

BANK ONE

Liquidity Coverage Ratio - Quarter ending March 2018

<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)	592,297,556	592,297,556
CASH OUTFLOWS		
2. Retail deposits and deposits from small business customers, of which:		
3. Stable deposits		
4. <i>Less stable deposits</i>	9,507,244,858	950,724,486
5. Unsecured wholesale funding, of which:		
6. Operational deposits (all counterparties)	5,029,685	2,011,874
7. <i>Non-operational deposits (all counterparties)</i>	12,725,817	12,725,817
8. Unsecured debt		
9. <i>Additional requirements, of which:</i>		
10. Credit and liquidity facilities	2,660,836,701	256,558,445
11. Other contractual funding obligations	451,440,938	451,440,938
12. Other contingent funding obligations	306,670,399	15,333,520
13. TOTAL CASH OUTFLOWS	3,418,948,038	723,332,903
CASH INFLOWS		
14. Secured funding (e.g. reverse repos)	126,517,141	126,517,141
15. Inflows from fully performing exposures	704,841,734	352,420,867
16. Other cash inflows	1,960,835,100	1,960,835,100
17. TOTAL CASH INFLOWS	2,792,193,974	2,439,773,107
		TOTAL ADJUSTED VALUE
18. TOTAL HQLA		592,297,556
19. TOTAL NET CASH OUTFLOWS		609,943,277
20. LIQUIDITY COVERAGE RATIO (%)		97%

COMMENTS:

The reported values for 'quarterly average of monthly observations' are based on January, February and March 2018 month end figures.

As at end of March 2018, the bank's quarterly average LCR stood at 97% 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 in a dynamic way to meet the prescribed requirement.