

## LCR common disclosure template - Quarter ending December 2019

(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	38,831,410	38,831,410
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	61,840,305	6,184,030
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)		
7	Non-operatioanl deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
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		
14	Other contractual funding obligations		
15	Other contingent funding obligations	6,068,725	303,436
16	<b>TOTAL CASH OUTFLOWS</b>	<b>67,909,030</b>	<b>6,487,467</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	4,135,463	2,067,731
19	Other Cash inflows		
20	<b>TOTAL CASH INFLOWS</b>	<b>4,135,463</b>	<b>2,067,731</b>
21	<b>TOTAL HQLA</b>		<b>38,831,410</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>4,419,735</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>879%</b>

**Notes:**

- The reported values for 'quarterly average of monthly observation' are based on October, November and December 2019 month end figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 October 2019 to 31 December 2019's period.

**Comments:**

As at end of December 2019, the bank's quarterly average LCR stood at 879% and the main contributors are those associated with the bank's deposit portfolios, offset by inflows from loan repayments and maturities. The bank's HQLA is primarily made up of cash, unrestricted balances with Central Bank and with other banks. There is a rise over the Total Net Cash Outflow from October 2019 to December 2019 and same reflected in the quarterly average LCR from 1005% to 879%. The bank monitors its liquidity position in a dynamic way to meet the prescribed requirement.

The bank did not have any derivative exposure.

The bank continues to monitor its liquidity position in a dynamic way to meet the prescribed requirement.