

UNION BANK OF INDIA HONG KONG BRANCH
Liquidity Information Disclosure

As on 31.03.2015

Average liquidity ratio (LR)	31.12.2014	31.12.2013
(April to December)	(9 months)	(9 months)
	<u>75.80%</u>	<u>98.58%</u>

Average liquidity ratio (LR) is calculated as the simple average of each month's average liquidity ratio for the nine months of the financial year computed in accordance with the Fourth Schedule to the Banking Ordinance.

Average liquidity maintenance ratio (LMR)	31.03.2015
(January to March)	(3 months)
	<u>41.88%</u>

Average liquidity maintenance ratio (LMR) is calculated as the simple average of each month's average liquidity ratio for the last three months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露

截至2015年3月31日

平均流動資產比率(LR)	31.12.2014	31.12.2013
(四月至十二月)	(九個月)	(九個月)
	<u>75.80%</u>	<u>98.58%</u>

平均流動資產比率(LR)是根據(銀行業條例)附表4的規定計算,已按照結算期間九個月的每月平均流動資產比率以簡單平均法計算。

平均流動性維持比率(LMR)	31.03.2015
(一月至三月)	(三個月)
	<u>41.88%</u>

平均流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算,已按照結算期間三個月的每月平均流動性維持比率以簡單平均法計算。

UNION BANK OF INDIA HONG KONG BRANCH
Liquidity Information Disclosure

As on 30.09.2015

Average liquidity maintenance ratio (LMR) (April to September)	30.09.2015 (6 Months) 40.56%	30.09.2014 (6 Months) 82.13%
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Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the six months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露

截至2015年9月30日

平均當流動性維持比率(LMR) (四月至九月)	<u>30.09.2015</u> 六個月 40.56%	<u>30.09.2014</u> 六個月 82.13%
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平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間六個月的每月平均流動性維持比率以簡單平均法計算。

UNION BANK OF INDIA HONG KONG BRANCH
Liquidity Information Disclosure

As on 31.03.2016

Average Liquidity Ratio (LR)	Nine Months <u>ended 31.12.2014</u> 75.80%
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Average Liquidity Ratio is calculated as the simple average of each month's average liquidity ratio for the first nine months of the financial year computed in accordance with the Fourth Schedule to the Banking Ordinance.

Average liquidity maintenance ratio (LMR)	Twelve Months <u>ended 31.03.2016</u> 39.36%	Nine Months <u>ended 31.12.2015</u> 40.08%
Average liquidity maintenance ratio (LMR)	Three Months <u>ended 31.03.2016</u> 37.19%	Three Months <u>ended 31.03.2015</u> 41.88%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

Liquidity Maintenance ratio is effective from January 2015. As such, no comparative information for 12 months can be provided.

流動性資產披露

截至2016年3月31日

平均流動資產比率(LR)	九個月 <u>31.12.2014</u> 75.80%
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平均流動資產比率(LR)是根據(銀行業條例)附表4的規定計算,按照結算期間首九個月的每月平均流動資產比率以簡單平均法計算。

平均當流動性維持比率(LMR)	十二個月 <u>31.03.2016</u> 39.36%	九個月 <u>31.03.2015</u> 40.08%
平均當流動性維持比率(LMR)	三個月 <u>31.03.2016</u> 37.19%	三個月 <u>31.03.2015</u> 41.88%

平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算,按照結算期間十二個月的每月平均流動性維持比率以簡單平均法計算。

平均當流動性維持比率由2015年1月起採用,故並無過去同期十二個數據作比較。

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As on 30.09.2016

	<u>30.09.2016</u>	<u>30.09.2015</u>
Average liquidity maintenance ratio (LMR)	(6 Months)	(6 Months)
(April to September)	44.81%	40.56%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the six months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露
截至2016年9月30日

	<u>30.09.2016</u>	<u>30.09.2015</u>
平均當流動性維持比率(LMR)	六個月	六個月
(四月至九月)	44.81%	40.56%

平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間六個月的每月平均流動性維持比率以簡單平均法計算。

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As on 31.03.2017

Average liquidity maintenance ratio (LMR) (April 2016 to March 2017)	31.03.2017 (12 Months) 43.47%	31.03.2016 (12 Months) 39.36%
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Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露
截至2017年3月31日

平均當流動性維持比率(LMR) (2016年4月至2017年3月)	31.03.2017 (十二個月) 43.47%	31.03.2016 (十二個月) 39.36%
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平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間十二個月的每月平均流動性維持比率以簡單平均法計算。

UNION BANK OF INDIA HONG KONG BRANCH
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As on 30.09.2017

	<u>30.09.2017</u>	<u>30.09.2016</u>
Average liquidity maintenance ratio (LMR)	(6 Months)	(6 Months)
(April to September)	45.63%	44.81%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the six months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露

截至2017年9月30日

	<u>30.09.2017</u>	<u>30.09.2016</u>
平均當流動性維持比率(LMR)	六個月	六個月
(四月至九月)	45.63%	44.81%

平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間六個月的每月平均流動性維持比率以簡單平均法計算。

UNION BANK OF INDIA HONG KONG BRANCH
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As on 31.03.2018

Average liquidity maintenance ratio (LMR) (April 2017 to March 2018)	31.03.2018 (12 Months) 50.52%	31.03.2017 (12 Months) 43.47%
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Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

流動性資產披露

截至2018年3月31日

平均當流動性維持比率(LMR) (二零一七年四月至二零一八年三月)	31.03.2018 (十二個月) 50.52%	31.03.2017 (十二個月) 43.47%
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平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間十二個月的每月平均流動性維持比率以簡單平均法計算。