

**LCR common disclosure - Quarter ending 31 March 2025**

(Consolidated either in MUR or USD)		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>		<b>USD</b>	<b>USD</b>
1	Total high-quality liquid assets (HQLA)	87,800,200	85,076,913
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	67,072,375	-
4	Less stable deposits	65,776,687	6,577,669
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	69,620,093	6,962,009
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding	829,935	-
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	<b>TOTAL CASH OUTFLOWS</b>	<b>203,299,091</b>	<b>13,539,678</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	56,105,048	56,105,048
20	<b>TOTAL CASH INFLOWS</b>		
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		<b>85,076,913</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>3,384,920</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>2513%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>70,767,178</b>

**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 2025 stood at 2513%.

1. The reported values for 'quarterly average of bi-monthly observations' is based on January, February & March 2025 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 100% of the total reported figure.