



## QIS-skjemaer ad likviditet

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## Definisjoner

### ”Liquidity Coverage Ratio”

$$\frac{\text{Stock of high quality liquid assets}}{\text{Net cash outflows over a 30-days time period}} \geq 100 \%$$

### Finanstilsynets ”likviditetsbuffer”:

Mer subjektive vurderinger av foretakets ’likvide verdipapirbeholdning’ samt eventuelle ’utlansporteføljer klargjort for salg’ og ’ubenyttede trekkrettigheter’ (ref. Modul for likviditetsrisiko – Evaluering av likviditetsrisikonivå).

## Hovedelementer i LCR

- Likvide eiendeler av høy kvalitet:
  - Kontanter
  - Sentralbankreserver
  - Verdipapirer utstedt eller garantert av stater, sentralbanker mv. etter nærmere angitte kriterier.
  - Mulig inkludere obligasjoner (corporate og covered bonds), men da med en betydelig haircut (20% / 40%), og kan maks utgjøre 50% av bufferen.
- Netto utgående kontantstrøm (stressscenario på 30 dager):
  - Utgang av kundeinnskudd (stabile 7,5%, mindre stabile 15%)
  - Tap av usikret markedsfinansiering
  - Utgang av funding fra repoavtaler med illikvide eiendeler

## Definisjoner:

### ”Net Stable Funding Ratio”:

$$\frac{\text{Available amount of stable funding}}{\text{Required amount of stable funding}} > 100 \%$$

### Finanstilsynets likviditetsindikatorer:

$$\text{Indikator 1 (2)} = \frac{\text{Finansiering med gjenstående løpetid over 1 år (1 mnd)}}{\text{Illikvide eiendeler}}$$

## NSFR vs. likviditetsindikatorene

Grunnleggende forskjeller:

- **NSFR:** Konsern definert i "vanlig" regnskapsmessig forstand.
- **Likv.ind.:** "Konsern" vurdert etter likviditetsmessig sammenknytning: OMF-foretak og banker "konsolideres inn" uansett eierandel (konsolidering etter "bruk" og eierandel).  
Heller ikke likv.ind. definert på "solobasis" blir direkte sammenlignbar med NSFR.
- Ingen avkortninger (haircuts) i likviditetsindikatoren.

## NSFR vs. likviditetsindikator 1

Teller

Item	Availability factor
Stable deposits of retail and small business customers (non-maturity or residual maturity < 1 y)	85 %
Less stable deposits of retail and small business customers (non-maturity or residual maturity < 1 y)	70 %
Wholesale funding provided by non-financial corporate customers (non-maturity or residual maturity < 1y)	50 %
* Tier 1 & 2 Capital Instruments	100 %
* Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater	
* Other liabilities with an effective maturity of 1 year or greater	
All other liabilities and equity not included above	0 %

Definisjon	Rapp Kode i ORBOF	Kodenavn
Innskudd og innlån fra kunder	10 6.22-6.28	Innskudd, kunder*
	11 21.7.55.15 (66-69)	Andre lån, kunder

(obs - indikator 1)

Ansvarlig lånekapital	11 21.8.40.00 (66-69)	Ansvarlig lånekapital
	10 9.92-9.93	Aksjekapital mv. og annen innskudd egenkapital
Opptjent egenkapital	10 9.96-9.98	Bundet opptjent egenkapital og fri opptjent egenkapital
Gjeld til kredittinstitusjoner	11 21.6.20.14 (66-69)	Innskudd, kredittinstitusjoner
	11 21.7.55.13 (66-69)	Andre lån, Norges Bank
	11 21.7.55.14 (66-69)	Andre lån, øvrige kredittinstitusjoner
Obligasjonslån	11 21.7.45.00 (66-69)	Ihendehaverobligasjonslån

Nevner		Definisjon	Rapp Kode i ORBOF	Kodenavn
Item	Availability factor			
Debt issued or guaranteed by sovereigns, central banks, BIS, IMF, EC, non-central government, multilateral development banks	5 %	(ikke med)		
Unencumbered non-financial senior unsecured corporate bonds (or covered bonds) rated at least AA, maturity >= 1 yr	20 %	(ikke med)		
* Unencumbered listed equity securities or non-financial senior unsecured corporate bonds (or covered bonds) rated at least A-, maturity >= 1 yr * Gold * Loans to non-financial corporate clients having a maturity < 1 yr	50 %	(ikke med)		
Loans to retail clients having a maturity < 1 yr	85 %			
All other assets	100 %			
Off Balance sheet exposures: * Undrawn amount of committed credit and liquidity facilities * Other contingent obligations	10 % National supervisory discretion	(ikke med)		

  

Brutto utlån til kunder	10	2.51-2.57	Utlån, kunder
Brutto utlån til kredittinstitusjoner og innskudd	11	21.2.50.03 (66-69)	Til kredittinstitusjoner
Andre ihendehaverobligasjoner (parter i ansvarlig lånekapital)	11	21.1.21.00 (66-69)	I banker
Eierinteresser i konsern og tilknyttede selskaper	10	1.45.10 og 4.45.10	Parter i ansvarlig lånekapital
Beholdning av aksjer i foretak	10	4.38	Aksjer mv. til anskaffelseskost og eierinteresser utover
Realkapital	10	5.87-5.89	Aksjer, andeler og grunnfondsbevis i konsern og tilknyttede selskaper**
Verdipapirer pantsatt eller byttet bort	11	21.0.11.00 (66-69)	I samarbeidsgruppe
Pant knyttet til lån i Norges Bank	11	21.0.15.00 (66-69)	Realkapital
	11	21.7.55.13 (66-69)	Vp. og fordringer brukt i gjenkjøpsavtale med staten i OMF-ordningen
			Andre pantsatte aktiva
			Tillagt verdien av haircut***

## QIS-skjema (excel) ad "Liquidity"

- Likviditetsskjemaet er delt opp etter elementene som inngår i LCR og NSFR
- Del A dekker likvide eiendeler (teller i LCR)
  - Fordelt på smal og bred definisjon av eiendelene
- Del B dekker netto utgående kontantstrøm (nevner i LCR)
  - Fordelt på utgående og inngående kontantstrøm
- Del C dekker tilgjengelig stabil funding (teller i NSFR)
- Del D dekker nødvendig stabil funding (nevner i NSFR)
- Ingen norske banker skal rapportere på (juridiske) enheter innad i bankkonsernet, kun på konsolidert nivå
  - Kolonne G til P og
  - del B3 og E er dermed ikke relevante for norske banker

**A) Liquid assets, liquidity coverage ratio (LCR)**

A	B	C	D	E
6	<b>1) Narrow buffer assets</b>			
7			Haircut	
8		Amount	end-2009	end-2008
9	Cash			
10	Central bank reserves			
11	Securities with a zero risk weight			
12	issued by sovereigns			
13	guaranteed by sovereigns			
14	issued or guaranteed by central banks			
15	issued or guaranteed by non-central government PSEs			
16	issued or guaranteed by other institutions			
17	Government or central bank debt issued in domestic currency of bank's home country or in the country where the liquidity risk is taken			
18	<b>2) Additional assets</b>			
19			Haircut	
20		Amount	end-2009	end-2008
21	Non-financial corporate bonds			
22	rated AA or better			
23	rated A- up to AA-			
24	Covered bonds, not self-issued			
25	rated AA or better			
26	rated A- up to AA-			
27	Securities issued by sovereigns with a 20% risk weight			
28	Securities directly issued by non-central government PSEs (20% risk weight)			
29	secured			
30	unsecured			
31	Securities guaranteed by non-central government PSEs (20% risk weight)			

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**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
34	<b>1) Cash outflows</b>	
35	<b>a) Retail deposit cash outflows</b>	
36		Amount
37	Total retail deposits; of which:	
38	Insured retail deposits; of which:	
39	in transactional or relationship based accounts	
40	in non-transactional and non-relationship based accounts	
41	Check: Sum should be equal to the total insured retail deposits	Yes
42	Uninsured retail deposits; of which:	
43	in transactional or relationship based accounts	
44	in non-transactional and non-relationship based accounts	
45	Check: Sum should be equal to the total uninsured retail deposits	Yes
46	Check: Sum should be equal to the total retail deposits	Yes

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**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
47	<b>b) Unsecured wholesale cash outflows</b>	
48		<b>Amount</b>
49	Total unsecured wholesale funding	
50	Total SMEs; of which	
51	insured deposits in transactional or relationship based accounts	
52	insured deposits in non-transactional and non-relationship based accounts	
53	uninsured deposits in transactional or relationship based accounts	
54	uninsured deposits in non-transactional and non-relationship based accounts	
55	Total non-financial corporates; of which:	
56	with operational relationships	
57	with operational relationships and fully covered by deposit insurance	
58	without an operational relationship	
59	Financial institutions	
60	Total sovereigns, central banks and PSEs; of which:	
61	with operational relationships	
62	with operational relationships and fully covered by deposit insurance	
63	without operational relationships	
64	Any other entities not already identified in the above unsecured wholesale cash outflows categories	
65	Own debt maturing in ≤ 30 days	
66	Any other cash outflows not included in sections 1a, b, c, d, or e, including principal and interest due and derivative payables	
67	<b>Check: Sum should be less than or equal to the total unsecured wholesale funding</b>	Yes

**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
68	<b>c) Secured funding cash outflow (due to failure to roll secured funding)</b>	
69		<b>Amount</b>
70	Overnight borrowings from central banks	
71	Other borrowings from central banks with remaining maturity of 30 days or less	
72	Transactions backed by:	
73	Securities with a zero risk weight, issued by sovereigns	
74	Securities with a zero risk weight, guaranteed by sovereigns	
75	Securities with a zero risk weight, issued or guaranteed by central banks	
76	Securities with a zero risk weight, issued or guaranteed by non-central government PSEs	
77	Securities with a zero risk weight, issued or guaranteed by other institutions	
78	Government or central bank debt issued in domestic currency of bank's home country or in country where the liquidity risk is taken	
79	Non-financial corporate bonds	
80	rated AA or better	
81	rated A- up to AA-	
82	Equities of non-financial entities listed on major index in recognised exchange	
83	Covered bonds, not self-issued	
84	rated AA or better	
85	rated A- up to AA-	
86	Securities issued by sovereigns with a 20% risk weight	
87	Securities directly issued by non-central government PSEs (20 % risk weight)	
88	secured	
89	unsecured	
90	Securities guaranteed by non-central government PSEs (20% risk weight)	
91	All other assets	

**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
92	<b>d) Additional requirements</b>	
93		<b>Amount</b>
94	Additional collateral that would need to be posted for short term financing transactions, derivatives and other contracts, due to a downgrade of up to three notches from current rating	
95	Estimated outflows due to valuation changes on derivatives	
96	Potential liquidity exposure	
97	Largest 30 day net outflow over the past 18 months related to these valuation changes	
98	Outstanding amount of collateral posted for derivative transactions	
99	Cash and assets as defined in panel A1	
100	For collateral other than the assets described in panel A1	
101	ABCP, conduits, SIVs and other financial facilities	
102	Maturing short-term debt	
103	Maturing longer-term debt, or non-maturing debt with embedded options	
104	Amount of assets related to ABCP, conduits, SIVs and other financial facilities which could contractually be "returned" to the bank	
105	Term ABS, covered bonds and other structured financing instruments not covered above – all maturing portions	
106		
107	Undrawn committed credit facilities to non-financial corporates	
108	Undrawn committed liquidity facilities to non-financial corporates	
109	Undrawn committed credit and liquidity facilities to...	
110	retail clients	
111	financial institutions	
112	sovereigns, central banks or any other entity not included in other drawdown categories (not including intra-group facilities)	
113	<b>e) Other cash outflows – non liquidity stress, non contractual triggers and other</b>	
114		<b>Amount</b>
115	Unconditionally revocable "uncommitted" credit and liquidity facilities	
116	Guarantees	
117	Letters of credit	
118	Other trade finance instruments	
119	Total amount outstanding of sponsored transactions, including conduits, SIVs, money market mutual funds and other such financing facilities	
120	For banks with an affiliated broker dealer, amount of outstanding own debt securities with maturities beyond 30 days	
121	Other contingent funding obligations	
122	Any other cash outflows not included above, including principal and interest due and derivative payables	

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**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
123	<b>2) Cash inflows</b>	
124	<b>a) Retail</b>	
125		<b>Amount</b>
126	Contractual inflows from fully performing loans	
127	<b>b) Wholesale unsecured and other</b>	
128		<b>Amount</b>
129	Contractual inflows from fully performing loans to...	
130	SMEs	
131	non-financial corporates	
132	financial institutions	
133	other entities	
134	Contractual inflows related to ABCP, conduits, SIVs and other such financing facilities	
135	Own account, performing security cash flows (maturities and forward purchase/sales)	
136	Undrawn committed credit and liquidity facilities extended to the bank	
137	Deposits held at other financial institutions	
138	Other cash inflows, including contractual receivables from derivatives	

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**B) Net cash outflows, liquidity coverage ratio (LCR)**

A	B	C
139	<b>c) Secured funding/ reverse repo cash inflow</b>	
140		<b>Amount</b>
141	Reverse repo and other secured funding transactions backed by	
142	Securities issued by sovereigns with a zero risk weight	
143	Securities guaranteed by sovereigns with a zero risk weight	
144	Securities issued or guaranteed by central banks with a zero risk weight	
145	Securities issued or guaranteed by non-central government PSEs with a zero risk weight	
146	Securities issued or guaranteed by other institutions with a zero risk weight	
147	Government or central bank debt issued in domestic currency of bank's home country or in the country where the liquidity risk is taken	
148	Non-financial corporate bonds	
149	rated AA or better	
150	rated A- up to AA-	
151	Equities of non-financial entities listed on major index in recognised exchange	
152	Covered bonds, not self-issued	
153	rated AA or better	
154	rated A- up to AA-	
155	Securities issued by sovereigns with a 20% risk weight	
156	Securities directly issued by non-central government PSEs (20% risk weight)	
157	secured	
158	unsecured	
159	Securities guaranteed by non-central government PSEs (20% risk weight)	
160	All other assets	

**C) Available stable funding, net stable funding ratio (NSFR)**

A	B	C
170		<b>Amount</b>
171	Tier 1 and 2 capital instruments	0
172	Other preferred shares and capital instruments in excess of Tier 2 allowable amount having a maturity $\geq 1$ year	
173	Unsecured and secured wholesale borrowings and liabilities (including term deposits) with a minimum effective maturity $\geq 1$ year	
174	Retail: relevant retail term borrowings with a minimum effective maturity $\geq 1$ year	
175	Non-maturing liabilities and liabilities with effective residual maturity $< 1$ year	
176	Retail	
177	Insured deposits in transactional or relationship based accounts (non-maturity or residual maturity $< 1$ year)	
178	Insured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity $< 1$ year)	
179	Uninsured deposits in transactional or relationship based accounts (non-maturity or residual maturity $< 1$ year)	
180	Uninsured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity $< 1$ year)	
181	SMEs	
182	Insured deposits in transactional or relationship based accounts (non-maturity or residual maturity $< 1$ year)	
183	Insured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity $< 1$ year)	
184	Uninsured deposits in transactional or relationship based accounts (non-maturity or residual maturity $< 1$ year)	
185	Uninsured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity $< 1$ year)	
186	Unsecured wholesale funding from non-financial corporates maturing in $< 1$ year	
187	Other unsecured wholesale funding maturing in $< 1$ year	
188	All other liabilities and equity categories not included above	
189		
190	Additional information on liabilities maturing within 1 year	
191	$\geq 6$ months but $< 12$ months	
192	$\geq 3$ months but $< 6$ months	
193	$< 3$ months	
194		

		<b>FINANSTILSYNET</b> <small>THE FINANCIAL SUPERVISORY AUTHORITY OF NORWAY</small>
<b>D) Required stable funding, net stable funding ratio (NSFR)</b>		
A	B	C
		Amount
197	Cash	
199	Money market instruments and short-term unsecured instruments (maturity < 1 year)	
200	Government bills, notes and obligations	
201	Corporate bills, notes and obligations	
202	Commercial paper	
203	Negotiable certificates of deposit	
204	Bankers acceptances	
205	Reserves with central banks and sale transactions of such funds	
206	Money market mutual funds	
207	Other	
208	Securities with remaining maturity < 1 year	
209	Securities borrowed or purchased under agreements to resell with remaining maturity < 1 year	
210	Material "matched book" repurchase and securities lending transactions	
211	Unencumbered securities and securities currently used as collateral for reverse repo transactions and secured lending transactions, with maturities of the security ≥ 1 year	
212	Issued by sovereigns with a zero risk weight	
213	Guaranteed by sovereigns with a zero risk weight	
214	Issued or guaranteed by central banks with a zero risk weight	
215	Issued or guaranteed by non-central government PSEs with a zero risk weight	
216	Issued or guaranteed by other institutions with a zero risk weight	
217	Government or central bank debt issued in domestic currency of bank's home country or in the country where the liquidity risk is taken	
218	Unencumbered senior unsecured non-financial corporate bonds (maturity ≥ 1 year)	
219	rated AA or better	
220	rated A- up to AA-	
221	Covered bonds, not self-issued (maturity ≥ 1 year)	
222	rated AA or better	
223	rated A- up to AA-	
224	Securities issued by sovereigns with a 20% risk weight	
225	Securities directly issued by non-central government PSEs (20% risk weight)	
226	secured	
227	unsecured	
228	Securities guaranteed by non-central government PSEs (20% risk weight)	

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		<b>FINANSTILSYNET</b> <small>THE FINANCIAL SUPERVISORY AUTHORITY OF NORWAY</small>
<b>D) Required stable funding, net stable funding ratio (NSFR)</b>		
A	B	C
229	Equity securities of non-financial entities listed on a major index in a recognised exchange	
230	Other equity securities	
231	Gold	
232	Other precious metals	
233	Non-renewable loans to financial institutions (maturity < 1 year)	
234	Loans to sovereigns, central banks and PSEs with maturity < 1 year	
235	Loans to non-financial corporates with maturity < 1 year	
236	Loans to retail clients with maturity < 1 year	
237	Loans with maturity ≥ 1 year	
238	Corporate, financial institution and government loans maturing ≥ 1 year	
239	Retail loans maturing ≥ 1 year – non-mortgage loans	
240	Residential mortgage loans maturing ≥ 1 year	
241	conventional	
242	non-conventional	
243	Asset-backed securities	
244	Bank's own	
245	Issued by other institutions	
246	All other non-money market or non-cash market assets	
247	Derivatives-related receivables	
248	All other trading securities or other instruments that are fair-valued based on inferences from observed market prices or models	
249	Other income-generating assets (eg minority interests)	
250	Other illiquid assets (plant and equipment, intangibles)	
251	All encumbered assets not reported in other categories of illiquid assets	
252	Assets not yet encumbered but held as contingent collateral for potential future exposures of derivative transactions	
253	Undrawn committed credit and liquidity facilities to...	
254	retail clients	
255	non-financial corporates	
256	financial institutions, fiduciaries etc	
257	sovereigns, central banks and PSEs	
258	affiliated entities	
259	SPVs	
260	other entities	
261	Other contingent funding obligations	

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