Carrying amount booked on the financial statement	Y
		PORTFOLIO_SPEC_ALLOW		Portfolio specific allowances or provisions	Y
		REP_SUB_BS_ITEM		Reporting code of the balance sheet sub item to which the rule maps (regulatory data)	Y
		SPEC_ALLOW		Specific allowances or provisions	Y
		SUB_BS_ITEM		Code of the balance sheet sub item	Y
		GENERIC_FIELD1	NETTED_CASH'	Indicate netted cash amount	Y



# Leverage Ratio

C43.00 : Market Risk Module or MR\_IMPORT / MKR\_IM\_IMPORT

C 43.00 - ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)				
Row	Off-balance sheet items, derivatives, SFTs and trading book	Leverage Ratio Exposure Value	RWA	
		010	020	
010	Off-balance sheet items, of which	T_LEVERAGE	T_CDR	
020	of which: Trade finance, of which			
030	of which: Under official export credit insurance scheme			
040	Derivatives and SFTs subject to a cross-product netting agreement			
050	Derivatives not subject to a cross-product netting agreement			
060	SFTs not subject to a cross-product netting agreement			
065	Exposure amounts resulting from the additional treatment for credit derivatives			
070	Other assets belonging to the trading book		T_MR	
Row	Other non-trading book exposures	Leverage Ratio Exposure Value		RWAs
		SA Exposures	IRB Exposures	SA Exposures IRB Exposures
		010	020	030 040
080	Covered bonds	T_CDR		
90	Exposures treated as sovereigns			
100	Central governments and central banks			

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
MR_IMPORT	RGC		Market risk regulatory capital	Y
MKR_IM_IMPORT	RGC		Market risk regulatory capital	Y

# Leverage Ratio

## New Reports

### C 48.01 - Leverage ratio volatility: Mean value for the reporting period (LR6.1)

		SFTs exposure value	Adjustments for SFT sales accounting transactions
		0010	0020
0010	Mean value for the reporting period	700,000	150,000

**Vu, Minh Quang:**  
Excel Format of  
c0010 = Amount  
c0020 = Amount  
(Without decimal and with 1000 separator)

**Vu, Minh Quang:**  
AVG of all values in  
c0030 of C 48.02 report

**Vu, Minh Quang:**  
AVG of all values in  
c0020 of C 48.02 report

### C 48.02 - Leverage ratio volatility: daily values for the reporting period (LR6.2)

Reference date within reporting period	SFTs exposure value	Adjustments for SFT sales accounting transactions
0010	0020	0030
2021-01-02	1,000,000	300,000
2021-01-03	800,000	150,000
... ~70 days (working day for 3 months of the reporting period)	300,000	0

**Vu, Minh Quang:**  
Excel Format of  
c0010 = Text  
c0020 = Amount  
c0030 = Amount  
(Without decimal and with 1000 separator)

# Leverage Ratio

## New Reports : LEVERAGE\_IMPORT

### Import of data in LEVERAGE\_IMPORT

#### Data sourcing

Columns	Values
reference	SFT
sub_reference	GROSS', 'ADJ_CASH', 'ADJ_SEC', 'SALE'
generic_reporting_date	Working day (example 2021-01-02)
EAD	(amount of SFT leverage exposure of the corresponding working day)

#### Reporting technical spec

**Dimension:** generic\_reporting\_date is not null and reference = 'SFT' then generic\_reporting\_date

**Fact**

*C 48.02\_c0020* SUM[ reference = 'SFT' and sub\_reference in ( 'GROSS', 'GROSS', 'ADJ\_CASH', 'ADJ\_SEC') then EAD] => fact1

*C 48.02\_c0030* SUM[ reference = 'SFT' and sub\_reference = 'SALE' then EAD] => fact2

**Publication**

*Report C 48.02* For c0010 = max of Text => to\_char(pack\_utils.isdate(dim1, 'DD/MM/YYYY'),'DD/MM/YYYY')

For c0020 = sum of amount => fact1

For c0030 = sum of amount => fact2

*Report C 48.01* For c0010 = AVG of amount => fact1

For c0020 = AVG of amount => fact2

Aggregation where clause of other reports based on T\_LEVERAGE: generic\_reporting\_date is null

5

NET STABLE FUNDING  
RATIO (NSFR)

# NSFR : Capital Items

## Art. 428o & 428k: ASF Factors on Capital Items

### Article 428k

#### 0 % available stable funding factor

1. Unless otherwise specified in Articles 428l to 428o, all liabilities without a stated maturity, including short positions and open maturity positions, shall be subject to a 0 % available stable funding factor, with the exception of the following:

- (a) **deferred tax liabilities**, which shall be treated in accordance with the nearest possible date on which such liabilities could be realised;
- (b) **minority interests**, which shall be treated in accordance with the term of the instrument.

2. Deferred tax liabilities and minority interests as referred to in paragraph 1 shall be subject to one of the following factors:

- (a) 0 %, where the effective residual maturity of the deferred tax liability or minority interest is less than six months;
- (b) 50 %, where the effective residual maturity of the deferred tax liability or minority interest is a minimum of six months but less than one year;
- (c) 100 %, where the effective residual maturity of the deferred tax liability or minority interest is one year or more.

#### 100 % available stable funding factor

The following liabilities and capital items and instruments shall be subject to a 100 % available stable funding factor:

- (a) the **Common Equity Tier 1** items of the institution before the adjustments required pursuant to Articles 32 to 35, the deductions pursuant to Article 36 and the application of the exemptions and alternatives laid down in Articles 48, 49 and 79;
- (b) the **Additional Tier 1** items of the institution before the deduction of the items referred to in Article 56 and before Article 79 has been applied thereto, excluding any instruments with explicit or embedded options that, if exercised, would reduce the effective residual maturity to less than one year;
- (c) the **Tier 2** items of the institution before the deductions referred to in Article 66 and before the application of Article 79, having a residual maturity of one year or more, excluding any instruments with explicit or embedded options that, if exercised, would reduce the effective residual maturity to less than one year;
- (d) any **other capital instruments** of the institution with a residual maturity of one year or more, excluding any instruments with explicit or embedded options that, if exercised, would reduce the effective residual maturity to less than one year;

# NSFR : Capital Items

## Data Requirements

» Most data points already used for Credit Risk

TABLE	COLUMN	POSSIBLE VALUES	Comment
OWN_FUND_IMPORT	CAPITAL_ITEM CAPITAL_CATEGORY AMOUNT CCY_CODE	CAPITAL_ITEMS : PAID_UP_CAPITAL, OTHER_ITEMS, MINORITY_INTEREST CAPITAL_CATEGORY: CET1, AT1, Tier2	Fields existingly used for credit risk. Can also be from T_OWN_FUND
	GENERIC_FIELD10	<u>NSFR bucket</u> <3M : Within 3 months 3-6M : Between 3 and 6 months 6-9M : Between 6 and 9 months 9-12M : Between 9 and 12 months >=1YEAR : 1 year or greater	
ACCOUNT	LIQ_SUB_TYPE	Existing field. New possible value to identify Deferred Tax Liabilities: 'DTL'	Map existing Credit Risk SUB_TYPE to LIQ_SUB_TYPE

Use information from existing Credit Risk data, if available

# NSFR : VM, IM and Default Fund

## Art. 428d, 428k: Variation Margins

## Art. 428ag: Initial Margins, DF Contributions

4. Institutions shall apply a 0 % available stable funding factor to the absolute value of the difference, if negative, between the sum of fair values across all netting sets with positive fair value and the sum of fair values across all netting sets with negative fair value calculated in accordance with Article 428d.

The following rules shall apply to the calculation referred to in the first subparagraph:

- (a) **variation margin received** by institutions from their counterparties shall be deducted from the fair value of a netting set with positive fair value where the collateral received as variation margin qualifies as a level 1 asset pursuant to the delegated act referred to in Article 460(1), excluding extremely high quality covered bonds specified in that delegated act, and where institutions are legally entitled and operationally able to reuse that collateral;
- (b) all **variation margin posted** by institutions with their counterparties shall be deducted from the fair value of a netting set with negative fair value.

*Article 428ag*

### **85 % required stable funding factor**

The following assets and off-balance-sheet items shall be subject to a 85 % required stable funding factor:

- (a) any assets and off-balance-sheet items, including **cash, posted as initial margin for derivative contracts**, unless those assets would be assigned a higher required stable funding factor in accordance with Article 428ah if held unencumbered, in which case the higher required stable funding factor that would apply to those assets if they were held unencumbered shall apply;
- (b) any assets and off-balance-sheet items, including **cash, posted as contribution to the default fund of a CCP**, unless those would be assigned a higher required stable funding factor in accordance with Article 428ah if held unencumbered, in which case the higher required stable funding factor to be applied to the unencumbered asset shall apply;

# NSFR : VM, IM and Default Fund

## Data Requirements

TABLE	COLUMN	POSSIBLE VALUES	Comment
COLLATERAL  CRR2, Art. 428d, 428k, Annex 13 CRR2, Art. 428ag	MARGIN_TYPE	V : Variation Margin I , A : Initial Margin	Can be deducted: '- Posted VM '- Received cash VM (COLLATERAL.underlying='CASH') or '- Recieved VM with eligibility_level =1 & LCR_HAIRCUT=0% & available for encumbrance (encumbrance_code != 'N')
	RECEIVED	T : Received F : Posted (or Default Fund)	
	COLLATERAL_MODE	Collateral is linked to - C : Specific contract (i.e. derivative trade). Populate also BENEF_TABLE_NAME, BENEF_CONTRACT_REF B : Netting agreement. Fill NETTING_AGREEMENT R: Margin agreement. Fill also MARGIN_AGREEMENT	
	CLEARING_HOUSE_CODE	Used if collateral tied to CCP	
	UNDERLYING	CASH : Cash margin	All posted VM deducted, but received cash VM deducted only if LCR_HAIRCUT=0% and available for encumbrance (encumbrance_code != 'N')
	LIQ_SUB_TYPE	Existing field. New possible value : DEFAULT_FUND	Counterparty BIS_ENTITY_TYPE should be set to CLEARING or CLEARING_COR

Use information from existing Credit Risk data, if available





# NSFR : Line Items by LIQ\_SUB\_TYPE

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment	RRT
ACCOUNT		LIQ_SUB_TYPE	Values for Deposits in IPS and cooperative networks: 'BANK_COOP_HQLA_NOTINVESTED' 'BANK_COOP_FACILITY' 'BANK_COOP_0' 'BANK_COOP_7' 'BANK_COOP_15' 'BANK_COOP_25' 'BANK_COOP_30' 'BANK_COOP_35' 'BANK_COOP_50'	428g	
LOANDEPO (ONB) ACCOUNT (OFB) FACILITY (OFB)		LIQ_SUB_TYPE	TRADE_FINANCE : Trade finance on / off balance sheet items	C 80.00 On balance -- LOANDEPO where OUTSTANDING >0 Off balance -- ACCOUNT (OFB) where BALANCE >0 & ACCOUNT_TYPE mapped to OFB contract Type, or FACILITY where AVAILABLE_AMOUNT < 0	

# NSFR : Performing Status & RW

Art. 428ah: Non-Performing Assets

Art. 428af, 428ag: Risk Weight

## Article 428af

### 65 % required stable funding factor

The following assets shall be subject to a 65 % required stable funding factor:

- (a) unencumbered loans secured by mortgages on residential property or unencumbered residential loans fully guaranteed by an eligible protection provider as referred to in point (e) of Article 129(1) with a residual maturity of one year or more, provided that those loans are assigned a risk weight of 35 % or less in accordance with Chapter 2 of Title II of Part Three;
- (b) unencumbered loans with a residual maturity of one year or more, excluding loans to financial customers and loans referred to in Articles 428r to 428ad, provided that those loans are assigned a risk weight of 35 % or less in accordance with Chapter 2 of Title II of Part Three.

## Article 428ag

### 85 % required stable funding factor

- (c) unencumbered loans with a residual maturity of one year or more, excluding loans to financial customers and loans referred to in Articles 428r to 428af, which are not past due for more than 90 days and which are assigned a risk weight of more than 35 % in accordance with Chapter 2 of Title II of Part Three;

## Article 428ah

### 100 % required stable funding factor

1. The following assets shall be subject to a 100 % required stable funding factor:

- (a) unless otherwise specified in this Chapter, any assets encumbered for a residual maturity of one year or more;
- (b) any assets other than those referred to in Articles 428r to 428ag, including loans to financial customers having a residual contractual maturity of one year or more, non-performing exposures, items deducted from own funds, fixed assets, non-exchange-traded equities, retained interest, insurance assets, defaulted securities.

# NSFR : Performing Status & RW

## Data Requirements

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment
All instrument tables		PERFORMING_STATUS	F : Safe P: Performing, past due <= 90 days T : Past due > 90 days	Art. 428ah
LIQ_RATING_IMPORT	4.1.7			Art. 428af, 428ag(c) Import RW by tranche. If not populated, risk weights derived from BIS_RISK_WEIGHT configuration

- Use information from existing Credit Risk data, if available
- RW : Engine compute from BIS\_RISK\_WEIGHT configuration (not tranching)

# NSFR : Assets Encumbered in Cover Pool

## Art. 428ag(h)

(h) assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds which meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of this Regulation.

TABLE	COLUMN	POSSIBLE VALUES	Comment
UNDERLYING_POOL UNDERLYING_ASSET UND_POOL_LINK		- Define underlying pool in UNDERLYING_POOL (UND_POOL_TYPE = 'C' for covered bonds; 'F' for central bank secured facilities) '- Define assets in the underlying pool in UNDERLYING_ASSET '- Link the underlying pool to the bond in UND_POOL_LINK	Assets received in reverse repo can be included in the asset pool that is backing up a facility or a covered bond. These reverse repos should be excluded from NSFR Repo netting. We can use the Data Patching tool to fill either an attribute or EXCLUDE_FROM_NETTING flag on contract level of reverse repo.

# NSFR : Other Data Requirements

## Data Requirements

TABLE	COLUMN	POSSIBLE VALUES	Comment
SECURITY_POSITIONS	POSITION_INITIAL_VALUE	Gross carrying value	
MARGIN_AGREEMENT	SETTLEMENT_CCY		Art. 428d, 428k If not filled or no margin_agreement, then use FDW_NETTING_AGREEMENT.close_out_currency. This field is mandatory for collateral deduction
FDW_NETTING_AGREEMENT	NETTING_TYPE	'OTC_NETTING'	
MARGIN_AGREEMENT_LINKS	MARGIN_AGREEMENT_REFERENCE NETTING_AGREEMENT_REFERENCE LINK_WEIGHT		Linkage table for margin & netting agreements, if SETTLEMENT_CCY defined at margin agreement level
REPO NETTING			
REPO	CLEARING_HOUSE_CODE	netted cpty code	If netting is allowed without netting agreement, then defined as settlement system
FDW_NETTING_AGREEMENT	SET_OFF	T/F	If repo defined under netting agreement
Line Items by Entity			
ENTITY	BIS_ENTITY_TYPE	CLEARING or CLEARING_COR : Contributions to CCP default fund BANK_SOV or ECB : Derivatives with ECB or CB for monetary policy Liabilities provided by credit unions /PIC (CREDIT_UNION), deposit brokers (PIC) cf. 428l(b)(vi), 428ad(c)(vi)	
SECURITY_POSITIONS	CPTY_CODE	Required for issued securities -- Fill the ENTITY_CODE of the counterparty to which the securities are sold NULL : Counterparty cannot be determined	C80. 00

# NSFR : Provisions

## Data Requirements

TABLE	COLUMN	POSSIBLE VALUES	Comment
PROVISIONS			
PROVISION_IMPORT	ID		Option 1a) : Fill PROVISION_IMPORT, and let engine load T_PROVISION
	PROVISION_REFERENCE		
	TYPE		
	AMOUNT		
	BENEF_CONTACT_REF		
	BENEF_TABLE_NAME		
	BOOKING_COMPANY		
PROVISION	CONTRACT_REFERENCE		Option 1b): Fill PROVISION ; PROVISION_CONTRACT mandatory fields listed. If credit risk already implemented, can use the same data. Else ensure "Load T_PROVISION from FDM tables" parameter is selected
	CONTRACT_TYPE		
	PROVISION_TYPE	'S' : Specific Provision	
	AMOUNT		
	CURRENCY	Original currency of provision amount	
	PROVISION_MODE	'M' : Provision linked to contractcs	
	BOOK_CODE	Booking company that is listed in the hierarchy of the company set	
PROVISION_CONTRACT	PROVISION_REFERENCE CONTRACT_REFERENCE		Engine will populate T_PROVISION --> SP amounts flushed to T_NSFR.PROVISION_AMOUNT
All instrument tables	AMOUNT_1	instrument tables. AMOUNT_1 (used in mapping to T_NSFR.GENERIC_NUMBER1)	Option 2) : OR source provision amounts into AMOUNT_1

# NSFR : Encumbrance Code

## Importing Encumbrance Status at Deal Level

TABLE	RFO	COLUMN	POSSIBLE VALUES	Comment
LOANDEPO ACCOUNT	4.1.7	ENCUMBRANCE_CODE	NULL or OH : Assets held on own account, available for encumbrance O: Assets held on own account, not available for encumbrance. Considered as encumbered	Fill for assets only. Leave null for liabilities
SECURITY_POSITIONS			NULL or OH : Securities held on own account, available for encumbrance O : Securities held on own account, not available for encumbrance. Considered as encumbered CH : Securities held as client assets. Has rehypothecation rights but not yet rehypothecated C : Securities held as client assets. No rehypothecation rights. Considered as encumbered	Fill for long positions only. Leave null for short positions
REPO LIQUIDITY_FACILITY			Null or H : Securities received, where bank has hypothecation rights and has not rehypothecated them. N: Securities received, where bank has no rehypothecation rights. Considered as encumbered	Fill for reverse repo or received leg of collateral swaps. Leave null for repos and posted leg of collateral swaps
COLLATERAL			Null or H : Securities received, where bank has hypothecation rights and has not rehypothecated them. N: Securities received, where bank has no rehypothecation rights. Considered as encumbered	Fill for received collateral only. Leave null for posted

In most cases, can be left empty. RAY LR will compute using the “Encumbrance Allocation” Rules



# NSFR

## New Simplified Reports for Smaller Institutions C82.00

### C 82.00 - NSFR - SIMPLIFIED REQUIRED STABLE FUNDING

Currency

			Amount			Standard RSF factor			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	Non-HQLA by maturity		HQLA	Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		< 1 year	≥ 1 year		< 1 year	≥ 1 year		
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	1	REQUIRED STABLE FUNDING										
0020	1.1	RSF from central bank assets										
0030	1.1.1	cash, reserves and HQLA exposures to central banks				0%	0%	0%				
0040	1.1.2	other non-HQLA central bank exposures				0%	100%					
0050	1.2	RSF from liquid assets										
0060	1.2.1	level 1 assets eligible for 0% LCR haircut										
0070	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months						0%				
0080	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year						50%				

# NSFR

## New Simplified Reports for Smaller Institutions C83.00

### C 83.00 - NSFR - SIMPLIFIED AVAILABLE STABLE FUNDING

C 83.00 - NSFR - SIMPLIFIED AVAILABLE STABLE FUNDING									
		Currency							
Row	ID	Item	Amount		Standard ASF factor		Applicable ASF factor		Total ASF
			< 1 year	≥ 1 year	< 1 year	≥ 1 year	< 1 year	≥ 1 year	
			0010	0020	0030	0040	0050	0060	
0010	2	AVAILABLE STABLE FUNDING							
0020	2.1	ASF from capital items and instruments			0%	100%			
0030	2.2	ASF from retail deposits							
0040	2.2.1	Stable retail deposits			95%	100%			
0050	2.2.2	Other retail deposits			90%	100%			
0060	2.3	ASF from other non-financial customers (except central banks)			50%	100%			
0070	2.4	ASF from operational deposits			50%	100%			
0080	2.5	ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment							
0090	2.6	ASF from financial customers and central banks			0%	100%			
0100	2.7	ASF from liabilities provided where the counterparty cannot be determined			0%	100%			
0110	2.8	ASF from interdependent liabilities			0%				
0120	2.9	ASF from other liabilities			0%	100%			

# 6

## Other EBA 3.0 Topics

# National Code

## EXTERNAL\_ENTITY\_CODE CODE & CODIFIER

CODIFIER = 'LEI' or  
'NATIONAL ID'

### C 34.06 - TOP TWENTY COUNTERPARTIES (CCR 6)

NAME	CODE	TYPE OF CODE	NATIONAL CODE	SECTOR OF THE COUNTERPARTY	COUNTERPARTY TYPE	RESIDENCY OF THE COUNTERPARTY	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV)	EXPOSURE VALUE POST-CRM	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNTS
0010	0020	0030	0035	0040	0050	0060	0070	0080	0090	0100	0110	0120

### C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

ENTITIES WITHIN SCOPE OF CONSOLIDATION										
NAME	CODE	LEI code	TYPE OF CODE	NATIONAL CODE	INSTITUTION OR EQUIVALENT (YES / NO)	TYPE OF ENTITY	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR	COUNTRY CODE	SHARE OF HOLDING (%)	TOTAL EXPOSURE AMOUNT
010	020	025	026	027	030	035	040	050	060	070

### C 77.00 - LIQUIDITY COVERAGE - PERIMETER

Parent or subsidiary	Name	Code	LEI code	Country code	Type of entity
005	010	020	030	040	050

### C 67.00 - CONCENTRATION OF FUNDING BY COUNTERPARTY

Total and significant currencies

#### Concentration of funding by counterparty

Row	ID	Counterparty Name	Code	LEI Code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average original maturity	Weighted average residual maturity
010	1. TOP TEN COUNTERPARTIES EACH GREATER THAN 1% OF TOTAL LIABILITIES	010	015	020	030	040	050	060	070	080

# Group Solvency C06.01

## T\_RISK\_CONSO

### C 06.01 - GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL (GS TOTAL)

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP															
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPART Y CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/D ELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (-) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT	
250	260	270	280	290	300	310	320	330	340	350	360	370	380	390	400	410	
010	TOTAL																

# Group Solvency C06.02

## T\_RISK\_CONSO

### C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

ENTITIES WITHIN SCOPE OF CONSOLIDATION														
NAME	CODE	LEI code	TYPE OF CODE	NATIONAL CODE	INSTITUTION OR EQUIVALENT (YES / NO)	TYPE OF ENTITY	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)	TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/D ELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
010	020	025	026	027	030	035	040	050	060	070	080	090	100	110

**Blumberger, Serge:**  
The code as part of a row identifier must be unique for each reported entity. For institutions the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall

**Blumberger, Serge:**  
The institutions shall identify the type of code reported in column 020 as a 'LEI code' or 'National code'

**Blumberger, Serge:**  
Institutions may additionally report the national code when they report LEI code as identifier in the 'Code' column.

# Group Solvency

## RISK\_CONSO\_IMPORT

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
Group Solvency				
RISK_CONSO_IMPORT	SUBSIDIARY_CODE			Y
	REP_SUBSIDIARY_LEI_CODE			Y
	GENERIC_FIELD9			Y
	SUBSIDIARY_TYPE		Non-LEI National Code	Y
	CONSOLIDATION_MODE		040 Scope of data	Y
	SUB_INCORPORATION_COUNTRY			Y
	TOTAL_OWNERSHIP			Y
	CR_RWA_SOLO			Y
	MR_RWA_SOLO			Y
	OR_RWA_SOLO			Y
	CVA_RWA_SOLO			Y
	LE_RWA_SOLO			Y
	CET1_CAPITAL			Y
	AT1_CAPITAL			Y
	T2_CAPITAL			Y
	CET1_ELIGIBLE_MI			Y
	AT1_ELIGIBLE_MI			Y
	CET1_CONSOLIDABLE_MI			Y
	AT1_CONSOLIDABLE_MI			Y
	T2_CONSOLIDABLE_MI			Y
	GENERIC_NUMBER8		350 Group > Memo item: Goodwill	Y

# Group Solvency

## RISK\_CONSO\_IMPORT

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
Group Solvency				
RISK_CONSO_IMPORT	GENERIC_NUMBER1		Consolidated CET1 own funds including minority interest and consolidable minority interests	Y
	GENERIC_NUMBER2		Consolidated AT1 own funds including minority interest and consolidable minority interests	Y
	GENERIC_NUMBER3		Consolidated T2 own funds including minority interest and consolidable minority interests	Y
	GENERIC_NUMBER9		400 Group > Goodwill/Negative	Y
	GENERIC_FIELD1		420 Conservation buffer	Y
	GENERIC_FIELD2		430 Countercyclical capital buff	Y
	GENERIC_FIELD3		440 Cons buffer at level of memb	Y
	GENERIC_FIELD4		450 Systemic risk buffer	Y
	GENERIC_FIELD5		460 Systemical institution buffe	Y
	GENERIC_FIELD6		470 Global institution buffer	Y
	GENERIC_FIELD7		480 Other institution buffer	Y
	GENERIC_NUMBERS5		Col 420-Group	Y
	GENERIC_NUMBER6		Col 430-Group	Y
	GENERIC_FIELD8		035 Type of Entity	Y



# RWA Movements C08.04

Separate module → Variance Analyzer

## C 08.04 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS (CR IRB 4)

		RISK WEIGHTED EXPOSURE AMOUNT
		0010
0010	RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD	
0020	ASSET SIZE (+/-)	
0030	ASSET QUALITY (+/-)	
0040	MODEL UPDATES (+/-)	
0050	METHODOLOGY AND POLICY (+/-)	
0060	ACQUISITIONS AND DISPOSALS (+/-)	
0070	FOREIGN EXCHANGE MOVEMENTS (+/-)	
0080	OTHER (+/-)	
0090	RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD	

# RWA Movements

## Or CDR\_VARIANCE\_IMPORT

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
CDR_VARIANCE_IMPORT	ACQUISITION	T : True F : False	This flag allows recognizing transactions which are in current context and are not in previous context because they are booked within an entity which has just been acquired within the group	Y
	DELTA_RWA		Difference of RWA observed between current and previous context, for the selected line	Y
	DELTA_RWA_ASSET_SIZE		Change of RWA related to a change of asset size between two contexts	Y
	DELTA_RWA_BEEL		Change of RWA related to a change of BEEL	Y
	DELTA_RWA_CRM		Change of the RWA related to a change in the CRM allocation	Y
	DELTA_RWA_FX		Change of RWA related to a change of exchange rate between two contexts	Y
	DELTA_RWA_HE		Change of RWA related to a change of haircut between two contexts	Y
	DELTA_RWA_LGD		Change of RWA related to a change of LGD	Y
	DELTA_RWA_METHODODOLOGY		Change of RWA related to a change of methodology	Y
	DELTA_RWA_PD		Change of RWA related to a change of PD	Y
	DELTA_RWA_POLICY		Change of RWA related to a change of policy	Y
	DELTA_RWA_PRO		Change of RWA related to a change specific provision allocation on standardized approach	Y
	DELTA_RWA_RW		Change of RWA related to a change of standard RW	Y
	DISPOSAL	T : True F : False	This flag allows recognizing transactions which are in previous context and are not in current context because they are booked in an entity which does not belong to the group anymore	Y
	MODEL_UPDATED	T: There is a model update between the two contexts F: There is no model update	Flag that indicates whether the model has been updated between the two contexts	Y

# RWA Movements C34.11

Separate module → Variance Analyzer

C 34.11 – RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM (CCR 11)			
		RISK WEIGHTED EXPOSURE AMOUNTS	
		QUARTERLY FLOWS	ANNUAL FLOWS
		0010	0020
0010	Risk Weighted Exposure Amounts as at the end of the previous reporting period		
0020	Asset size		
0030	Credit quality of counterparties		
0040	Model updates (IMM only)		
0050	Methodology and policy (IMM only)		
0060	Acquisitions and disposals		
0070	Foreign exchange movements		
0080	Other		
0090	Risk Weighted Exposure Amounts as at the end of the current reporting period		

# RWA Movements

## CDR\_VARIANCE\_IMPORT : C34.11 Additional Fields

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
CDR_VARIANCE_IMPORT	ASSET_CLASS_NEW	Possible values from the REP_ASSET_CLASS table.	Mandatory Asset class of the portion of the transaction In case of the application of a guarantee in PD/RW substitution, this asset class is relevant to the guarantor, otherwise it is relevant to the obligor	Y
	BIS_PRODUCT	Possible values from the REP_REGULATORY_PRODUCTS table	Regulatory product	Y
	BIS_PRODUCT_CATEGORY	Possible values from the REP_REGULATORY_PRODUCT table	Application product category for the transaction Mandatory	Y
	BS_TYPE		Balance sheet type for the transaction Mandatory	Y
	COLLATERAL_BIS_PRODUCT	Possible values from the REP_REGULATORY_PRODUCT table	Product type for the collateral allocated to the transaction generating the collateralized portion	Y
	DELIVERY_TYPE	DVP: Delivery versus Payment FDE: Free Delivery	Delivery Type of the unsettled transaction.	Y
	EAD_METHOD	Internal Model Method, Current Exposure Method, Standardized approach	Mandatory	Y
	NAME		Name given to the Variance processing in the process settings setup, enabling multiple variance calculations.	Y

# RWA Movements

## CDR\_VARIANCE\_IMPORT : C34.11 Additional Fields

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
CDR_VARIANCE_IMPORT	RISK_TYPE	CRE: Credit risk (Default value if there is no particular risk) DEF: Default risk (purchased receivables: pools) DIL: Dilution risk (purchased receivables: pools) GMR: General Market risk (For deals in Trading book) RVR: Residual value risk (leasing transactions) OPR: Operational risk SPR: Specific risk (used For RiskAuthority Credit risk Market risk) TR: Transfer risk STR: Settlement risk (For unsettled transactions)		Y
	SECURITIZED	T: Underlying asset in a securitization process. No capital is required for such a deal. F: otherwise Mandatory, preset value is 'F'	Flag that indicates whether the transaction is securitized	Y
	STRESS_TESTING_SCENARIO_ID		Identifier of the scenario in case of stress testing. Optional	Y
	TRADING_BOOK_TYPE	T: Belongs to a trading book. F: Does not belong to a trading book.	Flag that indicates whether the transaction belongs to a trading book. Mandatory	Y
	TRANCHE_COLLATERAL_TYPE	'COLLATERALIZED' 'NOT COLLATERALIZED'	Type of Collateral Tranche	Y

# PD Back-Testing C08.05

## T\_BACKTESTING

### C 08.05 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD (CR IRB 5)

IRB Exposure class:   
 Own estimates of LGD and/or conversion factors:

PD RANGE		OBLIGOR-WEIGHTED PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: MARGIN OF CONSERVATISM (%)			NUMBER OF OBLIGORS AT THE END OF THE YEAR	OF WHICH: WITH SHORT TERM AND TERMINATED CONTRACTS	OF WHICH: DEFAULTED DURING THE YEAR	OBSERVED AVERAGE DEFAULT RATE (%)	LONG RUN AVERAGE DEFAULT RATE (%)
			CATEGORY A- DATA AND METHODOLOGICAL DEFICIENCIES	CATEGORY B- CHANGES TO STANDARDS AND POLICIES	CATEGORY C- GENERAL ESTIMATION ERROR					
			0020	0030	0040					
0010	0.00 to <0.15					0050	0060	0070	0080	0090
0020	0.00 to <0.10									
0030	0.10 to <0.15									
0040	0.15 to <0.25									
0050	0.25 to <0.50									
0060	0.50 to <0.75									
0070	0.75 to <2.5									
0080	0.75 to <1.75									
0090	1.75 to <2.5									
0100	2.5 to <10									
0110	2.5 to <5									
0120	5 to <10									
0130	10 to <100									
0140	10 to <20									
0150	20 to <30									
0160	30 to <100									
0170	100 (Default)									

# PD Back-Testing C08.05

## T\_BACKTESTING

C 08.05b - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD ACCORDING TO ART 180(1)(f) (CR IRB 5)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

PD RANGE	EXTERNAL RATING EQUIVALENT	OBLIGOR-WEIGHTED PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: MARGIN OF CONSERVATISM (%)			NUMBER OF OBLIGORS AT THE END OF THE YEAR	OF WHICH: WITH SHORT TERM AND TERMINATED CONTRACTS	OF WHICH: DEFAULTED DURING THE YEAR	OBSERVED AVARAGE DEFAULT RATE (%)	LONG RUN AVERAGE DEFAULT RATE (%)
			CATEGORY A: DATA AND METHODOLOGICAL DEFICIENCIES	CATEGORY B: CHANGES TO STANDARDS AND POLICIES	CATEGORY C: GENERAL ESTIMATION ERROR					
0005	0006	0010	0020	0030	0040	0050	0060	0070	0080	0090

# PD Backtesting

## BACKTESTING\_IMPORT

TABLE	COLUMN	POSSIBLE VALUES	Comment	RRT
BACKTESTING_IMPORT	ASSET_CLASS		Asset class	Y
	GENERIC_FIELD1		To fill PD Range	Y
	GENERIC_NUMBER1		To fill PD	Y
	GENERIC_NUMBER2		For average historical default rate, computed as	Y
	GENERIC_NUMBER3		GENERIC_NUMBER2/ GENERIC_NUMBER3	Y
	METHOD	FOU: foundation ADV: advanced	IRB approach of the asset class.	Y
	NUMBER_OF_OBLIGORS		Number of obligors	Y
	NUMBER_OF_OBLIGORS_1YB		Number of obligors one year before	Y
	REAL_DEFAULTED_OBLIGORS		Real number of defaulted obligors	Y
	REP_ASSET_CLASS		Asset class. Used for reporting purposes only.	Y
	GENERIC_FIELD2		External Rating equivalent	Y



# Questions desk until January 25<sup>th</sup>

- » Generic email address available to send your **questions on this presentation**
  - » Answers will be provided globally for all clients on the Client Portal
  - » Questions relative to your own situation will be forwarded to the project team
- » Open till 25<sup>th</sup> Jan 2021 EOD

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# Questions and Answers

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CRR2 / EBA 3.0 Data Requirements

# Thank You

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CRR2 / EBA 3.0 Data Requirements

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