

Liquidity Coverage Ratio Standard Disclosure Template<sup>a</sup>

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 Sep 2017</u> : ( 77 )		Currency: ( HK\$'000 )		Mapping to relevant items in Liquidity Position Return (Form MA(BS)1E)
Basis of disclosure: <del>consolidated</del> / <del>unconsolidated</del> / Hong Kong office (delete as appropriate)		UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	
<b>A. HIGH QUALITY LIQUID ASSETS</b>				
1	Total high quality liquid assets (HQLA)		62,162,183	Part 2(I)A item 4 (- item 6 if applicable)
<b>B. CASH OUTFLOWS</b>				
2	Retail deposits and small business funding, of which	179,146,116	12,198,277	Part 2(I)B items 1+2+3+4
3	<i>Stable retail deposits and stable small business funding</i>	3,599,330	179,966	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>	64,819,426	6,481,943	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>	110,727,360	5,536,368	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:	126,995,309	81,165,381	Part 2(I)B items 5 + 6 + 7
7	<i>Operational deposits</i>	0	0	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>	126,122,924	80,292,996	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>	872,385	872,385	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	30,117,692	7,389,368	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>	2,533,359	2,533,359	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>	27,584,333	4,856,009	Part 2(I)B item 19
15	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	943,584	943,584	Part 2(I)B items 20 + 22
16	Other contingent funding obligations (whether contractual or non-contractual)	66,758,494	437,089	Part 2(I)B item 21
17	<b>TOTAL CASH OUTFLOWS</b>		<b>102,133,699</b>	Part 2(I)B item 23
<b>C. CASH INFLOWS</b>				
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	88,490,594	68,542,226	Part 2(I)C items 4 + 8
20	Other cash inflows	68,409,145	3,001,033	Part 2(I)C items 5 + 6 + 7 + 9 + 10
21	<b>TOTAL CASH INFLOWS</b>	<b>156,899,739</b>	<b>71,543,259</b>	Part 2(I)C item 11
<b>D. LIQUIDITY COVERAGE RATIO</b>		<b>ADJUSTED VALUE</b>		
22	<b>TOTAL HQLA</b>		<b>47,348,960</b>	Part 2(I)A item 7
23	<b>TOTAL NET CASH OUTFLOWS</b>		<b>33,652,992</b>	Part 2(I)B item 23 - Part 2(I)C item 12
24	<b>LCR (%)</b>		<b>138.28%</b>	Part 2(I) D

<sup>a</sup> 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).