永隆銀行
WING LUNG BANK

Pillar 3 Disclosure – Liquidity Coverage Ratio

As at 31 December 2017

Liquidity Coverage Ratio

The following disclosures are made in accordance with Section 30A of the Banking (Disclosures) Rules issued by the Hong Kong Monetary Authority ("HKMA").

1. Liquidity Coverage Ratio for the fourth quarter of 2017

Liquidity Coverage Ratio Standard Disclosure Template

	Number of data points used in calculating the average value of the Liquidity Coverage Ratio (LCR) and related components set out in this Template for the quarter ending on 31 December 2017 : (3)	Currency: (HK$ Million)		
	Basis of disclosure: ~~consolidated~~ / unconsolidated / ~~Hong Kong office~~ (delete as appropriate)	UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	Mapping to relevant items in Liquidity Position Return (Form MA(BS)1E)
A. HIGH QUALITY LIQUID ASSETS				
1	Total high quality liquid assets (HQLA)		36,046	Part 2(I)A item 4 (- item 6 if applicable)
B. CASH OUTFLOWS				
2	Retail deposits and small business funding, of which:	126,368	9,680	Part 2(I)B itmes 1+2+3+4
3	Stable retail deposits and stable small business funding	4,585	229	Part 2(I)B sub-itmes 1(a) + 2(a) + 3(a) + 4(a)
4	Less stable retail deposits and less stable small business funding	67,228	6,723	Part 2(I)B sub-itmes 1(b) + 2(b) + 3(b) + 4(b)
5	Retail term deposits and small business term funding	54,555	2,728	Part 2(I)B sub-itmes 1(c)+2(c)+3(c)+4(c)
6	Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution, of which	60,875	39,543	
7	Operational deposits	0	0	Part 2(I)B sub-itmes 5(a) + 5(b)
8	Unsecured wholesale funding (other than small business funding) not covered in Row 7	60,118	38,786	Part 2(I)B sub-itmes 6(a)(i) + 6(a)(ii) + 6(b)
9	Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period	757	757	Part 2(I)B sub-itmes 7
10	Secured funding transactions (including securities swap transactions)		52	Part 2(I)B sub-itmes 8 + 9
11	Additional requirements, of which:	32,399	9,051	
12	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	513	513	Part 2(I)B sub-itmes 10 to 16
13	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	0	0	Part 2(I)B sub-itmes 17 + 18
14	Potential drawdown of undrawn committed faclities (including committed credit facilities and committed liquidity faclities)	31,886	8,538	Part 2(I)B sub-itmes 19
15	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	1,774	1,774	Part 2(I)B sub-itmes 20 + 22
16	Other contingent funding obligations (whether contractural or non -contractual)	29,166	787	Part 2(I)B sub-itmes 21
17	TOTAL CASH OUTFLOWS		60,887	Part 2(I)B sub-itmes 23
C. CASH INFLOWS				
18	Secured lending transactions (including securities swap transactions)	87	87	Part 2(I)C itmes 1 + 2 +3
19	Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions	28,097	20,444	Part 2(I)C itmes 4 + 8
20	Other cash inflows	16,637	16,144	Part 2(I)C itmes 5 + 6 + 7 + 9 + 10
21	TOTAL CASH INFLOWS	44,821	36,675	Part 2(I)C itmes 11
D. LIQUIDITY COVERAGE RATIO				
22	TOTAL HQLA		36,046	Part 2(I)A itmes 7
23	TOTAL NET CASH OUTFLOWS		24,212	Part 2(I)B itmes 23 - Part 2(I)C item 12
24	LCR (%)		150.24%	Part 2(I)D