KINGDOM OF CAMBODIA
NATION RELIGION KING

NATIONAL BANK OF CAMBODIA

Number B7-015-349 Pro.Kor

Unofficial Translation

Prakas
On
Liquidity Coverage Ratio

The Governor of the National Bank of Cambodia

- With reference to the Constitution of the Kingdom of Cambodia;
- With reference to the Royal Decree NS/RKT/0515/417 of May 11, 2015 on the reappointment of His Excellency Chea Chanto as Governor General of the National Bank of Cambodia, equivalent to Senior Minister;
- With reference to the Royal Kram NS/RKM/0196/27 of January 26, 1996 promulgating the Law on Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1206/036 of December 29, 2006 promulgating the Law on the Amendment of Article 14 and 57 of the Law on Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1199/13 of November 18,1999 promulgating the Law on Banking and Financial Institutions;
- With reference to Prakas No B8-98-385 Prokor dated 20 July, 1998 on Organizational Structure of the National Bank of Cambodia and functions-duties of all departments of the National Bank of Cambodia;
- With reference to Prakas No B1-010-194 Prokor dated 26 November 2010 on the amendment of Article 3, Article 4, Article 5, Article 12 and Article 13 of Prakas on Organizational Structure of the National Bank of Cambodia and functions-duties of all departments of the National Bank of Cambodia;
- Pursuant to the recommendation made by the National Bank of Cambodia Management meeting on 19 November 2015.

Decides

Article 1.-

The purpose of this Prakas is to set criteria for the calculation of the Liquidity Coverage Ratio (LCR) and to set minimum LCR requirements for deposit-taking banks and financial institutions, hereinafter referred to as "Institution".

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Article 2.-

This Prakas aims at:

- Promoting short-term resilience of each institution's liquidity risk profile,
- Ensuring that each institution has an adequate stock of unencumbered liquid assets that can be converted into cash at no or little loss of value in markets, to meet its liquidity needs for a 30 day liquidity stress scenario; and
- Ensuring that prompt corrective actions are taken by the institution's management when the LCR potentially falls below the minimum requirement.

Article 3.-

This Prakas is applicable to the above-mentioned institutions, under the National Bank of Cambodia's (NBC) supervisory authority.

Article 4.-

The institution shall, at all time, maintain its LCR of at least 100% (one hundred percent) from the 1st January 2020.

The LCR has two components:

- Numerator: market value of the stock of eligible liquid assets, as defined in article 7.
- Denominator: total net cash outflows, calculated according to the scenario parameters outlined in Annex 1 of the Prakas.

$$LCR = \frac{\text{Stock of eligible liquid assets}}{\text{Net cash outflows within 30 days}} >= 100\%$$

Locally incorporated institutions in Cambodia shall calculate LCR on both solo and consolidated basis, and institutions that are foreign branches shall calculate LCR on a solo basis.

Article 5.-

The institutions shall calculate LCR using new reporting template from the 1st January 2016 via a phase-in period until fully comply by the 1st January 2020. The institutions shall, at all time, maintain an adequate stock of eligible liquid assets to fulfill the LCR limits as determined in accordance with the following timelines:

With effect from	1 September 2016	1 September 2017	1 September 2018	1 June 2019	1 January 2020
Minimum LCR	60%	70%	80%	90%	100%

Article 6.-

The institution shall have additional eligible assets over the LCR requirement in line with its liquidity risk policy and tolerance.

The institution shall inform the NBC immediately in the event of an actual breach of its LCR requirement or as soon as it foresees the possibility of breaching LCR requirement.

The institution shall separately calculate LCR for assets and liabilities denominated in Khmer riel, U.S. dollar, other currencies jointly and all currencies consolidated. The regulatory requirement of this Prakas applies to the LCR calculated in all currencies consolidated, in KHR.

Article 7.-

Eligible liquid assets are high quality liquid assets (HQLAs) and other liquid assets (OLAs) as defined in Annexes 1 and 2 of this Prakas. Assets to be included in each category are those that the institution is holding for a period of 30 days after each reporting date, irrespective of their residual maturity.

HQLAs are included at their full market value of 100% (one hundred percent), whereas OLAs are assigned a 15% (fifteen percent) to 25% (twenty five percent) haircut.

The amount of weighted OLAs is capped to 40% (forty percent) of the total of weighted eligible liquid assets.

The portfolio of OLAs shall be diversified by types of assets and issuers.

Article 8.-

Total net cash outflows = the total of expected cash outflows - the total of expected cash inflows (30 day period after each reporting date).

Total expected cash outflows = the outstanding balances of various categories of liabilities and off-balance sheet commitments X run off rate.

Total expected cash inflows = the outstanding balances of contractual receivables X rate at which they are presumed to flow in.

When considering its available cash inflows, an institution shall only include contractual inflows from outstanding exposures that are fully performing and for which it has no reason to expect a default within the 30 days.

Total expected cash inflows are capped to 75% (seventy five percent) of total expected cash outflows, which means that, as a minimum, the total net cash outflows will be 25% (twenty five percent) of total expected cash outflows.

For the purpose of LCR calculation, the institution shall not double count items; if assets are included in the stock of eligible liquid assets referred to in article 7 of this Prakas, the associated cash inflows from these assets cannot be counted as part of the calculation of the net cash outflows.

Article 9.-

Cash outflows related to term deposits shall be excluded from the LCR calculation if:

- they have residual maturities exceeding 30 days; or
- they have withdrawal notice period greater than 30 days.

Nevertheless, if the institution allows a depositor to withdraw in advance such deposits even with interest rate penalty, the entire category of these funds must be considered as demand deposits; thus these deposits shall be included in the calculation of cash outflows.

Cash inflows from issuance of any new obligation during the next 30 day period should not be taken into account.

Flows arising from derivative positions can be netted by counterparty, where a valid netting agreement exists between the parties. As for the other positions and flows considered under this Prakas, the institution must be in a position to provide clear analysis and evidence to justify the derivative outflows and inflows it takes into account.

Article 10.-

If the institution is a subsidiary or a branch of a foreign bank, the NBC may allow recognition to access to head office funds via a committed funding facility. In such instance, such facility must meet all the following criteria:

- it is an irrevocable commitment from the institution's head office,
- the facility allows to receive the total funding in a period less than 30 days,
- it is appropriately documented,
- it is quantified; and
- it has been notified in writing to the home supervisory authority.

The amount of such facility that can increase cash inflows in a branch or a subsidiary of a foreign bank is capped to 40% (forty percent) of its total expected cash outflows.

Article 11.-

The institution shall have an internal organizational structure and internal controls, which are appropriate to make sure that it complies with the regulatory requirements stated in the present Prakas.

Article 12.-

The LCR is used on an ongoing basis to help monitor and control the liquidity risk within the institution. The institution shall continuously comply with the required limits.

The institution shall submit the LCR report to the NBC on a monthly basis. In a stress situation, the NBC may require the institution to report the LCR on a weekly or daily basis.

Article 13.-

The following Prakas shall be repealed:

- Prakas N° B7-00-38 Prokor dated February 09, 2000 Prokor on Liquidity for Banks and Financial Institutions
- Prakas N° B7-02-187 Prokor dated September 13, 2002 on Amendment of Prakas Relating to Liquidity for Bank and Financial Institutions
- Prakas N° B7-04-207 Prokor dated December 29, 2004 on Amendment of Prakas Relating to Liquidity for Bank and Financial Institutions and
- Prakas N° B7-07-163 Prokor dated December 13, 2007 on Licensing of Microfinance Deposit-taking Institutions point 4 of Article 3.

Article 14.-

The General Secretariat, the General Directorate of Banking Supervision, the General Technical Directorate, the General Inspection, The General Cashier, all departments of the National Bank of Cambodia, deposit-taking banks and financial institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas.

Article 15.-

This Prakas shall take effect from the signing date.

Phnom Penh, 23 December 2015

The Governor

Signed and Sealed: **Chea Chanto**

Cc:

- All members of the Board of Directors
- As stated in article 14 "for implementation"
- Files - archives
- Council of Minister
  "for information"
- Administrative Department of CM
  "for publication in the National Gazette"

ឧបសម្ព័ន្ធ ១
Annex 1

របាយការណ៍ប្រចាំខែ ស្តីពី អនុបាតគ្របខ័ណ្ឌសន្ទនីយភាព

Monthly Report on Liquidity Coverage Ratio

ឈ្មោះគ្រឹះស្ថាន ៖ Name of the Institution :	
កាលបរិច្ឆេទ ៖ Reporting Date :	

អត្រាប្តូរប្រាក់ក្នុង ១ ដុល្លារអាមេរិក (Exchange rate 1 USD) = KHR

គិតជាលានរៀល (In million riels)				ចំនួនទឹកប្រាក់មិនទាន់ថ្លឹង Non weighted amounts			ចំនួនទឹកប្រាក់ក្រោយថ្លឹង Weighted amounts			សរុប Total
				KHR	USD	Other currencies	KHR	USD	Other currencies	
ទ្រព្យសកម្ម ASSETS										
ទ្រព្យសកម្មសន្ទនីយដែលមានគុណភាពខ្ពស់ HQLA	1.11	1	សាច់ប្រាក់ និងកាសក្នុងដៃ Notes and coins				0	0	0	0
	1.12	1	អតិរេកប្រាក់បម្រុងកាតព្វកិច្ចនៅធនាគារជាតិនៃកម្ពុជា Reserves requirement with the NBC > minimum reserve requirement				0	0	0	0
	1.13	1	ប្រាក់បម្រុងកាតព្វកិច្ចជាប្រាក់រៀល នៅធនាគារជាតិនៃកម្ពុជា Reserves requirement with the NBC in KHR							
	1.14	0.7	ប្រាក់បម្រុងកាតព្វកិច្ចជាប្រាក់ដុល្លារអាមេរិក នៅធនាគារជាតិនៃកម្ពុជា Reserves requirement with the NBC in USD							
	1.15	1	សមតុល្យប្រាក់បញ្ញើនៅធនាគារជាតិនៃកម្ពុជា លើកលែងគណនីទូទាត់ និងគណនីប្រាក់ធានាលើដើមទុន Amounts deposited at the NBC excluding settlement account and capital guarantee account				0	0	0	0
	1.16	1	មូលបត្រអាចជួញដូរបាន (និង ប្រភេទមូលបត្រផ្សេងទៀត) ចេញផ្សាយដោយធនាគារជាតិនៃកម្ពុជា NCDs (and any other securities) issued by the NBC				0	0	0	0
	1.17	1	តម្លៃទីផ្សារនៃមូលបត្របំណុលអាចជួញដូរបានមិនជាប់កាតព្វកិច្ចរបស់ ឬធានាដោយ ស្ថាប័នអធិបតេយ្យ និងធនាគារកណ្តាល ដែលមានចំណាត់ថ្នាក់ AAA ទៅ AA- និង ធនាគារសម្រាប់ការទូទាត់អន្តរជាតិ មូលនិធិរូបិយវត្ថុអន្តរជាតិ ធនាគារកណ្តាលនៃសហគមន៍អឺរ៉ុប សហភាពអឺរ៉ុប និងធនាគារអភិវឌ្ឍន៍ ដែលមានចំណាត់ថ្នាក់ AAA Market value of unencumbered marketable debt securities on or guaranteed by sovereigns and central banks, with rating comprised between AAA and AA- included BIS, IMF, ECB, EU, and MDBs when rated AAA				0	0	0	0
			សរុប ១ = ផលបូក (១.១១ ដល់ ១.១៧) Total 1 = Σ (1.11 ; 1.17)				0	0	0	0

ទ្រព្យសកម្មសន្ទនីយផ្សេងទៀត OLA	1.21	0.85	តម្លៃទីផ្សារនៃមូលបត្របំណុលអាចជួញដូរបានមិនជាប់កាតព្វកិច្ចរបស់ ឬធានាដោយ ស្ថាប័នអធិបតេយ្យ និងធនាគារកណ្ដាល ដែលមានចំណាត់ថ្នាក់ A+ ទៅ A- Market value of unencumbered marketable debt securities on or guaranteed by sovereigns and central banks, with rating between A+ and A-				0	0	0	0
	1.22	0.85	តម្លៃទីផ្សារនៃមូលបត្របំណុលអាចជួញដូរបានមិនជាប់កាតព្វកិច្ចរបស់ ឬធានាដោយ សហគ្រាស/អង្គភាពសាធារណៈ ធនាគារអភិវឌ្ឍន៍ ដែលពុំបានបូកបញ្ចូលនៅក្នុង ១.១៧ ដែលមានចំណាត់ថ្នាក់ខ្ពស់ជាង ឬ ស្មើ A- Market value of unencumbered marketable debt securities on or guaranteed by Public Sector Entities (PSEs) and MDBs not included in 1.17 with rating higher or equal to A-				0	0	0	0
	1.23	0.85	មូលបត្របំណុលអាចជួញដូរបានមិនជាប់កាតព្វកិច្ចដែលអាចទទួលយកបាន (រួមទាំងផលបត្រពាណិជ្ជកម្ម) និង Covered Bonds ដែលមានចំណាត់ថ្នាក់ខ្ពស់ជាង ឬ ស្មើ AA- Unencumbered eligible debt securities (including commercial paper) and covered bonds, with rating higher or equal to AA-							
	1.24	0.75	មាស Gold for own account				0	0	0	0
			សរុប ២ = អប្បបរមា នៃ [OLA ; 40% (HQLA+OLA)] Total 2 = Minimum [OLA ; 40% (HQLA+OLA)]				0	0	0	0
ទ្រព្យសកម្មសរុប Total ASSETS			សរុប ៣ = សរុប ១ + សរុប ២ Total 3 = Total 1 + Total 2				0	0	0	0
NET CASH OUTFLOWS = expected cash outflows - expected cash inflows លំហូរចេញសុទ្ធនៃសាច់ប្រាក់ដែលរំពឹងទុក = លំហូរចេញនៃសាច់ប្រាក់ដែលរំពឹងទុក - លំហូរចូលនៃសាច់ប្រាក់ដែលរំពឹងទុក										
	លំហូរចេញ OUTFLOWS									
			លំហូរចេញនៃប្រាក់បញ្ញើរាយ (មិនគិតពីទំហំទឹកប្រាក់) និងប្រាក់បញ្ញើរបស់សហគ្រាសខ្នាតតូចនិងមធ្យម (តិចជាង ឬ ស្មើ ១០០.០០០ ដុល្លារអាមេរិក ឬ សមមូល) *Retail cash outflows (regardless of amount) and qualifying SME deposits (less than or equal to USD 100,000 or equivalent)*							
	2.11	0.05	ប្រាក់បញ្ញើមានស្ថិរភាព Stable deposits				0	0	0	0
	2.12	0.15	ប្រាក់បញ្ញើមិនសូវមានស្ថិរភាព Less stable deposits							
			ប្រភពទុនដុំមិនមានការធានា *Unsecured wholesale funding*							
	2.21	0.25	ប្រាក់បញ្ញើប្រតិបត្តិការ (ប្រភពទុនមិនមានការធានាដែលបានពីសេវាកម្មទូទាត់ រក្សាទុក និង គ្រប់គ្រងសាច់ប្រាក់) operational deposits (unsecured funding generated by clearing, custody and cash management activities)				0	0	0	0
	2.22	0.4	ប្រាក់បញ្ញើមិនមែនប្រតិបត្តិការ ពីក្រុមហ៊ុនមិនមែនហិរញ្ញវត្ថុ ដែលមិនត្រូវរាយការណ៍ក្នុង ២.១១ ដល់ ២.១២ non operational deposits from non-financial corp.not qualifying for reporting in 2.11 to 2.12				0	0	0	0
	2.23	0.4	ប្រាក់បញ្ញើមិនមែនប្រតិបត្តិការ ពីស្ថាប័នអធិបតេយ្យ ធនាគារកណ្ដាល និងសហគ្រាស/អង្គភាពសាធារណៈ non operational deposits from sovereigns, central banks, and PSEs				0	0	0	0

	2.24	1	ប្រាក់បញ្ញើមិនមែនប្រតិបត្តិការពីគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ (ដូចមានចែងក្នុងឧបសម្ព័ន្ធ ២) non operational deposits from banks and financial institutions (as defined in Annex 2)				0	0	0	0
	2.25	1	ប្រាក់បញ្ញើមិនមែនប្រតិបត្តិការពីនីតិបុគ្គលផ្សេងទៀត non operational deposits from all other legal entities				0	0	0	0
	2.26	1	ប្រភពទុនដុំមិនមានការធានាផ្សេងទៀត រួមទាំងមូលបត្របំណុល any other unsecured wholesale funding including debt securities				0	0	0	0
			ប្រភពទុនមានការធានា *Secured funding*							
	2.31	0	ប្រតិបត្តិការប្រភពទុនធានាដោយទ្រព្យសកម្មសន្ទនីយដែលមានគុណភាពខ្ពស់ secured funding transactions backed by HQLA				0	0	0	0
	2.32	0.15	ប្រតិបត្តិការប្រភពទុនធានាដោយទ្រព្យសកម្មសន្ទនីយផ្សេងទៀត ក្រៅពីមាស secured funding transactions backed by OLA other than Gold				0	0	0	0
	2.33	0.25	ប្រតិបត្តិការប្រភពទុនធានាដោយមាស secured funding transactions backed by Gold for own account							
	2.34	1	ប្រតិបត្តិការប្រភពទុនដែលមានការធានាផ្សេងទៀត all other secured funding transactions				0	0	0	0
			តម្រូវការសន្ទនីយភាពទាក់ទងនឹងប្រតិបត្តិការឧបករណ៍និស្សន្ទ និងប្រតិបត្តិការផ្សេងទៀត *Increased liquidity needs related to derivatives and other transactions*							
	2.41	1	ឧបករណ៍និស្សន្ទត្រូវសង derivative payables				0	0	0	0
	2.42	1	លំហូរចេញពីបម្រែបម្រួលតម្លៃទីផ្សារនៃទ្រព្យធានាលើឧបករណ៍និស្សន្ទ outflows from market valuation changes of collateral for derivative transactions							
	2.43	1	លំហូរចេញនៃសាច់ប្រាក់ពីប្រតិបត្តិការឧបករណ៍និស្សន្ទផ្សេងទៀត other derivative cash outflows				0	0	0	0
			កិច្ចសន្យា Committed facilities							
លំហូរចេញនៃសាច់ប្រាក់ CASH OUTFLOWS			*សមតុល្យមិនទាន់ប្រើប្រាស់នៃកិច្ចសន្យាឥណទាននិងសន្ទនីយភាព* *for the undrawn portion of committed credit and liquidity facilities*							
			ចំពោះអតិថិជនរាយនិងសហគ្រាសខ្នាតតូចនិងមធ្យម *to retails and SMEs*							
	2.51	0.05	កិច្ចសន្យាឥណទាន credit facilities				0	0	0	0
	2.52	0.05	កិច្ចសន្យាសន្ទនីយភាព liquidity facilities				0	0	0	0
			ចំពោះក្រុមហ៊ុនមិនមែនហិរញ្ញវត្ថុ ស្ថាប័នអធិបតេយ្យ និង ធនាគារកណ្តាល *to non financial corporates, sovereigns and central banks*							
	2.53	0.1	កិច្ចសន្យាឥណទាន credit facilities				0	0	0	0
	2.54	0.3	កិច្ចសន្យាសន្ទនីយភាព liquidity facilities				0	0	0	0

			ចំពោះគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ (ដូចមានចែងក្នុងឧបសម្ព័ន្ធ ២) *to banks and financial institutions (as defined in Annex 2)*							
	2.55	0.4	កិច្ចសន្យាឥណទាន credit facilities				0	0	0	0
	2.56	0.4	កិច្ចសន្យាសន្ទនីយភាព liquidity facilities				0	0	0	0
			គ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងទៀត *to other financial institutions*							
	2.57	0.4	កិច្ចសន្យាឥណទាន credit facilities				0	0	0	0
	2.58	1	កិច្ចសន្យាសន្ទនីយភាព liquidity facilities				0	0	0	0
			នីតិបុគ្គលផ្សេងទៀត *to other legal entities*							
	2.59	1	កិច្ចសន្យាឥណទាន credit facilities				0	0	0	0
	2.60	1	កិច្ចសន្យាសន្ទនីយភាព liquidity facilities				0	0	0	0
			កាតព្វកិច្ចផ្តល់ទុនយថាភាពផ្សេងៗ (មានកិច្ចសន្យានិងគ្មានកិច្ចសន្យា) ***Other contingent funding obligations (whether contractual or not)***							
	2.71	0.1	កិច្ចសន្យាសន្ទនីយភាពនិងឥណទានដែលអាចបដិសេធបានដោយគ្មានលក្ខខណ្ឌ unconditional revocable credit and liquidity facilities' agreements				0	0	0	0
	2.72	1	កាតព្វកិច្ចទាក់ទងនឹងហិរញ្ញប្បទានពាណិជ្ជកម្ម (រាយការណ៍ចំនួនជាមធ្យមនៃលំហូរចេញសុទ្ធនៃសាច់ប្រាក់ប្រចាំខែក្នុងអំឡុងពេល ១២ខែចុងក្រោយ) trade finance related obligations (report average of monthly net outflows in last 12 month period)				0	0	0	0
	2.73	0.5	ការធានានិងលិខិតឥណទាន ក្រៅពីកាតព្វកិច្ចទាក់ទងនឹងហិរញ្ញប្បទានពាណិជ្ជកម្ម (រាយការណ៍ចំនួនជាមធ្យមនៃលំហូរចេញសុទ្ធនៃសាច់ប្រាក់ក្នុងអំឡុងពេល ១២ខែចុងក្រោយ) Guarantees and letters of credit other than trade finance related obligations (report average of monthly net outflows in last 12 month period)				0	0	0	0
	2.81	1	***លំហូរចេញនៃសាច់ប្រាក់តាមការសន្យាផ្សេងទៀត*** ***Other contractual outflows***				0	0	0	0
			សរុប ៤ = ផលបូក (២.១១ ដល់ ២.៨១) Total 4 = Σ (2.11 ; 2.81)				0	0	0	0
	លំហូរចូល INFLOWS									
			សមតុល្យ Reverse Repo និងកម្ចីមូលបត្រដែលមានឥណប្រតិទាន ៣០ថ្ងៃ ***Outstanding Reverse repos and securities borrowing with remaining maturities within 30 days***							
			ទ្រព្យបញ្ចាំដែលបានទទួល និងមិនត្រូវបានប្រើជាទ្រព្យបញ្ចាំឡើងវិញ *where the collateral received is not re-hypothecated*							

	3.11	0	ធានាដោយទ្រព្យសកម្មសន្ទនីយដែលមានគុណភាពខ្ពស់ covered by HQLA				0	0	0	0
	3.12	0.25	ធានាដោយទ្រព្យសកម្មសន្ទនីយផ្សេងទៀត covered by OLA							
	3.13	1	ធានាដោយទ្រព្យសកម្មផ្សេងទៀត covered by other assets				0	0	0	0
			ទ្រព្យបញ្ចាំដែលបានទទួល និងត្រូវបានប្រើជាទ្រព្យបញ្ចាំឡើងវិញ *where the collateral received is re-hypothecated*							
	3.14	0	ធានាដោយទ្រព្យសកម្មសន្ទនីយដែលមានគុណភាពខ្ពស់ covered by HQLA				0	0	0	0
	3.15	0	ធានាដោយទ្រព្យសកម្មសន្ទនីយផ្សេងទៀត covered by OLA							
	3.16	0	ធានាដោយទ្រព្យសកម្មផ្សេងទៀត covered by other assets				0	0	0	0
			កិច្ចសន្យាមិនទាន់ប្រើប្រាស់ ពីគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ដូចមានកំណត់ក្នុងឧបសម្ព័ន្ធ ២ *Undrawn committed facilities from banks and financial institutions as defined in Annex 2*							
	3.21	0	កិច្ចសន្យាពីគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ដែលមិនបានរាយការណ៍ក្នុង ៣.២២ Committed facilities from banks and financial institutions other than those reported in 3.22							
	3.22	1	កិច្ចសន្យាផ្តល់ទុនពីធនាគារមេ Committed fund facilities with parent bank							
			លំហូរចូលពីកិច្ចសន្យាផ្សេងៗ ដែលមានការធានា ឬមិនមានការធានា ក្នុងរយៈពេល ៣០ថ្ងៃ ***Other contractual inflows, either secured or unsecured, within 30 days***							
លំហូរចូលនៃសាច់ប្រាក់ CASH INFLOWS	3.31	0.5	ពីអតិថិជនរាយ from retail customers				0	0	0	0
	3.32	0.5	ពីសហគ្រាសខ្នាតតូចនិងមធ្យម from SMEs				0	0	0	0
	3.33	0.5	ពីក្រុមហ៊ុនមិនមែនហិរញ្ញវត្ថុ from non financial corporates				0	0	0	0
	3.34	1	ពីធនាគារកណ្តាល from central banks				0	0	0	0
	3.35	1	ពីគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ដូចមានចែងក្នុងឧបសម្ព័ន្ធ ២ from banks and financial institutions as defined in Annex 2				0	0	0	0
	3.36	0.5	ពីគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងទៀត ដូចមានចែងក្នុងឧបសម្ព័ន្ធ ២ from other financial institutions as defined in Annex 2				0	0	0	0
	3.37	0.5	ពីនីតិបុគ្គលផ្សេងទៀត from other legal entities				0	0	0	0
	3.38	0.5	ពីស្ថាប័នអធិបតេយ្យ from sovereigns				0	0	0	0
	3.39	1	ប្រាក់បញ្ញើនៅគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ដូចមានចែងក្នុងឧបសម្ព័ន្ធ ២ deposits with banks and financial institutions as defined in Annex 2				0	0	0	0

			លំហូរចូលនៃសាច់ប្រាក់ពីឧបករណ៍និស្សន្ទ *derivative cash inflows*							
	3.50	1	លំហូរចូលសុទ្ធនៃសាច់ប្រាក់ពីឧបករណ៍និស្សន្ទតាមកិច្ចសន្យារយៈពេល ៣០ថ្ងៃ net contractual derivative cash inflows within 30 days				0	0	0	0
	3.60	1	*លំហូរចូលនៃសាច់ប្រាក់ពីកិច្ចសន្យាមូលបត្រផ្សេងទៀតក្នុងរយៈពេល ៣០ថ្ងៃ* *Contractual inflows from other securities maturing within 30 days*				0	0	0	0
	3.70	0	*លំហូរចូលនៃសាច់ប្រាក់ពីកិច្ចសន្យាផ្សេងទៀតក្នុងរយៈពេល ៣០ថ្ងៃ* *Any other contractual inflows due in the next 30 days*				0	0	0	0
			សរុប ៥ = ផលបូក (៣.១១ ដល់ ៣.៧០) Total 5 = Σ (3.11 ; 3.70)				0	0	0	0
លំហូរចេញសុទ្ធនៃសាច់ប្រាក់ TOTAL NET CASH OUTFLOWS			សរុប ៦ = សរុប ៤ - អប្បបរមានៃ (សរុប ៥ ឬ ៧៥% នៃ សរុប ៤) Total 6 = Total 4 - Min (Total 5 ; 75% Total 4)				0	0	0	0
អនុបាតគ្របដណ្តប់សន្ទនីយភាព LIQUIDITY COVERAGE RATIO			អនុបាតគ្របដណ្តប់សន្ទនីយភាព = សរុប ៣ / សរុប ៦ LCR= Total 3/Total 6				#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

រាជធានីភ្នំពេញ ថ្ងៃទី ខែ ឆ្នាំ

អគ្គនាយក	អ្នកត្រួតពិនិត្យ	អ្នកធ្វើតារាង
General Manager/CEO	Verified By	Prepared by

Instruction for fulfilling the LCR template

The lapses in the liquidity risk management had taken a substantial part in the large financial crisis that occurred in 2008. The Basel Committee on Banking Supervision has developed new liquidity standards, among which the Liquidity Coverage Ratio (LCR), that aims to strengthen the liquidity framework of banks and particularly to promote their resilience in periods of crisis. Building on these heightened standards, the purpose of LCR is to compare the liquid assets owned by each institution with the net outflows that are expected to arise within 30 days under potential stress conditions. At all time, the institutions should keep an amount of assets of high quality, remaining liquid even in a period of crisis, which could cover its expected net outflows. In this context:

- Assets held at banks and financial institutions as defined in Chapter I below are not considered as liquid assets in period of stress as these institutions could be in financial difficulty, and not having any more capacity to pay back;
- Outflows arising from liabilities with other banks and financial institutions are considered as having a 100% probability to take place because of the potential financial difficulties of these institutions and their consecutive need of liquidities;
- All other outflows are calculated with weightings reflecting types of their counterparties;
- To a certain extent, inflows can mitigate outflows but (1) they must be reliable inflows and not only potential ones, and (2) they are capped at 75% of outflows.

Chapter I

Definitions

For the purpose of this Prakas, some key terms are defined as the following:

Bank and financial institution (BFI): refers to any provider of financial services that has been licensed by or registered with the National Bank of Cambodia (NBC), and any similar entity licensed or authorized abroad by any banking regulatory authority.

Other financial institution (OFI): refers to any provider of financial services other than BFIs; it includes insurers, pension funds, and securities firms.

Unencumbered asset: refers to an asset free of any legal, regulatory, contractual or other restriction on the ability of the institution to liquidate, sell, transfer or assign the asset.

Credit rating: refers to credit rating by external credit rating agencies recognized by the NBC.

Small and Medium Enterprises (SMEs): refer to enterprises as defined by the Ministry of Industry and Handicraft.

Wholesale funding: refers to liabilities and general obligations that are raised from non-natural persons or legal entities, which are callable within 30 days.

Unsecured wholesale funding: refers to liabilities or general obligations that are not collateralized by legal rights to specifically designed assets.

Secured funding: refers to liabilities or general obligations that are collateralized by legal rights to specifically designed assets.

Committed credit and liquidity facilities: refer to contractual agreements and/or obligations to extend funds at a future date to retail or wholesale counterparties. For the purpose of the LCR calculation, these facilities include only contractually irrevocable ("committed") or conditionally revocable agreements.

Liquidity facility: refers to any committed, undrawn back-up facility that would be used to refinance the debt obligations of a customer in situations where such customer is unable to roll-over that debt in financial markets (i.e. pursuant to a commercial paper …). General working capital facilities for corporate entities are not classified as liquidity facilities but as credit facilities.

Contingent funding obligations: refer to obligations that may be either contractual or non-contractual. Non-contractual funding obligations include association with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stress conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored or originated by the institution that can give rise to unplanned balance sheet growth. Failure to satisfy customer expectations would likely cause material reputational damage (risk) to the institution.

Trade finance related obligation: refers to any trade related obligation directly underpinned by the movement of goods or the provision of services such as documentary trade letters of credit, documentary and clean collection, import bills, export bills and guarantees directly related to trade finance obligations.

Other contractual inflows, either secured or unsecured, within 30 days: when considering loan payments, the institution should only include inflows from fully performing loans. For revolving credit facilities, the institution should assume that part of the existing loans will be rolled over, meaning that the outstanding amounts of inflows will be weighted. Inflows from loans that do not have any specific maturity should not be included; only amounts contractually due within 30 days may be taken into account.

Chapter II

Specifications on the LCR Template

This template will be reported in million Riels (million KHR).

1- Eligible Assets

Neither deposits at nor lending to BFIs as defined in Chapter I shall be considered as eligible assets. This is to reduce the contagion risk of liquidity shortages at one institution causing shortages at other institutions and to reflect the risk that, in a period of stress, other institutions may not be in a position to honor their debt.

a- High quality liquid assets (HQLAs):

It 1.11: all notes and coins held by institution.

It 1.12: reserves held at the NBC in excess of the minimum reserve requirement.

It 1.13: report the full amount of minimum reserve requirement held at the NBC in KHR. Their weighting is 100%.

It 1.14: report the full amount of minimum reserve requirement held at the NBC in USD. Their weighting is 70% due to the fact that the NBC does not issue US dollars.

It 1.15: report the amounts deposited in current account and term deposit at the NBC regardless of their maturity. Amounts held in settlement and capital guarantee accounts shall not be reported in this item.

It 1.16: unencumbered negotiable certificates of deposits - NCDs and any other unencumbered securities issued by the NBC and loans to the NBC that are immediately available to meet obligations during time of stress.

It 1.17: market value of unencumbered marketable debt securities held by the institution representing claims on or claims guaranteed by sovereigns or central banks that are rated between AAA and AA- (or equivalent) including BIS, IMF, ECB, EU and/or MDBs when rated AAA.

b- Other liquid assets (OLAs)

It 1.21: market value of unencumbered marketable debt securities held by the institution representing claims on or claims guaranteed by sovereigns or central banks that are rated between A+ and A-.

It 1.22: market value of unencumbered marketable debt securities held by the institution representing claims on or claims guaranteed by Public Sector Entities (PSEs) and MDBs not included in It 1.17, which are rated at least A-.

It 1.23: market value of unencumbered marketable debt securities and covered bonds. These assets must satisfy the following conditions:

- in the case of corporate debt securities: they are not issued by BFIs or any of its associated entities, and are plain vanilla assets whose valuation is readily available based on standard methods and does not depend on private knowledge;
- in the case of covered bonds: they are not issued by BFIs or any of its associated entities;
- the assets that have a credit rating of at least AA-;
- they are traded in large, deep and active repo or cash markets characterized by a low level of concentration, and
- they have a proven record as reliable source of liquidity in the markets (repo or sale) even during stress market conditions.

It 1.24: metal gold and paper gold owned by institution for its own account. Gold for own account is included only with a 75% weighting due to its price volatility.

2- Cash Outflows

a- Retail cash outflows

Retail deposits are defined as deposits by any natural person. Retail deposits for the LCR calculation include savings, demand and term deposits maturing in or with a notice period up to 30 days. Unsecured wholesale funding provided by SMEs as defined in chapter I can be reported as retail deposits if the total aggregated funding raised from an SME is less than or equal to USD 100.000 (or equivalent). Other funding that does not fulfill the said conditions is classified as unsecured wholesale funding (It. 2.21 or 2.22).

Retail deposits are divided into "*stable*" and "*less stable*" deposits with different rates of run-off.

It 2.11: stable deposits are those which are fully insured by an effective deposit insurance scheme, including demand, savings and term deposits with the residual maturity within 30 days. Their weighting is 5%.

"Fully insured" means that the deposit amount, up to the deposit insurance limit, will be fully paid out by the deposit insurance scheme. Amounts in excess of those covered by the insurance scheme shall be considered as "*less stable deposits*".

It 2.12: all retail deposits that do not meet the criteria set out to be captured in It 2.11 are considered as "*less stable deposits*" and are reported here. Such deposits include demand, savings and term deposits (regardless of maturity). Their weighting is 15%.

b- Unsecured wholesale funding

For the purpose of the LCR, "*unsecured wholesale funding*" is defined as those liabilities and general obligations that are raised from non-natural persons or legal entities, and are not collateralized. The wholesale funding included in the LCR is defined as all funding that may be withdrawn within 30 days. Wholesale funding that is callable by the fund provider subject to a contractually defined and binding period surpassing 30 days is not included; then, it implies that the fund provider has absolutely no possibility to withdraw the funds before the contractual term. Unsecured wholesale funding includes deposits as well as all other unsecured funding such as notes, bonds, and any unsecured debt securities.

All dividends and contractual interest payments shall be reported in It 2.81.

It 2.21: certain institutions require their customers (financial and non-financial) to place deposits in order to facilitate their access and ability to use payment and settlement systems. Such unsecured wholesale funding qualified here, in It 2.21 if, and only if, they are demonstrated to be specifically needed for operational purposes, meaning that:

- they are generated by clearing, custody and/or cash management activities of the customer. Deposits arising out of correspondent banking and from the provision of securities firms do not qualify for It 2.21; such deposits must be reported in It 2.22 to 2.26;
- the customer is reliant on the institution to perform these services as an independent third party intermediary;
- these services must be provided under a legally binding agreement;

- the termination of such agreements are subject to a notice period of at least 30 days or significant switching costs;
- the deposits are held in specifically designated accounts;
- the deposits are only by-product of the underlying services provided by the institution. Any excess of deposit on such accounts should be re-qualified in It 2.22 to 2.26. The institution shall have clear methodology for identifying excess deposits to be excluded from It 2.21.

The NBC may not permit the institution to utilize the notion of "*operational deposit*" in It 2.21 if such deposit is seen as large amount collected from a small proportion of customers (concentration risks).

It 2.22: report the amount of unsecured wholesale deposits from non financial institutions that do not qualify as operational deposits.

It 2.23: report the amount of unsecured wholesale deposits from sovereigns, central banks and PSEs that do not qualify as operational deposits.

It 2.24: report the amount of unsecured wholesale deposits from BFIs as defined in Chapter I, that do not qualify as operational deposits.

It 2.25: report the amount of unsecured wholesale deposits from OFIs as defined in Chapter I, that do not qualify as operational deposits.

It 2.26: report the outflows that will occur from other unsecured wholesale funding such as notes, bonds and other debt securities issued by the institution regardless of the holder.

c- Secured funding

For the purpose of the LCR calculation, "*secured funding*" is defined as those liabilities and general obligations that are collateralized by legal rights to specifically designated assets owned by the borrowing institution. The institution shall calculate the amount of outflow based on the amount of funds raised through the repos, collateral swaps and forward repurchase transactions.

It 2.31: report the amount of all outstanding secured funding transactions with remaining maturities within 30 days, that are secured by HQLA (It 1.11 to 1.17).

It 2.32: report the amount of all outstanding secured funding transactions with remaining maturities within 30 days, that are secured by OLA (It 1.21 to 1.23).

It 2.33: report the amount of all outstanding secured funding transactions with remaining maturities within 30 days, that are secured by gold (It 1.24).

It 2.34: report the amount of all outstanding secured funding transactions with remaining maturities within 30 days, that are secured by assets other than the ones referred to in It 1.11 to 1.24 above.

d- Increased liquidity needs related to derivatives and other transactions

It 2.41: institution should calculate expected contractual derivative inflows and outflows based on mark-to-market values or common valuation methodologies. Derivative inflows and outflows in It 2.41 are those arising from any derivative transactions which usually are mainly premium and margin call or similar, possible monetary compensations, interest payments and flows of notional when exchanged. Cash flows may be calculated on a net basis by counterparty where a valid netting agreement exists. Options are assumed to be exercised when they are "*in the money*" to the option buyer.

Institution may calculate its cash flows on a net basis for foreign exchange derivative contracts not covered by a master netting agreement, contract by contract, where it involves a full exchange of principal amounts within the same day.

Institution should exclude from calculation those liquidity requirements that would result from increased collateral needs due to market value movements or falls in value of collateral posted; these liquidity requirements are to be reported in It 2.42.

Where derivative payments are collateralized by HQLA or OLA, institution shall calculate cash outflow net of any corresponding cash for collateral inflow that would result from contractual obligations for cash or collateral to be provided by the counterparties if the institution is legally entitled to re-use the collateral received. Their weighting is 100%.

It 2.42: this item is for collateral outflows as market practices require collateralization, and its maintenance, of mark-to-market exposures on its derivative and other transactions. Institution may potentially face substantial liquidity risk exposures to these valuation changes when it has entered into collateralization arrangements in order to protect itself against mark-to-market exposures. Report any outflow arising from market valuation change related to collateral. The calculation is to be made according to a look back approach: the amount to be written down is the largest absolute net 30 days collateral flow realized during the preceding 24 months. The absolute net collateral flow is based on both realized outflow and inflow. Inflows and outflows of transactions execute under the same master netting agreement can be treated on a net basis.

It 2.43: report liquidity needs related to valuation changes on collateral embedded in derivative and other transactions; these liquidity needs result from clauses included in contracts. Potential loss of value on such collateral is considered to be 0% if it would qualify to be considered as HQLA, and 20% in other cases. Excess of collateral received that could be recalled by counterparty must be added in the calculation for its full amount 100%.

e- Committed facilities

Credit and liquidity facilities are defined as explicit contractual agreements or obligations to extend funds at a future date to retail or wholesale counterparties. For the purpose of the LCR calculation, these facilities only include contractually irrevocable ("*committed*") or conditionally revocable agreements to extend funds. Unconditionally revocable agreements are excluded from this Item and must be reported in It 2.71. A liquidity facility is defined as a committed, undrawn back-up facility to face potential liquidity needs, as specified in Chapter 1.

It 2.51: report the undrawn committed credit facilities to retail customers and SMEs.

It 2.52: report the undrawn committed liquidity facilities to retail customers and SMEs.

It 2.53: report the undrawn committed credit facilities to non financial corporate, sovereigns and central banks, MDBs and PSEs.

It 2.54: report the undrawn committed liquidity facilities to non financial corporate, sovereigns and central banks, MDBs and PSEs.

It 2.55: report the undrawn committed credit facilities to BFIs as defined in Chapter I

It 2.56: report the undrawn committed liquidity facilities to BFIs as defined in Chapter I.

It 2.57: report the undrawn committed credit facilities to OFIs as defined in Chapter I.

It 2.58: report the undrawn committed liquidity facilities to OFIs as defined in Chapter I.

It 2.59: report the undrawn committed credit facilities to any other legal entity and report any other contractual obligation to extend funds within 30 days that would not be captured elsewhere.

It 2.60: report the undrawn committed liquidity facilities to any other legal entity and report any other contractual obligation to extend funds within 30 days that would not be captured elsewhere.

f- Other contingent funding obligations

Other contingent funding obligations may be contractual or non-contractual. When considering the amount of potential outflows, the institution should consider the material reputational impact of a failure to satisfy its customer needs.

It 2.71: report the amount of unconditionally revocable agreements where the institution has the right to unconditionally revoke the undrawn portion of these facilities. This item includes committed agreements and obligations to extend funds that are not captured in It 2.72 and 2.73.

It 2.72: for contingent funding obligations related to trade finance, report the average of monthly net outflows in the last 12 month period if positive, or report "zero" if the amount results in a net inflow. Trade finance instruments consist of trade-related obligations such as, but not limited to, trade discount and trade debt assignment, documentary and clean collection, import bills, export bills, and guarantees directly related to trade finance obligations such as shipping guarantees.

It 2.73: for contingent funding obligations resulting from guarantees and letters of credit other than above trade finance related obligations, report the average of monthly net outflows in the last 12 month period if positive, or report "zero" if the amount results in a net inflow.

g- Other contractual cash outflows

It 2.81: report any other contractual cash outflows within the next 30 days, such as outflows to cover unsecured collateral borrowings, any other debt borrowings, uncovered short positions, dividends and contractual interest payments. Outflows related to operating costs of the institution however are not to be included in this standard.

3- Cash Inflows

When considering its available cash inflows, the institution should only include contractual inflows (including interest payments) from outstanding exposures that are fully performing and for which the institution has no reason to expect a default within 30 days. Contingent inflows are not included in total net cash inflows. The weighting applied to inflows reflects roll-over assumptions or expectations about credit extensions that vary depending on the kind of counterparty to which they apply.

Cap on total inflows: the amount of inflows that can offset outflows is capped at 75% of total expected cash outflows in order to prevent institutions from relying solely on anticipated inflows to meet their liquidity requirements, and also to ensure a minimum level of eligible assets. This implies that an institution must maintain a minimum amount of eligible assets equal to 25% of the total cash outflows.

Additional cap: the amount of inflows arising from irrevocable and formalized committed fund facilities signed with the head office or parent bank of foreign branches and subsidiaries is capped at 40% of total expected cash outflows to avoid that the liquidity position is not overly dependent on the arrival of inflows from particular counterparty (see It 3.22 below).

Credit and liquidity facilities with other institutions: Since the undrawn committed credit or liquidity facilities with BFIs are assumed not to be able to be drawn in the period of stress, these facilities are weighted 0%, except for the facilities made in favor of branches and subsidiaries of foreign banks that are allowed under the conditions set forth in Article 10 of this Prakas.

a- Outstanding reverse repos and securities borrowings

It 3.11: report the outstanding amount of reverse repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is HQLA and has not been re-hypothecated. The institution should assume that such agreements will be rolled over, and then giving rise to no cash inflow (the associated weight is 0%).

It 3.12: report the outstanding amount of reverse repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is OLA and has not been re-hypothecated. The institution is assumed not to roll over all these agreements depending on the quality of the underlying assets (the associated weight is 25%).

It 3.13: report the outstanding amount of reverse-repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is other assets and has not been re-hypothecated. The institution is assumed not to roll over these agreements due to the lower quality of the underlying assets (the associated weight is 100%).

It 3.14: report the outstanding amount of reverse repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is HQLA and has been re-hypothecated. The institution should assume that such positions will be rolled over in order to cover the short position having arisen from the re-use (the associated weight is 0%).

It 3.15: report the outstanding amount of reverse repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is OLA and has been re-hypothecated. The institution should assume that such positions will be rolled over in order to cover the short position having arisen from the re-use (the associated weight is 0%).

It 3.16: report the outstanding amount of reverse repos and securities borrowing agreements by the institution maturing within 30 days, where the collateral received is other assets and has been re-hypothecated. The institution should assume that such positions will be rolled over in order to cover the short position having arisen from the re-use (the associated weight is 0%).

b- Undrawn committed facilities from BFIs

It 3.21: report undrawn contractual committed credit and liquidity facilities that the institution holds at BFIs for its own purpose. It is recalled that the template is intended to reflect a situation under stress conditions; then no such facilities are assumed to be able to be drawn, and then receive a 0% inflow rate. This is to (1) reduce the contagion risk of liquidity shortages at one institution causing shortages at other institutions and (2) reflect the risk that other institutions may not be in a position to honor credit or liquidity facilities, or may decide to incur a legal and reputational risk involved in not honoring their commitment, in order to preserve their own liquidity.

It 3.22: this item is only dedicated to branches and subsidiaries of foreign banks that have been licensed by the NBC. Report the full amount of irrevocable and formalized contractual committed fund facilities signed with the head office or parent bank under the conditions set forth in Article 10 of this Prakas. The amount that is accepted as an inflow is capped at 40% of the total expected cash outflows.

c- Other contractual inflows, either secured or unsecured

Inflow rates are determined by types of counterparties. A debtor is said to be "*fully performing*" when he repays his loans in accordance with the terms originally agreed with the institution, then has no arrears in principal or interest payments.

It 3.31 to 3.32: report the contractual amount of expected inflows from retail customers and SMEs that comply with the definition given in Chapter I. It is assumed that the institution receives all payments (including accrued interest payments) from retail customers and SMEs that are fully performing and contractually due within 30 days. However, the institution is assumed to continue to extend loans to the same customers at a rate of 50% of contractual inflows. This explains a 50% weighting of the contractual amount of inflows.

It 3.33 to 3.38: report the contractual amount of expected inflows from the corresponding entities. It is assumed that the institution receives all payments (including accrued interest payments) from wholesale and other legal entity customers that are fully performing and contractually due within 30 days. In addition, the institution is assumed not to continue to extend loans to BFIs, and central banks, but to continue to extend loans at a rate of 50% to all other clients – non financial corporate, sovereigns, MDBs, PSEs and OFIs as referred to in Chapter I. This explains the respective weighting of 50% for It 3.33, 3.36, 3.37 and 3.38 and 100% for It 3.34 and 3.35.

It shall be noted that:

- **It 3.35**: report the inflows from domestic and foreign BFIs (as defined in Chapter I). This item includes inflows maturing within the next 30 days from secured funding in HQLA and OLA under the condition that these assets have not been reported as eligible assets (numerator). Expected inflows from secured funding in assets other than HQLA and OLA are not eligible inflows and therefore shall not be reported here.
- **It 3.36:** report the inflows from domestic and foreign OFIs (as defined in Chapter I).
- **It 3.37 to 3.38:** report the inflows from all other domestic and foreign legal entities including MDBs and PSEs and from sovereigns.

It 3.39: report the amounts of current account and term deposits held in BFIs (as defined in Chapter I). It has to be noted that:

(1) deposits held in BFIs for operational purposes, such as for clearing, custody and cash management purpose, are assumed to stay in those institutions and cannot be reported as inflows. The definition of "*operational deposits*" here is the same as in It 2.21.

(2) as for term deposits: (a) report only the amount of deposits maturing within the next 30 days and/or (b) report the amount of deposits maturing more than 30 days if the customer is contractually allowed to withdraw these deposits before maturity.

d- Derivative cash inflows

It 3.50: report all derivative net cash inflows, if any. The amount is to be calculated according to the methodology described in It 2.41, 2.42 and 2.43.

e- Contractual inflows from other securities and others

It 3.60: report the contractual amount of expected inflows from other securities that have not been captured elsewhere and maturing within 30 days, provided that they are fully performing (meaning that there has been no default or that there is no expected default on those instruments). These may include inflows from negotiable certificates of deposit, but inflows from HQLA and OLA reported in It 1.11 to 1.24 shall not be reported here according to the rule of no double-counting.

It 3.70: report the amount of any other contractual expected inflows maturing within the next 30 days that would not have been captured elsewhere.