

Total high-quality liquid assets (HQLA)  2,110,530  2,110,5  CASH OUTFLOWS  2 Retail deposits and deposits from small business customers, of which:  3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) 7 Non-operational 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g., reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 21 TOTAL CASH INFLOWS 22 TOTAL HQLA 23 LIQUIDITY COVERAGE RATIO (%) 17	LCR	common disclosure - Quarter ending 31 March 2023			
observations) observations)  HIGH-QUALITY LIQUID ASSETS  USD  U, 2,110,530  Z,110,530  Z,110,50  Z,110,50  Z,110,50  Z,110,50  Z,110	(Consolidated either in MUR or USD)				
HIGH-QUALITY LIQUID ASSETS  1 Total high-quality liquid assets (HQLA) 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,530 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,110,50 2,					
Total high-quality liquid assets (HQLA)  2,110,530  2,110,5  CASH OUTFLOWS  2 Retail deposits and deposits from small business customers, of which:  3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 9 44,934  10 Additional requirements, of which: 10 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 21 TOTAL ADJIUSTED VALUE 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 3 1,235,4 23 LIQUIDITY COVERAGE RATIO (%) 17			,	USD	
Retail deposits and deposits from small business customers, of which:  Stable deposits  Less stable deposits  Less stable deposits  Less stable deposits  Less stable deposits  Ja,015,791  Ja,01,52  Unsecured wholesale funding, of which:  Deposits (all counterparties)  Non-operational deposits (all counterp	1	•		-	
Retail deposits and deposits from small business customers, of which:  Stable deposits  Less stable deposits  13,015,791  1,301,573  Less stable deposits  13,015,791  1,301,573  Less stable deposits  Operational deposits (all counterparties)  Non-operational deposits (all counterparties)  Musecured debt  Secured wholesale funding Additional requirements, of which:  Outflows related to derivative exposures and other collateral requirements  Coutflows related to loss of funding on debt products  Credit and liquidity facilities  Other contractual funding obligations  Other contractual funding obligations  Other contractual funding obligations  TOTAL CASH OUTFLOWS  TOTAL CASH OUTFLOWS  TOTAL CASH INFLOWS  TOTAL ADJUSTED VALUE  TOTAL HQLA  2,110,5  1,235,4  21 LIQUIDITY COVERAGE RATIO (%)	CASI		2,110,330	2,110,330	
4 Less stable deposits 13,015,791 1,301,575 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) 36,401,298 3,640,1 7 Non-operational deposits (all counterparties) 36,401,298 3,640,1 8 Unsecured debt 9 Secured wholesale funding 944,934 4 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 contractual funding obligations 16 TOTAL CASH OUTFLOWS 51,349,507 4,941,7 CASH INFLOWS 51,349,507 4,941,7 CASH INFLOWS 26,302,382 26,302,382 26,302,382 20 TOTAL CASH INFLOWS 19 Other cash inflows 7 TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 1,235,4 23 LIQUIDITY COVERAGE RATIO (%) 17		Retail deposits and deposits from small business customers, of			
4 Less stable deposits 13,015,791 1,301,575 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) 36,401,298 3,640,1 7 Non-operational deposits (all counterparties) 36,401,298 3,640,1 8 Unsecured debt 9 Secured wholesale funding 944,934 4 10 Additional requirements, of which: 11 Outflows related to derivative exposures and other collateral requirements requirements of uniform of the contractual funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contractual funding obligations 16 TOTAL CASH OUTFLOWS 51,349,507 4,941,7 CASH INFLOWS 51,349,507 4,941,7 CASH INFLOWS 26,302,382 26,302,382 26,302,382 20 TOTAL CASH INFLOWS 19 Other cash inflows TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 1,235,4 23 LIQUIDITY COVERAGE RATIO (%) 17	3	Stable deposits	987,483	-	
5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) 7 Non-operational 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 21 TOTAL CASH INFLOWS 22 TOTAL HQLA 22,110,5 23 LIQUIDITY COVERAGE RATIO (%) 3 (A401,1298 3 (A5401,298 4	4	·	13,015,791	1,301,579	
7 Non-operational 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 26,302,3 20 TOTAL CASH INFLOWS 21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 3 1,235,4 3 LIQUIDITY COVERAGE RATIO (%)	5	Unsecured wholesale funding, of which:			
8 Unsecured debt 9 Secured wholesale funding 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 3 LIQUIDITY COVERAGE RATIO (%) 17	6	Operational deposits (all counterparties)	36,401,298	3,640,130	
8 Unsecured debt 9 Secured wholesale funding 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 3 LIQUIDITY COVERAGE RATIO (%) 17	7	Non-operational deposits (all counterparties)			
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  16 TOTAL CASH OUTFLOWS  17 Secured funding (e.g. reverse repos)  18 Inflows from fully performing exposures  19 Other cash inflows  10 TOTAL CASH INFLOWS  11 TOTAL CASH INFLOWS  12 TOTAL CASH INFLOWS  13 TOTAL CASH OUTFLOWS  14 Diffusion from fully performing exposures  19 Other cash inflows  10 TOTAL CASH INFLOWS  10 TOTAL CASH INFLOWS  11 TOTAL HQLA  21 TOTAL HQLA  22 TOTAL NET CASH OUTFLOWS  23 LIQUIDITY COVERAGE RATIO (%)  11	8				
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  16 TOTAL CASH OUTFLOWS  17 Secured funding (e.g. reverse repos)  18 Inflows from fully performing exposures  19 Other cash inflows  19 Other cash inflows  10 TOTAL CASH INFLOWS  10 TOTAL CASH INFLOWS  11 TOTAL CASH INFLOWS  12 TOTAL CASH INFLOWS  13 TOTAL CASH INFLOWS  14 JUJUIDITY COVERAGE RATIO (%)  16 TOTAL COUNTY COVERAGE RATIO (%)  17 Secured funding (e.g. reverse repos)  18 Inflows from fully performing exposures  19 Other cash inflows  10 TOTAL ADJUSTED VALUE  11 TOTAL HQLA  12 TOTAL HQLA  13 LIQUIDITY COVERAGE RATIO (%)  17	9	Secured wholesale funding	944,934	-	
11 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 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS 21 TOTAL CASH INFLOWS 22 TOTAL NET CASH OUTFLOWS 23 LIQUIDITY COVERAGE RATIO (%) 17 Interval of the debt products 24 Outflows requirements 25 Outflows requirements 26 Jaya, 30	10	Additional requirements, of which:			
13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS  TOTAL CASH INFLOWS  17 TOTAL CASH INFLOWS 18 Inflows from fully performing exposures 19 Other cash inflows 10 TOTAL CASH INFLOWS 10 TOTAL CASH INFLOWS 11 TOTAL ADJUSTED VALUE 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 31,235,4 23 LIQUIDITY COVERAGE RATIO (%) 17	11	·			
14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS  TOTAL CASH INFLOWS  1 TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2 TOTAL NET CASH OUTFLOWS 3 LIQUIDITY COVERAGE RATIO (%) 17	12	Outflows related to loss of funding on debt products			
15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 51,349,507 4,941,7  CASH INFLOWS 17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 26,302,3 20 TOTAL CASH INFLOWS TOTAL CASH INFLOWS 10 TOTAL HQLA 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 31,235,4 32 LIQUIDITY COVERAGE RATIO (%)	13	Credit and liquidity facilities			
16 TOTAL CASH OUTFLOWS  CASH INFLOWS  17 Secured funding (e.g. reverse repos)  18 Inflows from fully performing exposures  19 Other cash inflows  26,302,382  20 TOTAL CASH INFLOWS  TOTAL ADJUSTED VALUE  21 TOTAL HQLA  2 TOTAL NET CASH OUTFLOWS  21 LIQUIDITY COVERAGE RATIO (%)  10 1,941,7  10 4,941,7  11 4,941,7  11 4,941,7  12 26,302,382  12 26,302,382  12 26,302,382  12 26,302,382  13 26,302,382  14 27 28 28 28 28 28 28 28 28 28 28 28 28 28	14	Other contractual funding obligations			
CASH INFLOWS  17 Secured funding (e.g. reverse repos)  18 Inflows from fully performing exposures  19 Other cash inflows  26,302,382  20 TOTAL CASH INFLOWS  TOTAL ADJUSTED VALUE  21 TOTAL HQLA  22 TOTAL NET CASH OUTFLOWS  31,235,4  23 LIQUIDITY COVERAGE RATIO (%)	15	Other contingent funding obligations			
17 Secured funding (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS TOTAL ADJUSTED VALUE 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 11,235,4 23 LIQUIDITY COVERAGE RATIO (%)	16	TOTAL CASH OUTFLOWS	51,349,507	4,941,709	
18 Inflows from fully performing exposures 19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS TOTAL ADJUSTED VALUE 21 TOTAL HQLA 2 TOTAL NET CASH OUTFLOWS 3 LIQUIDITY COVERAGE RATIO (%) 17	CASI	INFLOWS			
19 Other cash inflows 26,302,382 20 TOTAL CASH INFLOWS  TOTAL ADJUSTED VALUE  21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 31,235,4 23 LIQUIDITY COVERAGE RATIO (%) 310,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302,382 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 326,302 32	17	Secured funding (e.g. reverse repos)			
20 TOTAL CASH INFLOWS  TOTAL ADJUSTED VALUE  21 TOTAL HQLA  22 TOTAL NET CASH OUTFLOWS  1,235,4  23 LIQUIDITY COVERAGE RATIO (%)  17	18	Inflows from fully performing exposures			
TOTAL ADJUSTED VALUE  21 TOTAL HQLA  22 TOTAL NET CASH OUTFLOWS  23 LIQUIDITY COVERAGE RATIO (%)  17	19	Other cash inflows	26,302,382	26,302,382	
21 TOTAL HQLA 2,110,5 22 TOTAL NET CASH OUTFLOWS 3,1235,4 23 LIQUIDITY COVERAGE RATIO (%) 17	20	TOTAL CASH INFLOWS			
22 TOTAL NET CASH OUTFLOWS 1,235,4 23 LIQUIDITY COVERAGE RATIO (%) 17				TOTAL ADJUSTED VALUE	
23 LIQUIDITY COVERAGE RATIO (%) 17	21	TOTAL HQLA		2,110,530	
	22	TOTAL NET CASH OUTFLOWS		1,235,427	
24 QUARTERLY AVERAGE OF DAILY HOLD 2 086 2	23	LIQUIDITY COVERAGE RATIO (%)		171%	
24 OLIARTERIY AVERAGE OF DAILY HOLA 2 086 2					
2,000,2	24	2,086,203			

## Notes:

In accordance with the Bank of Mauritius guideline on Liquidity Risk Management, banks are required to maintain a minimum liquidity coverage ratio (LCR). The LCR's objective is to ensure that banks have an adequate stock of High Quality Liquid Assets (HQLA) to meet their 30 day liquidity requirements under a stress scenario. The current regulatory minimum LCR requirement is 100%.

Warwyck Private Bank Ltd average LCR for the quarter ending 31 March 2023 stood at 171%.

- 1. The reported values for 'quarterly average of bi-monthly observations' is based on January, February & March 2023 fortnightly figures.
- 2. The reported values for 'quarterly average of daily HQLA' are based on daily figures over three month's reporting period.
- 3. The high-quality liquid assets (HQLA) of the bank comprises of unrestricted balances with central bank reserves which represent 99.99% of the total reported figure. The remaining 0.01% is made up of bank notes and coins at hand.