

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending September 2021

(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)	125,129,518.82	123,796,185.48
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	114,411,050.18	11,441,105.02
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	620,042,378.59	313,879,632.44
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	2,101,272.32	1,933,170.54
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	132,330,958.78	10,672,363.31
16	TOTAL CASH OUTFLOWS	868,885,659.88	337,926,271.30
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	510,320,859.20	510,320,859.20
20	TOTAL CASH INFLOWS	510,320,859.20	510,320,859.20
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		123,796,185.48
22	TOTAL NET CASH OUTFLOWS		84,481,567.82
23	LIQUIDITY COVERAGE RATIO (%)		146.5%
24	QUARTERLY AVERAGE OF DAILY HQLA		

Comments:

1. The values reported as per the LCR disclosure requirement for September 2021 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 qualify as Level 1 assets as defined by the LCR framework. The average LCR ratio for the quarter stood at 146.5% with total High Quality Liquid Assets standing at USD 123.8mn.