Investec Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending December 2023

(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)	440,920,242.03	440,920,242.03
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits		
4	Less stable deposits	121,353,669.51	12,135,366.95
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	724,508,735.77	535,358,223.96
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	172,541,122.15	53,256,586.32
16	**TOTAL CASH OUTFLOWS**	**1,018,403,527.43**	**600,750,177.24**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	149,613,185.35	74,806,592.68
19	Other cash inflows	465,695,335.77	465,695,335.77
20	**TOTAL CASH INFLOWS**	**615,308,521.13**	**540,501,928.45**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		**440,920,242.03**
22	**TOTAL NET CASH OUTFLOWS**		150,187,544.31
23	**LIQUIDITY COVERAGE RATIO (%)**		**293.6%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		

Comments:

1. The values reported as per the LCR disclosure requirement for 31 December 2023 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 qualifty as Level 1 assets as defined by the LCR framework. The average LCR ratio for the quarter stood at 293.6% with total High Quality Liquid Assets standing at USD 440.92mn.