

AXIS BANK LIMITED, HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

Liquidity

	Three Months ended 30.6.2018	Three Months ended 31.3.2018
Average Liquidity Maintenance Ratio	67.05%	72.28%

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

LIQUIDITY RISK MANAGEMENT

The Bank has established, in all material respects, the internal control system and procedures in accordance with the requirements set-out in the "Supervisory Policy Manual (LM2- Sound Systems and Controls for Liquidity Risk Management) issued by HKMA. The Risk Management Committee, comprising of the senior executives of the Hong Kong Branch is responsible for implementing the liquidity risk management strategy. Guidelines are issued by this Committee periodically for funding and contingency planning. The bank uses the cash flow projections / liquidity planning schedules which are prepared on a daily basis for liquidity management. The risk is tracked through maturity and cash flow mis-matches. Surplus or deficit at selected maturity dates, known as "Time buckets" is adopted as the standard tool for measuring liquidity risk. Limits on tolerance level of mis-matches have been set by the Bank and monitored regularly. Wholesale deposits and borrowings are also monitored on a daily basis. Stress tests of the cash flows are done on quarterly basis under different scenarios of adverse conditions viz. conditions particular to the Bank, general market conditions and the combined effects of both.

The Bank also calculates periodically various ratios with reference to the borrowings, wholesale deposits, commitments and derivative positions and these ratios are also used for monitoring and for liquidity management. In addition, the Bank has committed lines of credit available to it, which can be utilised at any time, without any notice. a portfolio of high class sovereign / quasi sovereign bonds and securities to form a liquidity buffer which provides a cushion to be utilised in case of liquidity needs. The Bank also has repurchase arrangements with two banks in place, which can provide liquidity, as and when required. Overall, the Bank has established sound liquidity policies and procedures for liquidity management and they are being adhered to strictly.

Declaration of Chief Executive Officer

We have prepared the liquidity disclosure statement of Axis Bank Limited , Hong Kong Branch for the quarter ended 31st March 2018 and 30 June 2018. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority under Section 103B of the BDAR 2018. To the best of my knowledge, the Disclosure Statement is not false or misleading.


Rachit Bhatia
Chief Executive , Axis Bank limited
Hong Kong





AXIS BANK LIMITED, 香港分行

財務資料披露聲明書

甲部 分行資料 (只適用於香港)

流動資產

	截至2018年6月30日 3個月期間	截至2018年3月31日 3個月期間
平均流動性維持比率	67.05%	72.28%

依據銀行業流動性規則，平均流動性維持比率是該財政年度 3個月之

流動資金風險管理

本分行已遵從香港金融管理局發出的監管政策手冊 (LM2穩健的流動資金風險管理系統及管控措施) 的要求，在主要的範疇內制定內部管控制度及程序。風險管理委員會負責執行流動資金風險管理策略，並定期發出有關融資及應急計劃的指引，成員包括香港分行的高級管理人員。本分行利用每日製作的現金流預測/流動資金計劃表管理流動資金。本分行根據到期日分析和現金流預測的不相稱程度為流動資金風險作出跟進，在某一到期日的順差或逆差("時間段")將被用作量度流動資金風險的標準。本分行訂立和定期監測不相稱程度的風險承受水平和限額，並每日監測批發存款及貸款的狀況，每季因應不同的最壞情況 (即是：對本行適用的情況，一般市場情況及結合兩者的情況) 為流動資金進行壓力測試。本分行亦會根據貸款、批發存款、貸款承諾及衍生工具狀況定期計算各項比率，而這些比率將用作監測和流動資金管理用途。另外，本分行的投資組合包括政府及半政府性質 (如國有企業) 的債券和證券，為流動資金需要作緩衝之用。本分行亦和兩間銀行訂立回購安排，在有需要時能提供流動資金。整體而言，本分行已就流

行政總裁聲明

我們已完成Axis Bank Limited香港分行2018年3月31日和2018年6月30日季度末之流動性披露報告。本分行披露的資料已完全遵從香港金融管理局跟據《銀行業條例》第103B條以發出的《銀行業 (披露) 規則》中的全部標準。本人確信本報表並無失實和誤導資料。誤導資料。



Rachit Bhatia

副行政總裁

Axis Bank Limited, 香港分行

Handwritten signature of Rachit Bhatia in blue ink.