

Liquidity Coverage Ratio Disclosure		(a) TOTAL UNWEIGHTED VALUE (average)	(b) TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		16,718,739
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	16,796,431	1,679,643
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	18,783,551	6,628,127
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	3,731,365	2,663,990
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	12,467,320	1,246,732
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS		12,218,492
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	7,740,904	4,403,852
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		4,403,852
			(c) TOTAL ADJUSTED VALUE
21	TOTAL HQLA		16,718,739
22	TOTAL NET CASH OUTFLOWS		7,814,640
23	LIQUIDITY COVERAGE RATIO (%)		213.94%

- a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- c Adjusted values must be calculated after the application of both:
- (i) haircuts and inflow and outflow rates; and
 - (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).