Quarterly disclosure
季度披露

The Disclosure Statement for the quarter-ended 31 March 2020 has been prepared in pursuant to the relevant requirements of the Banking (Disclosure) Rules made under section 60A of the Banking Ordinance.
截至2020年3月31日止財政期間的披露聲明書是根據《銀行業條例》第60A條訂立的「銀行業(披露)規則」的相關規定編製。

For the quarter ended
季度結算至

<table>
<thead>
<tr>
<th></th>
<th>31-03-2020</th>
<th>31-12-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Liquidity Maintenance Ratio (&quot;LMR&quot;)</td>
<td>55.13%</td>
<td>58.81%</td>
</tr>
<tr>
<td>Average Core Funding Ratio (&quot;CFR&quot;)</td>
<td>168.11%</td>
<td>160.58%</td>
</tr>
</tbody>
</table>

The average LMR and CFR are calculated on the simple average of each month’s average corresponding ratio for the period.
平均流動性維持資金比率及核心資金比率是根據該時期每個月的相關平均比率的簡單平均數計算。

22nd May 2020
2020年5月22日