



# **Bank of China Limited**

## **2024 Q3 Pillar 3 Disclosure Report**

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# 1 Introduction

## 1.1 Basis of Disclosure

The Report is prepared and disclosed in accordance with the *Capital Rules for Commercial Banks (J.J.Z.J.L [2023] No. 4)* issued by the National Financial Regulatory Administration (“NFRA”), and other relevant provisions.

The Group has been approved to implement the advanced capital measurement approaches in April 2014. For the Bank’s Head Office, domestic branches and BOCHK, Foundation Internal Rating-Based (FIRB) approach is adopted for general corporates and small or medium-sized entities (SMEs) credit risk exposures, while Advanced Internal Rating-Based (AIRB) approach is adopted for retail residential mortgages, qualifying revolving retail exposures (QRRE) as well as other retail risk exposures. Standardised approach is adopted for other types of credit risk exposures and all credit risk exposures of other consolidated institutions.

## 1.2 Disclosure Statement

The Report is prepared in accordance with the *Capital Rules for Commercial Banks*, rather than financial accounting standards. Therefore, some information in the Report may not be directly comparable to the financial information in the financial reports from the same period. The terms the “Group” as used in the Report refer to all branches of Bank of China, both domestically and internationally, as well as its directly or indirectly invested financial institutions as defined in the *Capital Rules for Commercial Banks*.

The Group has established a robust governance structure for pillar 3 regulatory capital disclosure, which is approved by the Board of Directors and implemented by the Senior Management through effective internal control processes. This ensures a thorough review of information disclosure content and the authenticity and reliability of disclosed information.

## 2 Overview of risk management, key prudential metrics and RWA

### 2.1 KM1: Key metrics (at consolidated group level)

Amounts in millions of Renminbi (except percentages)

|                                                                   | a                                                                                        | b                        | c                         |                   |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------|---------------------------|-------------------|
|                                                                   | As at<br>30 September<br>2024                                                            | As at<br>30 June<br>2024 | As at<br>31 March<br>2024 |                   |
| <b>Available capital (amounts)</b>                                |                                                                                          |                          |                           |                   |
| 1                                                                 | Common Equity Tier 1 (CET1)                                                              | 2,294,231                | 2,229,811                 | 2,236,969         |
| 2                                                                 | Tier 1                                                                                   | 2,692,507                | 2,598,358                 | 2,605,342         |
| 3                                                                 | Total capital                                                                            | <u>3,566,515</u>         | <u>3,505,387</u>          | <u>3,446,552</u>  |
| <b>Risk-weighted assets (amounts)</b>                             |                                                                                          |                          |                           |                   |
| 4                                                                 | Total risk-weighted assets (RWA)                                                         | 18,756,339               | 18,539,055                | 18,607,150        |
| 4a                                                                | Total risk-weighted assets (pre-floor <sup>1</sup> )                                     | <u>18,756,339</u>        | <u>18,539,055</u>         | <u>18,607,150</u> |
| <b>Risk-based capital ratios as a percentage of RWA</b>           |                                                                                          |                          |                           |                   |
| 5                                                                 | CET1 ratio (%)                                                                           | 12.23%                   | 12.03%                    | 12.02%            |
| 5a                                                                | CET1 ratio (%) (pre-floor)                                                               | 12.23%                   | 12.03%                    | 12.02%            |
| 6                                                                 | Tier 1 ratio (%)                                                                         | 14.36%                   | 14.02%                    | 14.00%            |
| 6a                                                                | Tier 1 ratio (%) (pre-floor)                                                             | 14.36%                   | 14.02%                    | 14.00%            |
| 7                                                                 | Total capital ratio (%)                                                                  | 19.01%                   | 18.91%                    | 18.52%            |
| 7a                                                                | Total capital ratio (%) (pre-floor)                                                      | <u>19.01%</u>            | <u>18.91%</u>             | <u>18.52%</u>     |
| <b>Additional CET1 buffer requirements as a percentage of RWA</b> |                                                                                          |                          |                           |                   |
| 8                                                                 | Capital conservation buffer requirement (%)                                              | 2.50%                    | 2.50%                     | 2.50%             |
| 9                                                                 | Countercyclical buffer requirement (%)                                                   | 0.00%                    | 0.00%                     | 0.00%             |
| 10                                                                | G-SIB and/or D-SIB additional requirements <sup>2</sup> (%)                              | 1.50%                    | 1.50%                     | 1.50%             |
| 11                                                                | Total of bank CET1 specific buffer requirements (%)<br>(row 8 + row 9 + row 10)          | 4.00%                    | 4.00%                     | 4.00%             |
| 12                                                                | CET1 available after meeting the bank's minimum<br>capital requirements <sup>3</sup> (%) | <u>7.23%</u>             | <u>7.03%</u>              | <u>7.02%</u>      |
| <b>Leverage ratio</b>                                             |                                                                                          |                          |                           |                   |
| 13                                                                | Adjusted on- and off-balance sheet exposures                                             | 35,648,719               | 35,407,779                | 35,433,515        |
| 14                                                                | Leverage ratio (%)                                                                       | 7.55%                    | 7.34%                     | 7.35%             |
| 14a                                                               | Leverage ratio a <sup>4</sup> (%)                                                        | 7.55%                    | 7.34%                     | 7.35%             |
| 14b                                                               | Leverage ratio b <sup>5</sup> (%)                                                        | 7.55%                    | 7.37%                     | 7.35%             |
| 14c                                                               | Leverage ratio c <sup>6</sup> (%)                                                        | <u>7.55%</u>             | <u>7.37%</u>              | <u>7.35%</u>      |

|  | a            | b       | c        |
|--|--------------|---------|----------|
|  | As at        | As at   | As at    |
|  | 30 September | 30 June | 31 March |
|  | 2024         | 2024    | 2024     |

#### Liquidity Coverage Ratio (LCR)

|    |                                         |                |                |                |
|----|-----------------------------------------|----------------|----------------|----------------|
| 15 | Total high-quality liquid assets (HQLA) | 5,516,440      | 5,383,200      | 5,376,050      |
| 16 | Total net cash outflow                  | 4,088,510      | 3,901,221      | 3,933,944      |
| 17 | LCR <sup>7</sup> (%)                    | <u>134.96%</u> | <u>138.14%</u> | <u>136.90%</u> |

#### Net Stable Funding Ratio (NSFR)

|    |                                |                |                |                |
|----|--------------------------------|----------------|----------------|----------------|
| 18 | Total available stable funding | 22,274,649     | 21,981,118     | 22,182,957     |
| 19 | Total required stable funding  | 18,040,035     | 17,942,732     | 17,924,144     |
| 20 | NSFR <sup>8</sup> (%)          | <u>123.47%</u> | <u>122.51%</u> | <u>123.76%</u> |

#### Supplementary description:

- In Line 4a, “Total risk-weighted assets (pre-floor)” means that a commercial bank’s partial or all risk-weighted assets calculated by the advanced approach for capital measurement shall be no less than 72.5% of the total risk-weighted assets calculated by other approaches. As at September 30, 2024, the Group’s risk-weighted assets did not touch the capital floor;
- In Line 10, “G-SIB and/or D-SIB additional requirements” means that as at the end of the reporting period, the Group is classified as a D-SIB in bucket 4, subject to a 1% additional capital requirement; simultaneously, it is classified under bucket 2 among G-SIBs, subject to a 1.5% additional capital requirement. The additional capital requirement for the Group is determined to be 1.5% based on the higher of the two;
- In Line 12, “CET1 available after meeting the bank’s minimum capital requirements (%)” refers to the difference between Line 5 and the minimum requirement of 5% for CET1 ratio;
- In Line 14a, “Leverage ratio a” refers to the leverage ratio without considering the temporary exemption from required reserves (if applicable);
- In Line 14b, “Leverage ratio b” refers to the leverage ratio calculated by considering the temporary exemption from required reserves (if applicable) and using the simple arithmetic average of the daily balance of securities financing transactions in last quarter;
- In Line 14c, “Leverage ratio c” refers to the leverage ratio calculated without considering the temporary exemption from required reserves (if applicable) but using the simple arithmetic average of the daily balance of securities financing transactions in last quarter;
- In Line 17, “LCR” are the daily average ratio of current quarter;
- In Line 20, “NSFR” are the ending values of each quarter.

## 2.2 OV1: Overview of RWA

|    |                                                                                                                                                                                         | Amounts in millions of Renminbi |            |                              |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------|------------------------------|
|    |                                                                                                                                                                                         | a                               | b          | c                            |
|    |                                                                                                                                                                                         | RWA                             |            | Minimum capital requirements |
|    |                                                                                                                                                                                         | As at                           | As at      | As at                        |
|    |                                                                                                                                                                                         | 30 September                    | 30 June    | 30 September                 |
|    |                                                                                                                                                                                         | 2024                            | 2024       | 2024                         |
| 1  | Credit risk                                                                                                                                                                             | 17,274,145                      | 17,070,568 | 1,381,932                    |
| 2  | Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, equity investments in funds in banking book and securitisation exposures in banking book), of which: |                                 |            |                              |
|    |                                                                                                                                                                                         | 16,999,599                      | 16,767,597 | 1,359,968                    |
| 3  | Standardised approach (SA), of which:                                                                                                                                                   | 6,404,461                       | 6,210,079  | 512,358                      |
| 4  | Unsettled securities, commodities, and foreign exchange transactions                                                                                                                    | 2                               | –          | –                            |
| 5  | Amounts below the thresholds for deduction                                                                                                                                              | 265,402                         | 252,111    | 21,232                       |
| 6  | Foundation internal ratings-based (F-IRB) approach                                                                                                                                      | 8,865,355                       | 8,836,714  | 709,228                      |
| 7  | Supervisory slotting approach                                                                                                                                                           | 2,861                           | 2,637      | 228                          |
| 8  | Advanced internal ratings-based (A-IRB) approach                                                                                                                                        | 1,726,922                       | 1,718,167  | 138,154                      |
| 9  | Counterparty credit risk, of which:                                                                                                                                                     | 103,912                         | 113,128    | 8,313                        |
| 10 | Standardised approach for counterparty credit risk                                                                                                                                      | 103,912                         | 113,128    | 8,313                        |
| 11 | CEM                                                                                                                                                                                     | –                               | –          | –                            |
| 12 | Other CCR                                                                                                                                                                               | –                               | –          | –                            |
| 13 | Credit valuation adjustment (CVA)                                                                                                                                                       | 31,561                          | 33,054     | 2,525                        |
| 14 | Equity investments in funds in banking book, of which:                                                                                                                                  | 124,797                         | 140,760    | 9,984                        |
| 15 | Look-through approach                                                                                                                                                                   | 35,298                          | 40,693     | 2,824                        |
| 16 | Mandate-based approach                                                                                                                                                                  | 89,499                          | 83,044     | 7,160                        |
| 17 | 1250% Risk weight                                                                                                                                                                       | –                               | 17,023     | –                            |
| 18 | Securitisation exposures in banking book, of which:                                                                                                                                     | 14,276                          | 16,029     | 1,142                        |
| 19 | Securitisation IRB approach (SEC-IRBA)                                                                                                                                                  | –                               | –          | –                            |
| 20 | Securitisation external ratings-based approach (SEC-ERBA) <sup>1</sup>                                                                                                                  | 14,276                          | 16,029     | 1,142                        |
| 21 | Securitisation standardised approach (SEC-SA)                                                                                                                                           | –                               | –          | –                            |

|           | a                                                               | b                        | c                             |                         |
|-----------|-----------------------------------------------------------------|--------------------------|-------------------------------|-------------------------|
|           | RWA                                                             |                          | Minimum capital requirements  |                         |
|           | As at<br>30 September<br>2024                                   | As at<br>30 June<br>2024 | As at<br>30 September<br>2024 |                         |
| 22        | Market risk, of which:                                          | 237,493                  | 223,786                       | 18,999                  |
| 23        | Standardised approach (SA)                                      | 237,493                  | 223,786                       | 18,999                  |
| 24        | Internal model approach (IMA)                                   | -                        | -                             | -                       |
| 25        | Simplified standard approach                                    | -                        | -                             | -                       |
| 26        | Capital charge for switch between trading book and banking book | -                        | -                             | -                       |
| 27        | Operational risk                                                | 1,244,701                | 1,244,701                     | 99,576                  |
| 28        | Floor adjustment                                                | -                        | -                             | -                       |
| <b>29</b> | <b>Total</b>                                                    | <b><u>18,756,339</u></b> | <b><u>18,539,055</u></b>      | <b><u>1,500,507</u></b> |

Supplementary description:

1. In Line 20, securitisation exposures applied 1,250% risk weight are included.

### **3 Macro-Prudential Supervision Measures**

For information on our global systemically important banks (G-SIBs) indicators, please visit Bank of China's official website ([www.boc.cn](http://www.boc.cn)) and navigate to Investor Relations > Financial Reports.



## 4 Leverage ratio

### 4.1 LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

Amounts in millions of Renminbi

|                                                                                                                  | <b>a</b>                        |
|------------------------------------------------------------------------------------------------------------------|---------------------------------|
|                                                                                                                  | <b>As at</b>                    |
|                                                                                                                  | <b>30 September</b>             |
|                                                                                                                  | <b>2024</b>                     |
| 1 Total consolidated assets                                                                                      | 34,068,988                      |
| 2 Adjustments that are consolidated for accounting purposes<br>but outside the scope of regulatory consolidation | (545,600)                       |
| 3 Adjustment for fiduciary assets                                                                                | –                               |
| 4 Adjustments for derivative financial instruments                                                               | 152,603                         |
| 5 Adjustment for securities financing transactions                                                               | 1,465                           |
| 6 Adjustment for off-balance sheet exposures                                                                     | 1,992,896                       |
| 7 Adjustment for securitised exposures                                                                           | –                               |
| 8 Adjustments for regular-way purchases and sales of<br>financial assets                                         | –                               |
| 9 Adjustments for eligible cash pooling transactions                                                             | –                               |
| 10 Adjustments for temporary exemption of central bank<br>reserves (if applicable)                               | –                               |
| 11 Adjustments for prudent valuation adjustments and provisions                                                  | –                               |
| 12 Other adjustments                                                                                             | (21,633)                        |
| <b>13 Adjusted on- and off-balance sheet exposures</b>                                                           | <b><u><u>35,648,719</u></u></b> |

## 4.2 LR2: Leverage ratio common disclosure template

Amounts in millions of Renminbi (except percentages)

|                                                   | a                                                                                                                                        | b                 |                   |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
|                                                   | As at                                                                                                                                    | As at             |                   |
|                                                   | 30 September                                                                                                                             | 30 June           |                   |
|                                                   | 2024                                                                                                                                     | 2024              |                   |
| <b>On-balance sheet exposures</b>                 |                                                                                                                                          |                   |                   |
| 1                                                 | On-balance sheet assets (excluding derivatives and securities financing transactions (SFTs))                                             | 33,547,878        | 33,206,994        |
| 2                                                 | Less: Provisions associated with on-balance sheet exposures                                                                              | (557,367)         | (547,570)         |
| 3                                                 | Less: Tier 1 capital deductions                                                                                                          | (21,633)          | (21,517)          |
| 4                                                 | <b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>                                                                 | <b>32,968,878</b> | <b>32,637,907</b> |
| <b>Derivative exposures</b>                       |                                                                                                                                          |                   |                   |
| 5                                                 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin and/or with bilateral netting) | 78,469            | 96,376            |
| 6                                                 | Add-on amounts for potential future exposure associated with all derivatives transactions                                                | 206,254           | 223,150           |
| 7                                                 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets                                                | -                 | -                 |
| 8                                                 | Less: Deductions of receivable assets for cash variation margin provided in derivatives transactions                                     | -                 | (372)             |
| 9                                                 | Less: Exempted CCP leg of client-cleared trade exposures                                                                                 | -                 | -                 |
| 10                                                | Adjusted effective notional amount of written credit derivatives                                                                         | -                 | -                 |
| 11                                                | Less: Deductible amounts for written credit derivatives                                                                                  | -                 | -                 |
| 12                                                | <b>Total derivative exposures</b>                                                                                                        | <b>284,723</b>    | <b>319,154</b>    |
| <b>Securities financing transaction exposures</b> |                                                                                                                                          |                   |                   |
| 13                                                | Accounting balance for SFT assets                                                                                                        | 400,757           | 560,579           |
| 14                                                | Less: Deducted amounts for SFT assets                                                                                                    | -                 | -                 |
| 15                                                | Counterparty credit risk exposure for SFT assets                                                                                         | 1,465             | 1,085             |
| 16                                                | Agent transaction exposures                                                                                                              | -                 | -                 |
| 17                                                | <b>Total securities financing transaction exposures</b>                                                                                  | <b>402,222</b>    | <b>561,664</b>    |
| <b>Other off-balance sheet exposures</b>          |                                                                                                                                          |                   |                   |
| 18                                                | Off-balance sheet exposure at gross notional amount                                                                                      | 7,718,184         | 7,436,954         |
| 19                                                | Less: Adjustments for conversion to credit equivalent amounts                                                                            | (5,704,427)       | (5,527,245)       |
| 20                                                | Less: Provisions associated with off-balance sheet exposures                                                                             | (20,861)          | (20,655)          |
| 21                                                | <b>Adjusted off-balance sheet exposures</b>                                                                                              | <b>1,992,896</b>  | <b>1,889,054</b>  |

|                                                                 | <b>a</b>            | <b>b</b>          |
|-----------------------------------------------------------------|---------------------|-------------------|
|                                                                 | <b>As at</b>        | <b>As at</b>      |
|                                                                 | <b>30 September</b> | <b>30 June</b>    |
|                                                                 | <b>2024</b>         | <b>2024</b>       |
| <b>Capital and total exposures</b>                              |                     |                   |
| 22 Tier 1 capital                                               | 2,692,507           | 2,598,358         |
| 23 Adjusted on- and off-balance sheet exposures                 | <u>35,648,719</u>   | <u>35,407,779</u> |
| <b>Leverage ratio</b>                                           |                     |                   |
| 24 Leverage ratio                                               | 7.55%               | 7.34%             |
| 24a Leverage ratio a                                            | 7.55%               | 7.34%             |
| 25 National minimum leverage ratio requirement                  | 4.00%               | 4.00%             |
| 26 Applicable leverage buffers                                  | <u>0.75%</u>        | <u>0.75%</u>      |
| <b>Disclosure of mean values</b>                                |                     |                   |
| 27 Mean value of gross SFT assets                               | 424,193             | 386,069           |
| 27a Quarter-end value of gross SFT assets                       | 400,757             | 560,579           |
| 28 Adjusted on- and off-balance sheet exposures a <sup>1</sup>  | 35,672,155          | 35,233,269        |
| 28a Adjusted on- and off-balance sheet exposures b <sup>2</sup> | 35,672,155          | 35,233,269        |
| 29 Leverage ratio b                                             | 7.55%               | 7.37%             |
| 29a Leverage ratio c                                            | <u>7.55%</u>        | <u>7.37%</u>      |

Supplementary description:

1. In Line 28, “Adjusted on- and off-balance sheet exposures a” refers to the balance of adjusted on- and off-balance-sheet assets calculated by considering the temporary exemption from required reserves (if any) and using the simple arithmetic average of the daily balance of securities financing transactions;
2. In Line 28a, “Adjusted on- and off-balance sheet exposures b” refers to the balance of adjusted on- and off-balance-sheet assets calculated without considering the temporary exemption from required reserves (if any) but using the simple arithmetic average of the daily balance of securities financing transactions.

## 5 Liquidity

### 5.1 LIQ1: Liquidity Coverage Ratio (LCR)

According to the *Disclosure Rules on Liquidity Coverage Ratio of Commercial Banks*, the Group disclosed the information of liquidity coverage ratio (“LCR”)<sup>1</sup> as follows.

#### Regulatory requirements of liquidity coverage ratio

As stipulated by the Rules on Liquidity Risk Management of Commercial Banks issued by NFRA, the minimum regulatory requirement of LCR is 100%.

#### The Group’s liquidity coverage ratio

Since 2017, the Group measured the LCR on a day-to-day consolidated basis. In the third quarter of 2024, the Group measured a total of 92-days of LCR on this basis, with average ratio<sup>2</sup> standing at 134.96%, representing a decrease of 3.18 percentage points over the previous quarter, which was primarily due to the increase in the net cash outflows.

|                      | 2024                       |                       |                        | 2023                      |
|----------------------|----------------------------|-----------------------|------------------------|---------------------------|
|                      | Quarter ended 30 September | Quarter ended 30 June | Quarter ended 31 March | Quarter ended 31 December |
| Average value of LCR | <u>134.96%</u>             | <u>138.14%</u>        | <u>136.90%</u>         | <u>135.30%</u>            |

The Group's average values of consolidated LCR individual line items in the third quarter of 2024 are as follows:

Amounts in millions of Renminbi (except percentages)

|                                   | a                                                                                         | b                                   |
|-----------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------|
|                                   | <b>The third quarter of 2024</b>                                                          |                                     |
|                                   | <b>Total<br/>unweighted<br/>value</b>                                                     | <b>Total<br/>weighted<br/>value</b> |
| <b>High-quality liquid assets</b> |                                                                                           |                                     |
| 1                                 | Total high-quality liquid assets (HQLA)                                                   | 5,516,440                           |
| <b>Cash outflows</b>              |                                                                                           |                                     |
| 2                                 | Retail deposits and deposits from small business customers,<br>of which:                  | 836,595                             |
| 3                                 | Stable deposits                                                                           | 317,149                             |
| 4                                 | Less stable deposits                                                                      | 519,446                             |
| 5                                 | Unsecured wholesale funding, of which:                                                    | 4,616,376                           |
| 6                                 | Operational deposits (excluding those generated from<br>correspondent banking activities) | 1,212,248                           |
| 7                                 | Non-operational deposits (all counterparties)                                             | 3,378,169                           |
| 8                                 | Unsecured debts                                                                           | 25,959                              |
| 9                                 | Secured funding                                                                           | 3,449                               |
| 10                                | Additional requirements, of which:                                                        | 2,874,720                           |
| 11                                | Outflows related to derivative exposures and other collateral<br>requirements             | 2,766,750                           |
| 12                                | Outflows related to loss of funding on debt products                                      | 17                                  |
| 13                                | Credit and liquidity facilities                                                           | 107,953                             |
| 14                                | Other contractual funding obligations                                                     | 90,785                              |
| 15                                | Other contingent funding obligations                                                      | 113,310                             |
| <b>16</b>                         | <b>Total cash outflows</b>                                                                | <b>8,535,235</b>                    |
| <b>Cash inflows</b>               |                                                                                           |                                     |
| 17                                | Secured lending (Includes reverse repos and securities borrowing)                         | 334,423                             |
| 18                                | Inflows from fully performing exposures                                                   | 1,295,574                           |
| 19                                | Other cash inflows                                                                        | 2,816,728                           |
| <b>20</b>                         | <b>Total cash inflows</b>                                                                 | <b>4,446,725</b>                    |
|                                   |                                                                                           | <b>Adjusted value</b>               |
| 21                                | Total HQLA                                                                                | 5,516,440                           |
| 22                                | Total net cash outflows                                                                   | 4,088,510                           |
| 23                                | Liquidity Coverage Ratio (%)                                                              | 134.96%                             |

Supplementary description:

1. The LCR aims to ensure that commercial banks have sufficient HQLA that can be converted into cash to meet the liquidity requirements for at least thirty days under stress scenarios determined by the NFRA.
2. The average of LCR and the averages of all related individual items are the day-end simple arithmetic averages of figures over each quarter.