

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b>		
<b>(In Single Currency, Absolute amount)</b>		
	<b>TOTAL UNWEIGHTED <sup>1</sup></b>	<b>TOTAL WEIGHTED <sup>2</sup></b>
	<b>VALUE</b>	<b>VALUE</b>
	<b>(AVERAGE)</b>	<b>(AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
1. TOTAL STOCK OF HQLA		17,934,982,855.06
<b>EXPECTED CASH OUTFLOWS</b>		
2. Deposits, of which:	31,173,636,034.82	12,815,253,085.68
3. Retail Funding	16,282,163,234.45	2,289,043,054.93
4. Wholesale funding of which:	14,891,472,800.37	10,526,210,030.75
5. <i>Operational deposits</i>	108,743,573.78	32,623,072.13
6. <i>Non-operational deposits (all counterparties)</i>	14,782,729,226.59	10,493,586,958.62
7. Unsecured wholesale funding (all counterparties)	2,833,513,202.60	2,833,513,202.60
8. Secured funding		-
9. Derivatives contracts, of which:	4,706,042,203.99	4,706,042,203.99
10. <i>Outflows related to derivatives exposures (net)</i>	4,706,042,203.99	4,706,042,203.99
11. <i>Outflows related to collateral requirements</i>	-	-
12. Structured financing instruments	-	-
13. Committed business facilities (all counterparties)	-	-
14. Other contractual obligations within a 30-day period	-	-
15. Other contingent funding obligations	-	-
16. TOTAL EXPECTED CASH OUTFLOWS		20,354,808,492.27
<b>EXPECTED CASH INFLOWS</b>		
17. Secured lending	73,764,209.30	5,830,812.06
18. Fully performing exposures (all counterparties)	301,653,032.99	150,826,516.50
19. Other cash inflows	8,928,898,026.91	8,928,898,026.91
20. TOTAL EXPECTED CASH INFLOWS	9,304,315,269.21	9,085,555,355.47
		Total Adjusted Value <sup>3</sup>
21. TOTAL STOCK OF HQLA		17,934,982,855.06
22. TOTAL EXPECTED NET CASH OUTFLOWS		11,269,253,136.80
23. LIQUIDITY COVERAGE RATIO (%)		159.15%

<sup>1</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

<sup>2</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflows and outflow rates (for inflows and outflows)

<sup>3</sup> Adjusted values must be calculated after the application of both: (i) haircuts (for Total HQLA) and inflows and outflow rates (for Total Net Cash Outflows); and (ii) applicable cap and ceiling (i.e. cap on Level 2 assets for HQLA and ceiling on inflows)

Datapoints used were the simple average of the quarterly consolidated reports as of March 31, 2019, June 30, 2019 and Sept 30, 2019