

**Standard Bank (Mauritius) Ltd**
**Liquidity Coverage Ratio (LCR) Disclosure – Quarter Ending September 2018**

<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	156 632 690	154 627 039
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	132 627 048	25 438 969
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	132 627 048	25 438 969
5	Unsecured wholesale funding, of which:	831 744 172	510 561 399
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	831 744 172	510 561 399
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	119 174 357	19 553 684
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	3 684 023	3 684 023
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	115 490 334	15 869 661
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	31 775 940	1 588 797
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>1 115 321 518</b>	<b>557 142 850</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	469 585 330	467 310 239
19	Other cash inflows	-	-
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>469 585 330</b>	<b>467 310 239</b>
			TOTAL ADJUSTED VALUE
<b>21</b>	<b>TOTAL HQLA</b>		<b>154 627 039</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>		<b>139 285 712</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>111%</b>
<b>24</b>	<b>QUARTERLY AVERAGE OF DAILY HQLA<sup>2</sup></b>		<b>155 431 070</b>

<sup>1</sup> The quarterly average of monthly observations is based on July, August and September 2018 month end figures.

<sup>2</sup> The quarterly average of daily HQLA is based on close of day figures over the 02 July 2018 to 28 September 2018 period.