



<b>Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ending 31st March 2019</b>			
<i>(Consolidated in USD)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) <sup>1</sup>	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) <sup>2</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	157,954,834	157,954,834
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	136,513,784	13,651,378
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	136,513,784	13,651,378
5	Unsecured wholesale funding, of which:	171,374,616	130,472,495
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	171,374,616	130,472,495
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	47,870,030	4,714,236
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	47,870,030	4,714,236
14	Other contractual funding obligations	62,006,499	62,006,499
15	Other contingent funding obligations	44,406,688	2,220,334
16	<b>TOTAL CASH OUTFLOWS</b>	<b>462,171,617</b>	<b>213,064,942</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	25,617,907	12,808,953
19	Other cash inflows	99,816,271	99,816,271
20	<b>TOTAL CASH INFLOWS</b>	<b>125,434,177</b>	<b>112,625,224</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>157,954,834</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>100,439,718</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>157.26%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>141,730,037</b>

<sup>1</sup>The quarterly average of monthly observations is based on January 2019, February 2019 and March 2019 month end figures.

<sup>2</sup>The quarterly average of daily HQLA has been derived based on end of day figures from January 2019 to March 2019

\* No of data Points used are : 3

20/03/19  
VRC(TP)

**Common Disclosures on the maintenance of LCR for the quarter ended 31<sup>st</sup> March 2019**

With the implementation of Liquidity Coverage Ratio (LCR) w.e.f 3<sup>rd</sup> November 2017, Bank has started maintaining adequate level of High Quality Liquid Assets (HQLAs) for LCR purpose. Our HQLAs comprise of US Treasury Bills & Bonds, Sovereign and MDB Bonds for USD exposures and BOM/GOM Bonds/Bills for MUR exposures.

During the quarter ended March 2019, the consolidated quarterly average of monthly HQLAs stood at USD 157.95 Mio against the consolidated quarterly average of monthly estimated net cash outflow of USD 100.44 Mio, thus having LCR of 157.26 % on consolidated basis. The consolidated quarterly average of daily HQLA for the reporting period stood at USD 141.73 Mio.