

**LCR common disclosure - Quarter ending 30 June 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)	61,606,552	60,323,363
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	77,390,313	-
4	Less stable deposits	53,991,762	5,399,176
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	102,345,490	10,234,549
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding	881,339	-
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>234,608,905</b>	<b>15,633,725</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	47,235,889	47,235,889
20	<b>TOTAL CASH INFLOWS</b>		
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		<b>60,323,363</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>3,908,431</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>1543%</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 30 June 2025 stood at 1543%.

1. The reported values for 'quarterly average of bi-monthly observations' is based on April, May & June 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.