ALBARAKA BANK LIMITED

PILLAR III DISCLOSURE REPORT

SEPTEMBER 2025

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1. BASIS OF COMPILATION

The following information is compiled in accordance with the Basel Committee on Banking Supervision's (BCBS) Pillar 3 disclosure requirements, which incorporates the amendments introduced as part of the Basel III reforms (Basel IV), and Directive 10 of 2025 published by the Prudential Authority on 11 August 2025, which informed banks that the Pillar 3 disclosure requirements have been removed from Regulation 43 of the regulations relating to banks issued under Section 90 of the Banks Act, No 94 of 1990 (as amended) ("the regulations"), which requirements have now been specified in this directive. However, the essential disclosure principles remain in regulation 43(1) of the Regulations.

All disclosures are consistent with those disclosed in terms of International Financial Reporting Standards ("IFRS"), unless otherwise stated. All amounts are disclosed in Rand thousands. Where bank and consolidated figures are not materially different, only one table is disclosed.

All tables and disclosures may not be relevant and are excluded from this report. These include:

CMS1	Comparison of modelled and standardised RWA at risk level
CCR7	RWA flow statements of CCR exposures under the Internal Model Method (IMM)
MR2	Market risk for banks using the IMA
MR3	IMA values for trading portfolios

2. SCOPE OF REPORTING

The quarterly results of Albaraka Bank Limited for the period ending 30 September 2025 is reported on. Albaraka Bank Limited is a registered bank domiciled in South Africa and has as its principal objective the operation of its business according to Islamic banking precepts. The bank's parent and holding company is the Albaraka Group, a company incorporated in the Kingdom of Bahrain. The address of its registered office is PO Box 1882, Manama, Kingdom of Bahrain.

3. IMPACT OF REGULATORY CHANGES

The Basel III reforms that became effective on 1 July 2025 introduces a strengthened and more risk-sensitive capital framework, with changes primarily focused on improving consistency and comparability across banks.

The most significant impact areas to the Bank arose from the revised Standardised Approaches for Credit Risk, Operational Risk and Credit Valuation Adjustment (CVA) Risk. The reforms replace previous Operational Risk methods with the new Standardised Measurement Approach (SMA), introduce updated and more granular risk weights under the Standardised Approach for Credit Risk (SA-CR), and implemented a new capital framework for Credit Valuation Adjustment (CVA) risk. The Bank applies the Simplified Standardised Approach (SSA) for CVA risk. Under this approved approach, the Bank records the same capital requirement for both counterparty credit risk (CCR) and CVA risk.

The reforms also reinforce the leverage ratio and introduce an output floor that primarily constrains banks using internal models. As the bank does not use internal models, this has no direct capital impact. For market risk, the Fundamental Review of the Trading Book (FRTB) introduces a revised Standardised Approach (SA-MR). As the bank does not hold any trading book exposures, the FRTB reforms have no impact, and the basis for determining the bank’s capital requirements remains unchanged.

4. OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK WEIGHTED ASSETS

The following section provides an overview of the key prudential regulatory metrics covering the available capital and ratios, risk weighted assets, leverage ratio, liquidity coverage ratio and net stable funding ratio of the bank’s performance and trends over time on a bank solo and consolidated basis.

4.1. KM1 - KEY METRICS

CONSOL						
Line No		**30 Sep 2025**	**30 Jun 2025**	**31 Mar 2025**	**31 Dec 2024**	**30 Sep 2024**
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	1 083 820	1 057 843	1 029 280	1 022 387	982 584
2	Tier 1	1 207 820	1 181 843	1 153 280	1 146 387	1 106 584
3	Total capital	1 404 704	1 390 365	1 371 945	1 367 604	1 362 414
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 894 013	8 467 353	7 935 461	7 832 191	7 172 477
4a	Total risk-weighted assets (pre-floor)	7 894 013	-	-	-	-
Risk-Based Capital Ratios as a percentage of RWA						
5	CET 1 ratio (%)	13.73%	12.49%	12.97%	13.05%	13.70%
5a	CET 1 ratio (%) (pre-floor ratio)	13.73%	-	-	-	-
6	Tier 1 ratio (%)	15.30%	13.96%	14.53%	14.64%	15.43%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.30%	-	-	-	-
7	Total capital ratio (%)	17.79%	16.42%	17.29%	17.46%	19.00%
7a	Total capital ratio (%) (pre-floor ratio)	17.79%	-	-	-	-
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.98%	3.74%	4.22%	4.30%	4.95%

Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	10 145 781	10 170 200	10 076 202	10 022 767	9 611 124
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.90%	11.62%	11.45%	11.44%	11.51%
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.90%	11.62%	11.45%	11.44%	11.51%
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.90%	11.62%	11.45%	11.44%	11.51%
14c	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.90%	11.62%	11.45%	11.44%	11.51%
Liquidity Coverage Ratio						
15	Total HQLA	1 090 923	1 057 577	1 142 041	1 273 976	1 021 898
16	Total net cash outflow	110 845	127 019	126 502	113 422	110 435
17	LCR ratio (%)	984%	833%	903%	1 123%	925%
Net Stable Funding Ratio						
18	Total available stable funding	8 002 478	7 760 708	7 706 704	7 775 161	7 438 973
19	Total required stable funding	6 244 737	5 988 244	5 894 520	5 889 339	5 922 832
20	NSFR ratio (%)	128%	130%	131%	132%	126%

BANK						
Line No		**30 Sep 2025**	**30 Jun 2025**	**31 Dec 2024**	**31 Dec 2024**	**30 Sep 2024**
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	1 075 473	1 050 604	1 018 808	1 013 481	977 585
2	Tier 1	1 199 473	1 174 604	1 142 808	1 137 481	1 101 585
3	Total capital	1 396 357	1 383 126	1 361 473	1 358 698	1 357 415
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 895 548	8 584 926	8 029 516	7 907 397	7 186 047
4a	Total risk-weighted assets (pre-floor)	7 895 548	-	-	-	-
Risk-Based Capital Ratios as a percentage of RWA						
5	CET 1 ratio (%)	13.62%	12.24%	12.69%	12.82%	13.60%
5a	CET 1 ratio (%) (pre-floor ratio)	13.62%	-	-	-	-
6	Tier 1 ratio (%)	15.19%	13.68%	14.23%	14.39%	15.33%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.19%	-	-	-	-
7	Total capital ratio (%)	17.69%	16.11%	16.96%	17.18%	18.89%
7a	Total capital ratio (%) (pre-floor ratio)	17.69%	-	-	-	-
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.87%	3.49%	3.94%	4.07%	4.85%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	10 152 782	10 182 986	10 082 854	10 044 924	9 591 114
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.81%	11.53%	11.33%	11.32%	11.49%

14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.81%	11.53%	11.33%	11.32%	11.49%
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.81%	11.53%	11.33%	11.32%	11.49%
14c	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.81%	11.53%	11.33%	11.32%	11.49%
Liquidity Coverage Ratio						
15	Total HQLA	1 090 923	1 057 577	1 142 041	1 273 976	1 021 898
16	Total net cash outflow	110 845	127 019	126 502	113 422	110 435
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20	NSFR ratio (%)	128%	130%	131%	132%	126%

Period under review: Albaraka Bank

- As at 30 September 2025 the total capital ratio reduced year-on-year from 18.89% to 17.69% due to an increase in risk weighted assets from R7.2 billion to R7.9 billion primarily in respect of credit RWAs being proportionately higher than the net increase in total capital.
- The LCR moved from 925% in September 2024 to 984% in September 2025 mainly due to an increase in HQLA.

4.2. OV1 - OVERVIEW OF RISK WEIGHTED ASSETS

CONSOL				
		RWA (R'000)	RWA (R'000)	Min capital requirements* (R'000)
		30 Sep 2025	30 Jun 2025	30 Sep 2025
1	**Credit risk (excluding counterparty credit risk) (CCR)**	6 950 944	**7 536 201**	799 359
2	Of which: standardised approach (SA)	6 950 944	7 536 201	799 359
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)**	7 867	**4 448**	905
7	Of which: standardised approach for counterparty credit risk	7 867	4 448	905
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	7 867	-	905
11	**Equity positions under the simple risk weight approach**	17 680	**17 680**	2 033
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**	27 638	**22 609**	3 178
21	Of which: standardized approach (SA)	27 638	22 609	3 178
22	Of which: internal model approaches (IMA)		-	
23	Capital charge for switch between trading book and banking book		-	
24	**Operational risk**	882 018	**886 415**	101 432
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	
26	Aggregate capital floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)**	7 894 013	**8 467 353**	907 811

* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

BANK				
		RWA (R'000)	**RWA (R'000)**	**Min capital requirements* (R'000)**
		30 Sep 2025	**30 Jun 2025**	**30 Sep 2025**
1	**Credit risk (excluding counterparty credit risk) (CCR)**	6 858 314	**7 559 609**	788 706
2	Of which: standardised approach (SA)	6 858 314	7 559 609	788 706
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)**	7 867	**4 448**	905
7	Of which: standardised approach for counterparty credit risk	7 867	4 448	905
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	7 867	-	905

11	**Equity positions under the simple risk weight approach**	17 680	**17 680**	2 033
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**	27 638	**22 609**	3 178
21	Of which: standardized approach (SA)	27 638	22 609	3 178
22	Of which: internal model approaches (IMA)		-	
23	Capital charge for switch between trading book and banking book		-	
24	**Operational risk**	882 018	**886 415**	101 432
25	Amounts below thresholds for deduction (subject to 250% risk weight)	94 165	**94 165**	10 829
26	Aggregate capital floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)**	7 895 548	**8 584 926**	907 988

* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

Period under review – Albaraka Bank

- Risk-weighted assets decreased by R690 million from R8.6 billion in June 2025 to R7.9 billion in September 2025 predominantly due to a decrease in credit risk RWAs. Credit risk RWAs decreased by R701 million due to revised capital requirements in line with the Basel III reforms. The most significant RWA reduction was observed in the Property Finance and Interbank exposures. For commercial properties, exposures with a loan-to-value (LTV) ratio of 60% or less now attract a 60% risk weight, compared with the 100% risk weight under the previous framework. For interbank exposures, Basel IV introduces differentiated risk weights for short-term and long-term placements based on the counterparty's Moody's credit rating, replacing the former flat rates of 20% for short-term and 100% for long-term placements, resulting in lower RWAs. In terms of residential property exposures, RWA reductions reflect revised customer classification criteria: SME Corporate clients are now defined as a juristic person with annual turnover between R60 million and R600 million (previously up to R400 million), while SME Retail clients include juristic persons with turnover of R60 million or less (previously limited to sole proprietors). This reclassification shifted a material portion of customers from SME Corporate to SME Retail, which generally attracts lower risk weights.

- Counterparty credit risk relating to the bank's FEC holdings for foreign notes increased by R3m for the quarter ending September 2025.
- Credit Valuation Adjustments (CVA) which is based on the simplified standardized approach under the Credit risk framework is R7.9 million. Under this approved approach the Bank is required to record the same value for counterparty credit risk (CCR) and credit valuation adjustment (CVA).
- Equity risk remained constant.
- Market risk using the simplified standardized approach under the market risk framework (Fundamental Review of the Trading Book (FRTB)) increased by R5 million owing to higher foreign balances being held.
- Operational risk based on the standardized approach under the Basel reforms moved down by R4 million.
- Other risks which relate to deferred tax assets remained constant.

5. LEVERAGE RATIO

In terms of Regulation 43(1)(e)(iii)(G) the Bank is required to provide a summarized comparison of the accounting assets and the regulatory leverage ratio differences as well as the leverage ratio positions of the bank.

5.1. LR1 - SUMMARIZED COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE

Line No	Item	30 Sep 2025
1	Total consolidated assets as per published financial statements	10 142 938
2	Adjustment 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 securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	(7 867)
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	132 156
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(75 497)
12	Other adjustments	(38 948)
13	Leverage ratio exposure measure	10 152 782

Total assets increased from R9.8 billion in December 2024 to R10.1 billion in September 2025. For the nine-month period as at 30 September 2025 advances and other receivables grew by R431 million or 5% funded by cash and cash equivalents which decreased by R171 million or 14% and deposits from customers which increased by R141 million or 2%.

5.2. LR2 - LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

Line no	Item	30 Sep 2025	30 Jun 2025
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs) but including collateral)	10 127 204	9 845 409
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(68 767)	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(38 948)	(38 664)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	10 012 759	9 806 745
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	7 867	4 448
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		-
13	Total derivative exposures (sum of lines 8 to 12)	7 867	4 448
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting) after adjusting for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-

17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 18)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1 784 079	1 669 295
20	(Adjustments for conversion to credit equivalent amounts)	(1 651 923)	(1 297 502)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of lines 19 and 21)	132 156	371 793
Capital and total exposures			
23	Tier 1 capital	1 207 820	1 174 604
24	Total exposures (sum of rows 7 13 18 and 22)	10 152 782	10 182 986
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.81%	11.53%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.81%	11.53%
26	National minimum leverage ratio requirement	-	-
27	Applicable leverage buffers	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10 152 782	10 182 986

30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10 152 782	10 182 986
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.81%	11.53%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.81%	11.53%

- On balance sheet exposure increased from R9.9 billion in June 2025 to R10.1 billion in September 2025 due to increases in advances and other receivables of R156 million or 2% and cash holdings of R49 million or 5%, funded primarily through an increase in customer deposits of R209 million or 2%.
- Off-balance sheet exposures increased from R1.7 billion in June 2025 to R1.8 billion in September 2025. This increase is primarily due to the higher risk weights introduced under Basel IV, where a 10% risk weight is now applied to all undrawn or unutilised portions of revolving facilities, compared to the 0% risk weight previously applied.

6. CREDIT VALUATION ADJUSTMENT

Basel IV implemented a new capital framework for Credit Valuation Adjustment (CVA) risk, which is the capital required to be held against potential losses from counterparty default in derivatives. The Bank applies the simplified standardized approach for CVA risk.

The Bank's only derivative exposure is through forward exchange contracts (FECs). CVA risk arises solely from open FEC positions used to manage exchange rate risk associated with foreign currency notes acquired for resale to customers. To mitigate the potential impact of currency depreciation on these notes, the Bank enters into FECs as a hedging mechanism.

6.1. CVA4 - RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER SA-CVA

Line No		R'000
1	Total RWA for CVA at previous quarter-end (June 2025)	-
2	Total RWA for CVA at end of reporting period (September 2025)	7 867

7. LIQUIDITY

7.1. LIQ1 - LIQUIDITY COVERAGE RATIO (LCR)

The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient high quality liquid assets to survive a significant stress scenario lasting 30 calendar days. The values in the table are calculated as the simple average of the 3-month values over the period.

The structure and nature of deposits inside the 30-day window is the key driver of both the level and the volatility of the LCR. This weighted outflow is determined by the customer type of liabilities falling into the 30-day contractual bucket. The HQLA comprises primarily South African sovereign and central bank Rand denominated securities all of which are eligible for South African Reserve Bank (SARB) repo.

30 Sep 2025			
Line No		**Total Unweighted Value**	**Total Weighted Value**
HIGH QUALITY LIQUID ASSETS			
1	Total HQLA	1 090 923	1 090 923
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	4 705 294	207 799
3	Stable deposits		

4	Less stable deposits	4 705 294	207 799
5	Unsecured wholesale funding of which:	2 352 400	29 258
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	2 352 400	29 258
7	Non-operational deposits (all counterparties)	-	-
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements of which:	1 501 356	206 323
11	Outflows related to derivative exposures and other collateral requirements	6 446	6 446
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1 341 218	46 185
14	Other contractual funding obligations	153 692	153 692
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	8 559 049	443 380
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	793 385	493 844
19	Other cash inflows	167 228	6 401
20	TOTAL CASH INFLOWS	960 613	500 245
TOTAL ADJUSTED VALUE			
21	Total HQLA		1 090 923
22	Total net cash outflows		110 845
23	**LIQUIDITY COVERAGE RATIO (%)**		984%