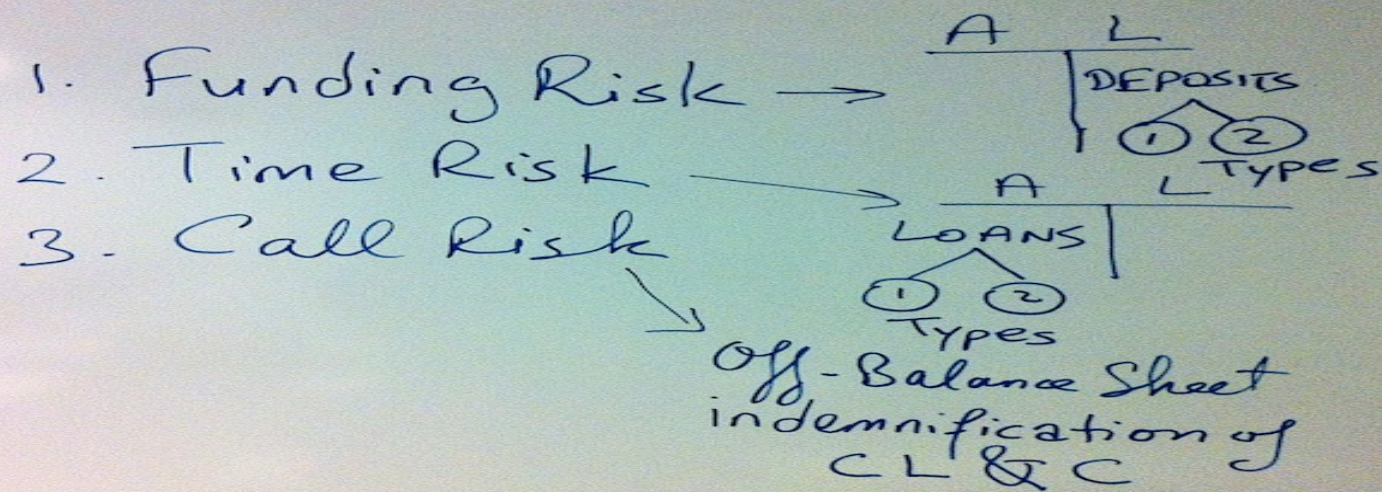


LIQUIDITY RISKS



1.1 unexpected withdrawal of deposits before maturity date

1.2 unexpected non renewal of deposits at maturity date

2.1 unexpected non payment of loan principle or interest amounts at due dates

2.2 unexpected early payment of loans before maturity date

3. Unexpected indemnification of Contingent Liabilities & Commitments like Letter of Gurantees or Letter of Credits

4. **Excessive Asset Growth** may also generate **Liquidity Risk**. To generate new funds banks borrow money at high interest cost.