Liquidity Coverage Ratio Standard Disclosure Template^a

Mapping to relate approach for five quarter or intering on	Number of data points used in calculating the average value of the Liquidity Coverage Ratio (LCR) and related components set out in				
A	this Template for the quarter ending on <u>30 Sep 2017</u> : (77)			•	
Total light quality ligal all centers (HCLA)	Basis	of disclosure: e onsolidated / unconsolidated / Hong Kong office (delete as appropriate)			Mapping to relevant items in Liquidity Position
Cash of Cash and small business funding of which 17,946,116 12,198,277 17,966,116 12,198,277 18,967,116 12,198,277 18,967,116 12,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,967,116 11,198,277 18,968,116 11,198,278 18,968,116 18,968,1	A. HIGH QUALITY LIQUID ASSETS				Return (Form MA(BS)1E)
Retail disposits and small business funding, of which 17,914,116 12,198,277 73,186,116 12,198,277 74,1018 litems 1-2+3-44 1,593,330 179,366 74,1018 litems 1-2+3-34 1,593,330 179,366 74,1018 litems 1-2+3-34 1,593,330 179,366 74,1018 litems 1-2+3-34 1,593,330 179,366 74,1118 74,1018 litems 1-2+3-34 1,593,330 179,366 74,1118 74,1018 litems 1-2+3-34 1,593,330 1,793,666 74,1118 74,11	1	Total high quality liquid assets (HQLA)		62,162,183	Part 2(I)A item 4 (- item 6 if applicable)
Stable retail deposits and stable small business funding	B. CASH OUTFLOWS				
A Less stable real disposits and less stable small business funding 64,819,425 6,481,945 7,819,445 7,8	2	Retail deposits and small business funding, of which	179,146,116	12,198,277	Part 2(I)B items 1+2+3+4
Feature Transcured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution of which: Transcured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution of which: Transcured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution and redeemable within the LCR period Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding (other than small business funding) not covered in Row T Transcured wholesale funding	3	Stable retail deposits and stable small business funding	3,599,330	179,966	Part 2(I)B sub-items 1(a) + 2(a) +3(a) + 4(a)
Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the analysis of which: 7	4	Less stable retail deposits and less stable small business funding	64,819,426	6,481,943	Part 2(I)B sub-items 1(b) + 2(b) +3(b) + 4(b)
Secured funding transactions (including securities swap transactions, and additional liquidity needs arising from such transactions (including committed fracities and prescribed instruments issued by the institution and redeemable within the LCR period	5	Retail term deposits and small business term funding	110,727,360	5,536,368	Part 2(I)B sub-items 1(c) + 2(c) +3(c) + 4(c)
New Notes of Market Part 126,122,924 80,292,96 Part 2(I)B study - He(s)(II) + 6(I) (II) + 6(I) (II) + 6(I) (III) + 6(III) + 6(IIII) + 6(IIIII) + 6(IIIII) + 6(IIIII) + 6(IIIII) + 6(IIIII) + 6(IIIIII) + 6(IIIIII) + 6(IIIIII) + 6(IIIIII) + 6(IIIIIII) + 6(IIIIIIII) + 6(IIIIIIIIII) + 6(IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	6		126,995,309	81,165,381	Part 2(I)B items 5 + 6 + 7
Part 2() B item 7	7	Operational deposits	0	0	Part 2(I)B sub-items 5(a) + 5(b)
10 Secured funding transactions (including securities swap transactions) O Additional requirements, of which 30,117,692 7,389,368 Part 2(I)B items 8 + 9 Part 2(I)B items 10 to 19	8	Unsecured wholesale funding (other than small business funding) not covered in Row 7	126,122,924	80,292,996	Part 2(I)B sub-items 6(a)(i) + 6(a)(ii) + 6(b)
11 Additional requirements, of which 12 Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements (ash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements (ash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions (ash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions (ash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions (ash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions (ash outflows (including committed credit facilities and committed liquidity facilities) (before contingent funding obligations (not otherwise covered in Section B) and other contractual cash outflows (whether contractual or non-contractual) (before contingent funding obligations (whether contractual or non-contractual or non-c	9	Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period	872,385	872,385	Part 2(I)B item 7
Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral 2,533,359 2,53,359 2,53,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,533,359 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2,53,369 2	10	Secured funding transactions (including securities swap transactions)		0	Part 2(I)B items 8 + 9
2,533,339 2,53	11	Additional requirements, of which	30,117,692	7,389,368	Part 2(I)B items 10 to 19
Part 2(l)B item 19 14 Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities) 15 Contractual lending oblidations (not otherwise covered in Section B) and other contractual cash outflows 16 Other contingent funding obligations (whether contractual or non-contractual) 17 TOTAL CASH OUTFLOWS 18 Secured lending transactions (including securities swap transactions) 19 Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL PAIL ASH OUTFLOWS 23 TOTAL PAIL ASH OUTFLOWS 24 TOTAL CASH OUTFLOWS 25 TOTAL PAIL ASH OUTFLOWS 26 TOTAL PAIL ASH OUTFLOWS 27,584,333 4,856,009 Part 2(l)B item 19 Part 2(l)B item 20 + 22 Part 2(l)B item 20 + 22 Part 2(l)B item 20 + 22 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 4 + 8 Part 2(l)C items 4 + 8 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 11 Part 2(l)C items 11 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 1 + 2 + 3 Part 2(l)C items 5 + 6 + 7 + 9 + 10 Part 2(l)C items 1 + 2 + 3 Part 2(l)C item 11	12		2,533,359	2,533,359	Part 2(I)B items 10 + 11 + 12 + 13 + 14 + 15 + 16
15 Contractual lending oblidations (not otherwise covered in Section B) and other contractual cash outflows 16 Other contingent funding obligations (whether contractual or non-contractual) 17 TOTAL CASH OUTFLOWS 18 Secured lending transactions (including securities swap transactions) 19 Secured and unsecured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL CASH INFLOWS 23 TOTAL NET CASH OUTFLOWS 24 TOTAL NET CASH OUTFLOWS 25 TOTAL NET CASH OUTFLOWS 26 Other cash outflows 27 TOTAL CASH OUTFLOWS 28 A43,584 943,584 943,584 943,584 943,584 943,584 943,584 943,584 943,584 943,584 947,089 Part 2(I)B items 20 + 22 Part 2(I)B item 21 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)D items 2 - Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)B item 20 + 22 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)C items 4 + 8 Part 2(I)D items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)C items	13	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	0	0	Part 2(I)B items 17 + 18
to Other contingent funding obligations (whether contractual or non-contractual) 17 TOTAL CASH OUTFLOWS 18 Secured lending transactions (including securities swap transactions) 19 Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL CASH INFLOWS 23 TOTAL NET CASH OUTFLOWS 24 TOTAL CASH OUTFLOWS 25 TOTAL NET CASH OUTFLOWS 26 Other cash inflows 27 TOTAL CASH OUTFLOWS 28 TOTAL NET CASH OUTFLOWS 29 TOTAL NET CASH OUTFLOWS 20 Other cash inflows 20 Other cash inflows 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL HQLA 23 TOTAL NET CASH OUTFLOWS 24 TOTAL CASH OUTFLOWS 25 TOTAL NET CASH OUTFLOWS 26 Other cash inflows 27 TOTAL NET CASH OUTFLOWS 28 Other cash inflows 29 Other cash inflows 20 Other cash inflows 20 Other cash inflows 20 Other cash inflows 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL NET CASH OUTFLOWS 23 TOTAL NET CASH OUTFLOWS 24 Other cash inflows 25 Other cash inflows 26 (8,758,494 A37,089 Part 2(I)B item 21 Part 2(I)B item 23 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 4 + 8 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 1 + 2 + 3 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C item 11 Part 2(I)D item 12	14	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	27,584,333	4,856,009	Part 2(I)B item 19
TOTAL CASH INFLOWS 102,133,699 Part 2(I)B item 23	15	Contractual lending oblidations (not otherwise covered in Section B) and other contractual cash outflows	943,584	943,584	Part 2(I)B items 20 + 22
C. CASH INFLOWS 18 Secured lending transactions (including securities swap transactions) 19 Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL HQLA 23 TOTAL HQLA 24 TOTAL NET CASH OUTFLOWS 25 TOTAL NET CASH OUTFLOWS 26 CASH INFLOWS 27 ON TOTAL NET CASH OUTFLOWS 28 Secured and unsecured lending transactions covered in Row 18) and operational deposits placed at other 88,490,594 68,542,226 68,542,226 68,542,226 Part 2(I)C items 1 + 2 + 3 26 Part 2(I)C items 4 + 8 27 Part 2(I)C items 5 + 6 + 7 + 9 + 10 28 Part 2(I)C items 5 + 6 + 7 + 9 + 10 29 Part 2(I)C items 1 + 2 + 3 20 Part 2(I)C items 4 + 8 20 Part 2(I)C items 5 + 6 + 7 + 9 + 10 21 Part 2(I)C items 5 + 6 + 7 + 9 + 10 22 Part 2(I)C items 1 + 2 + 3 23 Part 2(I)C items 4 + 8 24 Part 2(I)C items 5 + 6 + 7 + 9 + 10 25 Part 2(I)C item 11 26 Part 2(I)C item 11 27 Part 2(I)B item 7 Part 2(I)B item 23 - Part 2(I)C item 12	16	Other contingent funding obligations (whether contractual or non-contractual)	66,758,494	437,089	Part 2(I)B item 21
Secured lending transactions (including securities swap transactions) 19 Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 20 Other cash inflows 21 TOTAL CASH INFLOWS 22 TOTAL HQLA 23 TOTAL HQLA 24 TOTAL NET CASH OUTFLOWS 25 TOTAL NET CASH OUTFLOWS 26 Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other 88,490,594 68,542,226 68,542,226 68,542,226 68,542,226 68,542,226 70,000 70,00	17	TOTAL CASH OUTFLOWS		102,133,699	Part 2(I)B item 23
Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions Other cash inflows TOTAL CASH INFLOWS D. LIQUIDITY COVERAGE RATIO TOTAL HQLA TOTAL HQLA TOTAL HQLA TOTAL NET CASH OUTFLOWS Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions 68,499,594 68,542,226 Part 2(I)C items 4 + 8 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 4 + 8 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C items 5 + 6 + 7 + 9 + 10 Part 2(I)C	C.	CASH INFLOWS CONTRACTOR CONTRACTO			
19 financial institutions 88,490,594 68,542,226 Part 2(I)C items 4 + 8 20 Other cash inflows 88,409,145 3,001,033 21 TOTAL CASH INFLOWS 156,899,739 71,543,259 22 TOTAL HQLA 47,348,960 23 TOTAL NET CASH OUTFLOWS 33,652,992 24 TOTAL NET CASH OUTFLOWS 33,652,992 25 TOTAL NET CASH OUTFLOWS 156,890,739 71,543,259 26 Part 2(I)C items 5 + 6 + 7 + 9 + 10 27 Part 2(I)C item 11 28 Part 2(I)C item 11 29 Part 2(I)A item 7 20 Part 2(I)B item 23 - Part 2(I)C item 12 20 Part 2(I)B item 23 - Part 2(I)C item 12 21 Part 2(I)C item 11 22 Part 2(I)B item 23 - Part 2(I)C item 12 23 Part 2(I)C item 11 24 Part 2(I)C item 11 25 Part 2(I)C item 11 26 Part 2(I)C item 11 27 Part 2(I)C item 12 28 Part 2(I)C item 11 29 Part 2(I)C item 12 20 Part 2(I)C item 11 20 Part 2(I)C item 12 20 Part 2(I)C item 12 21 Part 2(I)C item 12 22 Part 2(I)C item 12 23 Part 2(I)C item 12 24 Part 2(I)C item 12 25 Part 2(I)C item 12 26 Part 2(I)C item 12 27 Part 2(I)C item 12 28 Part 2(I)C item 12 28 Part 2(I)C item 12 29 Part 2(I)C item 12 20 Part 2(I)C item 12 20 Part 2(I)C item 12 20 Part 2(I)C item 12 21 Part 2(I)C item 12 22 Part 2(I)C item 12 23 Part 2(I)C item 12 24 Part 2(I)C item 12 25 Part 2(I)C item 12 26 Part 2(I)C item 12 27 Part 2(I)C item 12 28 Part 2(I)C item 12 28 Part 2(I)C item 12 29 Part 2(I)C item 12 20 Part 2(I)C item 12 20 Part 2(I)C item 12 20 Part 2(I)C item 12 21 Part 2(I)C item 12 22 Part 2(I)C item 12 23 Part 2(I)C item 12 24 Part 2(I)C item 12 25 Part 2(I)C item 12 26 Part 2(I)C item 12 27 Part 2(I)C item 12 28 Part 2(I)C item 12 29 Part 2(I)C item 12 20 Part 2(I)C item	18	Secured lending transactions (including securities swap transactions)	0	0	Part 2(I)C items 1 + 2 +3
21 TOTAL CASH INFLOWS 156,899,739 71,543,259 Part 2(I)C item 11 D. LIQUIDITY COVERAGE RATIO ADJUSTED VALUE Part 2(I)A item 7 22 TOTAL HQLA 47,348,960 Part 2(I)A item 7 23 TOTAL NET CASH OUTFLOWS 33,652,992 Part 2(I)B item 23 - Part 2(I)C item 12	19		88,490,594	68,542,226	Part 2(I)C items 4 + 8
D. LIQUIDITY COVERAGE RATIO ADJUSTED VALUE 22 TOTAL HQLA 47,348,960 23 TOTAL NET CASH OUTFLOWS 33,652,992 Part 2(I)A item 7 Part 2(I)B item 23 - Part 2(I)C item 12	20	Other cash inflows	68,409,145	3,001,033	Part 2(I)C items 5 + 6 + 7 + 9 + 10
22 TOTAL HQLA 47,348,960 Part 2(I)A item 7 23 TOTAL NET CASH OUTFLOWS 33,652,992 Part 2(I)B item 23 - Part 2(I)C item 12	21	TOTAL CASH INFLOWS	156,899,739	71,543,259	Part 2(I)C item 11
23 TOTAL NET CASH OUTFLOWS Part 2(I)B item 23 - Part 2(I)C item 12	D.	LIQUIDITY COVERAGE RATIO		ADJUSTED VALUE	
	22	TOTAL HQLA		47,348,960	Part 2(I)A item 7
	23	TOTAL NET CASH OUTFLOWS		33,652,992	Part 2(I)B item 23 - Part 2(I)C item 12
24 LCK (%) 138.28% Part 2(I) D	24	LCR (%)		138.28%	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).