



Annex-II: Basel III Liquidity Returns

BLR-1

Name of the Bank				
Reporting Frequency		Monthly		
Position as on				
		(Amount in ₹ crore)		
I	II	III	IV	V (III*IV)
	Panel I			
	High Quality Liquid Assets (HQLA)	Unweigh- ted Amount	Factor Multiplier (per cent)	Weigh- ted Amount
	Level 1 Assets			
1	Cash in hand		100	
2	Excess CRR balance		100	
3	Government Securities in excess of minimum SLR requirement ¹		100	
4	Government securities within the mandatory SLR requirement, to the extent allowed by RBI under MSF ¹		100	
5	Marketable securities issued or guaranteed by foreign sovereigns having zero per cent risk-weight under Basel standardised approach for credit risk (country-wise details to be provided under memo item no 1)		100	
6	Facility to Avail Liquidity for Liquidity Coverage Ratio ¹		100	

¹ With effect from April 01, 2026, Unweighted amount for Level 1 HQLA in the form of Government Securities to be included in BLR 1 shall be after application of haircuts in line with LAF/MSF. This unweighted amount will be applied 100 per cent factor multiplier.



7	Total Level 1 Assets (1 + 2 + 3 + 4 + 5 + 6)			
8	Add amount lent under a reverse repo transaction undertaken for up to and including 30 days in repo-eligible non-Level 1 assets (irrespective of whether they qualify as Level 2 assets or not)		100	
9	Deduct amount borrowed under a repo transaction undertaken for up to and including 30 days in repo-eligible non-Level 1 assets (irrespective of whether they qualify as Level 2 assets or not)		100	
10	Total Adjusted Level 1 Assets (7 + 8 - 9)			
	Level 2 Assets			
	Level 2A Assets			
11	Marketable securities representing claims on or claims guaranteed by sovereigns, Public Sector Entities (PSEs) or multilateral development banks (MDBs) that are assigned a 20 per cent risk weight under the Basel standardised approach for credit risk and provided that they are not issued by a bank / financial institution / NBFC or any of its affiliated entities. (issuer-wise details to be provided under memo item no.2)		85	
12	Corporate bonds, not issued by a bank / financial institution/ NBFC or any of its affiliated entities, which have been rated AA- or above by an Eligible Credit Rating Agency.		85	
13	Commercial Papers not issued by a bank / PD / financial institution or any of its affiliated entities, which have a short-term rating equivalent to the long-term rating of AA- or above by an Eligible Credit Rating Agency.		85	
14	Total Level 2A Assets (11 + 12 + 13)			
15	Add market value of repo-eligible Level 2A securities placed as collateral under a repo transaction undertaken for up to (and including) 30 days.		85	
16	Deduct market value of repo-eligible Level 2A securities acquired as collateral under a reverse repo transaction undertaken for up to (and including) 30 days.		85	
17	Total Adjusted Level 2A Assets (14 + 15 - 16)			
	Level 2B Assets			
18	Marketable securities representing claims on or claims guaranteed by sovereigns having risk weights higher than 20 per cent but not higher than 50 per cent		50	
19	A	Common Equity Shares not issued by a bank / financial institution/ NBFC or any of its affiliated entities and included in NSE CNX Nifty and / or S&P BSE Sensex indices	50	
	B	Corporate debt securities (including commercial paper)	50	



20	Total Level 2B Assets (18 + 19)				
21	Add market value of repo-eligible Level 2B securities placed as collateral under a repo transaction undertaken for upto (and including) 30 days.			50	
22	Deduct market value of repo-eligible Level 2B securities acquired as collateral under a reverse repo transaction undertaken for upto (and including) 30 days.			50	
23	Total Adjusted Level 2B Assets (20 + 21 -22)				
24	Total Stock of HQLA = Level 1 (Unadjusted) + Level 2A(Unadjusted) + Level 2B(Unadjusted)- Adjustment for 15 per cent cap - Adjustment for 40 per cent cap Where: Adjustment for 15 per cent cap = Max (Adjusted Level 2B- 15/ 85*(Adjusted Level 1 + Adjusted Level 2A), Adjusted Level 2B - 15/ 60*Adjusted Level 1,0) Adjustment for 40 per cent cap = Max ((Adjusted Level 2A + Adjusted Level 2B-Adjustment for 15 per cent cap) - 2/ 3*Adjusted Level 1 assets,0) [Note- Only Weighted Amounts of various assets to be taken for this formula]				
25	Adjustment in HQLA to reflect liquidity transfer restrictions (applicable for banks operating in multiple jurisdictions) - Details in Memo item 3				
26	Consolidated Total Stock of HQLA				
	Panel II				
SI no	Net Cash outflows over the 30 days period		Unweigh- ted amount	Run-off factors (in per cent	Weigh- ted amount
A.	Cash Outflows				
	1	Retail Deposits [(i) + (ii)]			
		(i)			
		Stable deposits ²		5	
		<u>a</u>	Deposits with IMB	7.5	
		<u>b</u>	Deposits without IMB	5	
		(ii)	Less stable deposits	10	

² With effect from April 01, 2026, a bank shall assign an additional 2.5 per cent run-off factor for retail deposits which are enabled with internet and mobile banking facilities (IMB) i.e., stable retail deposits enabled with IMB shall have 7.5 per cent run-off factor and less stable deposits enabled with IMB shall have 12.5 per cent run-off factor. This treatment shall also be applicable to unsecured wholesale funding provided by non-financial SBCs, as detailed in [paragraph 167 above](#), and enable with IMB.



		<u>a</u>	Deposits with IMB		12.5	
		<u>b</u>	Deposits without IMB		10	
2	Unsecured wholesale funding [(i) + (ii) + (iii) + (iv)]:					
	(i)	Demand and term deposits (less than 30 days maturity) provided by small business customers [(a) + (b)]				
		a	Stable deposits		5	
			<u>i</u>	Deposits with IMB	7.5	
			<u>ii</u>	Deposits without IMB	5	
		b	Less stable deposits		10	
			<u>i</u>	Deposits with IMB	12.5	
			<u>ii</u>	Deposits without IMB	10	
	(ii)	Operational deposits generated by clearing, custody and cash management activities [(a) + (b)]				
		a	Portion covered by deposit insurance		5	
		b	Portion not covered by deposit insurance		25	

	(iii)	Non-financial corporate (includes funding from non-financial entities such as trusts (educational / religious / charitable trusts), Association of Persons (AoPs), partnerships, proprietorship, Limited Liability Partnerships and other incorporated entities etc.), sovereigns, central banks, MDBs, and PSEs			40	
	(iv)	Funding from other legal entity customers (With effect from April 01, 2026, this category shall consist of all deposits and other funding from banks/ insurance companies & financial institutions and entities in the 'business of financial services' not included above.)			100	
3	Secured Funding [(i) + (ii) + (iii) + (iv)]:					
	(i)	Secured funding transaction with RBI/ central bank or backed by Level 1 assets with any counterparty			0	
	(ii)	Backed by Level 2A assets with any counterparty			15	



	(iii)	Backed by Level 2B assets with any counterparty		50	
	(iv)	Any other secured funding		100	
4	Additional requirements [(i) + (ii) + (iii) + (iv) + (v) + (vi) + (vii) + (viii) + (ix) + (x) + (xi)]				
	(i)	Net derivative cash outflows		100	
	(ii)	Liquidity needs (e.g., collateral calls) related to financing transactions, derivatives and other contracts where - downgrade triggers - up to and including a 3-notch downgrade		100	
	(iii)	Market valuation changes on derivatives transactions (largest absolute net 30-day collateral flows realised during the preceding 24 months) based on look back approach		100	
	(iv)	Increased liquidity needs related to the potential for valuation changes on non-Level 1 posted collateral securing derivatives		20	
	(v)	Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty		100	
	(vi)	Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted		100	
	(vii)	Increased liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets		100	
	(viii)	ABCP, SIVs, SPVs etc. maturing within the 30 days period [(a) + (b)]			
	a	liabilities from maturing ABCP, SIVs, SPVs, etc., (applied to maturing amounts and returnable assets)		100	
	b	Asset Backed Securities applied to maturing amounts		100	
	(ix)	Currently undrawn committed credit and liquidity facilities ³ provided to [(a) + (b) + (c) + (d) + (e) + (f) + (g)]			
	a	retail and small business clients		5	

³ Excluding unconditionally revocable and unconditionally cancellable facilities, which will be covered under SI. No. 4.(x) 'other contingent funding facilities'.



		b	non-financial corporates, sovereigns and central banks, MDBs, and PSEs - Credit facilities		10	
		c	non-financial corporates, sovereigns and central banks, MDBs, and PSEs - Liquidity facilities		30	
		d	Banks		40	
		e	Other financial institutions (including securities firms, insurance companies) - Credit facilities		40	
		f	other financial institutions (including securities firms, insurance companies) - Liquidity facilities		100	
		g	other legal entity customers		100	
	(x)	Other contingent funding liabilities [(a) + (b) + (c)]				
		a	Guarantees, Letters of credit and Trade Finance		3	
		b	Revocable credit and liquidity facilities		5	
		c	Any other		5	
	(xi)	Any other contractual outflows not captured elsewhere in this template			100	
B.	Total Cash Outflows (1 + 2 + 3 + 4)					
C.	Cash Inflows					
	1.	Maturing secured lending transactions backed by the following collaterals [(i) + (ii) + (iii)]				
		(i)	With Level 1 assets		0	
		(ii)	With Level 2A assets		15	
		(iii)	With Level 2B assets		50	
	2	Margin Lending backed by all other collateral			50	
	3	All other assets			100	
	4	Lines of credit - Credit or liquidity facilities or other contingent funding facilities that the bank holds at other institutions for its own purpose			0	



5	Other inflows by counterparty [(i) + (ii) + (iii)]			
	(i)	Retail and small business counterparties		50
	(ii)	Amounts to be received from non-financial wholesale counterparties, from transactions other than those listed in above inflow categories		50
	(iii)	Amounts to be received from financial institutions and RBI, from transactions other than those listed in above inflow categories		100
6	Net derivatives cash inflows			100
7	Other contractual cash inflows (please specify as footnotes)			50
D.	Total Cash Inflows [1 + 2 + 3 + 4 + 5 + 6 + 7]			
E.	Total Cash Outflows less Total Cash Inflows [B-D]			
F.	25 per cent of Total Cash outflows [B*0.25]			
G.	Total Net Cash Outflows [Higher of E or F]			
	Liquidity Coverage Ratio			
	$\frac{\text{Total HQLA (item 26 in Panel 1)} * 100}{\text{Total Net Cash Outflows (Item G in Panel 2)}}$			

Memo Item No.	Investment in securities issued or guaranteed by zero per cent risk weighted foreign sovereigns, as reported at S.No. 5 under Panel I above - country-wise break up to be provided below :	Amount
Serial No	Name of the Country	
1		
2		



Memo Item No. 2	Investment in securities representing claims on or claims guaranteed by sovereigns, PSEs or MDBs that are assigned a 20 per cent risk-weight, as reported in S. No. 11 under Panel I above - Issuer-wise break up to be provided below :	No
Serial No	Name of the Issuer	Amount
2.1	Foreign Sovereigns (give Country names)	
(i)		
(ii)		
2.2	Public Sector Entities (PSEs)	
(i)		
(ii)		
2.3	MDBs, BIS, IMF	
(i)		
(ii)		
Memo Item No. 3	Name of the subsidiary and amount for the adjustment done in HQLA to reflect liquidity transfer restrictions.	
Serial No	Name of Subsidiary	Amount
3.1		
3.2		



BLR-2

Statement of Funding Concentration	
Name of the Bank	
Reporting Frequency	Monthly
Statement for the Month	

Part A	Funding Concentration based on Counterparty			
A1	Significant Counterparty ⁴ - Deposits and borrowings			
A1.1	Significant Counterparty - Deposits			
Sr No.	Name of the Counterparty	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1				
2				

n				
A1.2	Significant Counterparty - Borrowings			
Sr No.	Name of the Counterparty	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1				
2				

n				
A2	Top 20 Large Deposits			
Sr No.	Name of the Depositor	Types of Deposits	Amount (₹ Crore)	% of Total Deposits
1		Savings		
		Current		
		Term		
		Total		

20		Savings		
		Current		
		Term		

⁴ A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1 per cent of the bank's total liabilities.



		Total		
	Total			
A3	Top 10 borrowings			
Sr No.	Name of the counterparty	Amount (₹ crore)	% of Total borrowings	
1				

10				
	Total			

Part B	Funding Concentration based on instrument/ product			
B1	Significant instrument/ product ⁵			
Sr. No.	Name of the instrument/ product	Amount (₹ crore)	% of Total liabilities	
1				
2				

	Total			
B2	Details of funding sources through Securitisation			
Sr. No.	Particulars	Amount (₹ crore)	% of Total liabilities	
1				
2				

	Total			

Note: This statement is to be furnished separately for domestic and overseas operations. In case of overseas operations, the reporting may be done jurisdiction wise.

⁵ A "significant instrument / product" is defined as a single instrument/product of group of similar instruments / products which in aggregate amount to more than 1% of the bank's total liabilities. Example of funding instruments / products - bulk deposits, certificates of deposits, long term bonds, etc.



BLR-3

Statement of Available Unencumbered Assets⁶

Name of the Bank						
Reporting Frequency						Quarterly
Position as on						
Available unencumbered assets that are marketable as collateral in secondary markets and/ or eligible for central bank's standing facilities						
1	2	3	4	5	6	
Sr. No.	Value (Rs. in crores)	Type of Asset	Location	Estimated haircut required by the secondary market (₹ in crores)	Expected monetised value of the collateral (₹ in crore)	
1						
2						

n						
Available unencumbered assets that are marketable as collateral in secondary markets and/ or eligible for central bank's standing facilities by significant currency ⁷						
Sr No.	Type of Asset	Value (₹ in crores)	Location	Estimated haircut required by the secondary market (₹ in crores)	Expected monetised value of the collateral (₹ in crore)	
1						
2						

n						

⁶ In case of investments which are marked to market, market value may be indicated. Otherwise, book value to be indicated.

⁷ A currency is considered "significant" if the aggregate stock of available unencumbered.



BLR-4

Statement on Liquidity Coverage Ratio by Significant Currency			
A currency is considered as 'significant' if the aggregate liabilities denominated in that currency amount to 5 per cent or more of the bank's total liabilities - This statement should include only those assets and liabilities including contingent liabilities which are denominated in the specific 'significant' foreign currency. For preparing this ratio, types of HQLAs, haircuts, adjustments, cash outflow and inflow items and their run-off rates would be same as in the case of LCR in ₹.			
Name of the Bank			
Reporting Frequency		Monthly	
Position as on			
		(Amount in million in foreign currency)	
Panel I - Details of HQLA		Unweighted	Weighted
1	Total Level 1 assets		
2	Total adjusted Level 1 assets		
3	Total Level 2 A assets		
4	Total adjusted Level 2 A assets		
5	Total Level 2B assets		
6	Total Stock of HQLA		
Panel 2 - Net cash outflows over the 30 days period			
A	A Total cash outflows		
B	Total cash inflows		
C	Total Cash Outflows less Total Cash Inflows [A-B]		
D	25% of Total Cash outflows [A*0.25]		
	Total Net Cash Outflows [Higher of C or D]		
Foreign Currency Liquidity Coverage Ratio =			
$\frac{\text{Total Stock of High Quality Liquid Assets (Item 6 in Panel I) in Foreign Currency} * 100}{\text{Total Net Cash Outflows over the 30 day time period in that currency (Item D in Panel 2)}}$			



BLR-5

Statement on 'Other Information' on Liquidity										
Name of the Bank										
Reporting Frequency				Monthly						
Position as on										
Part I										
A		Movement in Equity Share Prices for listed entities of the Group								
Entity	Face Value	Opening Price on the First Trading day	Highest Price of the month & Date	Lowest Price of the month & Date	Closing Price on the last trading day	Volatility (Standard deviation) of the Price for the month (%)				
1										
2										

B Movement in prices of Non-equity, debt and money market instruments issued by the bank										
Sl. No.	Type of Instrument	Face Value	Date of Issue	Amount Outstanding	Date of Maturity	Coupon / Discount at the time of Issue (%)	Price during the month			
							Opening	High	Low	Closing
Part II										
Information on Breach / Penalty in respect of Regulatory Liquidity Requirements										
A. Breach / Penalty in respect of Domestic Regulatory Liquidity Requirements (CRR and SLR)										
Particulars of breach and penalty, if any, imposed (in ₹)		Date of breach		Amount of breach (in ₹)		Action Initiated by the bank				



B. Breach/ Penalty in respect of Domestic Regulatory Liquidity Requirements of Overseas Branches - Please give details of regulatory requirements				
Name of the Branch and the jurisdiction	Particulars of breach and penalty, if any, imposed (in foreign currency)	Date of breach	Amount of breach (in foreign currency)	Action initiated by the bank
C. Details of Letters of Displeasures/ Strictures, if any issued by RBI and regulators/ supervisors abroad on account of liquidity issues, or which could pose liquidity problems for the bank.				



BLR-6

Intraday Liquidity Management Monitoring Tools Return	
Name of the Bank	
Reporting month	
Name of the large value payment system (LVPS)	
Whether Direct Participant in LVPS (Y/N)	
Whether use correspondent banks (Y/N)	
Whether Direct participant as well use correspondent bank (Y/N)	
Name of the correspondent bank(s), if applicable	
Whether provide correspondent banking services (Y/N)	
Reporting Currency	
If more than one return submitted (for different systems, currencies or correspondent banks) (Y/N)	
Nos. of such returns	

SI No	Monitoring Tools				
1	Daily maximum intraday liquidity usage				
		Maximum during the month	2nd maximum during the month	3rd maximum during the month	Average during the month
(i)	Largest positive net cumulative position				
(ii)	Dates of the position at (i) above				
(iii)	Largest negative net cumulative position				
(iv)	Dates of the position at (iii) above				
2	Available intraday liquidity at the start of the business day				



		Minimum during the month	2nd minimum during the month	3rd minimum during the month	Average during the month	
(i)	Total Value of available intraday liquidity at the start of the business day					
(ii)	Dates of the position at (i) above					
(iii)	Constituents of the intraday liquidity at (i) above					
	a Central bank reserves					
	b Collateral pledged at the central bank					
	c Collateral pledged at ancillary systems					
	d Unencumbered liquid assets on a bank's balance sheet					
	e Total credit lines available	- Of which secured				
		- Of which committed				
	f Balances with other banks					
g Others(pl give details in footnote)						
3	Total payments					
		Maximum during the month	2nd maximum during the month	3rd maximum during the month	Average during the month	
(i)	Gross payments sent					
(ii)	Dates of the position at (i) above					
(iii)	Gross payments received					
(iv)	Dates of the position at (iii) above					
4	Time-specific obligations					
		Maximum during the month	2nd maximum during the month	3rd maximum during the month	Average during the month	
(i)	Total value of time-specific obligations					
(ii)	Dates of the position at (i) above					



5 Intraday throughput					
(Applicable only for Direct Participants)					
		Daily Average of Cumulative payments made	Cumulative percentage of payments made (%)	Daily Average of Cumulative payments received	Cumulative percentage of payments received (%)
(i)	Throughput till 1:00 hrs.				
(ii)	Throughput till 2:00 hrs.				
(iii)	Throughput till 3:00 hrs.				
(iv)	Throughput till 4:00 hrs.				
(v)	Throughput till 5:00 hrs.				
(vi)	Throughput till 6:00 hrs.				
(vii)	Throughput till 7:00 hrs.				
(viii)	Throughput till 8:00 hrs.				
(ix)	Throughput till 9:00 hrs.				
(x)	Throughput till 10:00 hrs.				
(xi)	Throughput till 11:00 hrs.				
(xii)	Throughput till 12:00 hrs				
(xiii)	Throughput till 13:00 hrs				
(xiv)	Throughput till 14:00 hrs				
(xv)	Throughput till 15:00 hrs				
(xvi)	Throughput till 16:00 hrs				
(xvii)	Throughput till 17:00 hrs				
(xviii)	Throughput till 18:00 hrs				
(xix)	Throughput till 19:00 hrs				
(xx)	Throughput till 20:00 hrs				
(xxi)	Throughput till 21:00 hrs				
(xxii)	Throughput till 22:00 hrs				
(xxiii)	Throughput till 23:00 hrs				
(xxiv)	Throughput till 24:00 hrs				
6 Data on Corresponding Banking Services					
(Applicable only for banks that provide correspondent banking services)					
		Maximum during the month	2nd maximum during the month	3rd maximum during the month	Average during the month



(i)	Total gross value of payments made on behalf of correspondent banking customers				
(ii)	Dates of the payments at (i) above				
(iii)	Total value of intraday credit lines extended to customers ⁸				
	(a) Of which secured				
	(b) Of which committed				
	(c) Of which used at peak usage				
(iv)	Dates of the intraday credit lines at (iii) above				

⁸ This figure includes all credit lines extended, including uncommitted and unsecured



BLR-7

Statement of NSFR				
Name of the Bank				
Frequency: Quarterly				
Position as on:				
Sr. No.	Items	Associated ASF factors (in %)	Unweighted Amount (₹ Crore)	Weighted Amount (₹ Crore)
A.	Components of ASF category (liability categories)			
i.	Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100		
ii.	Other capital instruments with effective residual maturity of one year or more	100		
iii.	Other liabilities with effective residual maturity of one year or more	100		
iv.	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95		
v.	Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90		
vi.	Funding with residual maturity of less than one year (including non-maturity deposits) provided by non-financial corporate customers	50		
vii.	Operational deposits	50		
viii.	Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50		
ix.	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by the RBI and financial institutions	50		
x.	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0		
xi.	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0		
xii.	“Trade date” payables arising from purchases of financial instruments, foreign currencies	0		
B.	Total Available Stable Funding			



C.	Components of RSF category	Associated Factor (in %)	RSF	Un-weighted Amount (₹Crore)	Weighted Amount (₹ Crore)
i.	Coins and banknotes	0			
ii.	Cash Reserve Ratio (CRR) including excess CRR	0			
iii.	All claims on RBI with residual maturities of less than six months	0			
iv.	'Trade date' receivables arising from sales of financial instruments, foreign currencies and commodities.	0			
v.	Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5			
vi.	Unencumbered SLR Securities	5			
vii.	Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014 and various amendments as indicated in the text of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10			
viii.	All other 'standard' unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15			
ix.	Unencumbered Level 2A assets	15			
x.	Unencumbered Level 2B assets	50			
xi.	HQLA encumbered for a period of six months or more and less than one year	50			
xii.	'Standard' Loans to financial institutions and the RBI with residual maturities between six months and less than one year	50			
xiii.	Deposits held at other financial institutions for operational purposes	50			
xiv.	All other assets not included in the above categories with residual maturity of less than one year, including 'standard' loans to non- financial corporate clients, to retail and small business customers, and 'standard' loans to sovereigns and PSEs	50			
xv.	Unencumbered 'standard' residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	65			
xvi.	Other unencumbered 'standard' loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65			
xvii.	Cash, securities or other assets posted as initial margin for derivative contracts and cash or	85			
	other assets provided to contribute to the default fund of a CCP				



xviii.	Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	85		
xix.	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85		
xx.	Physical traded commodities, including gold	85		
xxi.	All assets that are encumbered for a period of one year or more	100		
xxii.	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100		
xxiii.	5% of derivative liabilities	100		
xxiv.	All other assets not included in the above categories, including non- performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities	100		
xxv.	All restructured 'standard' loans which attract higher risk weight and additional provision	100		
D.	Required Stable Funding – On Balance Sheet Assets [(i) + (ii) +...+ (xxv)]			
E.	Off-Balance Sheet Assets	Associated RSF Factor		
(i)	Irrevocable and conditionally revocable credit and liquidity facilities to any client	5% of the currently Undrawn portion		
(ii)	Other contingent funding obligations, including products and instruments (a) + (b) + (c)			
(a)	Unconditionally revocable credit and liquidity facilities	5% of the currently Undrawn portion		
(b)	Trade finance-related obligations(including guarantees and letters of credit)	3% of the currently Undrawn portion		
(c)	Guarantees and letters of credit unrelated to trade finance obligations	3% of the currently Undrawn portion		
(iii)	Non-contractual obligations (a) +(b) + (c)			
(a)	potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	5		



(b)	structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5		
(c)	managed funds that are marketed with the objective of maintaining a stable value	5		
F.	Required Stable Funding – Off Balance Sheet Items (i) + (ii) + (iii)			
G.	Total Required Stable Funding (D + F)			
H.	NSFR (B/ G)			