

# APRA BASEL III Pillar 3 Disclosures

## QUARTER ENDED 31 AUGUST 2016

### 6 October 2016

This report has been prepared by Bank of Queensland Limited (Bank or BOQ) to meet its disclosure requirements under the Australian Prudential Regulation Authority's (APRA) Prudential Standard APS 330: Public Disclosure. It has been prepared using 31 August 2016 data.

### Key points

The disclosures provided within have been prepared in accordance with APRA's capital rules (effective 1 January 2013). The Bank's Total Capital Ratio has increased to 12.3% as at August 2016 from 11.9% as at May 2016.

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## CAPITAL STRUCTURE

	August 16	February 16
	\$m	\$m
<b>Common Equity Tier 1 Capital</b>		
Paid-up ordinary share capital	3,243	3,190
Reserves	(18)	(9)
Retained earnings, including current year earnings	311	290
<b>Total Common Equity Tier 1 Capital</b>	<b>3,536</b>	<b>3,471</b>
<b>Regulatory Adjustments</b>		
Goodwill and intangibles	(869)	(865)
Deferred expenditure	(158)	(148)
Other deductions	15	(42)
<b>Total Regulatory Adjustments</b>	<b>(1,012)</b>	<b>(1,055)</b>
<b>Net Common Equity Tier 1 Capital</b>	<b>2,524</b>	<b>2,416</b>
<b>Additional Tier 1 Capital</b>	<b>450</b>	<b>450</b>
<b>Total Tier 1 Capital</b>	<b>2,974</b>	<b>2,866</b>
<b>Tier 2 Capital</b>		
Tier 2 Capital	253	323
General reserve for credit losses	221	231
<b>Total Tier 2 Capital</b>	<b>474</b>	<b>554</b>
<b>Total Capital Base</b>	<b>3,448</b>	<b>3,420</b>

TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets	August 16	May 16 <sup>(1)</sup>
	\$m	\$m
<b>Subject to the Standardised Approach</b>		
Government	9	7
Bank	301	320
Residential mortgage	12,485	12,858
Other retail <sup>(2)</sup>	12,338	11,842
Other	124	110
Corporate	-	-
<b>Total On-Balance Sheet Assets and Off-Balance Sheet Exposures</b>	<b>25,257</b>	<b>25,137</b>
<b>Securitisation Exposures <sup>(3)</sup></b>	<b>133</b>	<b>148</b>
<b>Market Risk Exposures</b>	<b>153</b>	<b>180</b>
<b>Operational Risk Exposures</b>	<b>2,511</b>	<b>2,455</b>
<b>Total Risk Weighted Assets</b>	<b>28,054</b>	<b>27,920</b>
<b>Capital Ratios</b>		
	%	%
Level 2 Total Capital Ratio	12.3	11.9
Level 2 Common Equity Tier 1 Capital Ratio	9.0	8.6
Level 2 Net Tier 1 Capital Ratio	10.6	10.2

**Notes:**

- (1) A reclassification of underlying exposures into the relevant categories occurred for August 2016 data. May 2016 data has been restated in line with this reclassification.
- (2) Includes commercial lending and leasing.
- (3) Refer to Table 5 for securitisation exposures.

TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure <sup>(1)</sup> \$m		Average Gross Credit Exposure \$m	
	August 16	May 16 <sup>(2)</sup>	August 16	May 16 <sup>(2)</sup>
Cash and due from financial institutions	1,175	975	1,075	1,031
Debt securities	2,880	3,003	2,941	2,591
Loans and advances	41,130	41,442	41,286	41,105
Off-balance sheet exposures for derivatives	27	25	26	19
Other off-balance sheet exposures <sup>(3)</sup>	431	389	410	426
Other	124	110	117	85
<b>Total Exposures</b>	<b>45,767</b>	<b>45,944</b>	<b>45,855</b>	<b>45,257</b>

Portfolios subject to the Standardised Approach	Gross Credit Exposure <sup>(1)</sup> \$m		Average Gross Credit Exposure \$m	
	August 16	May 16 <sup>(2)</sup>	August 16	May 16 <sup>(2)</sup>
Corporate	-	-	-	-
Government	2,491	2,323	2,407	2,261
Bank	1,641	1,719	1,680	1,448
Residential mortgage	29,195	29,972	29,583	29,706
Other retail	12,316	11,820	12,068	11,761
Other	124	110	117	81
<b>Total Exposures</b>	<b>45,767</b>	<b>45,944</b>	<b>45,855</b>	<b>45,257</b>

**Notes:**

- (1) Gross credit exposures reflect credit equivalent amounts.
- (2) A reclassification of underlying exposures into the relevant categories occurred for August 2016 data. May 2016 data has been restated in line with this reclassification.
- (3) Other off-balance sheet exposures largely relate to customer commitments. Subsequent to clarification by APRA, the Bank has adopted the concessional treatment available on housing approvals resulting in reduced exposure levels.

TABLE 4: CREDIT RISK (CONTINUED)

**August 16**

Portfolios subject to the Standardised Approach	Impaired Loans <sup>(1)</sup> \$m	Past Due Loans > 90 Days <sup>(2)</sup> \$m	Specific Provision Balance \$m	Charges for Specific Provision \$m	Write-Offs \$m
Corporate	-	-	-	-	-
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	347	139	36	(2)	3
Other retail	143	82	79	(2)	20
Other	-	-	-	-	-
<b>Total</b>	<b>490</b>	<b>221</b>	<b>115</b>	<b>(4)</b>	<b>23</b>

**May 16**

Portfolios subject to the Standardised Approach	Impaired Loans <sup>(1)</sup> \$m	Past Due Loans > 90 Days <sup>(2)</sup> \$m	Specific Provision Balance \$m	Charges for Specific Provision \$m	Write-Offs \$m
Corporate	-	-	-	-	-
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential Mortgage	307	139	37	(1)	3
Other retail	146	107	82	4	15
Other	-	-	-	-	-
<b>Total</b>	<b>453</b>	<b>246</b>	<b>119</b>	<b>3</b>	<b>18</b>

	August 16 \$m	May 16 \$m
<b>Statutory Equity Reserve for Credit Losses</b>	<b>81</b>	<b>81</b>
Collective provision	140	147
<b>APRA General Reserve for Credit Losses</b>	<b>221</b>	<b>228</b>

**Notes:**

	August 16 \$m	May 16 \$m
<b>(1) Reconciliation of impaired loans</b>		
<b>Impaired Assets per Table 17: Credit Risk</b>	<b>490</b>	<b>453</b>
Add: Impaired assets in off-balance sheet securitisation trusts	31	31
Less: Restructured facilities included in APS 220	289	249
<b>Impaired Assets per Consolidated Financial Report</b>	<b>232</b>	<b>235</b>

(2) Excludes assets in off-balance sheet securitisation trusts as required under APS220.

TABLE 5: SECURITISATION EXPOSURES

Exposure Type	August 16		May 16	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Securities held in the banking book	(51)	-	(55)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	(2)	-	-	-
Funding facilities	-	-	-	-
Swaps	3	-	(1)	-
Other <sup>(1)</sup>	(53)	-	36	-
<b>Total</b>	<b>(103)</b>	<b>-</b>	<b>(20)</b>	<b>-</b>

**August 16**

Securitisation Exposure	Securities Held in the Banking Book \$m	Securities Held in the Trading Book \$m	Liquidity Facilities \$m	Funding Facilities \$m	Swaps \$m	Other <sup>(1)</sup> \$m
On-balance sheet securitisation exposure retained or purchased	500	-	12	6	-	4,249
Off-balance sheet securitisation exposure	-	-	-	-	74	-
<b>Total</b>	<b>500</b>	<b>-</b>	<b>12</b>	<b>6</b>	<b>74</b>	<b>4,249</b>

**May 16**

Securitisation Exposure	Securities Held in the Banking Book \$m	Securities Held in the Trading Book \$m	Liquidity Facilities \$m	Funding Facilities \$m	Swaps \$m	Other <sup>(1)</sup> \$m
On-balance sheet securitisation exposure retained or purchased	551	-	14	6	-	4,302
Off-balance sheet securitisation exposure	-	-	-	-	71	-
<b>Total</b>	<b>551</b>	<b>-</b>	<b>14</b>	<b>6</b>	<b>71</b>	<b>4,302</b>

**Notes:**

(1) Exposures relate to notes held in the Bank's on-balance sheet securitisation vehicles.

## COMMON DISCLOSURE TEMPLATE

The Bank is using the post 1 January 2018 capital disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

Common Equity Tier 1 Capital (CET1): Instruments and Reserves		\$m	Ref
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	3,243	A
2	Retained earnings	311	B
3	Accumulated other comprehensive income (and other reserves)	(18)	-
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	-
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	<b>Common Equity Tier 1 Capital before Regulatory Adjustments</b>	<b>3,536</b>	-

Common Equity Tier 1 Capital: Regulatory Adjustments		\$m	Ref
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	675	D
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	194	E
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	Cash-flow hedge reserve	(154)	F
12	Shortfall of provisions to expected losses	-	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined benefit superannuation fund net assets	-	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-
17	Reciprocal cross-holdings in common equity	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Authorised Deposit-taking Institution (ADI) does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-
20	Mortgage service rights (amount above 10% threshold)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
22	Amount exceeding the 15% threshold	-	-
23	<i>of which: significant investments in the ordinary shares of financial entities</i>	-	-
24	<i>of which: mortgage servicing rights</i>	-	-
25	<i>of which: deferred tax assets arising from temporary differences</i>	-	-
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	297	-
26a	<i>of which: treasury shares</i>	-	-
26b	<i>of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI</i>	-	-
26c	<i>of which: deferred fee income</i>	142	G
26d	<i>of which: equity investments in financial institutions not reported in rows 18, 19 and 23</i>	50	H
26e	<i>of which: deferred tax assets not reported in rows 10, 21 and 25</i>	64	I
26f	<i>of which: capitalised expenses</i>	7	J
26g	<i>of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</i>	11	K
26h	<i>of which: covered bonds in excess of asset cover in pools</i>	-	-
26i	<i>of which: undercapitalisation of a non-consolidated subsidiary</i>	-	-
26j	<i>of which: other national specific regulatory adjustments not reported in rows 26a to 26i</i>	23	L
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	<b>Total Regulatory Adjustments to Common Equity Tier 1</b>	<b>1,012</b>	-
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>2,524</b>	-

## COMMON DISCLOSURE TEMPLATE (CONTINUED)

	\$m	Ref
<b>Additional Tier 1 Capital (AT1): Instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments	450 -
31	<i>of which: classified as equity under applicable accounting standards</i>	- -
32	<i>of which: classified as liabilities under applicable accounting standards</i>	450 M
33	Directly issued capital instruments subject to phase out from Additional Tier 1	- -
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	- -
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	- -
36	<b>Additional Tier 1 Capital before Regulatory Adjustments</b>	<b>450 -</b>
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>		
37	Investments in own Additional Tier 1 instruments	- -
38	Reciprocal cross-holdings in Additional Tier 1 instruments	- -
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	- -
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	- -
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	- -
41a	<i>of which: holdings of capital instruments in group members by other group members on behalf of third parties</i>	- -
41b	<i>of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40</i>	- -
41c	<i>of which: other national specific regulatory adjustments not reported in rows 41a and 41b</i>	- -
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	- -
43	<b>Total Regulatory Adjustments to Additional Tier 1 Capital</b>	<b>- -</b>
44	<b>Additional Tier 1 Capital</b>	<b>450 -</b>
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>2,974 -</b>
<b>Tier 2 Capital (T2): Instruments and Provisions</b>		
46	Directly issued qualifying Tier 2 instruments	153 -
47	Directly issued capital instruments subject to phase out from Tier 2	100 -
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	- -
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	- -
50	Provisions	221 N+0
51	<b>Tier 2 Capital before Regulatory Adjustments</b>	<b>474 -</b>



## COMMON DISCLOSURE TEMPLATE (CONTINUED)

	\$m	Ref
<b>Tier 2 Capital: Regulatory Adjustments</b>		
52	-	-
53	-	-
54	-	-
55	-	-
56	-	-
56a	-	-
56b	-	-
56c	-	-
57	-	-
58	474	-
59	3,448	-
60	28,054	-
<b>Capital Ratios and Buffers</b>		
61	9.0 %	-
62	10.6 %	-
63	12.3 %	-
64	7.0 %	-
65	2.5 %	-
66	-	-
67	-	-
68	2.0 %	-
<b>National Minima (if different from Basel III)</b>		
69	-	-
70	-	-
71	-	-
<b>Amount below Thresholds for Deductions (not risk-weighted)</b>		
72	-	-
73	50	H
74	-	-
75	-	-
<b>Applicable Caps on the Inclusion of Provisions in Tier 2</b>		
76	221	N+0
77	317	-
78	-	-
79	-	-

**COMMON DISCLOSURE TEMPLATE (CONTINUED)**

<b>Capital Instruments subject to Phase-Out Arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		<b>\$m</b>	<b>Ref</b>
80	Current cap on CET1 instruments subject to phase out arrangements	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	-	-
84	Current cap on T2 instruments subject to phase out arrangements	264	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

## RECONCILIATION BETWEEN THE CONSOLIDATED BALANCE SHEET AND THE REGULATORY BALANCE SHEET

Bank of Queensland Limited is the head of the Level 2 Group. The transfer of funds or Regulatory Capital within the level 2 Group requires approvals from Management and/or the Board.

	Group Balance Sheet	Adjustments	Level 2 Regulatory Balance Sheet	Reconciliation Reference
	\$m	\$m	\$m	
<b>Assets</b>				
Cash and liquid assets	1,228	(77)	1,151	-
Due from other financial institutions - Term	68	(58)	10	-
Financial assets available for sale	3,739	-	3,739	-
<i>of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</i>	11	-	11	K
Financial assets held for trading	1,591	-	1,591	-
Derivative financial instruments	180	-	180	-
Loans and advances at amortised cost	42,896	(2,154)	40,742	-
<i>of which: deferred fee income</i>	142	-	142	G
<i>of which: provisions</i>	140	-	140	O
Other assets	127	19	146	-
<i>of which: capitalised expenses</i>	-	7	7	J
Shares in controlled entities	-	50	50	-
<i>of which: equity investments in financial institutions not reported in rows 18,19,23</i>	-	50	50	H
Property, plant and equipment	60	-	60	-
Deferred tax assets	80	-	80	-
<i>of which: deferred tax assets arising from temporary differences deducted from CET1</i>	64	-	64	I
Intangibles assets	869	-	869	-
<i>of which: goodwill</i>	675	-	675	D
<i>of which: other intangibles other than mortgage servicing rights</i>	194	-	194	E
Investment in joint arrangements	15	(13)	2	-
<b>Total Assets</b>	<b>50,853</b>	<b>(2,233)</b>	<b>48,620</b>	<b>-</b>
<b>Liabilities</b>				
Due to other financial institutions - Accounts payable at call	209	-	209	-
Deposits	36,720	99	36,819	-
Derivative financial instruments	498	(7)	491	-
Accounts payable and other liabilities	355	(13)	342	-
Current tax liabilities	14	-	14	-
Provisions	47	(8)	39	-
Insurance policy liability	25	(26)	(1)	-
Borrowings including loan capital	9,398	(2,308)	7,090	-
<i>of which: other national specific regulatory adjustments not reported in rows 26a to 26i</i>	23	-	23	L
<i>of which: classified as liabilities under applicable accounting standards</i>	450	-	450	M
<b>Total Liabilities</b>	<b>47,266</b>	<b>(2,263)</b>	<b>45,003</b>	<b>-</b>
<b>Net Assets</b>	<b>3,587</b>	<b>30</b>	<b>3,617</b>	<b>-</b>

## RECONCILIATION BETWEEN THE CONSOLIDATED BALANCE SHEET AND THE REGULATORY BALANCE SHEET (CONTINUED)

	Group Balance Sheet	Adjustments	Level 2 Regulatory Balance Sheet	Reconciliation Reference
	\$m	\$m	\$m	
<b>Equity</b>				
Issued capital	3,243	-	3,243	A
Reserves	33	30	63	-
<i>of which: provisions (equity reserve for credit losses)</i>	81	-	81	0
<i>of which: cashflow hedge reserve</i>	(154)	-	(154)	F
<i>of which: other reserves included in CET1</i>	136	-	136	-
Retained profits	311	-	311	B
<b>Total Equity</b>	<b>3,587</b>	<b>30</b>	<b>3,617</b>	-

## ENTITIES EXCLUDED FROM THE REGULATORY SCOPE OF CONSOLIDATION

	Total Assets \$m	Total Liabilities \$m	Principal Activities
<b>Insurance Entities</b>			
St Andrew's Australia Services Pty Ltd	77	72	Insurance
St Andrew's Insurance (Australia) Pty Ltd	25	11	General Insurance
St Andrew's Life Insurance Pty Ltd	67	36	Life Insurance
<b>Securitisation Trusts</b>			
Series 2007-1E REDS Trust	169	169	Securitisation
Series 2007-2 REDS Trust	49	49	Securitisation
Series 2012-1E REDS Trust	405	405	Securitisation
Series 2013-1 REDS Trust	412	412	Securitisation
Series REDS 2015-1 Trust	615	615	Securitisation
REDS Warehouse Trust No. 3	217	217	Securitisation
REDS Asset Trust	343	343	Securitisation
<b>Manager and Non-Financial Operating Entities</b>			
Home Credit Management Ltd	23	20	Investment Holding Entity
BOQ Share Plans Nominee Pty Ltd	9	4	Trust Management
BQL Management Pty Ltd	45	36	Trust Management

## LIQUIDITY COVERAGE RATIO

APRA requires ADIs to maintain a minimum 100% Liquidity Coverage Ratio ('LCR'). The LCR requires sufficient High Quality Liquid Assets ("HQLA") to meet net cash outflows over a 30 day period, under a regulator-defined liquidity stress scenario. BOQ manages its LCR on a daily basis with a buffer above the regulatory minimum in line with the BOQ prescribed risk appetite and management ranges. BOQ's average LCR remained consistent over the August quarter at 129% (31 May 2016: 129%). The following table presents detailed information in respect of the average LCR composition for the two quarters.

BOQ maintains a portfolio of high quality, diversified liquid assets to facilitate balance sheet liquidity needs and meet internal and regulatory requirements. Liquid assets comprise HQLA (cash, Australian Semi-government and Commonwealth Government securities) and alternate liquid assets covered by the Committed Liquidity Facility ('CLF') from the Reserve Bank of Australia. Assets eligible for the CLF include senior unsecured bank debt, covered bonds and residential mortgage backed securities ('RMBS') that are repo-eligible with the Reserve Bank of Australia.

BOQ has a stable, diversified and resilient deposit and funding base that mitigates the chance of a liquidity stress event across various funding market conditions. BOQ utilises a range of funding tools including customer deposits, securitisation, short term and long term wholesale debt instruments. BOQ has increased customer funding over the period as part of its overall funding strategy. Bank lending is predominantly funded from stable funding sources with short term wholesale funding primarily used to manage timing mismatches and fund liquid assets.

The liquid assets composition has changed over the combined quarters with the allocation to HQLA increasing, now making up 72% of net cash outflows (29 February 2016: 64%). Across the combined quarters net cash outflows have increased in line with balance sheet growth.

BOQ does not have significant derivative exposures or currency exposures that could adversely affect its LCR.

## LIQUIDITY COVERAGE RATIO (CONTINUED)

	Average Quarterly Performance			
	August Quarter		May Quarter	
	Total Un-Weighted Value \$m	Total Weighted Value \$m	Total Un-Weighted Value \$m	Total Weighted Value \$m
<b>Liquid Assets</b>				
<i>of which: high-quality liquid assets (HQLA)</i>	n/a	2,982	n/a	3,014
<i>of which: alternative liquid assets (ALA)</i>	n/a	2,385	n/a	2,375
<b>Total Liquid Assets</b>		<b>5,367</b>		<b>5,389</b>
<b>Cash Outflows</b>				
Customer deposits and deposits from small business customers	13,497	1,239	13,444	1,325
<i>of which: stable deposits</i>	6,863	343	6,419	321
<i>of which: less stable deposits</i>	6,634	896	7,025	1,004
Unsecured wholesale funding	4,322	2,721	4,211	2,756
<i>of which: non-operational deposits</i>	3,279	1,678	3,116	1,661
<i>of which: unsecured debt</i>	1,043	1,043	1,095	1,095
Secured wholesale funding	n/a	56	n/a	65
Additional requirements	394	333	423	324
<i>of which: outflows related to derivatives exposures and other collateral requirements</i>	330	330	319	319
<i>of which: credit and liquidity facilities</i>	64	3	104	5
Other contractual funding obligations	324	16	369	53
Other contingent funding obligations	9,105	609	8,528	598
<b>Total Cash Outflows</b>	<b>27,642</b>	<b>4,974</b>	<b>26,975</b>	<b>5,121</b>
<b>Cash Inflows</b>				
Secured lending (e.g. reverse repos)	-	-	-	-
Inflows from fully performing exposures	723	413	750	433
Other cash inflows	395	395	515	515
<b>Total Cash Inflows</b>	<b>1,118</b>	<b>808</b>	<b>1,265</b>	<b>948</b>
<b>Total Net Cash Outflows</b>	<b>26,524</b>	<b>4,166</b>	<b>25,710</b>	<b>4,173</b>
<b>Total Liquid Assets</b>	<b>n/a</b>	<b>5,367</b>	<b>n/a</b>	<b>5,389</b>
<b>Total Net Cash Outflows</b>	<b>n/a</b>	<b>4,166</b>	<b>n/a</b>	<b>4,173</b>
<b>Liquidity Coverage Ratio (%)</b>	<b>n/a</b>	<b>129 %</b>	<b>n/a</b>	<b>129 %</b>