
Standard Chartered PLC

Pillar 3 Disclosures

31 March 2022



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1 PURPOSE AND BASIS OF PREPARATION

The Pillar 3 disclosures comprise information on the underlying drivers of risk-weighted assets (RWA), capital, leverage and liquidity ratios as at 31 March 2022 in accordance with the United Kingdom's (UK) onshored Capital Requirements Regulation (CRR) and the Prudential Regulation Authority's (PRA) Rulebook.

The disclosures have been prepared in line with the disclosure templates introduced by the PRA Policy Statement PS22/21 'Implementation of Basel standards: Final rules published in October 2021.

This report presents the quarterly Pillar 3 disclosures of Standard Chartered PLC ('the Group') as at 31 March 2022 and should be read in conjunction with the Group's 1Q 2022 Results Statement: Balance sheet, capital and leverage.

The information presented in this Pillar 3 report is not required to be, and has not been, subjected to external audit.

2 FREQUENCY

In accordance with Group policy the Pillar 3 Disclosures are made quarterly as at 31 March, 30 June, 30 September and 31 December in line with the PRA guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of the UK onshored CRR, and the Guidelines on disclosure requirements under Part Eight of the CRR. Disclosures are published on the Standard Chartered PLC website aligning with the publication date of the Group's Interim, Half Year and Annual Report and Accounts.

3 VERIFICATION

Whilst the 31 March 2022 Pillar 3 Disclosures are not required to be externally audited, the document has been verified internally in accordance with the Group's policies on disclosure and its financial reporting and governance processes. Controls comparable to those for the Group's 1Q 2022 Results Statement have been applied to confirm compliance with PRA regulations.

4 KEY PRUDENTIAL METRICS

Table 1: Key metrics template (UK KM1)

		31.03.22 \$million	31.12.21 \$million	30.09.21 \$million	30.06.21 \$million	31.03.21 \$million
Available capital amounts						
1	Common Equity Tier 1 (CET1) capital	36,296	38,362	39,167	39,589	38,711
	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,163	38,110	38,889	39,320	38,417
2	Tier 1 capital	41,531	45,153	45,958	45,882	45,004
	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,398	44,901	45,680	45,613	44,710
3	Total capital	55,036	57,644	58,871	59,161	58,531
	Total capital as IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,903	57,392	58,593	58,892	58,237
Risk-weighted asset amounts						
4	Total risk-weighted exposure amount (RWA)	260,833	271,233	267,555	280,227	276,670
	Total risk-weighted exposure amount if IFRS 9 or analogous ECLs transitional arrangements had not been applied	260,875	271,314	267,680	280,338	276,806
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio	13.9%	14.1%	14.6%	14.1%	14.0%
	Common Equity Tier 1 ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.9%	14.0%	14.5%	14.0%	13.9%
6	Tier 1 ratio	15.9%	16.6%	17.2%	16.4%	16.3%
	Tier 1 ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.9%	16.5%	17.1%	16.3%	16.2%
7	Total capital ratio	21.1%	21.3%	22.0%	21.1%	21.2%
	Total capital ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.0%	21.2%	21.9%	21.0%	21.0%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer	2.50%	2.50%	2.50%	2.50%	2.5%
9	Institution specific countercyclical capital buffer	0.17%	0.17%	0.16%	0.15%	0.1%
10	Global Systemically Important Institution buffer	1.00%	1.00%	1.00%	1.00%	1.0%
11	Combined buffer requirement	3.67%	3.67%	3.66%	3.65%	3.6%
UK 11a	Overall capital requirements ¹	10.14%	10.06%	9.99%	9.90%	9.9%
12	CET1 available after meeting the total SREP own funds requirements	7.30%	7.75%	8.31%	7.88%	7.7%
UK leverage ratio						
13	Leverage ratio total exposure measure	935,827	911,140	890,419	866,832	865,644
14	Leverage ratio	4.4%	4.9%	5.1%	5.2%	5.1%
	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.4%	4.9%	5.1%	5.2%	5.1%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	176,162	175,664	176,537	173,503	168,626
UK 16a	Cash outflows - Total weighted value	182,350	184,687	187,860	188,532	188,889
UK 16b	Cash inflows - Total weighted value	60,033	64,258	67,120	69,175	73,605
16	Total net cash outflows (adjusted value)	122,316	120,428	120,739	119,357	115,284
17	LCR ratio ²	144.2%	145.9%	146.3%	145.5%	146.4%

¹ Includes a Pillar 2A CET1 requirement of around 2.0 per cent being 56 per cent of the total Pillar 2A requirement. The Group's current Pillar 2A requirement has been set as a nominal value, at Q1'22 this represented is 3.5 per cent of RWA. This requirement will vary over time with RWA

² LCR ratio represents a rolling 12 month average LCR. The spot LCR as at 31 March 2022 was 140.1%

Standard Chartered applies regulatory transitional arrangements to accounting provisions recognised from 1 January 2018 under IFRS 9, as permitted by paragraph 4 of article 473a of the Capital Requirements Regulation, introduced by Regulation (EU) 2017/2395 and amended by Regulation (EU) 2020/873 of the European Parliament and of the Council.

Under this approach, the balance of expected credit loss (ECL) provisions in excess of the regulatory defined expected loss (EL) and additional ECL on standardised portfolios, net of related tax, are phased into the CET1 capital base over five years. The proportion phased in for the increase in the balance on day one of IFRS 9 adoption, and any subsequent increase to 31 December 2019 is 30 per cent in 2020; 50 per cent in 2021; and 75 per cent in 2022. From 2023 onwards there is no transitional relief on these components. The proportion phased in for any increase in the balance from 1 January 2020 at each reporting date is 0 per cent in 2020; 0 per cent in 2021; 25 per cent in 2022; 50% in 2023; and 75% in 2024. From 2025 there is no transitional relief.

Table 2 shows information about the Group's total loss-absorbing capacity (TLAC) available, and TLAC requirements, applied at the resolution group level under a Single Point of Entry.

Table 2: Key metrics - TLAC requirements (KM2)

	31.03.22	31.12.21	30.09.21	30.06.21	31.03.21
	\$million	\$million	\$million	\$million	\$million
Resolution group					
Total loss-absorbing capacity (TLAC) available	81,151	85,860	85,833	88,844	86,604
Fully loaded ECL accounting model TLAC available	81,018	85,608	85,564	88,575	86,310
Total RWA at the level of the resolution group	260,833	271,233	267,555	280,227	276,670
TLAC as a percentage of RWA	31.1%	31.7%	32.1%	31.7%	31.3%
Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	31.1%	31.6%	32.0%	31.6%	31.3%
Leverage ratio exposure measure at the level of the resolution group	935,827	911,176	890,419	866,832	865,644
TLAC as a percentage of leverage exposure measure	8.7%	9.4%	9.6%	10.2%	10.0%
Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure	8.7%	9.4%	9.6%	10.2%	10.0%
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A

5 CAPITAL AND LEVERAGE

Table 3: Capital Base

	31.03.22	31.12.21
CET1	13.9%	14.1%
Tier 1 capital	15.9%	16.6%
Total capital	21.1%	21.3%
	\$million	\$million
CET1 instruments and reserves		
Capital instruments and the related share premium accounts	5,496	5,528
of which: share premium accounts	3,989	3,989
Retained earnings ¹	26,472	24,968
Accumulated other comprehensive income (and other reserves)	10,625	11,805
Non-controlling interests (amount allowed in consolidated CET1)	221	201
Independently reviewed interim and year-end profits/(losses)	1,184	2,346
Foreseeable dividends	(524)	(493)
CET1 capital before regulatory adjustments	43,474	44,355
CET1 regulatory adjustments		
Additional value adjustments (prudential valuation adjustments)	(672)	(665)
Intangible assets (net of related tax liability)	(5,430)	(4,392)
Deferred tax assets that rely on future profitability (excludes those arising from temporary differences)	(157)	(150)
Fair value reserves related to net losses on cash flow hedges	238	34
Deduction of amounts resulting from the calculation of excess expected loss	(773)	(580)
Net gains on liabilities at fair value resulting from changes in own credit risk	(92)	15
Defined-benefit pension fund assets	(173)	(159)
Fair value gains arising from the institution's own credit risk related to derivative liabilities	(27)	(60)
Exposure amounts which could qualify for risk weighting of 1,250%	(92)	(36)
of which: securitisation positions	(49)	(32)
of which: free deliveries	(43)	(4)
Total regulatory adjustments to CET1	(7,178)	(5,993)
CET1 capital	36,296	38,362
Additional Tier 1 capital (AT1) instruments	5,255	6,811
AT1 regulatory adjustments	(20)	(20)
Tier 1 capital	41,531	45,153
Tier 2 capital instruments	13,535	12,521
Tier 2 regulatory adjustments	(30)	(30)
Tier 2 capital	13,505	12,491
Total capital	55,036	57,644
Total risk-weighted assets	260,833	271,233

¹ Retained earnings under CRD IV include the effect of regulatory consolidation adjustments

UK Leverage Ratio

UK banks are currently subject to a minimum leverage ratio of 3.25 per cent. In addition, a supplementary leverage ratio buffer is applicable, set at 35 per cent of the corresponding G-SII capital buffer and the countercyclical capital buffer. These buffers are applied to individual banks.

Following the FPC's recommendation to the PRA to exclude qualifying claims on central bank exposures from the leverage exposure measure in the UK leverage ratio framework, and the corresponding waiver granted by the PRA, the Group has been reporting the leverage ratio on a UK basis (excluding qualifying claims on central banks exposures) from March 2017.

Table 4 below presents both the Group's UK, and CRR leverage ratios.

Table 4: UK and CRR leverage ratio

	31.03.2022	31.12.2021
	\$million	\$million
Tier 1 capital (end point)	41,531	44,596
UK leverage exposure	935,827	911,140
UK leverage ratio	4.4%	4.9%
CRR leverage exposure	935,827	975,084
CRR leverage ratio	4.4%	4.6%
UK leverage exposure quarterly average	927,282	897,992
UK leverage ratio quarterly average	4.6%	5.0%
Countercyclical leverage ratio buffer	0.1%	0.1%
G-SII additional leverage ratio buffer	0.4%	0.4%
Choice on transitional arrangements for the definition of the capital measure	Fully phased in	Fully phased in

Table 5 below presents the RWA and the regulatory capital requirements calculated at 8 per cent of RWA for each risk type and approach.

Table 5: Overview of risk weighted exposure amounts (UK OV1)

		31.03.22		31.12.21	
		Risk-weighted assets	Regulatory capital requirement ¹	Risk-weighted assets	Regulatory capital requirement ¹
		\$million	\$million	\$million	\$million
1	Credit risk (excluding CCR)²	172,173	13,774	186,972	14,958
2	Of which the standardised approach	33,599	2,688	34,791	2,784
4	Of which slotting approach	4,373	350	4,451	356
5	Of which the advanced IRB (AIRB) approach	134,201	10,736	147,730	11,818
6	Counterparty credit risk - CCR³	24,918	1,993	20,216	1,617
7	Of which the standardised approach	8,184	655	3,778	303
8	Of which internal model method (IMM)	9,038	723	9,244	740
UK 8a	Of which exposures to a CCP	1,033	82	716	57
UK 8b	Of which CVA	2,220	178	3,125	250
9	Of which other CCR	4,443	355	3,352	267
15	Settlement risk	2	-	4	-
16	Securitisation exposures in the non-trading book (after the cap)	6,258	501	5,541	443
17x	Of which SEC-IRBA approach	3,114	249	2,818	225
18	Of which SEC-ERBA (including IAA)	3,070	246	2,658	213
19	Of which SEC-SA approach	74	6	65	5
UK 19a	Of which 1250% deduction	-	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	23,019	1,842	24,529	1,962
21	Of which the standardised approach	11,842	947	13,159	1,053
22	Of which IMA	11,177	895	11,370	909
UK 22a	Large exposures	386	31	-	-
23	Operational risk⁴	27,177	2,174	27,116	2,169
UK 23b	Of which standardised approach	27,177	2,174	27,116	2,169
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	6,900	552	6,855	549
	Floor Adjustment	-	-	-	-
29	Total	260,833	20,867	271,233	21,699

1 The regulatory capital requirement is calculated as 8 per cent of the risk-weighted assets, and represents the minimum total capital ratio in accordance with CRR Article 92(1)

2 Credit risk (excluding counterparty credit risk) includes non-credit obligation assets

3 Counterparty credit risk includes assets which are assessed under IRB and Standardised approaches

4 To calculate operational risk standardised risk-weighted assets, a regulatory defined beta co-efficient is applied to average gross income for the previous three years, across each of the eight business lines prescribed in the CRR

RWA decreased by \$10.4 billion, or 3.8 per cent from 31 December 2021 to \$260.8 billion, including the impact of \$5.8 billion incremental RWA from regulatory changes and adjustments and the cessation of software relief.

Credit risk RWA (including counterparty credit risk) decreased by \$8.9 billion in the first quarter to \$210.6 billion with the \$5.8 billion increase from regulatory changes more than offset by a \$6.0 billion reduction in the CCIB low-returning portfolio identified for exit, \$5.2 billion from other RWA efficiency actions, deflationary credit migration and favourable movements in foreign exchange.

Market risk decreased by \$1.5 billion to \$23.0 billion reflecting reduced standardised specific interest rate risk positions.

Further details on RWA movements by risk type, and for credit risk IRB (excluding counterparty credit risk) and market risk IMA exposures can be found in tables 6, 7, 8 and 9 respectively.

Table 6: Movement analysis for RWA

	Credit risk IRB	Credit risk SA	Credit risk Total ²	Counterparty Credit risk	Total Credit & Counterparty Credit risk	Operational risk	Market risk	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
As at 1 January 2022	157,657	41,715	199,372	20,216	219,588	27,116	24,529	271,233
Asset size ¹	(11,533)	161	(11,372)	3,378	(7,994)	-	-	(7,994)
Asset quality	(4,676)	-	(4,676)	(260)	(4,936)	-	-	(4,936)
Model updates	4,701	-	4,701	-	4,701	-	(400)	4,301
Methodology and policy	412	-	412	1,738	2,150	-	-	2,150
Acquisitions and disposals	-	-	-	-	-	-	-	-
Foreign exchange movements	(1,803)	(296)	(2,099)	(154)	(2,253)	-	-	(2,253)
Other, including non-credit risk movements	-	(1,005)	(1,005)	386	(619)	61	(1,110)	(1,668)
As at 31 March 2022	144,758	40,575	185,333	25,304	210,637	27,177	23,019	260,833

¹ CCIB optimisation initiatives and other efficiency actions are disclosed against "Asset size"

² See Table 5: Overview of RWA (OV1). To note that 'Securitisation', 'Settlement risk' and 'Amounts below the threshold for deduction (subject to 250% risk-weight)' are included in credit risk

Table 7: RWEA flow statements of credit risk exposures under the IRB approach (UK CR8)

	Risk-weighted assets ²	Regulatory capital requirement ¹
	\$million	\$million
1 As at 1 January 2022	157,657	12,613
2 Asset size ¹	(11,533)	(923)
3 Asset quality	(4,676)	(374)
4 Model updates	4,701	376
5 Methodology and policy	412	33
6 Acquisitions and disposals	-	-
7 Foreign exchange movements	(1,803)	(144)
8 Other	-	-
9 As at 31 March 2022³	144,758	11,581

¹ CCIB optimisation initiatives and other efficiency actions are disclosed against "Asset size"

² Includes securitisation and non-credit obligation assets, but excludes counterparty credit risk

³ See Table 5: Overview of RWA (OV1). Comprises advanced IRB credit risk \$138,574 million and securitisation of \$6,184 million

Table 8: RWEA flow statements of CCR exposures under the IMM (UK CCR7)

	Risk-weighted assets	Regulatory capital requirement
	\$million	\$million
1 As at 1 January 2022	9,244	740
2 Asset size	(17)	(1)
3 Asset quality	(73)	(6)
4 Model updates	-	-
5 Methodology and policy	-	-
6 Acquisitions and disposals	-	-
7 Foreign exchange movements	(116)	(10)
8 Other	-	-
9 As at 31 March 2022	9,038	723

Table 9: RWA flow statements of market risk exposures under the IMA (UK MR2-B)

	VaR	SVaR	IRC	CRM	Other ¹	Total RWA	Total capital requirement
	\$million	\$million	\$million	\$million	\$million	\$million	\$million
1 At 1 January 2022	1,512	4,656	-	-	5,202	11,370	910
1a Regulatory adjustment	-	-	-	-	-	-	-
1b RWAs post adjustment at 1 January 2022	1,512	4,656	-	-	5,202	11,370	910
2 Movement in risk levels	213	395	-	-	(401)	207	17
3 Model updates/changes	(100)	(300)	-	-	-	(400)	(32)
4 Methodology and policy	-	-	-	-	-	-	-
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Foreign exchange movements	-	-	-	-	-	-	-
7 Other	-	-	-	-	-	-	-
8a At 31 March 2022	1,625	4,751	-	-	4,801	11,177	894
8b Regulatory adjustment	-	-	-	-	-	-	-
8 RWAs post adjustment at 31 March 2022	1,625	4,751	-	-	4,801	11,177	894

1. Other IMA capital add-ons for market risks not fully captured in either VaR or SVaR

Table 10: Quantitative information of LCR (UK LIQ1)

Table now presented quarterly rather than half yearly

		31.03.22							
		Total unweighted value (average)				Total weighted value (average)			
		30.06.21	30.09.21	31.12.21	31.03.22	30.06.21	30.09.21	31.12.21	31.03.22
		\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	High-Quality Liquid Assets								
1	Total High-Quality Liquid Assets (HQLA)					173,503	176,537	175,664	176,162
	Cash outflows								
2	Retail deposits and deposits from small business customers, of which:	142,669	142,735	143,016	143,693	13,463	13,386	13,360	13,372
3	Stable deposits	39,813	39,997	39,643	39,586	1,991	2,000	1,982	1,979
4	Less stable deposits	102,856	102,738	103,374	104,106	11,472	11,386	11,378	11,392
5	Unsecured wholesale funding, of which:	271,107	276,945	277,750	276,867	129,687	132,150	129,533	125,941
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	113,915	117,888	122,724	126,241	28,243	29,238	30,456	31,355
7	Non-operational deposits (all counterparties)	152,132	154,475	150,507	145,490	96,385	98,330	94,559	89,451
8	Unsecured debt	5,059	4,582	4,518	5,135	5,059	4,582	4,518	5,135
9	Secured wholesale funding					3,484	3,423	3,560	4,332
10	Additional requirements	86,210	85,651	86,467	87,642	27,416	25,839	25,953	26,517
11	Outflows related to derivative exposures and other collateral requirements	13,608	11,800	11,659	11,964	13,576	11,775	11,637	11,947
12	Outflows related to loss of funding on debt products	1	2	2	2	1	2	2	2
13	Credit and liquidity facilities	72,601	73,849	74,807	75,676	13,839	14,063	14,315	14,568
14	Other contractual funding obligations	11,277	10,334	10,026	10,376	10,119	8,585	7,692	7,691
15	Other contingent funding obligations	207,866	206,395	209,622	213,251	4,362	4,477	4,587	4,496
16	Total cash outflows					188,532	187,860	184,687	182,350
	Cash inflows								
17	Secured lending (e.g. reverse repos)	51,795	54,756	56,213	59,704	6,955	6,284	5,622	5,481
18	Inflows from fully performing exposures	61,758	62,904	61,233	57,631	45,656	46,179	44,122	40,386
19	Other cash inflows	25,977	24,088	23,999	23,639	16,565	14,657	14,514	14,167
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institutions)					-	-	-	-
20	Total cash inflows	127,118	127,092	125,310	124,685	69,175	67,120	64,258	60,033
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	127,118	127,092	125,310	124,685	69,175	67,120	64,258	60,033
	Total adjusted value								
21	Liquidity buffer					173,503	176,537	175,664	176,162
22	Total net cash outflows					119,357	120,739	120,428	122,316
23	Liquidity coverage ratio (%)					145%	146%	146%	144%

Table 10: Quantitative information of LCR (UK LIQ1) continued

		31.12.21							
		Total unweighted value (average)				Total weighted value (average)			
		31.03.21	30.06.21	30.09.21	31.12.21	31.03.21	30.06.21	30.09.21	31.12.21
		\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
High-Quality Liquid Assets									
1	Total High-Quality Liquid Assets (HQLA)					168,626	173,503	176,537	175,664
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:	141,106	142,669	142,735	143,016	13,369	13,463	13,386	13,360
3	Stable deposits	39,556	39,813	39,997	39,643	1,978	1,991	2,000	1,982
4	Less stable deposits	101,550	102,856	102,738	103,374	11,391	11,472	11,386	11,378
5	Unsecured wholesale funding, of which:	266,407	271,107	276,945	277,750	126,774	129,687	132,150	129,533
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	111,481	113,915	117,888	122,724	27,635	28,243	29,238	30,456
7	Non-operational deposits (all counterparties)	150,166	152,132	154,475	150,507	94,379	96,385	98,330	94,559
8	Unsecured debt	4,760	5,059	4,582	4,518	4,760	5,059	4,582	4,518
9	Secured wholesale funding					3,551	3,484	3,423	3,560
10	Additional requirements	87,405	86,210	85,651	86,467	30,372	27,416	25,839	25,953
11	Outflows related to derivative exposures and other collateral requirements	16,844	13,608	11,800	11,659	16,808	13,576	11,775	11,637
12	Outflows related to loss of funding on debt products	2	1	2	2	2	1	2	2
13	Credit and liquidity facilities	70,559	72,601	73,849	74,807	13,562	13,839	14,063	14,315
14	Other contractual funding obligations	11,271	11,277	10,334	10,026	10,610	10,119	8,585	7,692
15	Other contingent funding obligations	213,173	207,866	206,395	209,622	4,212	4,362	4,477	4,587
16	Total cash outflows					188,889	188,532	187,860	184,687
Cash inflows									
17	Secured lending (e.g. reverse repos)	48,732	51,795	54,756	56,213	7,743	6,955	6,284	5,622
18	Inflows from fully performing exposures	60,476	61,758	62,904	61,233	45,137	45,656	46,179	44,122
19	Other cash inflows	30,330	25,977	24,088	23,999	20,725	16,565	14,657	14,514
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institutions)					-	-	-	-
20	Total cash inflows	130,001	127,118	127,092	125,310	73,605	69,175	67,120	64,258
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	130,001	127,118	127,092	125,310	73,605	69,175	67,120	64,258
Total adjusted value									
21	Liquidity buffer					168,626	173,503	176,537	175,664
22	Total net cash outflows					115,284	119,357	120,739	120,428
23	Liquidity coverage ratio (%)					146%	145%	146%	146%

This document may contain 'forward-looking statements' that are based on current expectations or beliefs, as well as assumptions about future events. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'continue' or other words of similar meaning. By their very nature, such statements are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements. Recipients should not place reliance on, and are cautioned about relying on, any forward-looking statements.

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