

Liquidity Management

Jabatix provides data marts for liquidity management that contain all the information needed to fulfil the requirements of the **BCBS (= Basel Committee on Banking Supervision)** for Basel III or the **EBA (= European Banking Authority)**. The following reports can be generated, for example, on the basis of these data:

- LCR (Liquidity coverage ratio)
- NSFR (Net stable funding ratio)
- Contractual maturity analysis
- Financial planning

The aggregated values in the data marts are essentially calculated from the (future) cash flow plan for the deals. The cash flow plans are generated in Jabatix from the contract information. Accrued/deferred amounts are also calculated and taken into account for the data marts. In addition, various models can be defined to simulate stress scenarios and their impact on future payments.

The data marts contain all the information required to differentiate between financial products and counterparties as well as all the individual components needed for the liquidity reports.

- Aggregated display for each period grouping (scale can be defined freely)
- Totals in the report currency (apportionable to each original currency)
- Subdivision into cash flow types (capital, interest, charges,...)
- Synthetic cash flows from the scenarios
 - Default scenarios (customers and individual payments)
 - Premature payments (prepayments)
 - Development of market data (interest rates and exchange rates)
 - Expected volume of new business

Below are some examples of liquidity reports in Jabatix based on these data marts:

Liquidity Coverage

			Total unweighted value	Total weighted value
			010	020
HIGH-QUALITY LIQUID ASSETS	Total high-quality liquid assets (HQLA)	010		-2,040,476.00
TOTAL CASH OUTFLOWS	Retail deposits and deposits from small business customers, of which:	020	-1,955,555.00	-195,555.50
	Stable deposits	030	0.00	0.00
	Less stable deposits	040	-1,955,555.00	-195,555.50
	Unsecured wholesale funding, of which:	050	-17,315,112.00	-6,925,444.50
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	060	-4,002.00	-1,000.50
	Non-operational deposits (all counterparties)	070	-17,311,110.00	-6,924,444.00
	Unsecured debt	080	-104,638,072.00	-104,638,072.00
	Secured wholesale funding	090		0.00
	Additional requirements, of which:	100	-765,241,645.00	-765,230,358.05
	Outflows related to derivative exposures and other collateral requirements	110	-765,229,764.00	-765,229,764.00
	Outflows related to loss of funding on debt products	120	0.00	0.00
	Credit and liquidity facilities	130	-11,881.00	-594.05
	Other contractual funding obligations	140	0.00	0.00
	Other contingent funding obligations	150	0.00	0.00
		160		-876,989,430.05
TOTAL CASH INFLOWS	Secured lending (eg reverse repos)	170	0.00	0.00
	Inflows from fully performing exposures	180	0.00	0.00
	Other cash inflows	190	12,731,914.00	12,731,914.00
		200	12,731,914.00	12,731,914.00
TOTAL HQLA		210		-2,040,476.00
TOTAL NET CASH OUTFLOWS		220		-864,257,516.05
LIQUIDITY COVERAGE RATIO (%)		230		0.24

Liquidity Management

Net Stable Funding

		Unweighted value by residual maturity				Weighted Value	
		No maturity	< 6 months	6 months to < 1 yr	>= 1 yr		
		010	020	030	040	050	
Capital:		010	0.00	0.00	9,500,000.00	0.00	4,750,000.00
	Regulatory Capital	020	0.00	0.00	8,000,000.00	0.00	4,000,000.00
	Other Capital Instruments	030	0.00	0.00	1,500,000.00	0.00	750,000.00
Retail deposits and deposits from small business customers:		040	0.00	655,555.00	0.00	0.00	487,777.50
	Stable deposits	050	0.00	255,555.00	0.00	0.00	127,777.50
	Less stable deposits	060	0.00	400,000.00	0.00	0.00	360,000.00
Wholesale funding:		070	0.00	8,000,000.00	5,000,000.00	0.00	6,500,000.00
	Operational deposits	080	0.00	8,000,000.00	0.00	0.00	4,000,000.00
	Other wholesale funding	090	0.00	0.00	5,000,000.00	0.00	2,500,000.00
Liabilities with matching interdependent assets		100	0.00	0.00	0.00	0.00	0.00
Other liabilities:		110	0.00	0.00	0.00	382,614,882.00	0.00
	NSFR derivative liabilities	120		0.00	0.00	0.00	
	All other liabilities and equity not included in the above categories	130	0.00	0.00	0.00	382,614,882.00	0.00
TOTAL ASF		140					11,737,777.50
Total NSFR high-quality liquid assets (HQLA)		150					2,040,476.00
Deposits held at other financial institutions for operational purposes		160	0.00	0.00	0.00	0.00	0.00
Performing loans and securities:		170	0.00	-39,038,787.00	-352,421.00	-1,150,038,894.00	-627,459,448.50
	Performing loans to financial institutions secured by Level 1 HQLA	180	0.00	0.00	0.00	0.00	0.00
	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	190	0.00	0.00	0.00	-253,212,237.00	-126,606,118.50
	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	200	0.00	-39,038,787.00	-352,421.00	-803,099,807.00	-421,245,507.50
	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk	210	0.00	0.00	0.00	0.00	0.00
	Performing residential mortgages, of which:	220	0.00	0.00	0.00	-300,000.00	-195,000.00
	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk	230	0.00	0.00	0.00	0.00	0.00
	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	240	0.00	0.00	0.00	-93,426,850.00	-79,412,822.50
Assets with matching interdependent liabilities		250	0.00	0.00	0.00	0.00	0.00
Other assets:		260	-2,971,710.00	-373,588,027.00	-20,099,924.00	-1,246,401,341.00	-1,643,054,930.60
	Physical traded commodities, including gold	270	0.00				0.00
	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	280		0.00	0.00	-40,476.00	-34,404.60
	NSFR derivative assets	290		0.00	0.00	-382,614,882.00	-382,614,882.00
	NSFR derivative liabilities before deduction of variation margin posted	300		0.00	0.00	0.00	0.00
	All other assets not included in the above categories	310	-2,971,710.00	-373,588,027.00	-20,099,924.00	-863,745,983.00	-1,260,405,644.00
Off-balance sheet items		320		0.00	0.00	0.00	0.00
Total RSF		330					-2,270,514,379.10
Net Stable Funding Ratio (%)		340					0.52

The following standard functions are also available for reports defined in Jabatix:

- extensive [drilldown possibilities](#)
- possibility to [compare the report for different posting dates](#)
- [proof of rule for reporting contents](#)
- manual editing combined with consistency check