

LCR common disclosure - Quarter ending 31 December 2024

(Consolidated either in MUR or USD)		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
HIGH-QUALITY LIQUID ASSETS		USD	USD
1	Total high-quality liquid assets (HQLA)	100,893,359	98,217,250
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	48,381,721	-
4	Less stable deposits	51,918,875	5,191,887
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	77,333,550	7,733,355
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding	937,504	-
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	178,571,651	12,925,243
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	27,435,661	27,435,661
20	TOTAL CASH INFLOWS		
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		98,217,250
22	TOTAL NET CASH OUTFLOWS		3,886,003
23	LIQUIDITY COVERAGE RATIO (%)		2527%
24	QUARTERLY AVERAGE OF DAILY HQLA		72,769,289

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 December 2024 stood at 2527%.

1. The reported values for 'quarterly average of bi-monthly observations' is based on October, November & December 2024 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.