

The following information is disclosed in accordance with the CBRC Guidelines on the LCR Disclosure of Commercial Banks Appendix I Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches

## QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO

*In RMB millions, except for percentages*

| No.                               |   | First quarter 2016      |                             |
|-----------------------------------|---|-------------------------|-----------------------------|
|                                   |   | Total un-weighted value | Total weighted value        |
| <b>HIGH-QUALITY LIQUID ASSETS</b> |   |                         |                             |
| 1                                 | Total high-quality liquid assets (HQLA)   |                         | 4,740,707                   |
| <b>CASH OUTFLOWS</b>              |   |                         |                             |
| 2                                 | Retail deposits and deposits from small business customers, of which:                         | 8,834,420               | 874,488                     |
| 3                                 | <i>Stable deposits</i>  | 146,496                 | 5,696                       |
| 4                                 | <i>Less stable deposits</i>   | 8,687,924               | 868,792                     |
| 5                                 | Unsecured wholesale funding, of which:  | 9,664,798               | 3,299,461                   |
| 6                                 | <i>Operational deposits (excluding those generated from correspondent banking activities)</i> | 5,496,294               | 1,354,324                   |
| 7                                 | <i>Non-operational deposits (all counterparties)</i>  | 4,011,935               | 1,788,568                   |
| 8                                 | <i>Unsecured debt</i>   | 156,569                 | 156,569                     |
| 9                                 | Secured funding   |                         | 41,726                      |
| 10                                | Additional requirements, of which:  | 1,670,715               | 140,854                     |
| 11                                | <i>Outflows related to derivative exposures and other collateral requirements</i>             | 5,436                   | 5,436                       |
| 12                                | <i>Outflows related to loss of funding on debt products</i>                                   | -                       | -                           |
| 13                                | <i>Credit and liquidity facilities</i>  | 1,665,279               | 135,418                     |
| 14                                | Other contractual funding obligations   | 38,107                  | 38,101                      |
| 15                                | Other contingent funding obligations  | 627,328                 | 14,429                      |
| 16                                | <b>TOTAL CASH OUTFLOWS</b>  |                         | <b>4,409,059</b>            |
| <b>CASH INFLOWS</b>               |   |                         |                             |
| 17                                | Secured lending (including reverse repos and securities borrowing)                            | 1,074,238               | 457,728                     |
| 18                                | Inflows from fully performing exposures   | 1,171,601               | 750,145                     |
| 19                                | Other cash inflows  | 40,836                  | 27,685                      |
| 20                                | <b>TOTAL CASH INFLOWS</b>   | <b>2,286,675</b>        | <b>1,235,558</b>            |
|                                   |   |                         | <b>Total adjusted value</b> |
| 21                                | <b>TOTAL HQLA</b>   |                         | <b>4,740,707</b>            |
| 22                                | <b>TOTAL NET CASH OUTFLOWS</b>  |                         | <b>3,173,501</b>            |
| 23                                | <b>LIQUIDITY COVERAGE RATIO (%)</b>   |                         | <b>149.51%</b>              |

Note: Data of the above table are all the simple arithmetic means of the month-end figures of the recent quarter.