

The following information is disclosed in accordance with the Appendix 1: Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches to the Guidelines on the LCR Disclosure of Commercial Banks.

## QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO USING ADVANCED APPROACHES

*In RMB millions, except for percentages*

No.		Third quarter 2019	
		Total un-weighted value	Total weighted value
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		4,986,360
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	10,990,820	1,095,045
3	<i>Stable deposits</i>	62,122	2,175
4	<i>Less stable deposits</i>	10,928,698	1,092,870
5	Unsecured wholesale funding, of which:	12,880,037	4,290,560
6	<i>Operational deposits (excluding those generated from correspondent banking activities)</i>	7,331,602	1,779,172
7	<i>Non-operational deposits (all counterparties)</i>	5,461,268	2,424,221
8	<i>Unsecured debt</i>	87,167	87,167
9	Secured funding		18,291
10	Additional requirements, of which:	3,424,206	1,217,514
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,028,791	1,028,786
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	2,395,415	188,728
14	Other contractual funding obligations	57,535	57,008
15	Other contingent funding obligations	3,589,331	116,291
16	<b>TOTAL CASH OUTFLOWS</b>		<b>6,794,709</b>
<b>CASH INFLOWS</b>			
17	Secured lending (including reverse repos and securities borrowing)	1,018,439	539,828
18	Inflows from fully performing exposures	1,508,784	1,111,680
19	Other cash inflows	1,033,318	1,026,455
20	<b>TOTAL CASH INFLOWS</b>	<b>3,560,541</b>	<b>2,677,963</b>
			Total adjusted value
21	<b>TOTAL HQLA</b>		<b>4,986,360</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>4,116,746</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>121.18%</b>

*Note:* Data of the above table are all the simple arithmetic means of the 92 natural days' figures of the recent quarter.