

Kwantitatief template behorend bij de door DNB vereiste informatie voor de evaluatie van het ILAAP.

In te vullen door de onderneming per ...

CONCEPT

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ILAAP Table 1: Balance Sheet Breakdown

Amounts in million Euro - please report the EUR equivalent for assets or liabilities in foreign currency

1a. Asset mix						1b. Liability mix					
		ult 2007	ult 2008	ult 2009	ult 2010			ult 2007	ult 2008	ult 2009	ult 2010
Total Retail* Assets						Total Wholesale Market Funding (excl corporate deposits)**					
- O/w: retail <1 year (ORIGINATING maturity)						- O/w: WHS < 1 year (ORIGINATING maturity)					
O/w: in EURO						O/w: in EURO					
O/w: in USD						O/w: in USD					
O/w: in GBP						O/w: in GBP					
O/w: in next largest currency (please define)						O/w: in next largest currency (please define)					
- O/w: retail >1 year (ORIGINATING maturity)						- O/w: Secured funding (all currencies)					
O/w: in EURO						- O/w: WHS ≥ 1 year (ORIGINATING maturity)					
O/w: in USD						O/w: in EURO					
O/w: in GBP						O/w: in USD					
O/w: in next largest currency (please define)						O/w: in GBP					
O/w: in next largest currency (please define)						O/w: in next largest currency (please define)					
Total Wholesale* Assets						- O/w: Secured funding (all currencies)					
- O/w: wholesale <1 year (ORIGINATING maturity)						Total Wholesale / Corporate Deposits					
O/w: in EURO						- O/w: sight deposits					
O/w: in USD						O/w: in EURO					
O/w: in GBP						O/w: in USD					
O/w: in next largest currency (please define)						O/w: in GBP					
- O/w: wholesale >1 year (ORIGINATING maturity)						O/w: in next largest currency (please define)					
O/w: in EURO						- O/w: term deposits					
O/w: in USD						O/w: in EURO					
O/w: in GBP						O/w: in USD					
O/w: in next largest currency (please define)						O/w: in GBP					
O/w: in next largest currency (please define)						O/w: in next largest currency (please define)					
Total Derivatives						- O/w: Operational accounts / with client relationship					
O/w: in EURO						Total Retail deposito's***					
O/w: in USD						- O/w: Direct opvraagbaar					
O/w: in GBP						O/w: in EURO					
O/w: in next largest currency (please define)						O/w: in USD					
O/w: in next largest currency (please define)						O/w: in GBP					
Total Other Assets						O/w: in next largest currency (please define)					
O/w: in EURO						- O/w: Termijn deposito's					
O/w: in USD						O/w: in EURO					
O/w: in GBP						O/w: in USD					
O/w: in next largest currency (please define)						O/w: in GBP					
O/w: in next largest currency (please define)						O/w: in next largest currency (please define)					
Total Balance Sheet						- O/w: From clients with other banking relationship					
						Total Derivatives					
Total intra-group/company assets						O/w: in EURO					
O/w: in EURO						O/w: in USD					
O/w: in USD						O/w: in GBP					
O/w: in GBP						O/w: in next largest currency (please define)					
O/w: in next largest currency (please define)						Total Capital					
Total intra-group/company liabilities						O/w: in EURO					
O/w: in EURO						O/w: in USD					
O/w: in USD						O/w: in GBP					
O/w: in GBP						O/w: in next largest currency (please define)					
O/w: in next largest currency (please define)						Total Other Liabilities					
						O/w: in EURO					
1c. Assets used for secured / contingent funding		ult 2007	ult 2008	ult 2009	ult 2010	O/w: in USD					
Total Encumbered Assets****						O/w: in GBP					
						O/w: in next largest currency (please define)					
1d. FX rate used for calculating EUR equivalent		ult 2007	ult 2008	ult 2009	ult 2010	Total Balance Sheet		0	0	0	0
USD											
GBP											
...											
...											

* = According to Basel II IRB definition
 ** = Debt issue through covered bonds / unsecured notes / securitisation / (central) bank deposits
 *** = SME and retail deposits
 **** = For covered bonds, (internal) securitisations, etc
 Define = Please specify which currency is reported
 ORIGINATING maturity = time to maturity at start date of transaction

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ILAAP Table 2a: Maturity Profile (Contractual & Cumulative)

Amounts in million Euro

2a. Total Inflows								2b. Total Outflows							
Time bucket	Split to currency			Split to client type			Total	Time bucket	Split to currency			Split to client type			Total
	Euro	USD	other	wholesale	retail	other			Euro	USD	other	wholesale	retail	other	
overnight							0	overnight							0
max 2 days							0	max 2 days							0
max 3 days							0	max 3 days							0
max 4 days							0	max 4 days							0
max 5 days							0	max 5 days							0
max 6 days							0	max 6 days							0
max 7 days							0	max 7 days							0
max 8 days							0	max 8 days							0
max 9 days							0	max 9 days							0
max 10 days							0	max 10 days							0
max 11 days							0	max 11 days							0
max 12 days							0	max 12 days							0
max 13 days							0	max 13 days							0
max 14 days							0	max 14 days							0
max 1 month							0	max 1 month							0
max 2 months							0	max 2 months							0
max 3 months							0	max 3 months							0
max 4 months							0	max 4 months							0
max 5 months							0	max 5 months							0
max 6 months							0	max 6 months							0
max 7 months							0	max 7 months							0
max 8 months							0	max 8 months							0
max 9 months							0	max 9 months							0
max 10 months							0	max 10 months							0
max 11 months							0	max 11 months							0
max 12 months							0	max 12 months							0
max 2 years							0	max 2 years							0
max 3 years							0	max 3 years							0
max 4 years							0	max 4 years							0
max 5 years							0	max 5 years							0
> 5 years							0	> 5 years							0
Total	0	0	0	0	0	0	0	Total	0	0	0	0	0	0	0

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ILAAP Table 2b: Maturity Profile (Behavioural & Cumulative)

Amounts in million Euro

2a. Total Inflows								2b. Total Outflows							
Time bucket	Split to currency			Split to client type			Total	Time bucket	Split to currency			Split to client type			Total
	Euro	USD	other	wholesale	retail	other			Euro	USD	other	wholesale	retail	other	
overnight							0	overnight							0
max 2 days							0	max 2 days							0
max 3 days							0	max 3 days							0
max 4 days							0	max 4 days							0
max 5 days							0	max 5 days							0
max 6 days							0	max 6 days							0
max 7 days							0	max 7 days							0
max 8 days							0	max 8 days							0
max 9 days							0	max 9 days							0
max 10 days							0	max 10 days							0
max 11 days							0	max 11 days							0
max 12 days							0	max 12 days							0
max 13 days							0	max 13 days							0
max 14 days							0	max 14 days							0
max 1 month							0	max 1 month							0
max 2 months							0	max 2 months							0
max 3 months							0	max 3 months							0
max 4 months							0	max 4 months							0
max 5 months							0	max 5 months							0
max 6 months							0	max 6 months							0
max 7 months							0	max 7 months							0
max 8 months							0	max 8 months							0
max 9 months							0	max 9 months							0
max 10 months							0	max 10 months							0
max 11 months							0	max 11 months							0
max 12 months							0	max 12 months							0
max 2 years							0	max 2 years							0
max 3 years							0	max 3 years							0
max 4 years							0	max 4 years							0
max 5 years							0	max 5 years							0
> 5 years							0	> 5 years							0
Total	0	0	0	0	0	0	0	Total	0	0	0	0	0	0	0

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ILAAP Table 3: Maturity Limit Structure

Amounts in million Euro

Limits on Net Cumulative Outflow

Time bucket	Split to currency			Total
	Euro	USD	Other	
overnight				0
max 2 days				0
max 3 days				0
max 4 days				0
max 5 days				0
max 6 days				0
max 7 days				0
max 8 days				0
max 9 days				0
max 10 days				0
max 11 days				0
max 12 days				0
max 13 days				0
max 14 days				0
max 1 month				0
max 2 months				0
max 3 months				0
max 4 months				0
max 5 months				0
max 6 months				0
max 7 months				0
max 8 months				0
max 9 months				0
max 10 months				0
max 11 months				0
max 12 months				0
max 2 years				0
max 3 years				0
max 4 years				0
max 5 years				0
> 5 years				0
Total	0	0	0	0

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ILAAP Table 4a: Buffer Composition

Amounts in million Euro

Type of collateral	Total	Type / Name*	Unrated	Rating**		
				≤ A	A+ - AA+	AAA
(E)CB eligible government paper <i>O/w: Largest single name Please Specify</i> <i>O/w: Second largest single name Please Specify</i>						
(E)CB eligible other government related <i>O/w: Largest single name Please Specify</i> <i>O/w: Second largest single name Please Specify</i>						
(E)CB eligible covered bonds <i>O/w: Largest single name Please Specify</i> <i>O/w: Second largest single name Please Specify</i>						
(E)CB eligible ABS <i>O/w: internal securitisations</i>						
Other (E)CB eligible <i>O/w: Please Specify</i> <i>O/w: Please Specify</i>						
Other non CB eligible <i>O/w: Please Specify</i> <i>O/w: Please Specify</i>						
Total (E)CB Liquidity Buffer	0		0	0	0	0
Total Liquidity Buffer	0		0	0	0	0

Note: The "Buffer" referred to here can be more than just the recognized regulatory liquidity buffer. Please report here all assets / contingent liquidity that is used in the internal liquidity stress test.

* Please fill in what largest single name exposure is reported or what asset type is reported under "other"

** S&P is used as reference; any equivalent rating split-out is acceptable as well.

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ILAAP Table 4b: Buffer Maturity Structure

Amounts in million Euro

Limits on Net Cumulative Outflow

Time bucket	Split to currency			Total
	Euro	USD	Other	
overnight				0
max 2 days				0
max 3 days				0
max 4 days				0
max 5 days				0
max 6 days				0
max 7 days				0
max 8 days				0
max 9 days				0
max 10 days				0
max 11 days				0
max 12 days				0
max 13 days				0
max 14 days				0
max 1 month				0
max 2 months				0
max 3 months				0
max 4 months				0
max 5 months				0
max 6 months				0
max 7 months				0
max 8 months				0
max 9 months				0
max 10 months				0
max 11 months				0
max 12 months				0
max 2 years				0
max 3 years				0
max 4 years				0
max 5 years				0
> 5 years				0
Total	0	0	0	0

ILAAP Table 5: Stress Tests

Stress Test Assumptions

Roll-over rates for assets (%)	Current Position (in € mln)	Test 1*	Test 2*	Roll-over rates for liabilities (%)	Current Position (in € mln)	Test 1*	Test 2*
Retail assets O/w: mortgages O/w: consumer loans O/w: SME loans O/w: other Wholesale assets O/w: corporate loans O/w: loans to / deposits at banks O/w: other Other assets O/w: Please specify O/w: Please specify				Retail liabilities O/w: stable sight-deposits (savings) O/w: non-Stable sight-deposits (savings) O/w: term-deposits (savings) O/w: SME deposits O/w: other Wholesale liabilities O/w: CD/CP O/w: unsecured term notes O/w: (central) bank deposits O/w: fiduciary deposits O/w: operational corporate deposits O/w: non-operational corporate deposits O/w: covered bonds O/w: repo O/w: securitisation Other liabilities O/w: Please specify			
General assumptions							
Horizon of the test (in months)							
Are stressed markets assumed (Y/N)?							
Is bank specific stress assumed (Y/N)?							
Is management intervention assumed (Y/N)?							

Stress Test Outcomes (amounts in million Euro)

	Test 1*	Test 2*		Test 1*	Test 2*
Total contractual outflow up to stress horizon			Survival period (in months)*		
Total outflow assumed in stress test			Surplus (+) / shortage (-) liquidity at test horizon		
Total contractual inflow up to stress horizon					
Total inflow assumed in stress test			Management action taken based on outcome (Y/N)?		

* DNB expects banks to perform several liquidity stress tests (different scenarios), please report the two tests with the most severe outcomes.

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ILAAP Table 6: Forecasts

Amounts in million Euro

	6a. DNB liquidity test			6b. LCR liquidity test			6c. NSFR liquidity test			6d. Use of central bank funding
	Week Surplus*	Month Surplus*	Target	LCR (in %)	Surplus*	Target	NSFR (in %)	Surplus*	Target	
Month t-6										
Month t-5										
Month t-4										
Month t-3										
Month t-2										
Month t-1										
Current month										
Month t+1 (f)										
Month t+2 (f)										
Month t+3 (f)										
Month t+4 (f)										
Month t+5 (f)										
Month t+6 (f)										

6e. Balance Sheet Forecast for next 12 months

	Current position (in € mln)	Change (in € mln)	Average costs (in bp)**	Expected change in costs w.r.t. previous 12M (in	Maximum change in costs w.r.t. previous 12M (in bp)****
Budgetted change in total assets					
Budgetted change in total liabilities					
O/w: Budgetted change in retail funding					
O/w: stable sight-deposits (savings)					
O/w: non-Stable sight-deposits (savings)					
O/w: term-deposits (savings)					
O/w: SME deposits					
O/w: other					
O/w: Budgetted change in wholesale funding					
O/w: CD/CP					
O/w: unsecured term notes					
O/w: (central) bank deposits					
O/w: fiduciary deposits					
O/w: operational corporate deposits					
O/w: non-operational corporate deposits					
O/w: covered bonds					
O/w: repo					
O/w: securitisation					
O/w: other					
O/w: Budgetted change in other liabilities					

* Please report any shortages as a negative number.

** Please report the average cost in absolute amounts (e.g. not relative to a benchmark) of each type of funding used over the past 12 months.

*** Please report the expected change in funding costs for the next twelve months compared with the previous twelve months.

**** Please report the maximum change in funding costs that is acceptable for your institution for each of the types of funding that is used.