

LCR common disclosure template - Quarterly ended September 2018

(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	76,612,447	76,612,447
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	35,624,309	3,562,431
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	TOTAL CASH OUTFLOWS	41,693,034	3,865,867
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,889,591	1,944,796
19	Other Cash inflows		
20	TOTAL CASH INFLOWS	3,889,591	1,944,796
21	TOTAL HQLA		76,612,447
22	TOTAL NET CASH OUTFLOWS		1,921,072
23	LIQUIDITY COVERAGE RATIO (%)		3988%

Notes:

- The reported values for 'quarterly average of monthly observation' are based on July, August and September 2018 month end figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 2 July 2018 to 28 September 2018's period.

Comments:

As at end of September 2018, the bank's quarterly average LCR stood at 3988% 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 June 2018 to September 2018 and same reflected in the quarterly average LCR from 6629% to 3988%. 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.