

Financial Controls & Treasury Operations Manual

Balance Sheet & Liquidity Management

Purpose

To ensure disciplined financial management, balance sheet integrity, and liquidity safety.

1. Control Mechanisms

- Dual control and four-eyes principle for all transactions
- Reconciliation and exception reporting within 24 hours
- Treasury trading limits based on Board-approved risk appetite

2. Liquidity & Capital Management

- Liquidity Coverage Ratio (LCR) maintained above Basel III minimums
- Capital adequacy monitored monthly, reported quarterly
- Stress testing for severe but plausible scenarios

3. Asset & Liability Management (ALM)

- Daily monitoring of interest rate mismatches and liquidity gaps
- Use of approved instruments only (no speculative trading)
- Treasury audit every quarter