



INDIAN OVERSEAS BANK, HONG KONG

Liquidity Information Disclosures

As on 31.03.2015

Liquidity

	Nine Months ended 31.12.2014	Nine Months ended 31.12.2013
Average Liquidity Ratio	75.63%	54.03%

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 of the Banking Ordinance.

	Three Months ended 31.03.2015
Average Liquidity Maintenance Ratio	149.49%

Average Liquidity Maintenance Ratio 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

	截至 2014 年 <u>12 月 31 日</u>	截至 2013 年 <u>12 月 31 日</u>
	<u>止 9 個月</u>	<u>止 9 個月</u>
平均流動資產比率	75.63%	54.03%

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

	截至 2015 年 3 月 31 日
	<u>3 個月期間</u>
平均流動資金維持比率	149.49%

平均流動資金維持比率是根據 <<銀行流動性規則 >> 規定計算，已按照結算期最後三個月的 的每月平均流動值比率以簡單平均法計算。

