

Liquidity Coverage Ratio (LCR) Disclosure



QUARTER ENDING MARCH 2025

(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)	298 949 500	298 949 500
CASH OUTFLOWS		
Retail deposits and deposits from small business customers, of which:		
Stable deposits	–	–
Less stable deposits	172 435 453	17 243 545
Unsecured wholesale funding, of which:		
Operational deposits (all counterparties)	–	–
Non-operational deposits (all counterparties)	918 933 538	673 581 984
Unsecured debt	–	–
Secured wholesale funding	–	–
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	168 404	154 932
Outflows related to loss of funding on debt products	–	–
Credit and liquidity facilities	–	–
Other contractual funding obligations	–	–
Other contingent funding obligations	157 672 223	54 114 750
Total cash outflows	1 249 209 618	745 095 212
CASH INFLOWS		
Secured funding (e.g. reverse repos)	–	–
Inflows from fully performing exposures	24 494 800	12 247 400
Other cash inflows	582 714 379	582 714 379
Total cash inflows	607 209 179	594 961 779
TOTAL ADJUSTED VALUE		
Total HQLA		298 949 500
Total net cash outflows		192 043 456
Total coverage ratio (%)		155.7%
Quarterly average of daily HQLA		

Comments:

- The values reported as per the LCR disclosure requirement for 31 March 2025 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 155.7% with total High Quality Liquid Assets standing at USD 298.95mn.**