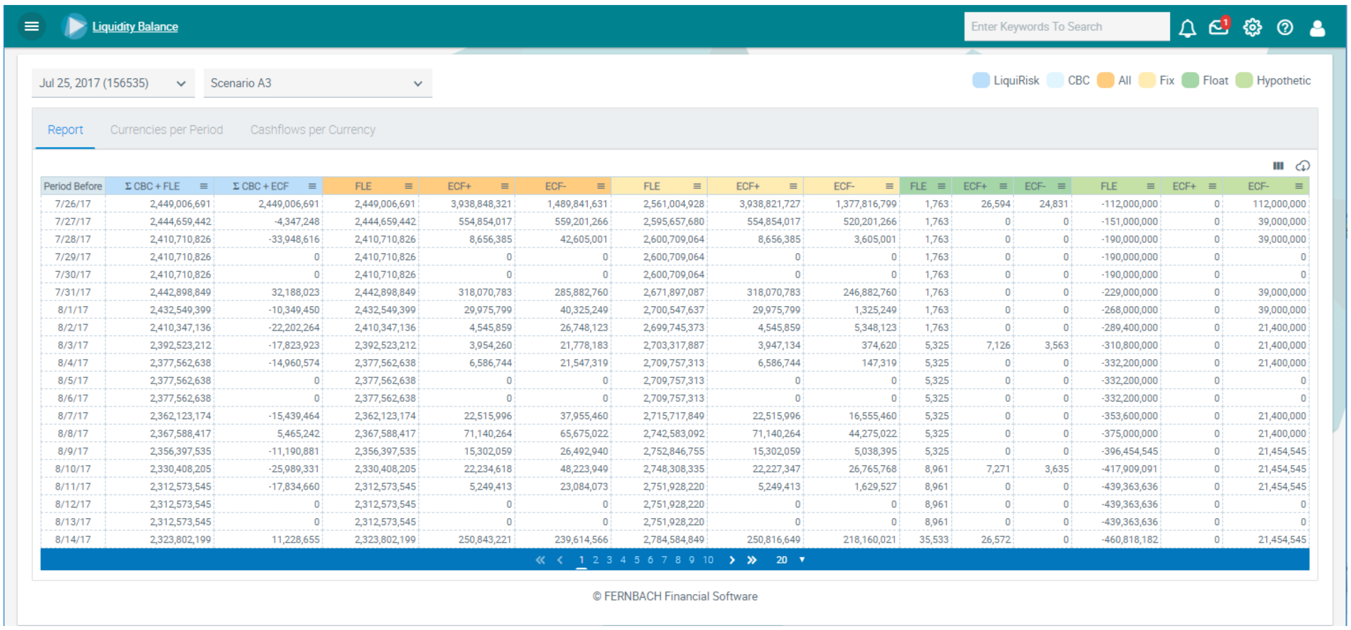
# Liquidity

A liquidity gap analysis is presented using contractual cash flows from the overall balance sheet as well as from individual portfolios such as the banking or trading book. Business transactions are displayed as well as the expected volume of new business, customers' expected payment behaviour or default scenarios for e.g. the 10 largest customers. More information on the scenarios supported can be found in Business Scenarios.

**The following ratios are available:**

ECF+: Total cash inflows for the period under analysis
ECF-: Total cash outflows for the period under analysis
ECF: Sum of the difference between cash inflows and outflows for each period ((ECF+) - (ECF-))
FLE: Sum of the ECF (gaps) up to the current period.

The result is displayed using freely definable period groupings for the scenarios planned from contract information as well as for the expected scenarios. This can be restricted to capital payments or it can also include interest payments.




| Period Before | Σ CBC + FLE | Σ CBC + ECF | FLE | ECF+ | ECF- | FLE | ECF+ | ECF- | FLE | ECF+ | ECF- | FLE | ECF+ | ECF- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7/26/17 | 2,449,006,691 | 2,449,006,691 | 2,449,006,691 | 3,938,848,321 | 1,489,841,631 | 2,561,004,928 | 3,938,821,727 | 1,377,816,799 | 1,763 | 26,594 | 24,831 | -112,000,000 | 0 | 112,000,000 |
| 7/27/17 | 2,444,659,442 | -4,347,248 | 2,444,659,442 | 554,854,017 | 559,201,266 | 2,595,657,680 | 554,854,017 | 520,201,266 | 1,763 | 0 | 0 | -151,000,000 | 0 | 39,000,000 |
| 7/28/17 | 2,410,710,826 | -33,948,616 | 2,410,710,826 | 8,656,385 | 42,605,001 | 2,600,709,064 | 8,656,385 | 3,605,001 | 1,763 | 0 | 0 | -190,000,000 | 0 | 39,000,000 |
| 7/29/17 | 2,410,710,826 | 0 | 2,410,710,826 | 0 | 0 | 2,600,709,064 | 0 | 0 | 1,763 | 0 | 0 | -190,000,000 | 0 | 0 |
| 7/30/17 | 2,410,710,826 | 0 | 2,410,710,826 | 0 | 0 | 2,600,709,064 | 0 | 0 | 1,763 | 0 | 0 | -190,000,000 | 0 | 0 |
| 7/31/17 | 2,442,898,849 | 32,188,023 | 2,442,898,849 | 318,070,783 | 285,882,760 | 2,671,897,087 | 318,070,783 | 246,882,760 | 1,763 | 0 | 0 | -229,000,000 | 0 | 39,000,000 |
| 8/1/17 | 2,432,549,399 | -10,349,450 | 2,432,549,399 | 29,975,799 | 40,325,249 | 2,700,547,637 | 29,975,799 | 1,325,249 | 1,763 | 0 | 0 | -268,000,000 | 0 | 39,000,000 |
| 8/2/17 | 2,410,347,136 | -22,202,264 | 2,410,347,136 | 4,545,859 | 26,748,123 | 2,699,745,373 | 4,545,859 | 5,348,123 | 1,763 | 0 | 0 | -289,400,000 | 0 | 21,400,000 |
| 8/3/17 | 2,392,523,212 | -17,823,923 | 2,392,523,212 | 3,954,260 | 21,778,183 | 2,703,317,887 | 3,947,134 | 374,620 | 5,325 | 7,126 | 3,563 | -310,800,000 | 0 | 21,400,000 |
| 8/4/17 | 2,377,562,638 | -14,960,574 | 2,377,562,638 | 6,586,744 | 21,547,319 | 2,709,757,313 | 6,586,744 | 147,319 | 5,325 | 0 | 0 | -332,200,000 | 0 | 21,400,000 |
| 8/5/17 | 2,377,562,638 | 0 | 2,377,562,638 | 0 | 0 | 2,709,757,313 | 0 | 0 | 5,325 | 0 | 0 | -332,200,000 | 0 | 0 |
| 8/6/17 | 2,377,562,638 | 0 | 2,377,562,638 | 0 | 0 | 2,709,757,313 | 0 | 0 | 5,325 | 0 | 0 | -332,200,000 | 0 | 0 |
| 8/7/17 | 2,362,123,174 | -15,439,464 | 2,362,123,174 | 22,515,996 | 37,955,460 | 2,715,717,849 | 22,515,996 | 16,555,460 | 5,325 | 0 | 0 | -353,600,000 | 0 | 21,400,000 |
| 8/8/17 | 2,367,588,417 | 5,465,242 | 2,367,588,417 | 71,140,264 | 65,675,022 | 2,742,583,092 | 71,140,264 | 44,275,022 | 5,325 | 0 | 0 | -375,000,000 | 0 | 21,400,000 |
| 8/9/17 | 2,356,397,535 | -11,190,881 | 2,356,397,535 | 15,302,059 | 26,492,940 | 2,752,846,755 | 15,302,059 | 5,038,395 | 5,325 | 0 | 0 | -396,454,545 | 0 | 21,454,545 |
| 8/10/17 | 2,330,408,205 | -25,989,331 | 2,330,408,205 | 22,234,618 | 48,223,949 | 2,748,308,335 | 22,227,347 | 26,765,768 | 8,961 | 7,271 | 3,635 | -417,909,091 | 0 | 21,454,545 |
| 8/11/17 | 2,312,573,545 | -17,834,660 | 2,312,573,545 | 5,249,413 | 23,084,073 | 2,751,928,220 | 5,249,413 | 1,629,527 | 8,961 | 0 | 0 | -439,363,636 | 0 | 21,454,545 |
| 8/12/17 | 2,312,573,545 | 0 | 2,312,573,545 | 0 | 0 | 2,751,928,220 | 0 | 0 | 8,961 | 0 | 0 | -439,363,636 | 0 | 0 |
| 8/13/17 | 2,312,573,545 | 0 | 2,312,573,545 | 0 | 0 | 2,751,928,220 | 0 | 0 | 8,961 | 0 | 0 | -439,363,636 | 0 | 0 |
| 8/14/17 | 2,323,802,199 | 11,228,655 | 2,323,802,199 | 250,843,221 | 239,614,566 | 2,784,584,849 | 250,816,649 | 218,160,021 | 35,533 | 26,572 | 0 | -460,818,182 | 0 | 21,454,545 |