COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank/ controlling company :	China Construction Bank Corporation Johannesburg Branch
Six months* ended:	30 June 2018

Template KM1: Key metrics (at consolidated group level)

Overview of risk management, key prudential metrics and RWA						Quarterly
China Construction Bank Corporation Johannesburg Branch						30-Jun-18
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	4 604 996	4 519 868	4 407 735	4 407 735	4 272 326
1a	Fully loaded ECL accounting model	4 604 996	4 519 868			
2	Tier 1	4 604 996	4 519 868	4 407 735	4 407 735	4 272 326
2a	Fully loaded accounting model Tier 1	4 604 996	4 519 868			
3	Total capital	4 666 128	4 579 034	4 493 977	4 383 127	4 351 879
3a	Fully loaded ECL accounting model total capital	4 666 128	4 579 034			
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	17 977 155	17 012 256	20 734 678	19 354 211	18 432 557
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	25.62%	26.57%	21.26%	22.15%	23.18%
5a	Fully loaded ECL accounting model CET1 (%)	25.62%	26.57%			
6	Tier 1 ratio (%)	25.62%	26.57%	21.26%	22.15%	23.18%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	25.62%	26.57%			
7	Total capital ratio (%)	25.96%	26.92%	21.67%	22.65%	23.61%
7a	Fully loaded ECL accounting model total capital ratio (%)	25.96%	26.92%			
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.88%	1.25%	1.25%	1.25%
9	Countercyclical buffer requirement (%)					
10	Bank D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	1.88%	1.88%	1.25%	1.25%	1.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	17.87%	18.82%	13.63%	14.52%	15.55%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio measure	40 252 449	37 924 072	38 450 230	41 250 357	40 635 384
14	Basel III leverage ratio (%) (row 2/row 13)	11.44%	11.92%	11.46%	10.69%	10.51%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.44%	11.92%	0.00%	0.00%	0.00%
	Liquidity Coverage Ratio					
15	Total HQLA	7 577 179	7 752 572	7 756 158	10 404 592	11 106 493
16	Total net cash outflow	4 059 531	3 415 465	6 563 072	9 249 150	11 342 321
17	LCR ratio (%)	186.65%	226.98%	118.18%	112.49%	97.92%
	Net Stable Funding Ratio					
18	Total available stable funding	18 891 697	16 108 141			
19	Total required stable funding	14 676 883	13 190 116			
20	NSFR ratio (%)	128.72%	122.12%			

Template OV1: Overview of RWA

Overview of RWA				Quarterly
China Construction Bank Corporation Johannesburg Branch				30-Jun-18
		a	b	c
			RWA	Minimum capital requirements
		T	T-1	T
1	**Credit risk (excluding counterparty credit risk)**	**16 372 512**	**15 110 758**	**1 944 236**
2	Of which: standardised approach (SA)	16 372 512	15 110 758	1 944 236
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	**Counterparty credit risk (CCR)**	**370 091**	**657 897**	**43 948**
7	Of which: standardised approach for counterparty credit risk	370 091	657 897	43 948
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)			
11	**Equity positions under the simple risk weight approach**			
12	**Equity investments in funds - look-through approach**			
13	**Equity investments in funds - mandate-based approach**			
14	**Equity investments in funds - fall-back approach**			
15	**Settlement risk**			
16	**Securitisation exposures in the banking book**			
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach			
19	Of which: securitisation standardised approach (SEC-SA)			
20	**Market risk**	**25**	**45**	**3**
21	Of which: standardised approach (SA)	25	45	3
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	**Operational risk**	985 448	985 448	117 022
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**	**985 448**	**985 448**	117 022
26	**Floor adjustment**	**249 078**	**258 107**	**29 578**
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	**17 977 155**	**17 012 256**	**2 134 787**

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014 standard)

Leverage ratio		Quarterly
China Construction Bank Corporation Johannesburg Branch		30-Jun-18
		a

1	Total consolidated assets as per published financial statements	39 306 785
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	487 983
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	
6	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	697 389
7	Other adjustments	-239 707
8	**Leverage ratio exposure measure**	**40 252 449**

Template LR2: Leverage ratio common disclosure template (January 2014 standard)

Leverage ratio			**Quarterly**
China Construction Bank Corporation Johannesburg Branch			**30-Jun-18**
		a	**b**
		T	**T-1**
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	39 091 952	35 214 392
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-24 875	-24 909
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)**	39 067 077	35 189 483
Derivative exposures			
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	275 112	501 086
5	Add-on amounts for PFE associated with *all* derivatives transactions	212 871	201 165
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	**Total derivative exposures (sum of rows 4 to 10)**	487 983	702 251
Securities financing transactions			
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	1 766 637	4 786 953
18	(Adjustments for conversion to credit equivalent amounts)	-1 069 249	-2 754 615
19	**Off-balance sheet items (sum of rows 17 and 18)**	697 389	2 032 337
Capital and total exposures			
20	**Tier 1 capital**	4 604 996	4 519 868
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	40 252 449	37 924 072
Leverage ratio			
22	**Basel III leverage ratio**	11.44%	11.92%

Template LIQ1: Liquidity Coverage Ratio (LCR)

Liquidity Coverage Ratio		**Quarterly**	
China Construction Bank Corporation Johannesburg Branch		**30-Jun-18**	
		a	**b**
		Total unweighted value (average)	**Total weighted value (average)**
High-quality liquid assets			
1	Total HQLA		7 577 179
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	18 826	1 883
3	Stable deposits	-	-
4	Less stable deposits	18 826	1 883
5	**Unsecured wholesale funding, of which:**	9 428 571	7 214 226
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)		
8	Unsecured debt	9 428 571	7 214 226
9	**Secured wholesale funding**		1 614 796
10	**Additional requirements, of which:**	2 461 674	1 614 797
11	Outflows related to derivative exposures and other collateral requirements	776 346	776 346
12	Outflows related to loss of funding of debt products		
13	Credit and liquidity facilities	1 685 328	838 450
14	**Other contractual funding obligations**	78 843	2 478
15	**Other contingent funding obligations**		
16	**TOTAL CASH OUTFLOWS**		8 833 382
Cash inflows			
17	**Secured lending (e.g. reverse repo)**		

18	**Inflows from fully performing exposures**	4 900 771	4 773 851
19	**Other cash inflows**		
20	**TOTAL CASH INFLOWS**	4 900 771	4 773 851
			Total adjusted value
21	**Total HQLA**		7 577 179
22	**Total net cash outflows**		4 059 531
23	**Liquidity coverage ratio (%)**		187%

Set out in the following table is an explanation of the content of each of the disclosure templates (above) along with instructions. With regard to the regulatory adjustments, banks are required to report deductions from capital as positive numbers and additions to capital as negative numbers.	
Line no.	Explanation
KM1	Regulatory key metrics. Banks are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter end figures (T-1 to T-4)
Instructions	CET1 available to meet buffers after meeting the bank's minimum capital requirements: measures the CET1 available after meeting the bank's minimum capital requirement and, if applicable, after meeting TLAC requirement.
	Total Basel III leverage ratio exposure measure: according to specifications set out in part 6 on leverage ratio. The amounts may reflect end-of-period or averages depending on local implementation.
	Total HQLA: total adjusted value according to specifications set out in part 7 on liquidity, using simple averages of daily observations over the previous quarter (i.e. the average calculated over a period of, typically, 90 days).
	Total Net Cash Outflow: total adjusted value according to specifications set out in part 7 on liquidity, using simple averages of daily observations over the previous quarter (i.e. the average calculated over a period of, typically, 90 days).
OV1	Risk-weighted assets and capital requirements under Pillar 1.
Instructions	**RWA**: risk-weighted assets according to the Basel framework and as reported in accordance with the subsequent parts of this document. Where the regulatory framework does not refer to RWA but directly to capital charges (e.g. for market risk and operational risk), banks should indicate the derived RWA number (i.e. by
	RWA (T-1): risk-weighted assets as reported in the previous Pillar 3 release (i.e. at the end of the previous quarter).
	Minimum capital requirement T: Pillar 1 capital requirements at the reporting date. This will normally be RWA*8% but may differ if a floor is applicable or adjustments (such as scaling factors) are applied at jurisdiction level.
	Credit risk (excluding counterparty credit risk): RWA and capital requirements according to the credit risk framework reported in Part 4 of the Pillar 3 framework; it excludes all positions subject to the securitisation regulatory framework, including securitisation exposures in the banking book (which are reported in row 12) and capital requirements relating to a counterparty credit risk charge, which are reported in row 4
	Of which: standardised approach: RWA and capital requirements (capital charge) according to the market risk standardised approach. including capital requirements for securitisation positions booked in the trading book Of which: internal models approach: RWA and capital requirements (capital charge) according to the market risk IMA
	Operational risk: the amounts correspond to amounts disclosed according to Part 8 of the Pillar 3 framework and the corresponding Pillar 1 requirements in the Basel framework.
	Amounts below the thresholds for deduction (subject to 250% risk-weight):32 the amounts correspond to items subject to a 250% risk weight according to paragraph 89 of Basel III. It includes in particular significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation and below the threshold for deduction, after application of the 250% risk weight.
	Floor adjustment: this row must be used to disclose the impact of any Pillar 1 floor adjustment on total RWA and total capital so that the total row reflects the total RWA and total capital requirements, including such an adjustment. Pillar 2 adjustments applied do not need to be disclosed here. Floor or adjustments applied at a more granular level (e.g. at risk category level) must be reflected in the capital requirements reported for this risk category.
LR1	Quantitative information. The Basel III leverage ratio framework follows the same scope of regulatory consolidation as used for the risk-based capital framework. At a minimum, the disclosures should be reported on a quarter end basis. However, banks may, subject to supervisory approval, use more frequent calculations (e.g. daily or monthly averaging), as long as they do so consistently.
Instructions	**1** The bank's total consolidated assets as per published financial statements.
	2 Where a banking, financial, insurance or commercial entity is outside the regulatory scope of consolidation, only the amount of the investment in the capital of that entity (i.e. only the carrying value of the investment, as opposed to the underlying assets and other exposures of the investee) shall be included in the leverage ratio exposure measure. However, investments in those entities that are deducted from the bank's CET1 capital or from Additional Tier 1 capital in accordance with paragraphs 84 to 89 of the Basel III framework may also be deducted from the leverage ratio exposure measure. As these adjustments reduce the total leverage ratio exposure measure, they shall be reported as a negative figure.
	3 This row shows the reduction of the consolidated assets for fiduciary assets that are recognised on the bank's balance sheet pursuant to the operative accounting framework and which meet the de-recognition criteria of IAS 39 / IFRS 9 or the IFRS 10 de-consolidation criteria. As these adjustments reduce the total leverage ratio exposure measure, they shall be reported as a negative figure.
	4 Adjustments related to derivative financial instruments. The adjustment is the difference between the accounting value of the derivatives recognised as assets and the leverage ratio exposure value as determined by application of paragraphs 18 to 31 of the Basel III leverage ratio framework and disclosure requirements. If this adjustment leads to an increase in exposure, institutions shall disclose this as a positive amount. If this adjustment leads to a decrease in exposure, institutions shall disclose this as a negative amount.
	5 Adjustments related to securities financing transactions (i.e. repos and other similar secured lending).The adjustment is the difference between the accounting value of the SFTs recognised as assets and the leverage ratio exposure value as determined by application of paragraphs 32 to 37 of the Basel III leverage ratio framework and disclosure requirements. If this adjustment leads to an increase in the exposure, institutions shall disclose this as a positive amount. If this adjustment leads to a decrease in exposure, institutions shall disclose this as a negative amount
	6 The credit equivalent amount of off-balance sheet items determined by applying the relevant credit conversion factors (subject to a floor of 10%) to the nominal value of the off balance-sheet item. As these adjustments increase the total leverage ratio exposure measure, they shall be reported as a positive figure
	7 Any other adjustments. If these adjustments lead to an increase in the exposure, institutions shall report this as a positive amount. If these adjustments lead to a decrease in exposure, the institutions shall disclose this as a negative amount.
	8 The leverage ratio exposure, which should be the sum of the previous items
LR2	Quantitative information. At a minimum, the disclosures should be on a quarter-end basis. However, banks may, subject to supervisory approval, use more frequent calculations (e.g. daily or monthly averaging), as long as they do so consistently
Instructions	**Securities Financing Transactions**: transactions such as repurchase agreements reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on market valuations and the transactions are often subject to margin agreement
	Capital Measure: The capital measure for the leverage ratio is the Tier 1 capital of the risk-based capital framework as defined in paragraphs 49 to 96 of the Basel III framework41 taking account of the transitional arrangements.
	1 Banks must include all balance sheet assets in their exposure measure, including on-balance sheet derivatives collateral and collateral for SFTs, with the exception of on-balance sheet derivative and SFT assets that are included in rows 4 -16
	2 Balance sheet assets deducted from Basel III Tier 1 capital (as set out in paragraphs 66 to 89 of the Basel III framework). For example: - Where a banking, financial or insurance entity is not included in the regulatory scope of consolidation as set out in paragraph 8 of the Basel III leverage ratio framework and disclosure requirements, the amount of any investment in the capital of that entity that is totally or partially deducted from CET1 capital or from Additional Tier 1 capital of the bank following the corresponding deduction approach in paragraphs 84 to 89 of the Basel III framework may also be deducted from the exposure measure. - For banks using the internal ratings-based (IRB) approach to determining capital requirements for credit risk, paragraph 73 of the Basel III framework requires any shortfall in the stock of eligible provisions relative to expected losses to be deducted from CET1 capital. The same amount may be deducted from the exposure measure
	As the adjustments in row 2 reduce the exposure measure, they shall be reported as **negative figures.**

	3 Sum of rows 1 and 2.
	4 Replacement cost (RC) associated with all derivatives transactions (including exposures resulting from direct transactions between a client and a CCP where the bank guarantees the performance of its clients' derivative trade exposures to the CCP). Where applicable, in accordance with the Basel III leverage ratio framework and disclosure requirements , net of cash variation margin received (as set out in paragraph 26 of the Basel III leverage ratio framework and disclosure requirements), and with bilateral netting (as set out in the Annex).
	5 Add-on amount for the Potential Future Exposure (PFE) of all derivative exposures calculated in accordance with paragraphs 19-21 and 31 of the Basel III leverage ratio framework and disclosure requirements.
	6 Grossed-up amount of any collateral provided in relation to derivative exposures where the provision of that collateral has reduced the value of the balance sheet assets under the bank's operative accounting framework, in accordance with paragraph 24 of the Basel III leverage ratio framework and disclosure requirements.
	7 Deductions of receivable assets in the amount of the cash variation margin provided in derivatives transactions where the posting of cash variation margin has resulted in the recognition of a receivable asset under the bank's operative accounting framework
	As the adjustments in row 7 reduce the exposure measure, they shall be reported as **negative figures.**
	8 Trade exposures associated with the CCP leg of derivatives transactions resulting from client-cleared transactions or which the clearing member, based on the contractual arrangements with the client, is not obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that a QCCP defaults
	As the adjustments in row 8 reduce the exposure measure, they shall be reported as **negative figures**
	9 The effective notional amount of written credit derivatives which may be reduced by the total amount of negative changes in fair value amounts that have been incorporated into the calculation of Tier 1 capital with respect to written credit derivatives according to paragraph 30 of the Basel III leverage ratio framework and disclosure requirements.
	10 This row includes: The amount by which the notional amount of a written credit derivative is reduced by a purchased credit derivative on the same reference name according to paragraph 30 of the Basel III leverage ratio framework and disclosure requirements. The deduction of add-on amounts for Potential Future Exposure in relation to written credit derivatives determined in accordance with paragraph 31 of the Basel III leverage ratio framework and disclosure requirements.
	As the adjustments in row 10 reduce the exposure measure, they shall be reported as **negative figures**.
	11 Sum of rows 4–10.
	12 The gross amount SFT assets with no recognition of any netting, other than novation with QCCPs, determined in accordance with paragraph 33 of the Basel III leverage ratio framework and disclosure requirements, adjusted for any sales accounting transactions in accordance with paragraph 34 of the Basel III leverage ratio framework and disclosure requirements.
	13 The cash payables and cash receivables of gross SFT assets with netting determined in accordance with paragraphs 33(i) second bullet of the Basel III leverage ratio framework and disclosure requirements. As these adjustments reduce the exposure measure, they shall be reported as a negative figure
	14 The amount of the counterparty credit risk add-on for SFTs determined in accordance with paragraph 33 (ii) of the Basel III leverage ratio framework and disclosure requirements.
	15 The amount for which the bank acting as an agent in a SFT has provided an indemnity or guarantee determined in accordance with paragraphs 35 - 37 of the Basel III leverage ratio framework and disclosure requirements.
	16 Sum of rows 12–15.
	17 Total off-balance sheet exposure amounts (excluding off-balance sheet exposure amounts associated with SFT and derivative transactions) on a gross notional basis, before any adjustment for credit conversion factors (CCFs).
	18 Reduction in gross amount of off-balance sheet exposures due to the application of CCFs. This corresponds to the complement of CCFs of the standardised approach for credit risk under the Basel II framework, subject to a floor of 10%. The floor of 10% will affect commitments that are unconditionally cancellable at any time by the bank without prior notice, or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness. These may receive a 0% CCF under the risk-based capital framework. As these adjustments reduce the exposure measure, they shall be reported as negative figures.
	19 Sum of rows 17 and 18
	20 The amount of Tier 1 capital of the risk-based capital framework as defined in paragraphs 49 to 96 of the Basel III framework4 taking account of the transitional arrangements.
	21 Sum of rows 3, 11, 16 and 19.
	22 Basel III leverage ratio is defined as the Tier 1 capital measure of row 20 (the numerator) divided by the exposure measure (the denominator) of row 21, with this ratio expressed as a percentage: Leverage ratio = LR2{20} / LR2{21}
LIQ1	Data must be presented as simple averages of daily observations over the previous quarter (i.e. the average calculated over a period of, typically, 90 days) in the local currency.
Instructions	Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
	Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
	Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows)
	1 Sum of all eligible HQLA, as defined in the standard, before the application of any limits, excluding assets that do not meet the operational requirements, and including, where applicable, assets qualifying under alternative liquidity approaches
	2 Retail deposits and deposits from small business customers are the sum of stable deposits, less stable deposits and any other funding sourced from (i) natural persons and/or (ii) small business customers (as defined by paragraph 231 of the Basel II framework).
	3 Stable deposits include deposits placed with a bank by a natural person and unsecured wholesale funding provided by small business customers, defined as "stable" in the standard.
	4 Less stable deposits include deposits placed with a bank by a natural person and unsecured wholesale funding provided by small business customers, not defined as "stable" in the standard.
	5 Unsecured wholesale funding is defined as those liabilities and general obligations from customers other than natural persons and small business customers that are not collateralised.
	6 Operational deposits include deposits from bank clients with a substantive dependency on the bank where deposits are required for certain activities (i.e. clearing, custody or cash management activities). Deposits in institutional networks of cooperative banks include deposits of member institutions with the central institution or specialised central service providers.
	7 Non-operational deposits are all other unsecured wholesale deposits, both insured and uninsured
	8 Unsecured debt includes all notes, bonds and other debt securities issued by the bank, regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts.
	9 Secured wholesale funding is defined as all collateralised liabilities and general obligations.
	10 Additional requirements include other off-balance sheet liabilities or obligations
	11 Outflows related to derivative exposures and other collateral requirements include expected contractual derivatives cash flows on a net basis. These outflows also include increased liquidity needs related to: downgrade triggers embedded in financing transactions, derivative and other contracts; the potential for valuation changes on posted collateral securing derivatives and other transactions; excess non-segregated collateral held at the bank that could contractually be called at any time; contractually required collateral on transactions for which the counterparty has not yet demanded that the collateral be posted; contracts that allow collateral substitution to non-HQLA assets; and market valuation changes on derivatives or other transactions.

	12 Outflows related to loss of funding on secured debt products include loss of funding on: asset backed securities, covered bonds and other structured financing instruments; and asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities
	13 Credit and liquidity facilities include drawdowns on committed (contractually irrevocable) or conditionally revocable credit and liquidity facilities. The currently undrawn portion of these facilities is calculated net of any eligible HQLA if the HQLA have already been posted as collateral to secure the facilities or that are contractually obliged to be posted when the counterparty draws down the facility.
	14 Other contractual funding obligations include contractual obligations to extend funds within a 30-day period and other contractual cash outflows not previously captured under the standard.
	15 Other contingent funding obligations, as defined in the standard
	16 Total cash outflows: sum of rows 2–15.
	17 Secured lending includes all maturing reverse repurchase and securities borrowing agreements
	18 Inflows from fully performing exposures include both secured and unsecured loans or other payments that are fully performing and contractually due within 30 calendar days from retail and small business customers, other wholesale customers, operational deposits and deposits held at the centralised institution in a cooperative banking network.
	19 Other cash inflows include derivatives cash inflows and other contractual cash inflows.
	20 Total cash inflows: sum of rows 17–19
	21 Total HQLA (after the application of any cap on Level 2B and Level 2 assets).
	22 Total net cash outflows (after the application of any cap on cash inflows)
	23 Liquidity Coverage Ratio (after the application of any cap on Level 2B and Level 2 assets and caps on cash inflows).