

Liquidity Coverage Ratio (LCR) Disclosure



QUARTER ENDING SEPTEMBER 2024

(Consolidated in USD)	TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS		
Total high-quality liquid assets (HQLA)	410 310 834	410 310 834
CASH OUTFLOWS		
Retail deposits and deposits from small business customers, of which:		
Stable deposits	–	–
Less stable deposits	150 364 118	15 036 412
Unsecured wholesale funding, of which:		
Operational deposits (all counterparties)	–	–
Non-operational deposits (all counterparties)	767 234 563	555 155 652
Unsecured debt	–	–
Secured wholesale funding	6 261 754	6 261 754
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	281 207	258 710
Outflows related to loss of funding on debt products	–	–
Credit and liquidity facilities	–	–
Other contractual funding obligations	–	–
Other contingent funding obligations	198 471 446	66 938 789
Total cash outflows	1 122 613 087	643 651 317
CASH INFLOWS		
Secured funding (e.g. reverse repos)	–	–
Inflows from fully performing exposures	101 907 063	50 953 532
Other cash inflows	485 773 455	485 773 455
Total cash inflows	587 680 518	536 726 987
TOTAL ADJUSTED VALUE		
Total HQLA		410 310 834
Total net cash outflows		160 912 829
Total coverage ratio (%)		255,0%
Quarterly average of daily HQLA		

Comments:

- The values reported as per the LCR disclosure requirement for 30 September 2024 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 marketable securities that qualify as Level 1 assets as defined by the LCR framework. The average LCR ratio for the quarter stood at 255% with total High Quality Liquid Assets standing at USD 410.31mn.