

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending September 2020

(Consolidated in USD)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	105,477,323.10	103,477,323.10
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	113,850,843.58	11,385,084.36
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	600,953,171.50	283,224,010.89
8	Unsecured debt		
9	Secured wholesale funding		
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		
15	Other contingent funding obligations	102,907,394.75	8,503,397.82
16	TOTAL CASH OUTFLOWS	817,711,409.83	303,112,493.07
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	494,968,519.45	494,968,519.45
20	TOTAL CASH INFLOWS	494,968,519.45	494,968,519.45
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		103,477,323.10
22	TOTAL NET CASH OUTFLOWS		75,778,123.27
23	LIQUIDITY COVERAGE RATIO (%)		136.6%
24	QUARTERLY AVERAGE OF DAILY HQLA		