

Liquidity Coverage Ratio (LCR) Disclosure



QUARTER ENDING DECEMBER 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)	281 738 599	281 738 599
CASH OUTFLOWS		
Retail deposits and deposits from small business customers, of which:		
Stable deposits	–	–
Less stable deposits	166 421 569	16 642 157
Unsecured wholesale funding, of which:		
Operational deposits (all counterparties)	–	–
Non-operational deposits (all counterparties)	770 231 313	554 408 632
Unsecured debt	–	–
Secured wholesale funding	2 224 724	2 224 724
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	1 511 380	1 390 469
Outflows related to loss of funding on debt products	–	–
Credit and liquidity facilities	–	–
Other contractual funding obligations	–	–
Other contingent funding obligations	171 799 655	58 931 677
Total cash outflows	1 112 188 641	633 597 659
CASH INFLOWS		
Secured funding (e.g. reverse repos)	–	–
Inflows from fully performing exposures	75 649 348	37 824 674
Other cash inflows	490 151 801	490 151 801
Total cash inflows	565 801 149	527 976 475
TOTAL ADJUSTED VALUE		
Total HQLA		281 738 599
Total net cash outflows		158 399 415
Total coverage ratio (%)		177,9%
Quarterly average of daily HQLA		

Comments:

- The values reported as per the LCR disclosure requirement for 31 December 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 177,9% with total High Quality Liquid Assets standing at USD 281.75 mn.**