



INDIAN OVERSEAS BANK, HONG KONG

**Liquidity Information Disclosures
As on 30.09.2015**

Liquidity

	Six Months ended 30.09.2014
Average Liquidity Ratio	44.24%

Average Liquidity Ratio is calculated as the simple average of each month's average liquidity ratio for the first six months of the financial year computed in accordance with the Fourth Schedule of the Banking Ordinance.

	Six Months ended 30.09.2015
Average Liquidity Maintenance Ratio	92.21%

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

流動性

	截至 2014 年 9 月 30 日
	<u>止 6 個月</u>
平均流動資產比率	44.24%

平均流動資產比率是跟據《銀行業條例》附表 4 的規定計算，已按照結算期間六個月的每月平均流動資產比率以簡單平均法計算。

	截至 2015 年 9 月 30 日
	<u>6 個月期間</u>
平均流動資金維持比率	92.21%

平均流動資金維持率的計算公式為每個月的平均流動資金比率為財政年度計算，根據銀行體系流動性規則的前六個月的簡單平均值。

