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41. An ADI must apply the RSF factor to the RSF category in Table 1 for the OBS exposure categories in the Table.

**Table 1 – OBS exposure categories**

<b>RSF factor (%)</b>	<b>RSF category</b>
5	Irrevocable and conditionally revocable credit and liquidity facilities to any client
1	Unconditionally revocable credit and liquidity facilities

42. An ADI must apply an RSF factor of 100 per cent to trade finance-related obligations and guarantees and letters of credit unrelated to trade finance obligations using the actual net outflows for these obligations in the most recent 12-month period.