

ANNEX I

LCR add-on description	Corep item number	LCR add-on			
		Stage 1 (1 January 2018)		Stage 2 (1 July 2018)	
		Add-on rate (%)	Estimated add-on amount (€ million)	Add-on rate (%)	Estimated add-on amount (€ million)
LCR INFLOWS Assets with an undefined contractual end date (i.e. the 20% standard default inflow rate is reduced to the rate referred at each stage)	C74.00: 1.1.6 (Row 200)	0%	389	10%	194
LCR OUTFLOWS					
Retail deposits					
Deposits subject to higher outflows	C73.00: 1.1.1.2 (Row 050)	20%	408	10%	204
Stable deposits	C73.00: 1.1.1.3 (Row 080)	5%	681	2,5%	341
Other retail deposits	C73.00: 1.1.1.6 (Row 131)	5%	158	2,5%	79
Other than retail deposits					
Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship	C73.00: 1.1.2.1 (Row 130)	15%	101	7,5%	51
Non-operational deposits by other customers	C73.00: 1.1.3.3 (Row 240)	5%	376	5%	188
Retail deposits exempted from the calculation of LCR outflows	C73.00: 3 (Row 1150)	5%	501	5%	251
ADDITIONAL GENERAL ADD-ONS					
Financial companies deposits with maturity over 30 days	-	15%	322	7,5%	161
Non-financial companies deposits with maturity up to 30 days	-	10%	801	5%	401
Non-financial companies deposits with maturity over 30 days	-	10%	215	5%	108
TOTAL LCR ADD-ON			3.954		1.977

GENERAL NOTE:

The following items may be used to cover the LCR add-on requirements:

- (a) Liquid assets as defined and calculated for purposes of the LCR , and
- (b) Surplus inflows that exist, but are exempted in the LCR calculation due to being over the 75% cap as per Article 33(1) of Delegated Regulation 2015/61.

It should be noted that under the national liquidity requirements currently applied, credit institutions are allowed to include 100% of their interbank placements (with maturity up to 30 days) in the liquidity requirement calculation. As the current national liquidity requirement do not factor in any restriction on the level of inflows used in the computation of the liquidity requirements, the LCR add-on will also allow credit institutions to include, as far as applicable, any inflows exempted on account of being over the 75% cap applied in the LCR calculation.