

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending March 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)	81,164,705.97	79,831,372.64
CASH OUTFLOWS		
2 Retail deposits and deposits from small business customers, of which:		
3 Stable deposits		
4 Less stable deposits	70,763,041.18	7,076,304.12
5 Unsecured wholesale funding, of which:		
6 Operational deposits (all counterparties)		
7 Non-operational deposits (all counterparties)	672,393,390.35	301,961,489.14
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	188,446,725.63	18,367,422.87
16 TOTAL CASH OUTFLOWS	931,603,157.16	327,405,216.13
CASH INFLOWS		
17 Secured funding (e.g. reverse repos)		
18 Inflows from fully performing exposures	-	-
19 Other cash inflows	463,268,857.01	463,268,857.01
20 TOTAL CASH INFLOWS	463,268,857.01	463,268,857.01
TOTAL ADJUSTED VALUE		
21 TOTAL HQLA		79,831,372.64
22 TOTAL NET CASH OUTFLOWS		82,154,245.84
23 LIQUIDITY COVERAGE RATIO (%)		97.2%
24 QUARTERLY AVERAGE OF DAILY HQLA		

Comments:

- The values reported as per the LCR disclosure requirement for March 2019 is a quarterly average of the monthly observations from the previous 3 months.
- Total High Quality Liquid Assets (HQLA) is made up of unrestricted cash held with the Bank of Mauritius and government securities. The average LCR ratio for the quarter stood at 97.2% with total High Quality Liquid Assets standing at USD 79.8mn.