

Liquidity Coverage Ratio Standard Disclosure *
For the Period Ending on 31/03/2018

Sr.	Description	Value before applying factors (average)*	Value after applying factors (average)**
High-Quality Liquid Assets			
1	Total HQLA (before adjustments)		31,125
Cash Outflows			
2	<u>Retail deposits and small business</u>	9,389	2,355
3	• Stable deposit	-	-
4	• Less stable deposits	9,389	2,355
5	<u>Unsecured wholesale funding, excluding deposits from small business customers:</u>	29,728	23,762
6	Operational deposits	-	-
7	Non-operational deposits (other unsecured commitments)	29,728	23,762
8	<u>Secured Funding</u>		-
9	Other cash outflows, including:	-	-
10	• Resulting from Derivatives	-	-
11	• Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible)	-	-
12	• Binding credit and liquidity facilities	-	-
13	Other contingent funding obligations	73,591	3,680
14	Other contractual funding obligations	-	-
15	Total Cash Outflows		29,797
Cash Inflows			
16	Secured lending transactions	-	-
17	Inflows from fully performing exposures	17,421	17,421
18	Other cash inflows	-	-
19	Total Cash Inflows	17,421	17,421
Liquidity Coverage Ratio (LCR))			Adjusted Value
20	Total HQLA (after adjustments)		31,125
21	Net Cash Outflows		13,080
22	LCR (%)		252%

* Quarterly statement.

** Simple Average for all business days of the template reporting period.

1 Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates.

2 Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).