

LCR Common disclosure template – 3 rd quarter ending 30 September 2023			
<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,749,530,113	4,749,530,113
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	1,386,897,341	138,689,734
3	Stable deposits	-	-
4	Less stable deposits	1,386,897,341	138,689,734
5	Unsecured wholesale funding, of which:	8,159,583,840	3,099,343,775
6	Operational deposits (all counterparties)	4,529,751,138	1,132,437,784
7	Non-operational deposits (all counterparties)	3,629,832,702	1,966,905,990
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	1,622,979,849	253,358,721
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	1,622,979,849	253,358,721
14	Other contractual funding obligations	923,897,142	923,897,142
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	12,093,358,172	4,415,289,372
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	6,382,494,018	5,620,873,258
20	TOTAL CASH INFLOWS	6,382,494,018	5,620,873,258
21	TOTAL HQLA		4,749,530,113
22	TOTAL NET CASH OUTFLOWS		1,103,822,343
23	LIQUIDITY COVERAGE RATIO (%)		430%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,834,914,402

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on July, August and September 2023 bimonthly figures.
2. The reported values "quarterly average of daily HQLA" are based on daily figures over the 1st July 2023 to 30th September 2023's period.

Comments:

- For the third quarter ended 30 September 2023, the bank's average LCR was 430%, well above the regulatory minimum of 100%.
- The bank's HQLA consists primarily of cash, unrestricted balances with Central Bank, Sovereign and Central Bank Securities.
- The main contributors to Net Cash Outflows (NCO) came from movements in the customer loans and deposits base, and from interbank funding and borrowing.