APRA Basel III

Pillar 3 Disclosures

Quarter ended 28 February 2018

Bank of Queensland Limited, Basel III Pillar 3 Disclosures

For the Quarter Ended 28 February 2018

17 April 2018

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 2018 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 2018:

- Common Equity Tier 1 Capital Ratio was 9.4% (9.0% as at 30 November 2017); and
- Total Capital Ratio was 12.8% (12.0% as at 30 November 2017).

Contents

Capital Structure

	February 18 $m	August 17 $m
Common Equity Tier 1 Capital		
Paid-up ordinary share capital	**3,370**	3,360
Reserves	**2**	1
Retained earnings, including current year profits	**385**	365
Total Common Equity Tier 1 Capital	**3,757**	3,726
Regulatory Adjustments		
Goodwill and intangibles	**(869)**	(870)
Deferred expenditure	**(168)**	(168)
Other deductions	**(1)**	2
Total Regulatory Adjustments	**(1,038)**	(1,036)
Net Common Equity Tier 1 Capital	**2,719**	2,690
Additional Tier 1 Capital	**641**	450
Total Tier 1 Capital	**3,360**	3,140
Tier 2 Capital		
Tier 2 Capital	**150**	200
General Reserve for Credit Losses	**178** (1)	202
Total Tier 2 Capital	**328**	402
Total Capital Base	**3,688**	3,542

Notes:

(1) Total provisioning and the General Reserve for Credit Losses reduced after the implementation of the Bank's new collective provisioning and reserving model.

Table 1: Capital Disclosure Template

	Common Equity Tier 1 Capital (CET1): Instruments and Reserves	$m	Ref
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	**3,370**	A
2	Retained earnings	**385**	B
3	Accumulated other comprehensive income (and other reserves)	**2**	-
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**	**3,757**	-

	Common Equity Tier 1 Capital: Regulatory Adjustments	$m	Ref
7	Prudential valuation adjustments	**-**	-
8	Goodwill (net of related tax liability)	**682**	C
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	**187**	D
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	**(110)**	E
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)	**279**	-
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*	**144**	F
26d	*of which: equity investments in financial institutions not reported in rows 18, 19 and 23*	**50**	G
26e	*of which: deferred tax assets not reported in rows 10, 21 and 25*	**50**	H
26f	*of which: capitalised expenses*	**9**	I
26g	*of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements*	**5**	J
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*	**21**	K
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**	**1,038**	-
29	**Common Equity Tier 1 Capital (CET1)**	**2,719**	-

Table 1: Capital Disclosure Template (continued)

	Additional Tier 1 Capital (AT1): Instruments	$m	Ref
30	Directly issued qualifying Additional Tier 1 instruments	641	-
31	*of which: classified as equity under applicable accounting standards*	-	-
32	*of which: classified as liabilities under applicable accounting standards*	641	L
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**	**641**	-

	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**	**641**	-
45	**Tier 1 Capital (T1=CET1+AT1)**	**3,360**	-

	Tier 2 Capital (T2): Instruments and Provisions	$m	Ref
46	Directly issued qualifying Tier 2 instruments	150	-
47	Directly issued capital instruments subject to phase out from Tier 2	-	-
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	178	M + N
51	**Tier 2 Capital before Regulatory Adjustments**	**328**	-

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)**	**328**	-
59	**Total Capital (TC=T1+T2)**	**3,688**	-
60	**Total Risk Weighted Assets based on APRA Standards**	**28,859**	-

	Capital Ratios and Buffers	%	Ref
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**9.4 %**	-
62	**Tier 1 (as a percentage of risk-weighted assets)**	**11.6 %**	-
63	**Total Capital (as a percentage of risk-weighted assets)**	**12.8 %**	-
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)**	**2.5 %**	-

	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	G
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)	178	M + N
77	Cap on inclusion of provisions in Tier 2 under standardised approach	324	-
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) (2)	-	-
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.

(2) As the final capital instrument subject to the transitional capital arrangement was redeemed in December 2017, the amount is nil for February 2018 and future reporting periods.

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 18	Group Balance Sheet $m	Adjustments $m	Level 2 Regulatory Balance Sheet $m	Reconciliation Reference
Assets				
Cash and liquid assets	1,012	(53)	959	-
Financial assets available for sale	3,549	-	3,549	-
of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	*5*	-	*5*	J
Financial assets held for trading	1,117	-	1,117	-
Due from other financial institutions - Term deposits	50	(43)	7	-
Derivative financial assets	103	-	103	-
Loans and advances at amortised cost	44,269	(1,767)	42,502	-
of which: deferred fee income	*144*	-	*144*	F
of which: provisions	*120*	-	*120*	M
Other assets	155	(1)	154	-
of which: capitalised expenses	-	*9*	*9*	I
Shares in controlled entities	-	50	50	-
of which: equity investments in financial institutions not reported in rows 18,19,23	-	*50*	*50*	G
Property, plant and equipment	59	-	59	-
Deferred tax assets	52	(1)	51	-
of which: deferred tax assets arising from temporary differences deducted from CET1	*50*	-	*50*	H
Intangibles assets	871	(2)	869	-
of which: goodwill	*682*	-	*682*	C
of which: other intangibles other than mortgage servicing rights	*187*	-	*187*	D
Investments in joint arrangements	15	(13)	2	-
Total Assets	**51,252**	**(1,830)**	**49,422**	**-**
Liabilities				
Due to other financial institutions - Accounts payable at call	364	-	364	-
Deposits	36,777	45	36,822	-
Derivative financial liabilities	284	-	284	-
Accounts payable and other liabilities	356	(9)	347	-
Current tax liabilities	13	-	13	-
Provisions	39	(6)	33	-
Insurance policy liabilities	13	(14)	(1)	-
Borrowings including subordinated notes	9,615	(1,870)	7,745	-
of which: other national specific regulatory adjustments not reported in rows 26a to 26i	*21*	-	*21*	K
of which: classified as liabilities under applicable accounting standards	*641*	-	*641*	L
Total Liabilities	**47,461**	**(1,854)**	**45,607**	**-**
Net Assets	**3,791**	**24**	**3,815**	**-**

Reconciliation between the Consolidated Balance Sheet and the Regulatory Balance Sheet (continued)

February 18	Group Balance Sheet $m	Adjustments $m	Level 2 Regulatory Balance Sheet $m	Reconciliation Reference
Equity				
Issued capital	3,370	-	3,370	A
Reserves	33	27	60	-
of which: provisions (equity reserve for credit losses)	*58*	-	*58*	N
of which: cashflow hedge reserve	*(110)*	-	*(110)*	E
of which: other reserves included in CET1	*112*	-	*108*	-
Retained profits	388	(3)	385	B
Total Equity	**3,791**	**24**	**3,815**	**-**

Entities excluded from the Regulatory Scope of Consolidation

February 18	Total Assets $m	Total Liabilities $m	Principal Activities
Insurance Entities			
St Andrew's Australia Services Pty Ltd	84	79	Insurance
St Andrew's Insurance (Australia) Pty Ltd	18	7	General Insurance
St Andrew's Life Insurance Pty Ltd	52	18	Life Insurance
Securitisation Trusts			
Series 2012-1E REDS Trust	286	286	Securitisation
Series 2013-1 REDS Trust	294	294	Securitisation
Series 2015-1 REDS Trust	430	430	Securitisation
Series 2017-1 REDS Trust	807	807	Securitisation
Manager and Non-Financial Operating Entities			
Home Credit Management Ltd	23	15	Investment Holding Entity
BOQ Share Plans Nominee Pty Ltd	11	4	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 the Regulatory Disclosures section of the Bank's website at the following address http://www.boq.com.au/regulatory_disclosures.htm

Table 3: Capital Adequacy

Risk Weighted Assets	February 18 $m	November 17 $m
Subject to the Standardised Approach		
Government	-	-
Bank	192	298
Residential mortgages	11,864 (1)	12,528
Other retail (2)	13,682 (3)	12,951
Other	133	128
Corporate	-	-
Total On-Balance Sheet Assets and Off-Balance Sheet Exposures	25,871	25,905
Securitisation Exposures	59	73
Market Risk Exposures	148	157
Operational Risk Exposures	2,781	2,725
Total Risk Weighted Assets	28,859	28,860

Capital Ratios	%	%
Level 2 Total Capital Ratio	12.8	12.0
Level 2 Common Equity Tier 1 Capital Ratio	9.4	9.0
Level 2 Net Tier 1 Capital Ratio	11.6	10.6

Notes:

(1) The revised Prudential Standard APS 120 Securitisation (**APS 120**) took effect from 1 January 2018. APS 120 now allows for concession on current risk weighting applied to on-balance sheet loans which share the same collateral with loans in a securitisation vehicle (shared security). Implementing this concession reduced residential mortgages risk weighted assets by $547m.

(2) Includes commercial lending and leasing.

(3) Following clarification from APRA about the regulatory treatment of unused limits on some commercial property exposures, additional risk weighting totalling $262m has been applied in the February 2018 balance.

Table 4: Credit Risk

Exposure Type	Gross Credit Exposure [1] $m		Average Gross Credit Exposure $m	
	February 18	November 17	February 18	November 17
Cash and due from financial institutions	**987**	1,486	**1,236**	1,167
Debt securities	**3,264**	3,234	**3,249**	3,166
Loans and advances	**42,670**	42,248	**42,459**	42,009
Off-balance sheet exposures for derivatives	**13**	18	**15**	18
Other off-balance sheet exposures [2]	**897**	502	**700**	517
Other	**136**	155	**146**	167
Total Exposures	**47,967**	47,643	**47,805**	47,044

Portfolios Subject to the Standardised Approach	Gross Credit Exposure [1] $m		Average Gross Credit Exposure $m	
	February 18	November 17	February18	November 17
Government	**3,024**	2,952	**2,988**	2,872
Bank	**1,240**	1,786	**1,513**	1,479
Residential mortgage	**29,892**	29,799	**29,846**	29,669
Other retail	**13,675**	12,951	**13,313**	12,856
Other	**136**	155	**145**	168
Corporate	**-**	-	**-**	-
Total Exposures	**47,967**	47,643	**47,805**	47,044

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 18

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
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgages	**114**	**337**	**41**	**(1)**	**3**
Other retail	**101**	**90**	**58**	**(7)**	**15**
Other	-	-	-	-	-
Corporate	-	-	-	-	-
Total	**215**	**427**	**99**	**(8)**	**18**

November 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
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgages	113	366	34	3	1
Other retail	117	94	74	(1)	11
Other	-	-	-	-	-
Corporate	-	-	-	-	-
Total	230	460	108	2	12

	February 18 $m	November 17 $m
Statutory Equity Reserve for Credit Losses	**58**	81
Collective provision	**120**	121
APRA General Reserve for Credit Losses	**178**	202

Notes:

(1) Reconciliation of impaired loans	**February 18 $m**	November 17 $m
Impaired Assets per Table 4: Credit Risk	**215**	230
Add: Impaired assets in off-balance sheet securitisation trusts	**3**	24
Less: Restructured facilities included in APS 220	**(45)**	(61)
Impaired Assets per Accounting Standards	**173**	193

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

Table 5: Securitisation Exposures

Exposure Type	February 18 Securitisation Activity $m	February 18 Gain or Loss on Sale $m	November 17 Securitisation Activity $m	November 17 Gain or Loss on Sale $m
Securities held in the banking book	(27)	-	(23)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	(2)	-	-	-
Funding facilities	-	-	-	-
Swaps	(5)	-	(4)	-
Other [1]	791	-	(15)	-
Total	**757**	**-**	(42)	-

February 18

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	254	-	5	4	-	4,895
Off-balance sheet securitisation exposure	-	-	-	-	31	-
Total	**254**	**-**	**5**	**4**	**31**	**4,895**

November 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	281	-	7	4	-	4,104
Off-balance sheet securitisation exposure	-	-	-	-	36	-
Total	281	-	7	4	36	4,104

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 and in line with the BOQ prescribed risk appetite and management ranges. BOQ's average LCR was slightly elevated over the February 2018 quarter at 145% (30 November 2017 quarter: 134%) due to low maturities over the months of December and January. 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 and meet its internal and regulatory requirements. Liquid assets comprise HQLA (cash, Australian Commonwealth Government and semi-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 that are eligible for repurchase 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 long-term wholesale issuance in the period as part of its overall funding strategy to lengthen tenor and add to its stable funding base. Bank lending is predominantly funded from stable funding sources; short term wholesale funding is primarily used to manage timing mismatches and fund liquid assets.

The liquid assets composition has remained relatively stable over the year with the allocation to HQLA over net cash outflows for the February 2018 quarter averaging 82% (30 November 2017 quarter: 82%).

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 18		November 17	
	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	*n/a*	*3,508*	*n/a*	*3,583*
of which: alternative liquid assets	*n/a*	*2,732*	*n/a*	*2,281*
Total Liquid Assets		**6,240**		5,864
Cash Outflows				
Customer deposits and deposits from small business customers	**14,675**	**1,433**	14,044	1,341
of which: stable deposits	*6,920*	*346*	*6,910*	*346*
of which: less stable deposits	*7,755*	*1,087*	*7,134*	*995*
Unsecured wholesale funding	**4,286**	**2,596**	4,071	2,450
of which: non-operational deposits	*3,246*	*1,556*	*3,189*	*1,568*
of which: unsecured debt	*1,040*	*1,040*	*882*	*882*
Secured wholesale funding	**n/a**	**31**	n/a	35
Additional requirements	**535**	**468**	511	446
of which: outflows related to derivatives exposures and other collateral requirements	*464*	*464*	*443*	*443*
of which: credit and liquidity facilities	*71*	*4*	*68*	*3*
Other contractual funding obligations	**603**	**301**	605	289
Other contingent funding obligations	**10,766**	**611**	10,840	643
Total Cash Outflows	**30,865**	**5,440**	30,071	5,204
Cash Inflows				
Secured lending (e.g. reverse repos)	**55**	**-**	-	-
Inflows from fully performing exposures	**678**	**376**	648	332
Other cash inflows	**771**	**771**	501	501
Total Cash Inflows	**1,504**	**1,147**	1,149	833
Total Net Cash Outflows	**29,361**	**4,293**	28,922	4,371
Total Liquid Assets	**n/a**	**6,240**	n/a	5,864
Total Net Cash Outflows	**n/a**	**4,293**	n/a	4,371
Liquidity Coverage Ratio (%)	**n/a**	**145 %**	n/a	134 %