

## Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending December 2019

(Consolidated in USD)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	91,768,107.34	89,768,104.92
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits		
4	Less stable deposits	91,950,378.83	9,195,037.88
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	770,469,973.01	346,981,002.12
8	Unsecured debt		
9	Secured wholesale funding		
10	<b>Additional requirements, of which:</b>		
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		
15	Other contingent funding obligations	116,309,442.15	10,546,324.29
16	<b>TOTAL CASH OUTFLOWS</b>	<b>978,729,793.99</b>	<b>366,722,364.29</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	643,570,486.35	643,570,486.35
20	<b>TOTAL CASH INFLOWS</b>	<b>643,570,486.35</b>	<b>643,570,486.35</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>89,768,104.92</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		92,120,193.61
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>97.4%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		