APRA BASEL III

PILLAR 3 DISCLOSURES

QUARTER ENDED 28 FEBRUARY 2017

BOQ

BOQ FINANCE

BOQ SPECIALIST

St Andrew's AUSTRALIA

Virgin money

30 March 2017

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 28 February 2017 data.

Key points

The Bank's capital management strategy aims to ensure adequate capital levels are maintained to protect deposit holders. The Bank's capital is measured and managed in line with Prudential Standards issued by APRA. The capital management plan is updated annually and submitted to the Board for approval. The approval process is designed to ensure the plan is consistent with the overall business plan and for managing capital levels on an ongoing basis.

The Board has set the Common Equity Tier 1 Capital target range to be between 8.0% and 9.5% and the Total Capital range to be between 11.5% and 14.5%. As at 28 February 2017:

- Common Equity Tier 1 Capital Ratio was 9.3% (8.9% as at 30 November 2016);
- Total Capital Ratio was 12.6% (12.2% as at 30 November 2016).

Contents

CAPITAL STRUCTURE

	February 17 $m	August 16 $m
Common Equity Tier 1 Capital		
Paid-up ordinary share capital	3,308	3,243
Reserves	6	(18)
Retained earnings, including current year profits	323	311
Total Common Equity Tier 1 Capital	**3,637**	**3,536**
Regulatory Adjustments		
Goodwill and intangibles	(872)	(869)
Deferred expenditure	(164)	(158)
Other deductions	1	15
Total Regulatory Adjustments	**(1,035)**	**(1,012)**
Net Common Equity Tier 1 Capital	**2,602**	**2,524**
Additional Tier 1 Capital	**450**	**450**
Total Tier 1 Capital	**3,052**	**2,974**
Tier 2 Capital		
Tier 2 Capital	251	253
General Reserve for Credit Losses	218	221
Total Tier 2 Capital	**469**	**474**
Total Capital Base	**3,521**	**3,448**

TABLE 1: CAPITAL 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	3,308	A
2	Retained earnings	323	B
3	Accumulated other comprehensive income (and other reserves)	6	-
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	**Common Equity Tier 1 Capital before Regulatory Adjustments**	**3,637**	-

	Common Equity Tier 1 Capital: Regulatory Adjustments	$m	Ref
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	682	D
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	190	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	(125)	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	*of which: significant investments in the ordinary shares of financial entities*	-	-
24	*of which: mortgage servicing rights*	-	-
25	*of which: deferred tax assets arising from temporary differences*	-	-
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	288	-
26a	*of which: treasury shares*	-	-
26b	*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*	-	-
26c	*of which: deferred fee income*	140	G
26d	*of which: equity investments in financial institutions not reported in rows 18, 19 and 23*	50	H
26e	*of which: deferred tax assets not reported in rows 10, 21 and 25*	56	I
26f	*of which: capitalised expenses*	14	J
26g	*of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements*	5	K
26h	*of which: covered bonds in excess of asset cover in pools*	-	-
26i	*of which: undercapitalisation of a non-consolidated subsidiary*	-	-
26j	*of which: other national specific regulatory adjustments not reported in rows 26a to 26i*	23	L
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	**Total Regulatory Adjustments to Common Equity Tier 1**	**1,035**	-
29	**Common Equity Tier 1 Capital (CET1)**	**2,602**	-

TABLE 1: CAPITAL DISCLOSURE TEMPLATE (CONTINUED)

	Additional Tier 1 Capital (AT1): Instruments	$m	Ref
30	Directly issued qualifying Additional Tier 1 instruments	450	-
31	*of which: classified as equity under applicable accounting standards*	-	-
32	*of which: classified as liabilities under applicable accounting standards*	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	*of which: instruments issued by subsidiaries subject to phase out*	-	-
36	**Additional Tier 1 Capital before Regulatory Adjustments**	**450**	-

	Additional Tier 1 Capital: Regulatory Adjustments	$m	Ref
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	*of which: holdings of capital instruments in group members by other group members on behalf of third parties*	-	-
41b	*of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40*	-	-
41c	*of which: other national specific regulatory adjustments not reported in rows 41a and 41b*	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43	**Total Regulatory Adjustments to Additional Tier 1 Capital**	**-**	-
44	**Additional Tier 1 Capital**	**450**	-
45	**Tier 1 Capital (T1=CET1+AT1)**	**3,052**	-

	Tier 2 Capital (T2): Instruments and Provisions	$m	Ref
46	Directly issued qualifying Tier 2 instruments	151	-
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	*of which: instruments issued by subsidiaries subject to phase out*	-	-
50	Provisions	218	N + O
51	**Tier 2 Capital before Regulatory Adjustments**	**469**	-

TABLE 1: CAPITAL DISCLOSURE TEMPLATE (CONTINUED)

	Tier 2 Capital: Regulatory Adjustments	$m	Ref
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
54	Investments in the Tier 2 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)	-	-
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	-	-
56a	*of which: holdings of capital instruments in group members by other group members on behalf of third parties*	-	-
56b	*of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55*	-	-
56c	*of which: other national specific regulatory adjustments not reported in rows 56a and 56b*	-	-
57	**Total Regulatory Adjustments to Tier 2 Capital**	**-**	-
58	**Tier 2 Capital (T2)**	**469**	-
59	**Total Capital (TC=T1+T2)**	**3,521**	-
60	**Total Risk Weighted Assets based on APRA Standards**	**28,014**	-

	Capital Ratios and Buffers	%	Ref
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**9.3 %**	-
62	**Tier 1 (as a percentage of risk-weighted assets)**	**10.9 %**	-
63	**Total Capital (as a percentage of risk-weighted assets)**	**12.6 %**	-
64	**Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)**	**7.0 %**	-
65	*of which: capital conservation buffer requirement*	2.5 %	-
66	*of which: ADI-specific countercyclical buffer requirements*	-	-
67	*of which: G-SIB buffer requirement (not applicable)*	-	-
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**2.3 %**	-

	National Minima (if different from Basel III)	$m	Ref
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-	-
70	National Tier 1 minimum ratio (if different from Basel III minimum)	-	-
71	**National Total Capital Minimum Ratio (if different from Basel III minimum)**	-	-

	Amount Below Thresholds for Deductions (not risk weighted)	$m	Ref
72	Non-significant investments in the capital of other financial entities	-	-
73	Significant investments in the ordinary shares of financial entities	50	H
74	Mortgage servicing rights (net of related tax liability)	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-

	Applicable Caps on the Inclusion of Provisions in Tier 2	$m	Ref
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	218	N + O
77	Cap on inclusion of provisions in Tier 2 under standardised approach	315	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

TABLE 1: CAPITAL DISCLOSURE TEMPLATE (CONTINUED)

	Capital Instruments Subject to Phase-Out Arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	$m	Ref
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 (1)	220	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

(1) Upon conversion to Basel III at 1 January 2013, the Bank was granted a transitional capital arrangement. This arrangement enabled existing forms of capital instruments, which no longer met revised capital eligibility requirements, to be included in Tier 2 capital. The value of instruments eligible for inclusion in the Bank's capital was capped, with the cap reducing each calendar year until 1 January 2022.

RECONCILIATION BETWEEN THE CONSOLIDATED BALANCE SHEET AND THE REGULATORY BALANCE SHEET

Bank of Queensland Limited is the head of the Level 2 Group, as defined in Prudential Standard *APS 001: Definitions*. The transfer of funds or Regulatory Capital within the Level 2 Group requires approvals from Management and/or the Board, and has been disclosed in accordance with Prudential Standard *APS 330: Public Disclosure Paragraph 14(a).*

February 17	Group Balance Sheet $m	Adjustments $m	Level 2 Regulatory Balance Sheet $m	Reconciliation Reference
Assets				
Cash and liquid assets	894	(84)	810	-
Financial assets available for sale	3,954	-	3,954	-
of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	*5*	-	*5*	K
Financial assets held for trading	2,072	-	2,072	-
Due from other financial institutions - Term deposits	60	(51)	9	-
Derivative financial assets	107	-	107	-
Loans and advances at amortised cost	42,743	(2,445)	40,298	-
of which: deferred fee income	*140*	-	*140*	G
of which: provisions	*137*	-	*137*	N
Other assets	123	10	133	-
of which: capitalised expenses	-	*14*	*14*	J
Shares in controlled entities	-	50	50	-
of which: equity investments in financial institutions not reported in rows 18,19,23	-	*50*	*50*	H
Property, plant and equipment	57	-	57	-
Deferred tax assets	59	(1)	58	-
of which: deferred tax assets arising from temporary differences deducted from CET1	*56*	-	*56*	I
Intangibles assets	872	-	872	-
of which: goodwill	*682*	-	*682*	D
of which: other intangibles other than mortgage servicing rights	*190*	-	*190*	E
Investments in joint arrangements	15	(13)	2	-
Total Assets	**50,956**	**(2,534)**	**48,422**	-
Liabilities				
Due to other financial institutions - Accounts payable at call	153	-	153	-
Deposits	37,096	51	37,147	-
Derivative financial liabilities	353	(11)	342	-
Accounts payable and other liabilities	369	(8)	361	-
Current tax liabilities	12	-	12	-
Provisions	43	(8)	35	-
Insurance policy liabilities	21	(22)	(1)	-
Borrowings including subordinated notes	9,218	(2,563)	6,655	-
of which: other national specific regulatory adjustments not reported in rows 26a to 26i	*23*	-	*23*	L
of which: classified as liabilities under applicable accounting standards	*450*	-	*450*	M
Total Liabilities	**47,265**	**(2,561)**	**44,704**	-
Net Assets	**3,691**	**27**	**3,718**	-

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

February 17	Group Balance Sheet $m	Adjustments $m	Level 2 Regulatory Balance Sheet $m	Reconciliation Reference
Equity				
Issued capital	3,308	-	3,308	A
Reserves	56	31	87	-
of which: provisions (equity reserve for credit losses)	*81*	-	*81*	O
of which: cashflow hedge reserve	*(125)*	-	*(125)*	F
of which: other reserves included in CET1	*131*	-	*131*	-
Retained profits	327	(4)	323	B
Total Equity	**3,691**	**27**	**3,718**	-

ENTITIES EXCLUDED FROM THE REGULATORY SCOPE OF CONSOLIDATION

February 17	Total Assets $m	Total Liabilities $m	Principal Activities
Insurance Entities			
St Andrew's Australia Services Pty Ltd	79	74	Insurance
St Andrew's Insurance (Australia) Pty Ltd	23	8	General Insurance
St Andrew's Life Insurance Pty Ltd	59	28	Life Insurance
Securitisation Trusts			
Series 2007-1E REDS Trust	156	156	Securitisation
Series 2007-2 REDS Trust	43	43	Securitisation
Series 2012-1E REDS Trust	357	357	Securitisation
Series 2013-1 REDS Trust	370	370	Securitisation
Series 2015-1 REDS Trust	546	546	Securitisation
REDS Warehouse Trust No. 3	23	23	Securitisation
REDS Asset Trust	42	42	Securitisation
Series 2017-1 REDS Trust	1,002	1,002	Securitisation
Manager and Non-Financial Operating Entities			
Home Credit Management Ltd	23	20	Investment Holding Entity
BOQ Share Plans Nominee Pty Ltd	10	3	Trust Management

TABLE 2: MAIN FEATURES OF CAPITAL INSTRUMENTS

The bank's main features of capital instruments are updated on an ongoing basis and are available at http://www.boq.com.au/capital_instrument_disclosures.htm

TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets	February 17 $m	November 16 $m
Subject to the Standardised Approach		
Government	-	9
Bank	222	228
Residential mortgages	12,134	12,377
Other retail [1]	12,600	12,475
Other	118	120
Corporate	-	-
Total On-Balance Sheet Assets and Off-Balance Sheet Exposures	**25,074**	**25,209**
Securitisation Exposures [2]	**113**	**115**
Market Risk Exposures	**199**	**343**
Operational Risk Exposures	**2,628**	**2,511**
Total Risk Weighted Assets	**28,014**	**28,178**

Capital Ratios	%	%
Level 2 Total Capital Ratio	12.6	12.2
Level 2 Common Equity Tier 1 Capital Ratio	9.3	8.9
Level 2 Net Tier 1 Capital Ratio	10.9	10.5

Notes:
(1) Includes commercial lending and leasing.
(2) Refer to Table 5: Securitisation Exposures.

TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure [1] $m		Average Gross Credit Exposure $m	
	February 17	November 16	February 17	November 16
Cash and due from financial institutions	810	936	873	1,055
Debt securities	3,196	2,941	3,068	2,910
Loans and advances	40,688	41,039	40,864	41,085
Off-balance sheet exposures for derivatives	16	21	18	24
Other off-balance sheet exposures [2]	477	476	477	454
Other	118	120	119	122
Total Exposures	**45,305**	**45,533**	**45,419**	**45,650**

Portfolios Subject to the Standardised Approach	Gross Credit Exposure [1] $m		Average Gross Credit Exposure $m	
	February 17	November 16	February 17	November 16
Corporate	-	-	-	-
Government	2,745	2,638	2,691	2,564
Bank	1,277	1,310	1,294	1,476
Residential mortgage	28,563	29,005	28,784	29,100
Other retail	12,602	12,460	12,531	12,388
Other	118	120	119	122
Total Exposures	**45,305**	**45,533**	**45,419**	**45,650**

Notes:

(1) Gross credit exposures reflect credit equivalent amounts.

(2) 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)

February 17

Portfolios Subject to the Standardised Approach	Impaired Loans [1] $m	Past Due Loans > 90 Days [2] $m	Specific Provision Balance $m	Charges for Specific Provision $m	Write-Offs $m
Corporate	-	-	-	-	-
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgages	305	120	37	(3)	6
Other retail	125	85	78	-	12
Other	-	-	-	-	-
Total	**430**	**205**	**115**	**(3)**	**18**

November 16

Portfolios Subject to the Standardised Approach	Impaired Loans [1] $m	Past Due Loans > 90 Days [2] $m	Specific Provision Balance $m	Charges for Specific Provision $m	Write-Offs $m
Corporate	-	-	-	-	-
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgages	321	132	39	4	2
Other retail	137	88	77	(2)	12
Other	-	-	-	-	-
Total	**458**	**220**	**116**	**2**	**14**

	February 17 $m	November 16 $m
Statutory Equity Reserve for Credit Losses	**81**	**81**
Collective provision	137	138
APRA General Reserve for Credit Losses	**218**	**219**

Notes:

(1) Reconciliation of impaired loans	February 17 $m	November 16 $m
Impaired Assets per Table 4: Credit Risk	**430**	**458**
Add: Impaired assets in off-balance sheet securitisation trusts	25	28
Less: Restructured facilities included in APS 220	(245)	(263)
Impaired Assets per Accounting Standards	**210**	**223**

(2) Excludes assets in off-balance sheet securitisation trusts as required under APRA Prudential Standard APS220 Credit Quality.

TABLE 5: SECURITISATION EXPOSURES

	February 17		November 16	
Exposure Type	Securitisation Activity $m	Gain or Loss on Sale $m	Securitisation Activity $m	Gain or Loss on Sale $m
Securities held in the banking book	(26)	-	(43)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	(1)	-	-	-
Funding facilities	1	-	-	-
Swaps	(13)	-	(5)	-
Other[1]	(40)	-	(73)	-
Total	**(79)**	**-**	**(121)**	**-**

February 17

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 [1] $m
On-balance sheet securitisation exposure retained or purchased	431	-	11	7	-	4,136
Off-balance sheet securitisation exposure	-	-	-	-	56	-
Total	**431**	**-**	**11**	**7**	**56**	**4,136**

November 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 [1] $m
On-balance sheet securitisation exposure retained or purchased	457	-	12	6	-	4,176
Off-balance sheet securitisation exposure	-	-	-	-	69	-
Total	**457**	**-**	**12**	**6**	**69**	**4,176**

Notes:

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

TABLE 20: 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 has increased over the February 2017 quarter to 137% (30 November 2016: 130%). 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 and reduced its short-term wholesale exposures 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 79% of net cash outflows (31 August 2016: 72%).

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

TABLE 20: LIQUIDITY COVERAGE RATIO (CONTINUED)

	Average Quarterly Performance			
	February 17		November 16	
	Total Un-Weighted Value $m	Total Weighted Value $m	Total Un-Weighted Value $m	Total Weighted Value $m
Liquid Assets				
of which: high-quality liquid assets (HQLA)	*n/a*	*3,115*	*n/a*	*3,190*
of which: alternative liquid assets (ALA)	*n/a*	*2,319*	*n/a*	*2,384*
Total Liquid Assets		**5,434**		**5,574**
Cash Outflows				
Customer deposits and deposits from small business customers	13,539	1,260	13,886	1,255
of which: stable deposits	*6,863*	*343*	*7,114*	*356*
of which: less stable deposits	*6,676*	*917*	*6,772*	*899*
Unsecured wholesale funding	4,106	2,486	4,422	2,821
of which: non-operational deposits	*3,134*	*1,514*	*3,237*	*1,636*
of which: unsecured debt	*972*	*972*	*1,185*	*1,185*
Secured wholesale funding	n/a	41	n/a	45
Additional requirements	447	343	449	377
of which: outflows related to derivatives exposures and other collateral requirements	*337*	*337*	*374*	*374*
of which: credit and liquidity facilities	*110*	*6*	*75*	*3*
Other contractual funding obligations	489	180	406	92
Other contingent funding obligations	10,226	623	9,057	620
Total Cash Outflows	**28,807**	**4,933**	**28,220**	**5,210**
Cash Inflows				
Secured lending (e.g. reverse repos)	-	-	-	-
Inflows from fully performing exposures	761	452	694	378
Other cash inflows	517	517	546	546
Total Cash Inflows	**1,278**	**969**	**1,240**	**924**
Total Net Cash Outflows	**27,529**	**3,964**	**26,980**	**4,286**
Total Liquid Assets	**n/a**	**5,434**	**n/a**	**5,574**
Total Net Cash Outflows	**n/a**	**3,964**	**n/a**	**4,286**
Liquidity Coverage Ratio (%)	**n/a**	**137 %**	**n/a**	**130 %**