Basel III
Pillar 3 Disclosures
31 December 2016

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1 INTRODUCTION

EFG International AG (the Group) is regulated by the Swiss Financial Market Supervisory Authority (FINMA) which requires the Group to comply with Pillar III disclosures that are part of the Basel III Capital Adequacy Framework. This report discloses the Group's application of the Basel III framework as at 31 December 2016 and the changes since 31 December 2015 as required by FINMA.

In order to have the full view of the Group's regulatory environment and capital requirements, this report should be read in conjunction with the Group's Annual Report 2016 (*http://www.efginternational.com/*). For more information on the way the Group manages risk, please refer to the Risk Management (pages 22-31) section in the 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 Scope

This report discloses the Group's application of the Basel III Framework as at 31 December 2016 with the comparatives for 2015. However, they cannot be compared due to the acquisition of the BSI Group in 2016.

There is no difference in the scope of consolidation for the calculation of capital adequacy and the 2016 Consolidated Financial Statements. In Note 30 of the Group's Annual Report there is a list of the main subsidiaries of the Group as at 31 December 2016.

The Group complies with IFRS accounting principles which are used in the financial reporting presented in the Annual Report. However, from 31 December 2016 prospectively, the Group complies with Swiss accounting principles reporting (Accounting-banks "ARB") for Capital Adequacy purposes on the same basis as its two major subsidiaries, EFG Bank AG and BSI SA. As at 31 December 2016, the main difference affecting the Group's capital adequacy positions relates to the fact that the Swiss ARB does not require any actuarial pension liability to be calculated based on short term interest rate to be recognized for defined contribution plans (except if the pension plan showed an actuarial deficit to be calculated based on a reference average long term interest rate and the employer was due to the fund that deficit). Under IFRS, an additional pension liability of CHF 362 million is recognized on the balance sheet.

2 CAPITAL

The Group reports regulatory capital according to the Swiss Capital Ordinance, therefore complying with the FINMA requirements.

Basel III gives room to banks to apply several approaches for managing risk exposures. Below is the table that summarises the Group's regulatory approach for each risk category managed:

Approaches used for risk types

Category	Approach
Credit Risk	The Group uses the International Standardised Approach (SA-BIS) to determine which risk weights to apply to credit risk. Additionally, the Group adopted the Comprehensive method to deal with the collateral portion of a credit transaction. In the SA-BIS approach, the Group can use ratings assigned by rating agencies to the risk weighted positions. The Group used Standard & Poor's ratings for securities and for bank placements.
Non-Counterparty Risk	For non-counterparty related assets the Group applies the SA-BIS approach.
Operational Risk	The Group applies the Standardised approach to calculate operational risk. The capital requirement under this method is based on the three year average amount of the Operating Income split by Business Lines.
Market Risk	The Standardised approach is used for market risk. This approach requires capital for the following positions: 1) Interest rate instruments held in the trading book, 2) Equity securities held in the trading book, 3) Foreign exchange positions, and 4) Gold and commodity positions. General market risk associated with interest rate risk instruments are calculated using the Maturity Method. The Delta-plus method is used for options.

For information on the Group's capital components and management objective, refer to Capital Structure section (pages 38-42) and Financial Risk Assessment and Management Section - Capital Management (pages 144-145) of the Group's Annual Report.

In terms of FINMA Capital ratio requirements, the minimum target set by the FINMA for the Group is 12% (FINMA circular 2011/2). This minimum target consists of the absolute minimum requirement related to the banking license (8%), Capital buffer (2.5%) and additional capital (1.5%). (The threshold for intervention by the FINMA is set at a capital ratio of 11%).

FINMA and BIS Total Regulatory Capital

(All amounts in millions of CHF)	**FINMA[4] - Fully Applied**	**BIS[5] - Fully Applied**	FINMA[4] - Phase-in	BIS[5] - Fully Applied
	31.12.16	**31.12.16**	31.12.15	31.12.15
Total Shareholders' equity	**2,444.0**	**2,256.5**	1,129.0	1,129.0
of which minority interests	***22.6***	***22.6***	*19.5*	*19.5*
Less: Proposed dividend on Ordinary Shares	**(71.5)**	**(71.5)**	(38.0)	(38.0)
Less: Goodwill and intangibles assets[1]	**(81.9)**	**(190.6)**	(228.7)	(228.7)
Less: Other deductions[2]	**(31.7)**	**(48.8)**	(22.4)	(53.7)
Less: Other FINMA deductions			(20.8)	
Less: Bons de Participation (Included in Additional Tier 1)	**(14.4)**	**(45.6)**	(14.5)	(14.5)
Common Equity Tier 1 (CET1) Capital	**2,244.5**	**1,900.0**	804.6	794.1
Additional Tier 1 (AT1)	**45.6**	**45.6**	14.5	14.5
Eligible Tier 1	**2,290.1**	**1,945.6**	819.1	808.6
Tier 2 (T2)	**179.6**	**187.5**	230.6	231.5
Total Regulatory Capital[3]	**2,469.7**	**2,133.1**	1,049.7	1,040.1

[1] Includes Softwares

[2] Includes Deferred taxes, Minority interests and accruals for estimated expected future dividend on Bons de Participation.

[3] The main difference between the FINMA and BIS Total Regulatory Capital is the Pension Liability of CHF 362 million

[4] SWISS GAAP is the basis for column FINMA Fully applied

[5] IFRS is the basis for column BIS Fully applied

Risk Weighted Assets

The table below reflects the Risk Weighted Assets under the Basel III framework.

(All amounts in millions of CHF)	**FINMA Risk Weighted Assets**	**BIS Risk Weighted Assets**[4]	FINMA Risk Weighted Assets	BIS Risk Weighted Assets
	31.12.16	**31.12.16**	31.12.15	31.12.15
Credit Risk[1+2]	**8,676.2**	**7,721.7**	5,078.8	4,652.5
Settlement Risk	**0.9**	**0.9**	0.0	0.0
Non-Counterparty Risk	**292.8**	**267.1**	76.3	21.0
Market Risk	**1,018.7**	**1,018.7**	318.2	318.2
Operational Risk[3]	**2,359.1**	**2,359.1**	1,228.5	1,208.0
Total Risk Weighted Assets	**12,347.7**	**11,367.5**	6,701.8	6,199.7

[1] Includes an asset not recognised for FINMA purposes due to difference between IFRS and Swiss GAAP, as asset was deducted from capital for FINMA purposes.

[2] Includes Credit Valuation Adjustments (CVA).

[3] See under note 5 – Operational Risk.

[4] BIS applied as in the European Union.

BIS and FINMA Capital Ratio's

	31.12.16	31.12.15
	Fully Applied	*FINMA: Phase-in BIS: Fully Applied*
BIS - IFRS Common Equity Tier 1 (CHF Millions)	**1,900.0**	794.1
BIS - IFRS Total Eligible Capital (CHF Millions)	**2,133.1**	1,040.1
BIS - IFRS Common Equity Tier 1 Ratio	**16.7%**	12.8%
BIS - IFRS Total Eligible Capital Ratio	**18.8%**	16.8%
FINMA - SWISS GAAP Common Equity Tier 1 (CHF Millions)	**2,244.5**	804.6
FINMA - SWISS GAAP Total Eligible Capital (CHF Millions)	**2,469.7**	1,049.7
FINMA - SWISS GAAP Common Equity Tier 1 Ratio	**18.2%**	12.0%
FINMA - SWISS GAAP Total Eligible Capital Ratio	**20.0%**	15.7%

3 CREDIT RISK

For information on the Group's credit risk and counterparty risk approach, ratings and risk practice in relation to collateral, refer to Risk Management Organisation, Credit Risk, Credit Risk related to Clients, Credit Risk related to Financial Institutions under the Risk Management section (pages 25 to 28) and also under the Financial Risk Assessment and Management section (pages 117 to 122) of the Group's Annual Report. Certain disclosures contained in this section of the report cannot be reconciled with disclosures in the Group's Annual Report due to the way the Group manages risk internally being different to the way it reports it for regulatory purposes.

Regulatory gross credit risk exposures risk-weighted using external ratings

This table provides a breakdown of the regulatory gross credit exposure rated / unrated and by risk weight according to BIS-defined exposure segments:

		RISK WEIGHTING					
(All amounts in millions of CHF)		**0%**	**1%-35%**	**36%-75%**	**76-100%**	**150%**	**Total regulatory gross credit exposure**
Private Individuals	Standard & Poor's	-	-	-	-	-	**-**
	Unrated	-	4,928.5	1,728.5	7,479.6	222.2	**14,358.8**
Public entities (including sovereign & central banks)	Standard & Poor's	3,213.8	65.7	75.2	-	-	**3,354.7**
	Unrated	9,926.9	-	50.0	10.0	-	**9,986.9**
Corporates	Standard & Poor's	-	1,359.1	239.6	158.0	4.5	**1,761.2**
	Unrated	-	1,165.2	35.1	3,854.9	34.3	**5,089.6**
Banks & multilateral institutions	Standard & Poor's	437.7	3,419.7	957.6	0.8	-	**4,815.8**
	Unrated	2.7	1,697.4	619.9	300.7	1.4	**2,622.1**
Other	Standard & Poor's	-	-	0.1	-	-	**0.1**
	Unrated	-	-	-	402.9	28.5	**431.5**
Total at 31 December 2016		**13,581.1**	**12,635.7**	**3,705.9**	**12,207.0**	**291.1**	**42,420.7**
Total at 31 December 2015		7,612.6	7,872.2	2,665.2	7,999.5	284.9	26,434.4

Regulatory gross credit risk exposures by counterparty type

For regulatory purposes, the Group categorises its gross regulatory credit risk exposure into counterparty types. The classification of counterparty type is based on the Group's internal classification.

The table below represents regulatory gross[1] credit exposure by type of counterparty:

(All amounts in millions of CHF)	Private Individuals[2]	Corporates[3]	Banks & Multilateral Institutions[4]	Public Entities & Sovereign [5]	Other[6]	Regulatory gross credit exposure
Cash and balances with central banks	-	-	-	8,887.5	-	**8,887.5**
Due from banks	-	-	2,959.7	1.7	-	**2,961.3**
Amount due from security financing transaction	-	-	53.7	-	-	**53.7**
Loans and advances to customers:						
- Loans	8,469.1	3,319.5	47.1	59.7	282.2	**12,177.6**
- Mortgage	5,378.6	1,393.8	-	-	-	**6,772.3**
Derivatives[7]	187.4	227.1	813.8	-	-	**1,228.3**
Other financial Instruments at fair value	-	175.7	-	-	-	**175.7**
Financial Investments	-	1,512.1	2,656.3	4,336.8	25.5	**8,530.8**
Accrued Income and prepaid expenses	27.3	37.0	21.4	45.9	57.9	**189.4**
Equity Interests	-	0.0	-	-	6.2	**6.2**
Other assets[8]	0.3	0.6	96.0	10.1	30.2	**137.1**
As at 31 December 2016	**14,062.6**	**6,665.7**	**6,647.9**	**13,341.6**	**402.1**	**41,120.0**
Contingent liabilities	231.3	163.5	11.5	0.0	0.0	**406.3**
Irrevocable commitments	64.9	21.5	14.9	-	1.4	**102.7**
Obligations to pay up shares and make further contributions	-	0.0	0.3	-	-	**0.3**
Credit commitments	-	0.1	0.1	-	-	**0.1**
Security lending and borrowing	-	-	763.1	-	28.1	**791.2**
Total other exposures at 31 December 2016	**296.2**	**185.1**	**789.9**	**0.0**	**29.5**	**1,300.7**
Total gross credit exposures at 31 December 2016	**14,358.8**	**6,850.8**	**7,437.9**	**13,341.6**	**431.6**	**42,420.7**
As at 31 December 2015	8,595.2	5,064.4	5,248.4	7,196.1	112.6	26,216.7
Total other exposures at 31 December 2015	146.5	66.8	4.4	-	-	217.7
Total gross credit exposures at 31 December 2015	**8,741.7**	**5,131.2**	**5,252.8**	**7,196.1**	**112.6**	**26,434.4**

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

[2] Includes trusts and comparable domicile companies with an identifiable individual beneficial owner.

[3] Includes non-bank financial institutions, investment funds and the other trusts with collective investment structure.

[4] Includes banks and multilateral development banks.

[5] Sovereign counterparties include central banks and governments, as well as other public entities.

[6] Other includes international organisations which are not banks or public entities.

[7] Includes replacement values and add-ons.

[8] Includes accrued receivables.

Regulatory gross credit risk exposures by geography

The table below represents regulatory gross credit risk exposure according to the balance sheet and off balance sheet positions by geographical location of the counterparty:

(All amounts in millions of CHF)	Switzerland	Other Europe	Americas	Asia	Others	Total
Cash and balances with central banks	6,792.8	1,917.5	0.6	176.6	-	**8,887.5**
Due from banks	821.5	1,015.4	477.1	641.5	5.9	**2,961.3**
Amount due from security financing transaction	-	53.7	-	-	-	**53.7**
Loans and advances to customers:						
- Loans	1,383.9	3,501.8	3,965.7	3,010.6	315.6	**12,177.6**
- Mortgage	2,666.1	2,459.5	1,056.9	475.3	114.6	**6,772.3**
Derivatives[1]	346.7	621.5	152.2	102.8	5.1	**1,228.3**
Other financial Instruments at fair value	-	23.4	152.3	-	-	**175.7**
Financial Investments	111.7	4,155.5	2,347.4	1,531.7	384.5	**8,530.8**
Accrued Income and prepaid expenses[2]	22.7	98.1	55.5	10.6	2.5	**189.4**
Equity Interests	3.0	3.2	0.0	-	0.0	**6.2**
Other assets	70.5	53.0	8.6	5.0	-	**137.1**
As at 31 December 2016	**12,218.9**	**13,902.5**	**8,216.3**	**5,954.1**	**828.2**	**41,120.0**
Contingent liabilities	56.0	164.2	152.2	25.3	8.6	**406.3**
Irrevocable commitments	59.7	35.0	5.7	0.4	2.0	**102.7**
Obligations to pay up shares and make further contribution:	0.3	0.0	0.0	0.0	0.0	**0.3**
Credit commitments	0.0	0.1	0.0	0.0	0.0	**0.1**
Security lending and borrowing	398.8	385.4	7.1	0.0	0.0	**791.2**
Total other exposures at 31 December 2016	**514.8**	**584.8**	**164.9**	**25.8**	**10.6**	**1,300.7**
Total gross credit exposures at 31 December 2016	**12,733.7**	**14,487.3**	**8,381.2**	**5,979.9**	**838.7**	**42,420.7**
As at 31 December 2015	5,912.3	8,649.5	6,455.8	4,449.3	749.7	26,216.7
Total other exposures at 31 December 2015	21.5	109.0	67.8	9.0	10.4	217.7
Total gross credit exposures at 31 December 2015	**5,933.8**	**8,758.5**	**6,523.6**	**4,458.3**	**760.1**	**26,434.4**

[1] Includes replacement values and add-ons.

[2] Includes accrued receivables.

Risk Weighted Assets and total regulatory net credit exposure

The table below displays the breakdown of collateral used to cover the Regulatory gross credit risk exposures, total credit exposure after collateral, according to the Basel III requirements of FINMA which includes the effects of credit risk mitigation based on the Comprehensive Approach:

(All amounts in millions of CHF)	**Regulatory gross credit risk exposure**	**Less: Credit risk exposure mitigation with financial collateral**	**Total regulatory net credit exposure[1]**	**Average Risk Weight**	**FINMA Risk weighted assets**	**BIS Risk weighted assets[2]**
Cash and balances with central banks	8,887.5	-	8,887.5	0%	**-**	-
Due from banks	2,961.3	824.8	2,136.5	26%	**564.4**	**564.4**
Amount due from security financing transaction	53.7	0.0	53.7	50%	**26.8**	**26.8**
Loans and advances to customers:						
- Loans	12,177.6	8,146.2	4,031.4	85%	**3,413.9**	**2,413.9**
- Mortgage	6,772.3	437.3	6,335.0	44%	**2,791.6**	**2,791.6**
Derivatives[3]	1,228.3	679.4	548.9	57%	**314.9**	**314.9**
Other financial Instruments at fair value	175.7	0.0	175.7	22%	**39.2**	**39.2**
Financial Investments	8,530.8	-	8,530.8	14%	**1,196.3**	**1,241.7**
Accrued Income and prepaid expenses	189.4	20.2	169.2	60%	**102.2**	**102.2**
Equity Interests	6.2	-	6.2	150%	**9.3**	**9.3**
Other assets[4]	137.1	-	137.1	43%	**58.8**	**58.8**
Total on balance sheet	**41,120.0**	**10,107.9**	**31,012.1**	**27%**	**8,517.5**	**7,563.0**
Contingent liabilities	406.3	313.2	93.1	75%	**69.9**	**69.9**
Irrevocable commitments	102.7	7.5	95.2	69%	**66.1**	**66.1**
Obligations to pay up shares and make further contributions	0.3	0.0	0.3	100%	**0.3**	**0.3**
Credit commitments	0.1	0.0	0.1	53%	**0.1**	**0.1**
Security lending and borrowing	791.2	679.3	111.9	20%	**22.4**	**22.4**
Total off balance sheet	**1,300.7**	**1,000.0**	**300.7**	**53%**	**158.7**	**158.7**
Total at 31 December 2016	**42,420.7**	**11,107.9**	**31,312.8**	**28%**	**8,676.2**	**7,721.7**
Total on balance sheet	26,216.7	7,571.8	18,644.9	27%	5,021.6	4,595.3
Total off balance sheet	217.7	129.5	88.2	65%	57.2	57.2
Total at 31 December 2015	**26,434.4**	**7,701.3**	**18,733.1**	**27%**	**5,078.8**	**4,652.5**

[1] Total regulatory net credit exposure includes risk transfer from client guarantees and credit derivatives.

[2] The FINMA RWA includes higher risk weightings for loans collateralised by funds and the cash surrender value of life insurances policies, relative to the BIS weightings. In addition, the BIS Risk Weighted Assets includes an asset not recognized for FINMA purposes due to difference between IFRS and Swiss GAAP, as asset was deducted from capital for FINMA purposes.

[3] Includes replacement values and add-ons.

[4] Includes accrued receivables.

Credit Exposures after risk mitigation of collateral by risk weighting

The below table provides a breakdown of Regulatory net credit risk exposures by the applicable risk weight prescribed under Basel III, in which the risk weights are determined based on external ratings:

	RISK WEIGHTING						
(All amounts in millions of CHF	**0%**	**1%-35%**	**36%-75%**	**76-100%**	**150%**	**Total regulatory net credit exposure 31.12.16**	Total regulatory net credit exposure 31.12.15
Private Individuals	-	4,927.0	614.2	1,951.5	24.3	**7,517.0**	3,949.1
Public entities[1]	13,426.8	68.3	125.2	10.0	-	**13,630.3**	7,231.8
Corporates	-	2,479.4	251.7	1,537.9	18.6	**4,287.6**	2,985.7
Banks & multilateral institutions	439.9	3,259.7	1,129.6	96.50	-	**4,925.7**	4,370.2
Derivatives	0.5	226.6	265.7	56.1	28.5	**577.4**	120.2
Other	-	-	-	374.8	-	**374.8**	76.1
As at 31 December 2016	**13,867.2**	**10,961.0**	**2,386.4**	**4,026.8**	**71.4**	**31,312.8**	
As at 31 December 2015	7,566.1	7,237.7	1,800.7	2,068.1	60.5		18,733.1

[1] Includes sovereign and central banks.

Client impaired loans

For a detailed overview of impaired and past due loans, see Note 4.1.4 Loans and advances (page 119) in the Group's Annual Report 2016.

4 MARKET RISK

For more information on the Group’s approach to managing market risk, see the following sections in the Group’s Annual Report 2016:

- Market Risk and Market Risk measurement and limits in trading (page 27, 122 and 137 to 138)
- Currency Risk (page 36 and 141)
- Interest rate risk (page 139)

The Group uses the Standardized Approach to measure the capital adequacy on its Market Risk capital adequacy calculation.

Below is the table detailing the breakdown of the Risk Weighted Assets of the Group’s Market Risk:

(All amounts in millions of CHF)	**31.12.16**	31.12.15
Interest rate instruments held in the trading book	**656.2**	284.5
Equities held in the trading book	**99.5**	0.0
Currencies and precious metals	**139.9**	11.6
Commodities	**93.9**	22.1
Options	**29.2**	-
Total Risk Weighted Assets	**1,018.7**	318.2

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 uses 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.

Equities held in the trading book

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 and commodity risk

The Group calculates a capital requirement for all foreign currencies and gold positions. The calculations are mainly 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".

5 OPERATIONAL RISK

For more information on the Group's approach to manage operational risk, see the Group's Annual Report 2016 in the Operational Risk section (page 28 to 30).

In 2015, the Operational Risk calculated under FINMA rules was higher than under BIS, as FINMA does not allow the deduction of the operating income from disposed entities.

6 INTEREST RATE RISK IN THE BANKING BOOK

The following table shows the banking book sensitivity of 100 basis point movement in the interest rate curve:

Impact of one hundred basis point parallel increase of the yield curve

(All amounts in millions of CHF)	**31.12.16**	31.12.15
USD	**(15.6)**	(39.9)
EUR	**25.9**	(13.8)
GBP	**(6.6)**	(6.8)
CHF	**5.2**	4.5
JPY	**(0.3)**	(0.1)
Total banking book impact given an increase of 100 basis point of the interest rates:	**8.6**	**(56.0)**

Disclaimer:

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.

7 APPENDICES

7.1.1 Breakdown of regulatory capital

The below table details the breakdown of regulatory capital (FINMA Circular 2008/22, margin number 38):

EFG International as at 31 December 2016

	(All amounts in millions of CHF)	Numbers fully applied (FINMA)	References
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	129.5	c)
2	Retained earnings	369.0	b) + g) + i) + j) - h)
3	Accumulated other comprehensive income (and other reserves)	1,928.4	e) - f)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2.7	i)
6	**Common Equity Tier 1 capital before regulatory adjustments**	**2,429.6**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	(55.1)	a)
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	(26.8)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(28.3)	
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitization gain on sale (as set out in paragraph 562 of Basel III framework)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares		
17	Reciprocal cross-holdings in common equity		
17a	Holdings with a significant investments in the common stock		
17b	Consolidated investments (CET1 instruments)		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	Expected loss for equity positions under the PD-LGD approach and the simple risk-weight method		
26a	Other adjustments for financial statements prepared under internationally recognized accounting principles	-	
26b	Other deductions - Future expected dividends - Minority interests issued by non-banking subsidiaries	(74.9)	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common Equity Tier 1**	**(185.1)**	
29	**Common Equity Tier 1 capital (CET1)**	**2,244.5**	

(All amounts in millions of CHF)		Numbers fully applied (FINMA)	References
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	45.6	
31	of which: classified as equity under applicable accounting standards	14.4	d)
32	of which: classified as liabilities under applicable accounting standards	31.2	
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 capital before regulatory adjustments**	**45.6**	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
38a	Holdings with a significant investments in the common stock		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	Other deductions		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
	Tier 1 adjustments on impact of transitional arrangements		
	of which: prudential valuation adjustment		
	of which: own CET1 instruments		
	of which: goodwill and intangible assets net of tax, offset against hybrid capital		
	of which: other intangible assets (net of related tax liabilities)		
	of which: gains from the calculation of cash flow hedges		
	of which: IRB shortfall of provisions to expected losses		
	of which: gains on sales related to securitization transactions		
	of which: gains/losses in connection with own credit risk		
	of which: investments		
	of which: expected loss amount for equity exposures under the PD/LG (probability of default/loss given default)		
	of which: mortgage servicing rights		
42a	Excess of the adjustments which are allocated to the CET1 capital		
43	Total regulatory adjustments to Additional Tier 1 capital		
44	**Additional Tier 1 capital (AT1)**	**45.6**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**2,290.1**	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	179.6	
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions		
51	**Tier 2 capital before regulatory adjustments**	**179.6**	

(All amounts in millions of CHF)		**Numbers fully applied (FINMA)**	**References**
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
53a	Investments with a significant influence (tier 2 instruments)		
53b	Investments to be consolidated (tier 2 Instruments)		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	Other deductions - Revaluation reserves in available-for-sale equity securities and available-for-sale debt securities	-	
56a	Surplus deductions, included in AT1		
57	Total regulatory adjustments to Tier 2 capital		
58	**Tier 2 capital (T2)**	**179.6**	
59	**Total capital (TC = T1 + T2)**	**2,469.7**	
60	**Total risk-weighted assets**	**12,347.7**	
Capital ratios and buffers		**Numbers fully applied (FINMA)**	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	18.2%	
62	Tier 1 (as a percentage of risk-weighted assets)	18.5%	
63	Total capital (as a percentage of risk-weighted assets)	20.0%	
64	Institution-specific CET1 capital requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of riskweighted assets) taking into account transitional rules	5.3%	
65	of which: capital conservation buffer requirement	0.6%	
66	of which: bank specific countercyclical buffer requirement	0.1%	
67	of which: G-SIB buffer requirement	n/a	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	18.2%	
68a	CET1 capital buffer requirements under Circ.- FINMA 11/2 (as %)	7.9%	
68b	Available CET1 (as a percentage of risk-weighted assets)	18.2%	
68c	T1 capital buffer requirements under Circ.- FINMA 11/2 (as %)	9.7%	
68d	Available T1 (as a percentage of risk-weighted assets)	18.5%	
68e	Regulatory capital buffer requirements under Circ.- FINMA 11/2 (as %)	12.1%	
68f	Available Regulatory capital (as a percentage of risk-weighted assets)	20.0%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials		
73	Significant investments in the common stock of financials		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	5.6	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardized approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		

7.1.2 Reconciliation requirements

The below table provides a reconciliation of regulatory capital elements to the Swiss GAAP financial statements (FINMA Circular 2008/22, margin number 38).

EFG International as at 31 December 2016:

(Amounts in millions of CHF)			References
Balance sheet (Swiss GAAP):			
Assets			
Liquid Assets		8,887.5	
Due from banks		3,085.5	
Due from securities financing transactions		53.7	
Due from customers		12,179.5	
Mortgage loans		6,770.5	
Trading portfolio assets		734.3	
Positive replacement values of derivative financial instruments		831.2	
Other financial instruments at fair value		456.0	
Financial investments		8,511.1	
Accrued income and prepaid expenses		189.4	
Non-consolidated participations		1.1	
Tangible fixed assets		280.5	
Intangible assets		56.2	
of which goodwill	55.1		**a)**
of which other intangible assets	1.1		
Other assets		137.9	
Total assets		**42,174.5**	
Liabilities			
Due to banks		583.2	
Amounts due in respect of customer deposits		33,515.9	
Trading portfolio liabilities		3,385.7	
Negative replacement values of derivative financial instruments		777.1	
Liabilities from other financial instruments at fair value		495.5	
Bonds issues and central mortgage institution loans		282.2	
Accrued expenses and deferred income		349.3	
Other liabilities		130.9	
Provisions		210.6	
Total Liabilities		**39,730.5**	
of which subordinated liabilities eligible as Tier 2 capital (T2)	238.1		
of which subordinated liabilities eligible as additional Tier 1 capital (AT1)	-		
Capital			
Reserves for general banking risks		-	**b)**
Share capital		143.9	
of which recognized as CET1	129.5		**c)**
of which recognized as AT1	14.4		**d)**
Capital reserve		1,928.4	**e)**
of which scheduled for distribution	-		**f)**
Retained Earnings and Other Reserves		139.4	**g)**
of which Minority Interests - equity	2.7		**h)**
Non-controlling interests		19.8	**i)**
Consolidated profit for the year		212.6	**j)**
Shareholders' equity		**2,444.0**	
Total Liabilities and Capital		**42,174.5**	

7.1.3 Information on leverage ratio - (FINMA Circular 2008/22, margin number 36.1 and 36.2)

a) Comparison between assets recognized in the balance sheet and the exposure measure for leverage ratio:

Amounts in millions of CHF

	Subject	**CHF**
1	Total consolidated assets as per published financial statements	42,174.5
2	Restatement of investments in banks, financial companies, insurers and commercial companies which are consolidated as per accounting standards but not for regulatory purposes (margin nos. 6-7 FINMA circ. 15/3) and adjustments as regards assets which are to be deducted from Tier 1 capital (margin nos. 16-17 FINMA circ. 15/3)	-110.2
3	Restatement of fiduciary assets which are recognized in the balance sheet as per accounting standards but which do not need to be taken into consideration for leverage ratio (margin no. FINMA circ. 15/3)	0.0
4	Restatement of derivatives (margin nos. 21-51, FINMA circ. 15/3)	191.2
5	Restatement of SFT (margin nos. 52-73, FINMA circ. 15/3)	1,285.3
6	Restatement of off-balance sheet transactions (conversion of off-balance sheet transactions into credit equivalents) (margin nos. 74-76, FINMA circ. 15/3)	998.4
7	Other restatements	0.0
8	**Total exposure for leverage ratio (sum of lines 1-7)**	**44,539.2**

b) Detailed presentation of leverage ratio:

	Subject	**CHF**
	Balance sheet items	
1	Balance sheet items (without derivatives and SFT but including collateral)(margin nos. 14 - 15, FINMA circ. 15/3)	41,315.9
2	Assets which must be deducted from eligible Tier 1 capital (margin nos. 7 and 16-17 FINMA circ. 15/3)	-110.2
3	Sum of balance sheet items for leverage ratio without derivatives and SFT (sum of lines 1 and 2)	**41,205.7**
	Derivatives	
4	Positive replacement values for derivative transactions, including those for CCPs taking into consideration received margins and netting agreements (margin nos. 22-23 and 34-35 FINMA circ. 15/3)	665.7
5	Add-ons for all derivatives (margin nos. 22 and 25 FINMA circ. 15/3)	567.2
6	Reintegration of collateral posted for derivatives if their accounting treatment caused a reduction of assets (margin no. 27 FINMA 15/3)	0.0
7	Deduction of receivables caused by cash variation margins posted as per margin no. 36 FINMA circ. 15/3	-208.8
8	Deduction for trade exposures to QCCP if the institution is not obligated to reimburse the client for any losses suffered due to changes in the value of its transactions (margin no. 39 FINMA circ. 15/3)	0.0
9	The effective notional value of written credit derivatives after deducting any negative replacement values (margin no. 43 FINMA circ. 15/3)	21.5
10	Offsetting of effective notional values of offsetting credit derivatives (margin nos. 44-50 FINMA circ. 15/3) and deduction of add-ons for written credit derivatives as per margin no. 51 FINMA circ. 15/3	-21.5
11	**= Total exposures from derivatives (sum of lines 4–10) SFT**	**1,024.1**
12	Gross assets for SFT without offsetting (except in the case of novation with a QCCP as per margin no. 57 FINMA circ. 15/3), including those which were recorded as sale (margin no. 69 FINMA circ. 15/3), less the items stated in margin no. 58, FINMA circ. 15/3	844.9
13	Offsetting of cash payables and cash receivables related to SFT counterparties (margin nos. 59-62 FINMA circ. 15/3)	0.0
14	Exposures to SFT counterparties (margin nos. 63-68 FINMA circ. 15/3)	494.9
15	Exposures for SFT with the bank acting as agent (margin nos. 70-73 FINMA 15/3)	0.0
16	**= Total exposures from SFT (sum of lines 12-15)**	**1,339.9**
	Other off-balance sheet items	
17	Off-balance sheet transactions as gross notional values prior to applying credit conversion factors	5,787.8
18	Restatement of conversion to credit equivalents (margin nos. 75-76, FINMA circ. 15/3)	-4,789.4
19	**= Total exposures from off-balance sheet items (sum of lines 17 and 18) Eligible capital and exposure measure**	**998.4**
	Eligible capital and exposure measure	
20	Tier 1 capital (margin no. 5, FINMA circ. 15/3)	**2,290.1**
21	**Exposure measure (sum of lines 3, 11, 16 and 19) Leverage ratio**	**44,568.1**
	Leverage ratio	**%**
22	Leverage Ratio (margin nos. 3–4, FINMA circ. 15/3)	**5.1**

QCCP: **Qualified central counterparties**
CCP: **Central counterparties**
SFT: **Securities financing transactions**

7.1.4 Information on liquidity coverage ratio (LCR) 1 - (FINMA Circular 2008/22, margin number 36.3 to 36.11):

Q1 2016 Average:

	Amounts in millions of CHF	Values not weighted (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Weighted values (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Reference in LiqO / Liquidity statements [2]
A.	**High quality liquid assets (HQLA)**			
1	Total of high quality liquid assets (HQLA)		**6,349**	Art. 15a and 15b Oliq
B.	**Cash outflows**			
2	Deposits from retail clients	9,394	1,331	Positions 1 and 2.1, Appendix 2 LiqO
3	*of which stable deposits*	-	-	Positions 1.1.1. and 2.1.1, Appendix 2 LiqO
4	*of which less stable deposits*	*9,394*	*1,331*	Positions 1.1.2,1.2 and 2.1.2, Appendix 2 LiqO
5	Unsecured funding provided by corporate or wholesale clients	8,243	3,851	Position 2 without position 2.1, Appendix 2 LiqO
6	*of which operational deposits (all counterparties) and desposits of member institutions with their central institution*	-	-	Positions 2.2. and 2.3, Appendix 2 LiqO
7	*of which non-operational deposits (all counterparties)*	*8,242*	*3,851*	Positions 2.4 and 2.5, Appendix 2 LiqO
8	*of which unsecured debt instruments*	*1*	*1*	Positions 2.6, Appendix 2 LiqO
9	Secured funding provided by corporate or wholesale clients and collateral swaps	-	-	Positions 3 and 4, Appendix 2 LiqO
10	Other cash outflows	48	40	Positions 5, 6, 7 and 8.1 Appendix 2 liqO
11	*of which cash outflows related to derivative and other transactions*	*36*	*36*	Position 5, Appendix 2 LiqO
12	*of which cash outflows due to losses in funding possibilities for asset-backed securities (ABS), covered bonds and other structured financing instruments, assets backed commercial papers (ABCP), special purpose entities (conduits), securities investment vehicles and other such financing facilities*	*0*	*0*	Positions 6 and 7, Appendix 2 LiqO
13	*of which cash outflows from committed credit and liquidity facilities*	*12*	*4*	Position 8.1, Appendix 2 LiqO
14	Other contractual funding agreements	497	497	Position 13 and 14, Appendix 2 liqO
15	Other contingent funding	*0*	*0*	Position 9, 10 and 11 Appendix 2 LiqO
16	**Total cash outflows**		**5,720**	**Sum of lines 2-15**
C.	**Cash inflows**			
17	Collateralized financing transactions (e.g. reverse rep transactions)	15	15	Positions 1 and 2, Appendix 3 LiqO
18	Cash inflows from non-impaired receivables	4,122	2,701	Positions 4 and 5, Appendix 3 LiqO
19	Other cash inflows	104	104	Positions 6, Appendix 3 LiqO
20	**Total cash inflows**	**4,241**	**2,820**	
			Net values	**Reference in LiqO / liquidity statement**
21	**Total high quality liquid assets (HQLA)**		**6,349**	**As disclosed in line 268 of the liquidity statement**
22	**Total net cash outflow**		**2,900**	**As disclosed in line 182 minus line 212 of the liquidity statement**
23	**Liquidity coverage ratio (LCR) in %**		**219%**	**As disclosed in line 270 of the liquidity statement**

Q2 2016 Average:

	Amounts in millions of CHF	Values not weighted (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Weighted values (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Reference in LiqO / Liquidity statements [2]
A.	**High quality liquid assets (HQLA)**			
1	Total of high quality liquid assets (HQLA)		**7,379**	Art. 15a and 15b Oliq
B.	**Cash outflows**			
2	Deposits from retail clients	9,410	1,324	Positions 1 and 2.1, Appendix 2 LiqO
3	*of which stable deposits*	-	-	Positions 1.1.1. and 2.1.1, Appendix 2 LiqO
4	*of which less stable deposits*	*9,410*	*1,324*	Positions 1.1.2,1.2 and 2.1.2, Appendix 2 LiqO
5	Unsecured funding provided by corporate or wholesale clients	8,034	3,770	Position 2 without position 2.1, Appendix 2 LiqO
6	*of which operational deposits (all counterparties) and desposits of member institutions with their central institution*	-	-	Positions 2.2. and 2.3, Appendix 2 LiqO
7	*of which non-operational deposits (all counterparties)*	*8,034*	*3,769*	Positions 2.4 and 2.5, Appendix 2 LiqO
8	*of which unsecured debt instruments*	*0*	*0*	Positions 2.6, Appendix 2 LiqO
9	Secured funding provided by corporate or wholesale clients and collateral swaps	-	-	Positions 3 and 4, Appendix 2 LiqO
10	Other cash outflows	70	57	Positions 5, 6, 7 and 8.1 Appendix 2 liqO
11	*of which cash outflows related to derivative and other transactions*	*50*	*50*	Position 5, Appendix 2 LiqO
12	*of which cash outflows due to losses in funding possibilities for asset-backed securities (ABS), covered bonds and other structured financing instruments, assets backed commercial papers (ABCP), special purpose entities (conduits), securities investment vehicles and other such financing facilities*	*0*	*0*	Positions 6 and 7, Appendix 2 LiqO
13	*of which cash outflows from committed credit and liquidity facilities*	*20*	*7*	Position 8.1, Appendix 2 LiqO
14	Other contractual funding agreements	489	489	Position 13 and 14, Appendix 2 liqO
15	Other contingent funding	*0*	*0*	Position 9, 10 and 11 Appendix 2 LiqO
16	**Total cash outflows**		**5,639**	**Sum of lines 2-15**
C.	**Cash inflows**			
17	Collateralized financing transactions (e.g. reverse rep transactions)	9	9	Positions 1 and 2, Appendix 3 LiqO
18	Cash inflows from non-impaired receivables	3,978	2,585	Positions 4 and 5, Appendix 3 LiqO
19	Other cash inflows	88	88	Positions 6, Appendix 3 LiqO
20	**Total cash inflows**	**4,076**	**2,682**	
			Net values	**Reference in LiqO / liquidity statement**
21	**Total high quality liquid assets (HQLA)**		**7,379**	**As disclosed in line 268 of the liquidity statement**
22	**Total net cash outflow**		**2,957**	**As disclosed in line 182 minus line 212 of the liquidity statement**
23	**Liquidity coverage ratio (LCR) in %**		**250%**	**As disclosed in line 270 of the liquidity statement**

Q3 2016 Average:

	Amounts in millions of CHF	Values not weighted (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Weighted values (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Reference in LiqO / Liquidity statements [2]
A.	**High quality liquid assets (HQLA)**			
1	Total of high quality liquid assets (HQLA)		**7,484**	Art. 15a and 15b Oliq
B.	**Cash outflows**			
2	Deposits from retail clients	9,653	1,368	Positions 1 and 2.1, Appendix 2 LiqO
3	*of which stable deposits*	-	-	Positions 1.1.1. and 2.1.1, Appendix 2 LiqO
4	*of which less stable deposits*	*9,653*	*1,368*	Positions 1.1.2,1.2 and 2.1.2, Appendix 2 LiqO
5	Unsecured funding provided by corporate or wholesale clients	7,662	3,626	Position 2 without position 2.1, Appendix 2 LiqO
6	*of which operational deposits (all counterparties) and desposits of member institutions with their central institution*	-	-	Positions 2.2. and 2.3, Appendix 2 LiqO
7	*of which non-operational deposits (all counterparties)*	*7,661*	*3,625*	Positions 2.4 and 2.5, Appendix 2 LiqO
8	*of which unsecured debt instruments*	*0*	*0*	Positions 2.6, Appendix 2 LiqO
9	Secured funding provided by corporate or wholesale clients and collateral swaps	-	-	Positions 3 and 4, Appendix 2 LiqO
10	Other cash outflows	80	69	Positions 5, 6, 7 and 8.1 Appendix 2 liqO
11	*of which cash outflows related to derivative and other transactions*	*63*	*63*	Position 5, Appendix 2 LiqO
12	*of which cash outflows due to losses in funding possibilities for asset-backed securities (ABS), covered bonds and other structured financing instruments, assets backed commercial papers (ABCP), special purpose entities (conduits), securities investment vehicles and other such financing facilities*	*0*	*0*	Positions 6 and 7, Appendix 2 LiqO
13	*of which cash outflows from committed credit and liquidity facilities*	*17*	*6*	Position 8.1, Appendix 2 LiqO
14	Other contractual funding agreements	540	530	Position 13 and 14, Appendix 2 liqO
15	Other contingent funding	*0*	*0*	Position 9, 10 and 11 Appendix 2 LiqO
16	**Total cash outflows**		**5,593**	**Sum of lines 2-15**
C.	**Cash inflows**			
17	Collateralized financing transactions (e.g. reverse rep transactions)	0	0	Positions 1 and 2, Appendix 3 LiqO
18	Cash inflows from non-impaired receivables	3,952	2,543	Positions 4 and 5, Appendix 3 LiqO
19	Other cash inflows	114	114	Positions 6, Appendix 3 LiqO
20	**Total cash inflows**	**4,066**	**2,657**	
			Net values	**Reference in LiqO / liquidity statement**
21	**Total high quality liquid assets (HQLA)**		**7,484**	**As disclosed in line 268 of the liquidity statement**
22	**Total net cash outflow**		**2,935**	**As disclosed in line 182 minus line 212 of the liquidity statement**
23	**Liquidity coverage ratio (LCR) in %**		**255%**	**As disclosed in line 270 of the liquidity statement**

Q4 2016 Average:

	Amounts in millions of CHF	Values not weighted (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Weighted values (Daily or monthly averages as per provisions of margin nos. 46.3-46.4)	Reference in LiqO / Liquidity statements [2]
A.	**High quality liquid assets (HQLA)**			
1	Total of high quality liquid assets (HQLA)		**10,431**	Art. 15a and 15b Oliq
B.	**Cash outflows**			
2	Deposits from retail clients	13,488	1,863	Positions 1 and 2.1, Appendix 2 LiqO
3	*of which stable deposits*	*714*	*36*	Positions 1.1.1. and 2.1.1, Appendix 2 LiqO
4	*of which less stable deposits*	*13,488*	*1,863*	Positions 1.1.2,1.2 and 2.1.2, Appendix 2 LiqO
5	Unsecured funding provided by corporate or wholesale clients	12,581	6,360	Position 2 without position 2.1, Appendix 2 LiqO
6	*of which operational deposits (all counterparties) and desposits of member institutions with their central institution*	-	-	Positions 2.2. and 2.3, Appendix 2 LiqO
7	*of which non-operational deposits (all counterparties)*	*12,581*	*6,360*	Positions 2.4 and 2.5, Appendix 2 LiqO
8	*of which unsecured debt instruments*	*0*	*0*	Positions 2.6, Appendix 2 LiqO
9	Secured funding provided by corporate or wholesale clients and collateral swaps	-	-	Positions 3 and 4, Appendix 2 LiqO
10	Other cash outflows	200	179	Positions 5, 6, 7 and 8.1 Appendix 2 liqO
11	*of which cash outflows related to derivative and other transactions*	*162*	*162*	Position 5, Appendix 2 LiqO
12	*of which cash outflows due to losses in funding possibilities for asset-backed securities (ABS), covered bonds and other structured financing instruments, assets backed commercial papers (ABCP), special purpose entities (conduits), securities investment vehicles and other such financing facilities*	*0*	*0*	Positions 6 and 7, Appendix 2 LiqO
13	*of which cash outflows from committed credit and liquidity facilities*	*38*	*17*	Position 8.1, Appendix 2 LiqO
14	Other contractual funding agreements	509	476	Position 13 and 14, Appendix 2 liqO
15	Other contingent funding	*0*	*0*	Position 9, 10 and 11 Appendix 2 LiqO
16	**Total cash outflows**		**8,879**	**Sum of lines 2-15**
C.	**Cash inflows**			
17	Collateralized financing transactions (e.g. reverse rep transactions)	18	17	Positions 1 and 2, Appendix 3 LiqO
18	Cash inflows from non-impaired receivables	6,796	4,369	Positions 4 and 5, Appendix 3 LiqO
19	Other cash inflows	342	342	Positions 6, Appendix 3 LiqO
20	**Total cash inflows**	**7,156**	**4,729**	
			Net values	**Reference in LiqO / liquidity statement**
21	**Total high quality liquid assets (HQLA)**		**10,431**	**As disclosed in line 268 of the liquidity statement**
22	**Total net cash outflow**		**4,150**	**As disclosed in line 182 minus line 212 of the liquidity statement**
23	**Liquidity coverage ratio (LCR) in %**		**251%**	**As disclosed in line 270 of the liquidity statement**