

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending September 2018

(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)	72,806,276.84	72,806,276.84
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	57,902,047.81	5,790,204.78
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties)	-	-
7	Non-operational deposits (all counterparties)	497,792,576.21	222,434,690.26
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	862,103.11	931,071.36
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	151,013,032.62	14,314,382.34
16	TOTAL CASH OUTFLOWS	707,569,759.76	243,470,348.74
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	5,067,372.24	2,533,686.12
19	Other cash inflows	288,299,611.38	288,299,611.38
20	TOTAL CASH INFLOWS	293,366,983.61	290,833,297.50
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		72,806,276.84
22	TOTAL NET CASH OUTFLOWS		60,867,587.19
23	LIQUIDITY COVERAGE RATIO (%)		119.6%
24	QUARTERLY AVERAGE OF DAILY HQLA		

Comments:

1. The values reported as per the LCR disclosure requirement for September 18 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 government securities. The average LCR ratio for the quarter stood at 119.6% with total High Quality Liquid Assets standing at USD 72.8mn.