

Liquidity Coverage Ratio Standard Disclosure Template^a

Number of data points used in calculating the average value of the Liquidity Coverage Ratio (LCR) and related components set out in this Template for the quarter ending on <u>30 Jun 2015</u> : ()		Currency: (HK\$)		Mapping to relevant items in Liquidity Position Return (Form MA(BS)1E)
Basis of disclosure: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	
A. HIGH QUALITY LIQUID ASSETS				
1	Total high quality liquid assets (HQLA)		40,182,188	Part 2(I)A item 4 (- item 6 if applicable)
B. CASH OUTFLOWS				
2	Retail deposits and small business funding, of which	126,105,643	8,712,028	Part 2(I)B items 1+2+3+4
3	<i>Stable retail deposits and stable small business funding</i>	3,957,474	197,874	Part 2(I)B sub-items 1(a) + 2(a) +3(a) + 4(a)
4	<i>Less stable retail deposits and less stable small business funding</i>	48,134,909	4,813,491	Part 2(I)B sub-items 1(b) + 2(b) +3(b) + 4(b)
5	<i>Retail term deposits and small business term funding</i>	74,013,260	3,700,663	Part 2(I)B sub-items 1(c) + 2(c) +3(c) + 4(c)
6	Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution, of which:	139,076,412	93,655,287	Part 2(I)B items 5 + 6 + 7
7	<i>Operational deposits</i>	6,119,165	990,938	Part 2(I)B sub-items 5(a) + 5(b)
8	<i>Unsecured wholesale funding (other than small business funding) not covered in Row 7</i>	125,625,663	85,332,764	Part 2(I)B sub-items 6(a)(i) + 6(a)(ii) + 6(b)
9	<i>Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period</i>	7,331,585	7,331,585	Part 2(I)B item 7
10	Secured funding transactions (including securities swap transactions)		0	Part 2(I)B items 8 + 9
11	Additional requirements, of which	11,174,521	1,672,200	Part 2(I)B items 10 to 19
12	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	623,378	623,378	Part 2(I)B items 10 + 11 + 12 + 13 + 14 + 15 + 16
13	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	0	0	Part 2(I)B items 17 + 18
14	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	10,551,143	1,048,822	Part 2(I)B item 19
15	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	644,629	644,629	Part 2(I)B items 20 + 22
16	Other contingent funding obligations (whether contractual or non-contractual)	48,512,242	221,078	Part 2(I)B item 21
17	TOTAL CASH OUTFLOWS		104,905,223	Part 2(I)B item 23
C. CASH INFLOWS				
18	Secured lending transactions (including securities swap transactions)	0	0	Part 2(I)C items 1 + 2 + 3
19	Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions	83,712,163	72,198,244	Part 2(I)C items 4 + 8
20	Other cash inflows	62,259,467	4,650,557	Part 2(I)C items 5 + 6 + 7 + 9 + 10
21	TOTAL CASH INFLOWS	145,971,631	76,848,801	Part 2(I)C item 11
D. LIQUIDITY COVERAGE RATIO				
			ADJUSTED VALUE	
22	TOTAL HQLA		40,182,188	Part 2(I)A item 7
23	TOTAL NET CASH OUTFLOWS		28,056,421	Part 2(I)B item 23 - Part 2(I)C item 12
24	LCR (%)		143.22%	Part 2(I) D

^a This is the standard disclosure template that a category 1 institution must use for the purposes of making its liquidity information disclosures under section 30A, 51A or 103A (as applicable) of the Banking (Disclosure) Rules. Please refer to the accompanying Completion Instructions for instructions on the completion of this Template (including the manner in which individual disclosure items are to be calculated).