



INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED

中國工商銀行（亞洲）有限公司

(Incorporated in Hong Kong with limited liability)

Regulatory Disclosure Statement

2026 1ST QUARTER

(UNAUDITED)

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1. Purpose and Basis of Consolidation

The information contained in this Regulatory Disclosure Statement (the "Statement") is for Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and its subsidiaries (collectively the "Group") to comply with the Banking (Disclosure) Rules ("BDR") (Cap. 155M) and Part 6 of the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules, and does not constitute statutory financial statements.

While the Regulatory Disclosure Statement is not required to be subject to external audit, the statement has been reviewed and verified in accordance with the Group's governance processes over financial reporting and policies on disclosures.

Except where indicated otherwise, the financial information contained in this Statement has been prepared on the basis of regulatory scope of consolidation specified by the Hong Kong Monetary Authority ("HKMA") to the Bank.

2. Key Prudential Ratios and Metrics

a. Key Prudential Ratios (KM1)

		(HK\$'000)				
		(a)	(b)	(c)	(d)	(e)
		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	131,837,881	130,210,763	128,432,224	126,780,371	124,812,511
2 & 2a	Tier 1	159,555,180	157,734,112	155,943,551	154,537,096	152,319,241
3 & 3a	Total capital	167,142,457	165,204,362	163,367,941	161,950,523	159,157,389
RWA (amount)						
4	Total RWA	612,961,332	594,181,908	594,481,610	589,547,928	599,814,465
4a	Total RWA (pre-floor)	612,961,332	594,181,908	594,481,610	589,547,928	599,814,465
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	21.51%	21.91%	21.60%	21.50%	20.81%
5b	CET1 ratio (%) (pre-floor ratio)	21.51%	21.91%	21.60%	21.50%	20.81%
6 & 6a	Tier 1 ratio (%)	26.03%	26.55%	26.23%	26.21%	25.39%
6b	Tier 1 ratio (%) (pre-floor ratio)	26.03%	26.55%	26.23%	26.21%	25.39%
7 & 7a	Total capital ratio (%)	27.27%	27.80%	27.48%	27.47%	26.53%
7b	Total capital ratio (%) (pre-floor ratio)	27.27%	27.80%	27.48%	27.47%	26.53%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.38%	0.37%	0.37%	0.37%	0.35%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total AI-specific CET1 buffer requirements (%)	3.88%	3.87%	3.87%	3.87%	3.85%
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.01%	17.41%	17.10%	17.00%	16.31%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	1,143,922,315	1,115,916,815	1,109,525,823	1,151,008,261	1,109,501,542
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a & 14b	LR (%)	13.95%	14.13%	14.05%	13.43%	13.73%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	-	-	-	-	-

a. Key Prudential Ratios (KM1) (continued)

		(HK\$'000)				
		(a)	(b)	(c)	(d)	(e)
		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)						
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	196,073,151	185,563,376	212,562,114	238,994,174	206,508,501
16	Total net cash outflows	139,745,664	116,642,709	134,584,052	145,328,902	109,988,243
17	LCR (%)	141.09%	160.29%	158.28%	164.84%	188.67%
	Applicable to category 2 institutions only:					
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)						
	Applicable to category 1 institutions only:					
18	Total available stable funding	620,632,131	593,624,622	600,387,916	628,776,580	621,249,681
19	Total required stable funding	490,658,019	478,099,026	475,134,468	476,371,556	478,571,332
20	NSFR (%)	126.49%	124.16%	126.36%	131.99%	129.81%
	Applicable to category 2A institutions only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

b. Key Metrics – LAC Requirements for the Group (at LAC Consolidation Group Level)
(KM2(A))

		(HK\$'000)				
		(a)	(b)	(c)	(d)	(e)
		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	176,940,957	174,934,300	173,093,629	171,762,961	168,881,452
2	Risk-weighted amount under the LAC Rules	612,961,332	594,181,908	594,481,610	589,547,928	599,814,465
3	Internal LAC risk-weighted ratio	28.87%	29.44%	29.12%	29.13%	28.16%
4	Exposure measure under the LAC Rules	1,143,922,315	1,115,916,815	1,109,525,823	1,151,008,261	1,109,501,542
5	Internal LAC leverage ratio	15.47%	15.68%	15.60%	14.92%	15.22%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?(Note 1)	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?(Note 1)	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied (Note 1)	N/A	N/A	N/A	N/A	N/A

Note 1: The subordination exemptions in the antepenultimate and penultimate paragraphs of Section 11 of the Financial Stability Board (“FSB”) Total Loss Absorbing Capacity (“TLAC”) Term Sheet do not apply in Hong Kong under the Loss Absorbing Capacity (“LAC”) Rules.

c. Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level) (KM2(B))

		(HK\$ Million)				
		(a)	(b)	(c)	(d)	(e)
		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Of the non-HK resolution entity at resolution group level (Note 1)						
1	External loss-absorbing capacity available	7,011,208	6,763,493	6,584,800	6,538,550	6,217,475
2	Total risk-weighted amount under the relevant non-HK LAC regime	33,531,125	31,502,136	30,591,800	29,422,894	28,475,063
3	External loss-absorbing capacity as a percentage of risk-weighted amount	20.91%	21.47%	21.52%	22.22%	21.83%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	66,349,015	62,666,718	60,390,813	59,874,288	57,559,077
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	10.57%	10.79%	10.90%	10.92%	10.80%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	N/A	N/A	N/A	N/A	N/A

Note 1: Starting from January 1, 2025, Mainland China has implemented TLAC regulatory requirements. Therefore, the values in rows 1 to 5 are reported based on the actual total loss-absorbing capacity, risk-weighted assets, and exposure measure of non-Hong Kong resolution entities.

3. Overview of Risk Management and RWA
 Overview of Risk-Weighted Amount ("RWA") (OV1)

		(HK\$'000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31/03/2026	31/12/2025	31/03/2026
1	Credit risk for non-securitization exposures	562,053,251	540,335,596	44,964,260
2	Of which STC approach	562,053,251	540,335,596	44,964,260
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	9,864,126	13,113,332	789,130
7	Of which SA-CCR approach	4,078,029	6,346,170	326,242
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	N/A	N/A	N/A
9	Of which others	5,786,097	6,767,162	462,888
10	CVA risk	2,213,700	3,003,263	177,096
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	3,278,294	12,606,166	262,264
13	CIS exposures – mandate-based approach	N/A	N/A	N/A
14	CIS exposures – fall-back approach	N/A	N/A	N/A
14a	CIS exposures – combination of approaches	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-

Overview of Risk-Weighted Amount ("RWA") (OV1) (continued)

		(HK\$'000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31/03/2026	31/12/2025	31/03/2026
20	Market risk	19,180,813	9,052,825	1,534,465
21	Of which STM approach	19,180,813	9,052,825	1,534,465
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	N/A	N/A	N/A
24	Operational risk	14,653,638	14,329,925	1,172,291
24a	Sovereign concentration risk	N/A	N/A	N/A
25	Amounts below the thresholds for deduction (subject to 250% RW)	2,169,985	2,193,276	173,599
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	452,475	452,475	36,198
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	452,475	452,475	36,198
29	Total	612,961,332	594,181,908	49,036,907

Overview of Risk-Weighted Amount ("RWA") (OV1) (continued)

In the first quarter of 2026, RWA of the Group amounts to HKD 612.961 billion, which is an increase of HKD 18.779 billion or 3.16% compared to the fourth quarter in 2025. The decline in Securities Financing Transactions (SFTs) reduced risk-weighted amounts under the 'Of which SA-CCR approach' and 'Of which others' categories by HKD 2.268 billion or 35.74% and HKD 981 million or 14.50%, respectively. Due to the maturity of derivative positions at Chinese Mercantile Bank in the first quarter, the RWA for 'CVA risk' decreased by HKD 790 million, a reduction of 26.29%. Meanwhile, the RWA of the Collective Investment Scheme (CIS) decreased by HKD 9.328 billion, a reduction of 74.00%, from the previous quarter, mainly due to the exit from investment projects under the fund. The RWA for market risk increased by HKD 10.128 billion, a rise of 111.87%, primarily due to the structural adjustment of the bond investment portfolio, changes in allocation ratios, coupled with a significant increase in offshore Renminbi (CNH) foreign exchange exposure.

The Group is in compliance with the Banking (Capital) (Amendment) Rules 2023 to calculate RWA since January 1st, 2025. The Group adopts the standardized (credit risk) approach ("STC") for the non-securitization credit risk RWA (including equity exposure and CIS exposure) calculation, and adopts SA-CCR approach for the calculation of counterparty credit risk exposure arising from the Bank's derivatives contracts and default risk exposure from derivatives cleared through central counterparty ("CCP"), which is implemented in the counterparty credit risk RWA calculation, and adopts simplified basic credit valuation adjustment ("CVA") method for the CVA risk RWA calculation, and adopts the standardized (market risk) approach ("STM") for the market risk RWA calculation, and adopts the standardized approach ("STC") for the operational risk RWA calculation.

4. Leverage Ratio

Leverage Ratio (LR2)

		(a)	(b)
		(HK\$'000)	
		31/03/2026	31/12/2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	991,858,886	946,781,968
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(217,056)	(160,505)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(9,673,499)	(11,427,519)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,918,673)	(1,881,764)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	980,049,658	933,312,180
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,431,901	7,613,316
9	Add-on amounts for PFE associated with all derivative contracts	17,853,263	14,985,102
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	21,285,164	22,598,418
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	47,905,443	51,334,667
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	(6,356,371)	(4,344,502)
16	CCR exposure for SFT assets	21,050,885	27,010,664
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	62,599,957	74,000,829
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	398,843,880	403,783,308
20	Less: Adjustments for conversion to credit equivalent amounts	(318,382,518)	(317,350,284)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(473,826)	(427,636)
22	Off-balance sheet items (sum of rows 19 to 21)	79,987,536	86,005,388
Capital and total exposures			
23	Tier 1 capital	159,555,180	157,734,112
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,143,922,315	1,115,916,815

Leverage Ratio (LR2) (continued)

		(a)	(b)
		(HK\$'000)	
		31/03/2026	31/12/2025
Leverage ratio			
25 & 25a	Leverage ratio	13.95%	14.13%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	51,881,384	49,275,745
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	41,549,072	46,990,165
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	1,154,254,627	1,118,202,395
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	13.82%	14.11%

Leverage Ratio (LR2) (continued)

Item 3:

Due to changes in the clearing settlement account balance, deductions of receivables assets for cash variation margin provided under derivative contracts increased by HKD 57 million, or an increase of 35.23% compared to last quarter.

Item 8:

The replacement cost associated with all derivative contracts decreased by HKD 4,181 million or a decrease of 54.92% compared to last quarter due to fair value change of derivative contracts.

Item 16:

CCR exposure for SFT assets decreased by HKD 5,960 million or a decrease of 22.06% compared to last quarter due to decline in repo-style transactions.

5. Liquidity

Liquidity Coverage Ratio – for Category 1 Institution (LIQ1)

Number of data points used in calculating the average value of the LCR and related components set out in this template: (73)		(HK\$'000)	
		(a)	(b)
Basis of disclosure: consolidated		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		196,073,151
B. Cash outflows			
2	Retail deposits and small business funding, of which:	231,064,702	21,901,525
3	<i>Stable retail deposits and stable small business funding</i>	17,250,372	520,092
4	<i>Less stable retail deposits and less stable small business funding</i>	213,814,330	21,381,433
4a	<i>Retail term deposits and small business term funding</i>	-	-
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	360,583,864	196,818,626
6	<i>Operational deposits</i>	30,794	7,346
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	360,553,069	196,811,279
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	1	1
9	Secured funding transactions (including securities swap transactions)		14,860
10	Additional requirements, of which:	92,361,185	14,464,111
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	5,668,900	5,355,115
12	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	-	-
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	86,692,285	9,108,996
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	13,100,615	13,100,615
15	Other contingent funding obligations (whether contractual or non-contractual)	508,401,300	3,118,858
16	Total Cash Outflows		249,418,595
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	37,640,666	24,422,203
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	110,619,856	74,578,617
19	Other cash inflows	67,677,824	10,672,111
20	Total Cash Inflows	215,938,346	109,672,931
D. Liquidity Coverage Ratio			Adjusted value
21	Total HQLA		196,073,151

Liquidity Coverage Ratio – for Category 1 Institution (LIQ1) (continued)

Number of data points used in calculating the average value of the LCR and related components set out in this template: (73)		(HK\$'000)	
		(a)	(b)
Basis of disclosure: consolidated		Unweighted value (average)	Weighted value (average)
22	Total Net Cash Outflows		139,745,664
23	LCR (%)		141.09%

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (“LCR”) throughout the first quarter of 2026 meets the regulatory requirement and maintains at a safe level.

The average LCR as of the first quarter of 2026 decreased by 19.20% compared to that as of the fourth quarter of 2025. Such decrease was mainly due to the increase of total net cash outflows by HKD 23.1 billion resulting from the maturing impact from various kinds of asset and liability, which was partially net off by the increase of HQLA by HKD 10.5 billion.

(i) Main drivers of LCR results

The change in the Bank’s LCR was mainly due to the changes in HQLA position, as well as the maturing impacts from various kinds of assets and liabilities which impacts the net cash outflows.

(ii) Composition of HQLA

The Bank holds a portfolio of unencumbered HQLA which can be readily liquidated to meet cash flow obligations under stress scenarios, as defined in the LCR rules. These liquid assets consist primarily of Level 1 HQLA, such as the Hong Kong Exchange Fund Bills and Notes as well as other government debt securities, supplemented by Level 2A and 2B HQLA, such as bonds issued by highly rated corporate issuers.

Liquidity Coverage Ratio – for Category 1 Institution (LIQ1) (continued)

(iii) Concentration of funding sources

The Bank maintains a diversified funding base composed mainly by retail and corporate customer deposits, supplemented by wholesale funding including but not limited to issuance of certificates of deposit and term debts. Short-term interbank money market borrowing is also used from time to time to meet temporary funding needs. The Bank continues to expand and diversify its deposit base, and to increase the proportion of stable deposits in its overall funding pool.

(iv) Derivative exposures

The Bank closely monitors all its exchange traded and over-the-counter derivative exposures arising from customer transactions and their corresponding hedging activities. Such derivative contracts comprise mainly of foreign exchange forwards, interest rate and cross currency swaps. Collateral may be required to be posted to counterparties depending on the marked-to-market of the derivative contracts.

(v) Currency mismatch

The fundings of the Bank are mainly customer deposits and capital denominated in HKD. To meet customer loan demand, the Bank swaps surplus HKD funding into USD and other foreign currencies. This represents the major currency mismatch of the Bank.

On the other hand, the Bank covers its HKD mismatch by holding HQLA denominated in USD when necessary. This is in line with the LCR alternative liquidity approach option elected by the HKMA.

(vi) Centralization of liquidity management

The Bank has a wholly owned subsidiary in Mainland China, Chinese Mercantile Bank (“CMB”), which has set up its own liquidity risk management policy and managed liquidity risk in accordance with its local regulatory requirements. CMB calculates its own LCR, which would then be consolidated with the Bank’s LCR to reflect the liquidity position on a Group basis.

Liquidity Coverage Ratio – for Category 1 Institution (LIQ1) (continued)

(vii) Approach to liquidity risk management

The Bank has established a comprehensive liquidity risk management framework in accordance with the HKMA requirements and Basel Committee on Banking Supervision guidance. The Board is ultimately responsible for liquidity risk management, with the support from the Risk Management Committee of Board of Directors, senior management committees including the Risk Management and Internal Control Committee and the Asset and Liability Committee. Policies and procedures are in place, with properly approved limits and indicators in order to identify, measure and monitor liquidity risk. Stress tests are conducted regularly, and the Bank has readied the Contingency Funding Plan with detailed procedures in dealing with a potential liquidity crisis.