Risk Weighted Assets Risk weighted of On-Balance Sheet assets	Jun-24 Amount	Jun-24 Weight	Jun-24 Weighted amount	Jun-23 Weighted amount	Jun-22 Weighted amount
	MUR M	%	MUR M	MUR M	MUR M
Cash items	13.8	0-20	-	-	-
Claims on sovereigns	3,624.1	0-100	193.4	9.3	23.1
Claims on central banks	4,299.7	0-100	-	-	-
Claims on banks	1,600.8	20-100	700.0	2,471.8	1,493.5
Claims on corporates	5,810.4	100	5,298.4	4,710.5	6,498.6
Claims on regulatory retail	2,659.2	75	1,994.4	1,811.2	1,415.5
Claims secured by residential property and commercial estate	5,890.4	35-125	5,216.1	2,765.1	1,916.9
Past due claims	200.7	50-150	276.6	179.1	280.1
Others	1,975.3	100	1,975.3	2,547.1	2,174.4
Total On-Balance Sheet	**26,074.5**		**15,654.2**	**14,494.0**	**13,802.2**

Risk weighted of Off-Balance Sheet assets	Jun-24 Amount	Jun-24 Credit conversion factor	Jun-24 Credit equivalent amount	Jun-24 Weight	Jun-24 Weighted amount	Jun-23 Weighted amount	Jun-22 Weighted amount
	MUR M	%	MUR M	%	MUR M	MUR M	MUR M
Trade related contingencies	22.5	20%	9.0	20-100	9.0	10.7	8.7
Outstanding commitments	2,804.4	20%	560.9	100	560.9	632.9	385.7
Total Off-Balance Sheet	**2,826.9**		**569.9**		**569.9**	**643.6**	**394.4**

	Jun-24	Jun-23	Jun-22
Risk weighted Assets for Operational risk	**MUR M**	**MUR M**	**MUR M**
Average gross income for last 3 years	748.2	702.8	698.2
Capital Charge	112.2	105.4	104.7
Risk weighted assets for operational risk	1,122.3	1,054.1	1,047.3

LCR COMMON DISCLOSURE TEMPLATE - 4TH QUARTER ENDED JUNE 2024

	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)	**6,836**	**6,836**
CASH OUTFLOWS		
Retail deposits and deposits from small business customers, of which:		
Stable deposits	-	-
Less stable deposits	12,202	543
Unsecured wholesale funding, of which:	-	-
Operational deposits (all counterparties)	6,528	1,632
Non-operational deposits (all counterparties)	621	117
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	308	308
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	3,011	389
Other contractual funding obligations	-	-
Other contingent funding obligations	216	11
TOTAL CASH OUTFLOWS	**22,886**	**2,999**
CASH INFLOWS		
Secured funding (e.g., reverse repos)	-	-
Inflows from fully performing exposures	1,302	1,065
Other cash inflows	311	311
TOTAL CASH INFLOWS	**1,613**	**1,376**
		TOTAL ADJUSTED VALUE (MUR.M)
TOTAL HQLA		**6,836**
TOTAL NET CASH OUTFLOWS		**1,623**
LIQUIDITY COVERAGE RATIO (%)		**421%**
QUARTERLY AVERAGE OF DAILY HQLA		**5,625**

Notes:

1. The reported values for 'quarterly average of bi-monthly observations' are based on the 15 Apr, 30 Apr, 15 May, 31 May, 15 June and 30 June 2024 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 April 2024 to 30 June 2024's period. The number of data points used for the calculations are 91.

As at 30 June 2024, the bank's LCR stood at 397% whereas the quarterly average of bi-monthly observations for the Quarter was 421%, mainly due to the investment in eligible securities. The bank's high-quality liquid assets (HQLA) are primarily made up of sovereign and central bank securities and the weighted value as at end of June 2024 was MUR 6.9 billion and the quarterly average of bi-monthly observations for the Quarter was at MUR 6.8 billion. The bank continues to monitor its liquidity position and will adjust its investment strategy to meet the prescribed requirement.