

LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO		
(In Single Currency, Absolute amount)		
	TOTAL UNWEIGHTED ¹	TOTAL WEIGHTED ²
	VALUE	VALUE
	(AVERAGE)	(AVERAGE)
STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)		
1. TOTAL STOCK OF HQLA		16,625,366,363.56
EXPECTED CASH OUTFLOWS		
2. Deposits, of which:	30,002,836,164.89	14,893,213,849.21
3. Retail Funding	11,713,105,964.50	1,588,442,249.13
4. Wholesale funding of which:	18,289,730,200.38	13,304,771,600.08
5. <i>Operational deposits</i>	154,728,925.91	46,418,677.77
6. <i>Non-operational deposits (all counterparties)</i>	18,135,001,274.47	13,258,352,922.31
7. Unsecured wholesale funding (all counterparties)	8,407,654.98	8,407,654.98
8. Secured funding		-
9. Derivatives contracts, of which:	3,229,303,961.49	3,229,303,961.49
10. <i>Outflows related to derivatives exposures (net)</i>	3,229,303,961.49	3,229,303,961.49
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		18,130,925,465.68
EXPECTED CASH INFLOWS		
17. Secured lending	293,256,219.95	6,020,464.29
18. Fully performing exposures (all counterparties)	142,297,642.15	71,148,821.07
19. Other cash inflows	6,408,316,808.39	6,408,316,808.39
20. TOTAL EXPECTED CASH INFLOWS	6,843,870,670.49	6,485,486,093.75
		Total Adjusted Value ³
21. TOTAL STOCK OF HQLA		16,625,366,363.56
22. TOTAL EXPECTED NET CASH OUTFLOWS		11,645,439,371.93
23. LIQUIDITY COVERAGE RATIO (%)		142.76%

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

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

³ 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, 2020, June 30, 2020 and Sept 30, 2020