

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending September 2019

(Consolidated in USD)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	81,845,651.90	79,845,651.90
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	88,067,835.10	8,806,783.51
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	619,403,762.26	287,123,437.61
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities		
14	Other contractual funding obligations		
15	Other contingent funding obligations	120,958,659.33	11,539,837.84
16	TOTAL CASH OUTFLOWS	828,430,256.68	307,470,058.96
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	518,648,157.45	518,648,157.45
20	TOTAL CASH INFLOWS	518,648,157.45	518,648,157.45
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		79,845,651.90
22	TOTAL NET CASH OUTFLOWS		76,867,514.74
23	LIQUIDITY COVERAGE RATIO (%)		103.9%
24	QUARTERLY AVERAGE OF DAILY HQLA		

Comments:

1. The values reported as per the LCR disclosure requirement for September 2019 is a quarterly average of the monthly observations from the previous 3 months.
2. Total High Quality Liquid Assets (HQLA) is made up of unrestricted cash held with the Bank of Mauritius and marketable securities that relate to HQLA1. The average LCR ratio for the quarter stood at 103.9% with total High Quality Liquid Assets standing at USD 79.8mn.