

**INDIAN OVERSEAS BANK, HONG KONG BRANCH**  
**DISCLOSURE STATEMENT**

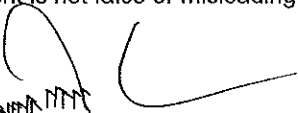
**Liquidity**

	Three Months ended 30.06.2018	Three Months ended 31.03.2018
Average Liquidity Maintenance Ratio	<u>107.46%</u>	<u>75.73%</u>

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.

**Declaration of Chief Executive Officer**

We have prepared the financial disclosure statement of Indian Overseas Bank, Hong Kong Branch for the quarter ended on 30 June, 2018. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority under Section 60A of the Banking Ordinance (Cap. 155). To the best of my knowledge, the Disclosure Statement is not false or misleading.

  
Naresh Kumar Parihar  
Chief Executive  
Indian Overseas Bank, Hong Kong

