

**Standard Bank (Mauritius) Ltd**  
**Liquidity Coverage Ratio (LCR) Disclosure – Quarter Ending June 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)	157 221 385	154 554 339
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	112 379 788	21 166 774
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	112 379 788	21 166 774
5	Unsecured wholesale funding, of which:	929 704 571	495 725 616
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	929 704 571	495 725 616
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	38 905 216	9 652 942
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	4 759 207	4 759 207
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	34 146 009	4 893 734
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	89 820 903	4 491 045
16	<b>TOTAL CASH OUTFLOWS</b>	<b>1 170 810 478</b>	<b>531 036 376</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	484 298 972	481 984 297
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	<b>484 298 972</b>	<b>481 984 297</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>154 554 339</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>132 759 094</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>116%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA<sup>2</sup></b>		<b>153 678 887</b>

<sup>1</sup> The quarterly average of monthly observations is based on April, May and June 2018 month end figures.

<sup>2</sup> The quarterly average of daily HQLA is based on close of day figures over the 3 January 2018 to 30 March 2018 period.