

BASEL III DISCLOSURE REPORT

FOR THE THREE MONTH PERIOD ENDED
30 JUNE 2016



AHLI BANK SAOG

1. BASEL III CAPITAL DISCLOSURE

The below capital disclosures are prepared in accordance with the requirements of the CBO Circular BM 1114 'Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III' issued on 17 November 2013.

1.1 THE 3 STEP APPROACH TO RECONCILIATION

Below disclosures are prepared using three step reconciliation approach as defined in the CP2-Guidelines on composition of capital disclosure requirements issued along with the CBO Circular BM 1114. In step 1, the accounting consolidation is identical to regulatory consolidation therefore the capital reconciliation is started from step 2 onwards.

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation

| Table 2b – Expansion of Balance Sheet Under Regulatory Scope of Consolidation (RO `000) | | | |
|--|-------------------------------|--|------------------|
| For the six months period ended 30 June 2016 | Q2 financial Statement | Under Regulatory scope of consolidation | Reference |
| Assets | | | |
| Cash and balances with CBO | 100,662 | 100,662 | |
| Balance with banks and money at call & short notice | 14,954 | 14,954 | |
| Investments, of which: | 163,717 | 163,717 | |
| Available for Sale | 84,148 | 84,148 | |
| Held for Trading | 79,569 | 79,569 | |
| Loans and advances – Net, of which: | 1,547,507 | 1,547,507 | |
| - Loans and advances to domestic banks | - | 6,076 | |
| - Loans and advances to non-resident banks | - | - | |
| - Loans and advances to domestic customers | - | 1,276,160 | |
| - Loans and advances to non-resident for operations abroad | - | 21,087 | |
| - Loans and advances to SMEs | - | 50,766 | |
| - Financing from Islamic banking window | - | 216,676 | |
| - Provision against Loans and Advances, of which: | - | (23,257) | |
| - Specific provision and Reserve interest & profit | - | (10,149) | |
| - General provision, of which | - | (13,108) | |
| - amount eligible for T2 | - | (12,730) | a |
| - amount ineligible for T2 | - | (378) | |
| Fixed assets | 17,250 | 17,250 | |
| Other assets | 11,974 | 11,974 | |
| Total Assets | 1,856,064 | 1,856,064 | |
| Capital & Liabilities | | | |
| Paid-up Capital, of which: | 142,504 | 142,504 | |
| - Amount eligible for CET1 | - | 142,504 | b |
| Reserves & Surplus; of which | 85,360 | 85,360 | |
| - Amount eligible for CET1 (Legal reserve) | 20,029 | 20,029 | c |
| - Amount eligible for CET1 (Subordinated debt reserve) | 42,125 | 42,125 | d |
| - Amount eligible for CET1 (Retained earnings) | 16,002 | 16,002 | e |
| - Amount eligible for T2 (General loan loss reserve) | 6,543 | 6,543 | f |
| - Amount eligible for T2 (Investments Fair value gains) | 661 | 336 | g |
| - AFS investments fair value loss (CET1 adjustment) | - | (86) | h |
| - AFS investments fair value gain unutilized | - | 411 | |
| Total Capital | 227,864 | 227,864 | |
| Deposits from banks | 246,571 | 246,571 | |
| Customer deposits, of which | 1,233,490 | 1,233,490 | |
| - Deposits for customers | - | 1,069,799 | |
| - Deposits of Islamic Banking window | - | 163,691 | |
| Borrowings, of which: | 48,125 | 48,125 | |
| - From banks | 48,125 | 48,125 | |
| Borrowings in form of bonds, Debentures & sukuks, of which | 65,000 | 65,000 | |
| - Amount eligible for T2 | - | 22,875 | i |
| - Amount ineligible for T2 | - | 42,125 | |
| Other liabilities & provisions | 35,014 | 35,014 | |
| TOTAL | 1,856,064 | 1,856,064 | |

Step 3: Step Reconciliation of Regulatory Capital:

| Common Equity Tier 1 capital: instruments and reserves (RO' 000) | | | |
|---|---|---|---|
| | | Component of regulatory capital reported by Bank | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2 |
| For the six months period ended 30 June 2016 | | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 142,504 | b |
| 2 | Retained earnings | 16,002 | e |
| 3 | Accumulated other comprehensive income (and other reserves) | 62,154 | c+d |
| 4 | Common Equity Tier 1 capital before regulatory adjustments | 220,660 | |
| 5 | Prudential valuation adjustments | (86) | h |
| 6 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | |
| 7 | Total regulatory adjustments to Common equity Tier 1 | (86) | |
| 8 | Common Equity Tier 1 capital (CET1) | 220,574 | |
| Additional Tier 1 capital: instruments | | | |
| 9 | Additional Tier 1 capital (AT1) | - | |
| | Tier 1 capital (T1 = CET1 + AT1) | 220,574 | |
| Tier 2 capital: instruments and provisions | | | |
| 9 | Directly issued qualifying Tier 2 instruments plus related stock surplus | 22,875 | i |
| 10 | Provisions | 19,273 | a+f |
| 11 | Fair value reserve of AFS investments | 336 | g |
| | Tier 2 capital before regulatory adjustments | 42,484 | |
| | Tier 2 capital: regulatory adjustments | - | |
| | Tier 2 capital (T2) | 42,484 | |
| Total capital (TC = T1 + T2) | | 263,058 | |

1.2 MAIN FEATURES OF REGULATORY CAPITAL

Table below discloses the key features of all the regulatory capital issued by the Bank;

| 1 | Ahli Bank SAOG | Common Equity Share Capital | Subordinated Bonds (Basel II) | Subordinated debt (Basel II) | Subordinated debt (Basel III) |
|----------------------------|---|--|--|--|--|
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | NA | NA | NA | NA |
| 3 | Governing law(s) of the instrument Regulatory treatment | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Tier II | Tier II | Tier II |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 | Ineligible | Ineligible | Eligible |
| 6 | Eligible at solo/group/group & solo | Solo | Solo | Solo | Solo |
| 7 | Instrument type (types to be specified by each jurisdiction) | Common Equity Share Capital | Private Placement of Subordinated Bonds | Private Placement of Subordinated debt | Private Placement of Subordinated debt |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | RO 142.504 million | - | RO 1.322 million | RO 21.553 million |
| 9 | Par value of instrument | RO 142.504 million | RO 35.000 million | RO 5.000 million | RO 25.000 million |
| 10 | Accounting classification | Shareholders' Equity | Liability amortised cost | Liability amortised cost | Liability amortised cost |
| 11 | Original date of issuance | Bank started operations in 1997 | 16-Dec-10 | 26-Oct-10 | *Refer to the below table |
| 12 | Perpetual or dated | Perpetual | Dated | Dated | Dated |
| 13 | Original maturity date | No maturity | 15-Dec-17 | 26-Oct-17 | **Refer to the below table |
| 14 | Issuer call subject to prior supervisory approval | No | Yes | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | NA | 16-Dec-15 | NA | NA |
| 16 | Subsequent call dates, if applicable | NA | NA | NA | NA |
| Coupons / dividends | | | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | NA | 5.50% | 5.75% | 4% - 5% |
| 19 | Existence of a dividend stopper | NA | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Partially discretionary | Partially discretionary | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | No | No | No |
| 22 | Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | NA | NA | NA | Statutory approach |
| 25 | If convertible, fully or partially | NA | NA | NA | May convert fully or partially |
| 26 | If convertible, conversion rate | NA | NA | NA | Average price * |
| 27 | If convertible, mandatory or optional conversion | NA | NA | NA | Optional |
| 28 | If convertible, specify instrument type convertible into | NA | NA | NA | CET 1 |
| 29 | If convertible, specify issuer of instrument it converts into | NA | NA | NA | Ahli Bank |
| 30 | Write-down feature | Yes | No | No | Yes |
| 31 | If write-down, write-down trigger(s) | Statutory approach | Contractual approach | Contractual approach | Statutory approach |
| 32 | If write-down, full or partial | Write down fully | May be written down partially | May be written down partially | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA | NA | NA | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | NA | Common Equity Share Capital | Common Equity Share Capital | Common Equity Share Capital |
| 36 | Non-compliant transitioned features | No | No | No | No |
| 37 | If yes, specify non-compliant features | NA | NA | NA | NA |

* 1) Number of Shares to be issued = Subordinate Debt outstanding plus interest accrued thereon/ Conversion Price

2) Conversion Price, means the higher of: (i) average of the weekly high and low closing prices of the Bank's shares quotes in Muscat Securities Market in the last twenty six (26) weeks; or (ii) such average during four (4) weeks before the date of the conversion, as communicated by the CBO

| Number Of Subordinated debt (as per Basel III) | Par value of instrument | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | *Original date of issuance | **Original maturity date |
|--|-------------------------|---|----------------------------|--------------------------|
| Subordinated debt 1 | 5,000 | 3,161 | 28-Aug-14 | 29-Aug-19 |
| Subordinated debt 2 | 1,000 | 1,000 | 30-Sep-14 | 30-Sep-21 |
| Subordinated debt 3 | 5,000 | 5,000 | 01-Oct-14 | 02-Oct-21 |
| Subordinated debt 4 | 5,000 | 4,362 | 10-Nov-14 | 10-Nov-20 |
| Subordinated debt 5 | 1,000 | 676 | 13-Nov-14 | 16-Nov-19 |
| Subordinated debt 6 | 2,000 | 1,354 | 17-Nov-14 | 18-Nov-19 |
| Subordinated debt 7 | 3,000 | 3,000 | 10-Jun-15 | 13-Jun-22 |
| Subordinated debt 8 | 3,000 | 3,000 | 30-Jun-15 | 29-Jun-21 |
| Total | 25,000 | 21,553 | | |

1.3 DISCLOSURE TEMPLATE DURING THE TRANSITION PHASE

Table below is prepared using the disclosure template to be used during transition of regulatory adjustments;

| Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 January 2013 to 31 December 2017) | | | AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT |
|---|---|----------------|---|
| Common Equity Tier 1 capital: instruments and reserves | | | |
| 1 | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus | 142,504 | - |
| 2 | Retained earnings | 16,002 | - |
| 3 | Accumulated other comprehensive income (and other reserves) | 62,154 | - |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | - | - |
| | <i>Public sector capital injections grandfathered until 1 January 2018</i> | - | - |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | - | - |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 220,660 | |
| Common Equity Tier 1 capital: regulatory adjustments | | | |
| 7 | Prudential valuation adjustments | (86) | - |
| 8 | Goodwill (net of related tax liability) | - | - |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | - | - |
| 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 | - | - |
| 12 | Shortfall of provisions to expected losses | - | - |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | - | - |
| 15 | Defined-benefit pension 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 bank does not own more than 10% of the issued share capital (amount above 10% threshold) | - | - |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (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 common stock of financials | - | - |
| 24 | of which: mortgage servicing rights | - | - |
| 25 | of which: deferred tax assets arising from temporary differences | - | - |
| 26 | National specific regulatory adjustments | - | - |
| 26a | Shortfall in equity capital of majority owned financial entities, which have not been consolidated with the banks | - | - |
| 26b | Investments in equity capital of unconsolidated non-financial entities....etc. | - | - |
| | REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT | - | - |
| | OF WHICH: INSERT NAME OF ADJUSTMENT | - | - |
| | OF WHICH: INSERT NAME OF ADJUSTMENT | - | - |
| 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 | (86) | |
| 29 | Common Equity Tier 1 capital (CET1) | 220,574 | |

1.3 DISCLOSURE TEMPLATE DURING THE TRANSITION PHASE

Table below is prepared using the disclosure template to be used during transition of regulatory adjustments;

| Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 January 2013 to 31 December 2017) | | | AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT |
|---|--|----------------|---|
| Additional Tier 1 capital: instruments | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | - | - |
| 31 | of which: classified as equity under applicable accounting standards | - | - |
| 32 | of which: classified as liabilities under applicable accounting standards | - | - |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | - | - |
| 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 | Additional Tier 1 capital before regulatory adjustments | - | - |
| Additional Tier 1 capital before regulatory adjustments | | | |
| 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 bank does not own more than 10% of the issued common share capital of the entity (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 | - | - |
| | REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | - | - |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - | - |
| | OF WHICH: | - | - |
| 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 (AT1) | - | - |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 220,574 | |
| Tier 2 capital: instruments and provisions | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | - | - |
| | OF WHICH: ... | | |
| 47 | <i>Directly issued capital instruments subject to phase out from Tier 2</i> | 22,875 | - |
| 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 Tier 2) | - | - |
| 49 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | - | - |
| 50 | Provisions (<i>provision and fair value reserve</i>) | 19,609 | - |
| 51 | Tier 2 capital before regulatory adjustments | 42,484 | |
| Tier 2 capital: regulatory adjustments | | | |
| 52 | Investments in own Tier 2 instruments | - | - |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | - | - |
| 54 | 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 bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | - | - |

1.3 DISCLOSURE TEMPLATE DURING THE TRANSITION PHASE

Table below is prepared using the disclosure template to be used during transition of regulatory adjustments;

| Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 January 2013 to 31 December 2017) | | AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | |
|---|--|---|---|
| 55 | Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - | - |
| 56 | National specific regulatory adjustments | - | - |
| | REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | - | - |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - | - |
| | OF WHICH: ... | - | - |
| 57 | Total regulatory adjustments to Tier 2 capital | - | - |
| 58 | Tier 2 capital (T2) | 42,484 | |
| 59 | Total capital (TC = T1 + T2) | 263,058 | |
| | RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | 1,673,335 | - |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - | - |
| | OF WHICH: ... | - | - |
| 60 | 60 Total risk weighted assets | 1,673,335 | - |
| 60a | <i>Of which: Credit risk weighted assets</i> | 1,541,855 | - |
| 60b | <i>Of which: Market risk weighted assets</i> | 35,356 | - |
| 60c | <i>Of which: Operational risk weighted assets</i> | 96,123 | - |
| Capital Ratios | | | - |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 13.18% | - |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 13.18% | - |
| 63 | Total capital (as a percentage of risk weighted assets) | 15.72% | - |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) | 7.625% | - |
| 65 | <i>of which: capital conservation buffer requirement</i> | 0.625% | - |
| 66 | <i>of which: bank specific countercyclical buffer requirement</i> | - | - |
| 67 | <i>of which: G-SIB buffer requirement</i> | - | - |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted) | 3.72% | - |
| Nat | Tier 2 capital: instruments and provisions | | - |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | 7.625% | - |
| 70 | National Tier 1 minimum ratio (if different from Basel 3 minimum) | 9.625% | - |
| 71 | National total capital minimum ratio (if different from Basel 3 minimum) | 12.625% | - |
| Amounts below the thresholds for deduction (before risk weighting) | | | - |
| 72 | Non-significant investments in the capital of other financials | 2,798 | - |
| 73 | Significant investments in the common stock of financials | - | - |
| 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 | | | - |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | 19,651 | - |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 19,273 | - |
| 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 | - | - |

1.3 DISCLOSURE TEMPLATE DURING THE TRANSITION PHASE

Table below is prepared using the disclosure template to be used during transition of regulatory adjustments;

| Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 January 2013 to 31 December 2017) | | AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | |
|---|---|---|---|
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan | | | |
| 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 due to cap (excess over cap after redemptions and maturities) | - | - |
| 84 | Current cap on T2 instruments subject to phase out arrangements | - | - |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - | - |

The financial statements and other related disclosures are also available on the ahlibank's website, to view it on the website refer the link <http://ahlibank.om/investor-relations/financial-reports/>.

Basel III capital disclosures are prepared in accordance with CBO Circular BM 1114 'Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III' issued on 17 November 2013.

For Ahli Bank SAOG

Said Al Hatmi
SGM – Risk, Finance, Legal & Compliance

Date: 17 July 2016

1.4 LIQUIDITY COVERAGE RATIO

| LIQUIDITY COVERAGE RATIO (LCR) | | |
|---|----------------------------------|--------------------------------------|
| Common Disclosure Template for the period ending: | | |
| 30 June 2016 | | |
| | (RO '000) | |
| | Unweighted Value (average) | Total Weighted Value (average) |
| High Quality Liquid Assets | | |
| 1 Total High Quality Liquid Assets (HQLA) | | 170,720 |
| Cash Outflows | | |
| 2 Retail deposits and deposits from small business customers, of which: | 116,678 | 9,625 |
| 3 Stable deposits | 37,178 | 1,675 |
| 4 Less stable deposits | 79,500 | 7,950 |
| 5 Unsecured wholesale funding, of which: | 362,037 | 214,583 |
| 6 cooperative banks | - | - |
| 7 Non-operational deposits (all counterparties) | 238,193 | 90,739 |
| 8 Unsecured debt | 123,844 | 123,844 |
| 9 Secured wholesale funding | 76,978 | 11,547 |
| 10 Additional requirements, of which | - | - |
| 11 Outflows related to derivative exposures and other collateral requirements | - | - |
| 12 Outflows related to loss of funding on debt products | - | - |
| 13 Credit and liquidity facilities | - | - |
| 14 Other contractual funding obligations | 51,030 | 5,103 |
| 15 Other contingent funding obligations | 73,118 | 3,656 |
| 16 TOTAL CASH OUTFLOWS | | 244,514 |
| Cash Inflows | | |
| 17 Secured lending (e.g. reverse repos) | - | - |
| 18 Inflows from fully performing exposures | 162,903 | 81,451 |
| 19 Other cash inflows | 10,492 | 2,942 |
| 20 TOTAL CASH INFLOWS | 173,395 | 84,393 |
| | | Total Adjusted Value |
| 21 TOTAL HQLA | | 170,720 |
| 22 TOTAL NET CASH OUTFLOWS | | 160,121 |
| 23 LIQUIDITY COVERAGE RATIO (%) | | 106.6% |