

BANK ONE

Liquidity Coverage Ratio - Quarter ending March 2019

<i>(Consolidated in MUR'000s)</i>	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)	4,210,534	4,171,766
CASH OUTFLOWS		
2. Retail deposits and deposits from small business customers, of which:		
3. Less stable deposits	12,717,010	1,271,701
4. Unsecured wholesale funding, of which:		
5. Non-operational deposits (all counterparties)	9,000,150	3,600,060
6. Unsecured debt	2,076,388	2,076,388
7. Additional requirements, of which:		
8. Credit and liquidity facilities	426,011	363,139
9. Other contractual funding obligations	398,223	398,223
10. Other contingent funding obligations	581,145	29,057
11. TOTAL CASH OUTFLOWS	1,405,379	790,419
CASH INFLOWS		
12. Secured funding	5,627,702	5,627,702
13. Inflows from fully performing exposures	2,178,518	1,089,259
14. Other cash inflows	680,649	680,649
15. TOTAL CASH INFLOWS	8,486,869	7,397,610
		TOTAL ADJUSTED VALUE
16. TOTAL HQLA		4,171,766
17. TOTAL NET CASH OUTFLOWS		1,849,403
18. LIQUIDITY COVERAGE RATIO (%)		226%

Notes: The reported values for 'quarterly average of monthly observations' are based on January, February and March 2019 month end figures.

Comments: As at end of March 2019, the bank's quarterly average LCR stood at 226% 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, Sovereign and Central Bank Securities.

The bank continues to monitor its liquidity position to meet the prescribed requirement.