

Liquidity Coverage Ratio (LCR) Disclosure - Quarter ending March 2024

(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)	446,893,865.74	446,893,865.74
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	119,429,305.88	11,942,930.59
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	759,062,335.81	531,051,752.69
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	58,640.39	53,949.16
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	177,432,979.08	55,337,243.31
16	TOTAL CASH OUTFLOWS	1,055,983,261.16	598,385,875.75
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	111,971,895.83	55,985,947.91
19	Other cash inflows	490,252,154.40	490,252,154.40
20	TOTAL CASH INFLOWS	602,224,050.22	546,238,102.31
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		446,893,865.74
22	TOTAL NET CASH OUTFLOWS		149,596,468.94
23	LIQUIDITY COVERAGE RATIO (%)		298.7%
24	QUARTERLY AVERAGE OF DAILY HQLA		

Comments:

1. The values reported as per the LCR disclosure requirement for 31 March 2024 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 298.7% with total High Quality Liquid Assets standing at USD 446.89mn.