



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures 31 December 2016

J. Safra Sarasin Holding Ltd.

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Basel III Pillar 3 Disclosures

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Introduction

J. Safra Sarasin Holding Ltd. (the “Group” or the “Holding”) is regulated by the Swiss Financial Market Supervisory Authority (FINMA) which requires it to comply with Pillar III disclosures that are part of the Basel III Capital Adequacy Framework. This report discloses the Group’s application of Basel III framework as of 31 December 2016.

In order to have the full view of the Group’s regulatory environment and capital requirements, this report should be read along with the Holding’s Annual Report 2016. For more information on the way the Group manages risk, please refer to the Risk Management (pages 45–49) section in the Holding’s Annual Report 2016. Certain disclosures contained in this report can not be reconciled with disclosures in the Annual Report due to the way the Group manages risk internally being different to the way it reports it hereunder.

Consolidation perimeter

The consolidation perimeter includes all entities wholly and partially owned, direct or indirect subsidiaries (and their branches and representative offices). Methodology used is the same than the accounting principles described on page 42 of the Holding’s Annual Report. On page 55 of the Holding’s Annual Report is a list of the main subsidiaries of the Group as at 31 December 2016.

The Group’s financial statements are presented in accordance with the requirements of the Swiss Financial Market Supervisory Authority (FINMA) Circ.-FINMA 2008/22 and 2016/01 concerning the preparation of financial statements for banks.

There are no internal and external limits which could prevent the transfer of funds or capital within the Group.

Disclosure obligations regarding capital adequacy

(Circ.-FINMA 2008/22 20.11.2008)

The Group reports regulatory capital according to the Swiss Capital Ordinance. Since 31 December 2013, the Group uses the BIS method to calculate capital adequacy requirements for credit risk, non-counterparty risks and market risks. The basic indicator approach is used to calculate capital adequacy requirements for operational risks.

Total Eligible Capital

| CHF 000 | 2016 |
|----------------------------------------------------|------------------|
| Core capital prior to deductions | 4,397,707 |
| of which minority interests | 616,111 |
| Less: Goodwill and intangible assets | -458,671 |
| Less: Other deductions | -64,439 |
| of which minority interests (phase in – phase out) | -27,551 |
| Tier 1 Capital | 3,874,597 |
| Transitional recognition capital instruments | 0 |
| Reduction due to amortization mechanism | 0 |
| Tier 2 Capital | 0 |
| Total Eligible Capital | 3,874,597 |
| Total CET1 Capital | 3,874,597 |

Required capital

| CHF 000 | 2016 |
|-----------------------------------------------|------------------|
| Credit Risk | 776,282 |
| of which minimum capital requirements for CVA | 23,981 |
| Non-Counterparty Risk | 21,133 |
| Market Risk | 146,073 |
| Operational Risk | 154,414 |
| Settlement Risk | 0 |
| Other risk-weighted | 4,275 |
| Total required capital | 1,102,178 |

Capital Ratio's

| | 2016 |
|------------------------------------------------------------------------|---------------|
| Tier 1 Ratio in respect of minimal capital requirement | 28.12% |
| Total Eligible Capital Ratio in respect of minimal capital requirement | 28.12% |
| Eligible capital/capital requirements pursuant to Swiss legislation | 351.5% |
| FINMA minimum target | 170.0% |
| Surplus | 181.5% |

Regulatory capital requirement presentation

| | Phase-in Amounts | Effects of the Transi- tion Period | 2016 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------------------|-------------------|
| Eligible Equity Capital (CET1) | | | |
| 1 Equity relating to regulatory scope of consolidation | 848,245 | – | 848,245 |
| 2 Share premium reserves and retained earnings reserves, Profit (+) or loss (–) carried forward / group profit or loss, profit (+) or loss (–) for the current financial year | 2,933,351 | – | 2,933,351 |
| 3 Other reserves / accumulated other comprehensive income (+/–) and Foreign exchange reserves (+/–) | 0 | – | 0 |
| 5 Minority interests | 616,111 | –27,551 | 588,560 |
| 6 Eligible Equity Capital (CET1) before adjustments | 4,397,707 | –27,551 | 4,370,156 |
| Adjustments in relation with CET1 | | | |
| 8 Goodwill | –437,155 | 0 | –437,155 |
| 9 Other intangible assets | –21,516 | 0 | –21,516 |
| 10 Deferred tax assets that rely on future profitability | –61,480 | 0 | –61,480 |
| 21 Deferred tax assets coming from temporary differences (amounts over the threshold 2) | 24,592 | 0 | 24,592 |
| 28 Total adjustments in relation with CET1 | –495,559 | 0 | –495,559 |
| 29 Net CET1 Capital | 3,902,148 | –27,551 | 3,874,597 |
| Additional Eligible Capital (AT1) | | | |
| 44 Total Additional Eligible Capital (AT1) | – | – | – |
| 45 Net Tier 1 Capital | 3,902,148 | –27,551 | 3,874,597 |
| Tier 2 Capital (T2) | | | |
| 46 Gross amount of grandfathered T2 capital instruments issued by the parent company | 0 | 0 | 0 |
| 47 Reduction in the eligibility due to the amortisation mechanism (phase out) | 0 | 0 | 0 |
| 51 Total Tier 2 Capital (T2) | 0 | 0 | 0 |
| Adjustments in relation with Additional Tier 2 Capital | | | |
| 57 Total adjustments in relation with Tier 2 | 0 | 0 | 0 |
| 58 Net Tier 2 Capital | 0 | 0 | 0 |
| 59 Total Eligible Capital (net T1 & T2) | 3,902,148 | –27,551 | 3,874,597 |
| 60 Total Risk Weighted Assets | 13,777,221 | | 13,777,221 |
| Capital Adequacy ratios | | | |
| 61 CET1 Ratio | | | 28.12% |
| 62 Tier 1 Ratio | | | 28.12% |
| 63 Solvency ratio in respect of minimal and additional capital requirements | | | 26.49% |
| 64 Global CET1 requirements according to CAO (minimum requirements + capital buffer + countercyclical buffer) (in % of the risk-weighted positions) | | | 6.14% |
| 65 Of which capital buffers according to CAO (in % of the risk-weighted positions) | | | 0.00% |
| 66 Of which countercyclical buffers (in % of the risk-weighted positions) | | | 0.04% |
| 68 Available CET1 to cover the minimum and buffer requirements, after deducting AT1 and T2 requirements which are fulfilled with CET1 (in % of risk-weighted positions). | | | 23.92% |
| 68a Minimal CET1 requirement ratio according to FINMA-Circ. 11/2 countercyclical buffer included | | | 9.44% |
| 68b Available CET1 (in % of risk-weighted positions) | | | 18.69% |
| 68c Minimal Tier 1 requirement ratio according to FINMA-Circ. 11/2 countercyclical buffer included | | | 11.24% |
| 68d Available T1 (in % of risk-weighted positions) | | | 16.89% |
| 68e Total Capital Adequacy requirement according to FINMA-Circ. 11/2 | | | 13.64% |
| 68f Available regulatory capital (in % of risk-weighted positions) | | | 14.49% |
| Amounts below threshold (before weighted) | | | |
| 73 Qualifying investments in the common stocks of other entities (CET1) (thresholds 2 and 3) | 21,377 | | 21,377 |

Credit risk

For information on the Group's credit comprehensive risk approach and risk practice in relation to collateral, refer to Risk management, credit risk, lending business with clients, lending business with banks, governments and companies and Concentrated risk under the Risk Management section (pages 45–49)

of the 2016 Group's Annual Report. Certain disclosures contained in this section of the report can not be reconciled with disclosures in the Annual Report due to the way the Group manages risk internally being different to the way it reports if for regulatory purposes.

Regulatory gross credit risk exposure by type of counterparty 2016

| CHF million | Private Individuals | Corporates | Banks & Multilateral Institutions | Govern- ments | Other | Total |
|-----------------------------------------------------------------|------------------------|--------------|-----------------------------------------|------------------|--------------|---------------|
| Balance sheet | | | | | | |
| Liquid assets | 0 | 0 | 0 | 0 | 5,933 | 5,933 |
| Amounts due from banks | 0 | 0 | 1,464 | 1 | 0 | 1,466 |
| Amounts due from securities financial transactions | 0 | 0 | 288 | 0 | 0 | 288 |
| Amounts due from customers | 5,076 | 4,124 | 0 | 0 | 0 | 9,200 |
| Mortgage loans | 1,750 | 1,009 | 0 | 0 | 0 | 2,759 |
| Trading portfolios assets | 0 | 0 | 159 | 209 | 0 | 368 |
| Financial investments | 0 | 1,978 | 3,721 | 2,538 | 32 | 8,269 |
| Positive replacement values of derivative financial instruments | 100 | 123 | 483 | 0 | 0 | 707 |
| Other assets | 15 | 45 | 340 | 4 | 1 | 406 |
| Total current year | 6,941 | 7,280 | 6,456 | 2,752 | 5,967 | 29,396 |
| Off-balance sheet | | | | | | |
| Contingent liabilities | 122 | 225 | 21 | 0 | 0 | 368 |
| Irrevocable commitments | 6 | 2 | 10 | 0 | 0 | 19 |
| Obligations to pay up shares and make further contributions | 0 | 0 | 1 | 0 | 0 | 1 |
| Add-on | 43 | 235 | 613 | 0 | 0 | 891 |
| Total current year | 171 | 462 | 646 | 0 | 0 | 1,279 |

Regulatory gross credit risk exposure is after provisions and application of credit conversion factors on off-balance sheet items.

| Regulatory gross credit risk exposure by geography | | | | | | 2016 |
|-----------------------------------------------------------------|--------------|--------------|---------------|--------------|------------|---------------|
| CHF million | Switzerland | Europe | Americas | Asia | Others | Total |
| Balance sheet | | | | | | |
| Liquid assets | 4,905 | 812 | 207 | 9 | 0 | 5,933 |
| Amounts due from banks | 358 | 518 | 365 | 159 | 64 | 1,466 |
| Amounts due from securities financial transactions | 20 | 230 | 0 | 38 | 0 | 288 |
| Amounts due from customers | 687 | 1,370 | 5,375 | 1,535 | 233 | 9,200 |
| Mortgage loans | 698 | 1,411 | 613 | 37 | 0 | 2,759 |
| Trading portfolios assets | 0 | 27 | 342 | 0 | 0 | 368 |
| Financial investments | 294 | 2,022 | 4,196 | 1,633 | 124 | 8,269 |
| Positive replacement values of derivative financial instruments | 101 | 459 | 99 | 41 | 7 | 707 |
| Other assets | 131 | 181 | 77 | 15 | 1 | 406 |
| Total current year | 7,195 | 7,031 | 11,274 | 3,466 | 430 | 29,396 |
| Off-balance sheet | | | | | | |
| Contingent liabilities | 54 | 76 | 209 | 24 | 6 | 368 |
| Irrevocable commitments | 11 | 7 | 1 | 0 | 0 | 19 |
| Obligations to pay up shares and make further contributions | 1 | 0 | 0 | 0 | 0 | 1 |
| Add-on | 172 | 521 | 169 | 25 | 4 | 891 |
| Total current year | 239 | 604 | 378 | 49 | 10 | 1,279 |

Risk weighted assets and total regulatory net credit risk exposure **2016**

| CHF million | Regulatory gross credit risk exposure | Less credit risk mitigation | Total | | Risk weighted assets |
|----------------------------------------------------------------|---------------------------------------|-----------------------------|--------------------------------|---------------------|----------------------|
| | | | regulatory net credit exposure | Average risk weight | |
| Balance sheet | | | | | |
| Liquid assets | 5,933 | 0 | 5,933 | 0.00 | 0 |
| Amounts due from banks | 1,466 | -187 | 1,278 | 0.29 | 373 |
| Amounts due from securities financing transactions | 288 | -152 | 136 | 0.42 | 57 |
| Amounts due from customers | 9,200 | -6,462 | 2,739 | 0.88 | 2,408 |
| Mortgage loans | 2,759 | -121 | 2,638 | 0.75 | 1,989 |
| Trading portfolio assets | 368 | 0 | 368 | 0.18 | 67 |
| Financial investments | 8,269 | 0 | 8,269 | 0.44 | 3,623 |
| Positive replacement value of derivative financial instruments | 707 | -108 | 599 | 0.52 | 309 |
| Other assets | 406 | -14 | 392 | 0.34 | 133 |
| Total current year | 29,396 | -7,044 | 22,352 | 0.40 | 8,958 |
| Off-balance sheet | | | | | |
| Contingent liabilities | 368 | -310 | 58 | 0.72 | 42 |
| Irrevocable commitments | 19 | -1 | 18 | 0.54 | 9 |
| Obligations to pay up shares and make further contributions | 1 | 0 | 1 | 1.00 | 1 |
| Add-on | 891 | -141 | 750 | 0.52 | 393 |
| Total current year | 1,279 | -452 | 827 | 0.54 | 446 |

Regulatory gross credit risk exposure is after provisions and application of credit conversion factors on off balance sheet items.

Net Credit risk exposure by collateral type **2016**

| CHF million | Total regulatory net credit exposure | Secured by collateral securities | Secured with | | Other credit exposures |
|-----------------------------------|--------------------------------------|----------------------------------|------------------------|-----------------------------------|------------------------|
| | | | Secured by Real Estate | guarantees and credit derivatives | |
| Private Individuals | 2,952 | 0 | 1,662 | 165 | 1,125 |
| Corporates | 4,274 | 1,978 | 976 | 181 | 1,139 |
| Banks & Multilateral Institutions | 7,194 | 3,772 | 0 | 618 | 2,804 |
| Governments | 2,792 | 1,835 | 0 | 0 | 957 |
| Other | 5,966 | 0 | 0 | 0 | 5,966 |
| | 23,179 | 7,586 | 2,638 | 964 | 11,991 |

Credit exposure after risk mitigation of collateral by risk weighting**2016**

| CHF million | Risk weighting | | | | | | | Total regulatory net credit exposure |
|-----------------------------------|----------------|--------------|--------------|--------------|------------|--------------|------------|--------------------------------------|
| | 0% | 20% | 35% | 50% | 75% | 100% | 150% | |
| Private Individuals | 0 | 0 | 880 | 0 | 147 | 1,708 | 217 | 2,952 |
| of which rated by credit agency | 0 | 0 | 880 | 0 | 147 | 880 | 217 | 2,125 |
| w/o rating | 0 | 0 | 0 | 0 | 32 | 828 | 0 | 860 |
| Corporates | 32 | 399 | 282 | 554 | 22 | 2,709 | 276 | 4,274 |
| of which rated by credit agency | 32 | 399 | 282 | 554 | 0 | 1,987 | 276 | 3,530 |
| w/o rating | 0 | 0 | 0 | 0 | 22 | 722 | 0 | 744 |
| Banks & Multilateral Institutions | 800 | 2,222 | 0 | 3,047 | 0 | 1,012 | 113 | 7,194 |
| of which rated by credit agency | 800 | 1,751 | 0 | 2,661 | 0 | 935 | 113 | 6,259 |
| w/o rating | 0 | 471 | 0 | 387 | 0 | 77 | 0 | 934 |
| Governments | 2,259 | 370 | 0 | 73 | 0 | 90 | 0 | 2,792 |
| of which rated by credit agency | 2,259 | 370 | 0 | 73 | 0 | 90 | 0 | 2,792 |
| w/o rating | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 5,933 | 32 | 0 | 0 | 0 | 1 | 0 | 5,966 |
| of which rated by credit agency | 5,933 | 32 | 0 | 0 | 0 | 1 | 0 | 5,966 |
| w/o rating | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| | 9,024 | 3,023 | 1,162 | 3,674 | 169 | 5,519 | 606 | 23,179 |

Client impaired loans

For a detailed overview of impaired loans, see to note Impaired loans on page 51 in the Holding's Annual Report 2016.

Presentation of doubtful client loans by geographic region**2016**

| CHF million | Gross amount | Individual value adjustments |
|--------------|--------------|------------------------------|
| Switzerland | 257 | 113 |
| Europe | 107 | 107 |
| Americas | 38 | 38 |
| Asia | 1 | 1 |
| Others | 0 | 0 |
| Total | 402 | 258 |

Market risk

For more information on the Group's standard approach to manage market risk, see the Holding's Annual Report 2016 in the section Market risk and Interest rate risk (page 46). The Group use the BIS method to calculate market risks.

Below is the table displaying the breakdown in the Group's Market Risk capital adequacy requirement at 8% of the Risk Weighted Assets equivalent:

| CHF 000 | 2016 |
|----------------------------------------------------|----------------|
| Interest rate instruments held in the trading book | 39,518 |
| Equities held in the trading book | 59,827 |
| Currencies and precious metals | 30,733 |
| Commodities | 6,926 |
| Options | 9,069 |
| Total required capital | 146,073 |

Financial instruments in the trading book are marked-to-market and calculated on this basis for market risk purposes.

Interest rate instruments in the trading book

Two components compose interest rate risk in the trading book, which must be calculated separately. One component is based on specific risk of interest rate instruments. Specific risk includes risks that relate to factors other than changes in the general interest rate structure. These risks are calculated per issuer. These positions are based on the issuer rating and residual maturity of the instrument.

The second component is general market risk. General market risk includes risks which relate to a change in the general interest rate structure and are therefore, calculated per currency. The Group use the maturity method where the total of a currency is broken down into maturity time bands per position and each specific maturity band carries its own risk weight that is applied to the total positions.

Capital adequacy requirement for share price risk takes into account all positions in equities, derivatives, and equity-like instruments. There is a distinction between the types of risk for share price risks between general market risk and share issuer.

Currency risk, Gold, Commodity risk

The Group calculates a capital requirement for all foreign currencies and gold positions. The calculations are based on the net long or net short positions of the currencies and then a 8% factor is applied. When reviewing the commodity risk, the Group reviews the risk of changes in spot prices and the forward gap risk.

Operational risk / Interest rate risk

Operational risk

For more information on the Group's Basic Indicator approach to manage operational risk, see the Holding's Annual Report 2016 in the Operational and reputation risk (pages 47–48).

Interest rate risk in the banking book

| CHF million | 2016 |
|-------------|--------|
| USD | -0.517 |
| EUR | -0.554 |
| CHF | -0.710 |

Interest rate risk in the banking book

Descriptions of calculations methodologies in this document are meant to explain the Basel III capital calculation implemented by the Group according to FINMA requirement but do neither represent the full set of rules publishes by FINMA, nor provide a legally binding opinion of the Group.

Leverage Ratio (LERA)

| Leverage ratio Exposure with comparison with accounting assets | 2016 |
|-------------------------------------------------------------------------------------------------------------|---------------|
| CHF million | Amount |
| Total consolidated assets as per published financial statements | 32,337 |
| (-) Adjustment for capital deductions and entities that are outside the scope of regulatory consolidation | -496 |
| (-) Adjustment for fiduciary assets | - |
| (+/-) Adjustments for derivatives | 860 |
| (+/-) Adjustments for SFTs | 1,922 |
| (+) Adjustments for off-balance sheet items | 1,363 |
| (+/-) Other adjustments | - |
| Leverage Ratio exposure | 35,987 |
| Basel III leverage ratio | |
| On-balance sheet exposures | 30,846 |
| (+) On-balance sheet items excluding derivatives and SFTs | 31,342 |
| (-) Asset amounts deducted from Basel III Tier 1 capital | -496 |
| Derivative Exposures | 1,567 |
| (+) Replacement cost associated with all derivatives transactions net of eligible cash variation margin | 707 |
| (+) Add-on amounts for PFE associated with all derivatives transactions | 860 |
| (-) Adjusted effective notional offsets and add-on deductions for written credit derivatives | - |
| Securities financing transaction exposures | 2,210 |
| (+) Gross SFT assets | 288 |
| (-) Netted amounts of cash payables and cash receivables of gross SFT assets | |
| (+) Counterparty credit risk exposure for SFT assets | 1,922 |
| (+) Agent transaction exposures | |
| Other off-balance sheet exposures | 1,363 |
| (+) Off-balance sheet exposure at gross notional amount before any adjustment for credit conversion factors | 10,171 |
| (-) Adjustments for conversion to credit equivalent amounts | -8,808 |
| Tier 1 capital | 3,875 |
| Basel III leverage ratio | 10.8% |

Liquidity Coverage Ratio (LCR)

In 2016, the three-month average total LCR increased by 36.7%. This movement was mainly driven by an increase in the total stock of HQLA. The stock of HQLA is under the control of Group Treasury. As per December 2016, more than 90% of the stock of HQLA consists of assets that qualify as Level 1, primarily cash holdings and central bank reserves. As a result, a significant part of the HQLA is denominated in CHF. In contrast, the majority of the customer deposits are denominated in USD and EUR. All currencies can easily be converted in times of liquidity stress since the relevant FX spot markets are highly liquid.

In general, sources of funding are well diversified across counterparties as a result of the broad positioning as an international wealth management bank.

The bank uses internationally acknowledged ISDA/CSA agreements to mitigate the credit risk arising from OTC derivative transactions that are mainly related to FX, interest rate and equity derivative trading.

Liquidity risk is managed and monitored centrally by the Group Treasury Committee with the involvement of the local Treasury representatives to ensure that all internal and local regulatory requirements are met. Liquidity risk limits are set at a Group and individual entity level and are reviewed and approved at least once a year by the Board of Directors (BoD).

Specific liquidity levels are defined that would trigger various escalation scenarios. Breaches of Group level limits are immediately reported to the Group Treasury Committee, the Executive Committee, and the Group Audit Committee.

Liquidity Coverage Ratio based on monthly averages of each quarterly reporting**2016**

| CHF million | Market | | Market | | Market | | Market | |
|---------------------------------------------------------------------------------------------------------------------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|
| | value amount | Weighted amount | value amount | Weighted amount | value amount | Weighted amount | value amount | Weighted amount |
| | Q1 | | Q2 | | Q3 | | Q4 | |
| Total stock of HQLA | 7,139 | 6,977 | 7,634 | 7,483 | 7,176 | 7,045 | 7,438 | 7,286 |
| Outflows | | | | | | | | |
| Retail | 9,571 | 1,397 | 10,050 | 1,483 | 9,908 | 1,444 | 10,225 | 1,512 |
| Of which stable | 1,031 | 52 | 1,019 | 51 | 998 | 50 | 746 | 37 |
| Of which less stable | 3,626 | 363 | 3,739 | 374 | 3,880 | 388 | 4,214 | 421 |
| Of which demand and term deposits greater than CHF 1.5 m and a remaining maturity or cancellation period of up to 30 days | 4,914 | 983 | 5,293 | 1,059 | 5,030 | 1,006 | 5,266 | 1,053 |
| Unsecured wholesale funding | 10,589 | 6,498 | 9,821 | 5,905 | 10,482 | 6,463 | 10,558 | 6,908 |
| Of which stable | 0 | 0 | 2 | 0 | 1 | 0 | 1 | 0 |
| Of which less stable | 1,011 | 101 | 1,035 | 104 | 984 | 98 | 885 | 89 |
| Of which operational deposits provided by all counterparties | - | - | 13 | 3 | - | - | 4 | 1 |
| Of which non operational deposits provided by all counterparties | 9,577 | 6,397 | 8,770 | 5,798 | 9,497 | 6,364 | 9,668 | 6,818 |
| Of which unsecured debt issuance | - | - | 0 | 0 | 0 | 0 | - | - |
| Secured wholesale funding | 7 | 3 | 18 | 18 | 65 | 22 | 44 | - |
| Additional requirements | 181 | 149 | 312 | 277 | 317 | 274 | 327 | 287 |
| Of which net outflow derivatives | 59 | 59 | 41 | 41 | 29 | 29 | 39 | 39 |
| Of which increased liquidity needs related to market valuation changes on derivative | 76 | 76 | 185 | 185 | 231 | 231 | 231 | 231 |
| Other contingent funding obligations | 8,349 | 80 | 7,725 | 49 | 9,890 | 47 | 10,938 | 46 |
| Total Outflows | 28,696 | 8,127 | 27,927 | 7,732 | 30,662 | 8,248 | 32,093 | 8,753 |
| Inflows | | | | | | | | |
| Secured lending reverse repo and securities borrowing | - | - | 37 | 23 | 8 | 2 | 62 | 58 |
| Other inflows by counterparty | 5,750 | 2,942 | 5,390 | 3,076 | 4,922 | 2,811 | 5,680 | 3,206 |
| Other cash inflows | 335 | 335 | 276 | 276 | 385 | 385 | 467 | 467 |
| Total Inflows | 6,084 | 3,277 | 5,703 | 3,374 | 5,316 | 3,198 | 6,210 | 3,731 |
| Total stock of high quality liquid assets | | 6,977 | | 7,483 | | 7,045 | | 7,286 |
| Total net cash outflows | | 4,850 | | 4,358 | | 5,050 | | 5,022 |
| LCR Ratio | | 143.9% | | 171.7% | | 139.5% | | 145.1% |