

LCR COMMON DISCLOSURE TEMPLATE - 1ST QUARTER ENDED 30 SEPTEMBER 2022

| | TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations) (MUR.M) | TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations) (MUR.M) |
|---|---|---|
| HIGH-QUALITY LIQUID ASSETS | | |
| Total high-quality liquid assets (HQLA) | 4,360 | 4,345 |
| CASH OUTFLOWS | | |
| Retail deposits and deposits from small business customers, of which: | | |
| <i>Stable deposits</i> | - | - |
| <i>Less stable deposits</i> | 5,077 | 508 |
| Unsecured wholesale funding, of which: | 137 | 14 |
| <i>Operational deposits (all counterparties)</i> | 7,412 | 1,853 |
| <i>Non-operational deposits (all counterparties)</i> | 159 | 66 |
| <i>Unsecured debt</i> | - | - |
| Secured wholesale funding | - | - |
| Additional requirements, of which: | | |
| <i>Outflows related to derivative exposures and other collateral requirements</i> | 59 | 59 |
| <i>Outflows related to loss of funding on debt products</i> | - | - |
| <i>Credit and liquidity facilities</i> | 2,004 | 263 |
| Other contractual funding obligations | - | - |
| Other contingent funding obligations | 68 | 3 |
| TOTAL CASH OUTFLOWS | 14,917 | 2,766 |
| CASH INFLOWS | | |
| Secured funding (e.g., reverse repos) | - | - |
| Inflows from fully performing exposures | 2,558 | 2,356 |
| Other cash inflows | 59 | 59 |
| TOTAL CASH INFLOWS | 2,617 | 2,415 |
| | | TOTAL ADJUSTED VALUE (MUR.M) |
| TOTAL HQLA | | 4,345 |
| TOTAL NET CASH OUTFLOWS | | 693 |
| LIQUIDITY COVERAGE RATIO (%) | | 627% |
| QUARTERLY AVERAGE OF DAILY HQLA | | 4,287 |

Notes:

1. The reported values for 'quarterly average of bi-monthly observations' are based on the 15 Jul, 31 Jul, 15 Aug, 31 Aug, 15 Sep and 30 Sep 2022 figures. The number of data points used for the calculations are 6.

2. The reported values for 'quarterly average of daily HQLA' are based on end of daily figures over the 1 July 2022 to 30 September 2022's period. The number of data points used for the calculations are 92.

As at 30 Sept 2022, the bank's LCR stood at 651% whereas the quarterly average of bi-monthly observations for the Quarter ended 30 September 2022 was 627%, mainly due to the significant investment in eligible securities. The bank's high-quality liquid assets (HQLA) is primarily made up of sovereign and central bank securities and the weighted value as at end of September was MUR 4.6 billion and the quarterly average of bi-monthly observations for the Quarter ended 30 September 2022 was at MUR 4.3 billion. The bank continues to monitor its liquidity position and will adjust its investment strategy if and when required.