LCR common disclosure - Quarter ending 30 September 2026

	(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)	**43,918,350**	**43,918,350**
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	*Stable deposits*	*47,371,779*	-
4	*Less stable deposits*	*48,119,391*	*4,811,939*
5	Unsecured wholesale funding, of which:		
6	*Operational deposits (all counterparties)*	56,095,023	5,609,502
7	*Non-operational deposits (all counterparties)*		
8	*Unsecured debt*		
9	*Secured wholesale funding*	2,353,256	-
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**	**153,939,449**	**10,421,441**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	46,387,904	42,759,796
20	**TOTAL CASH INFLOWS**		
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		**43,918,350**
22	**TOTAL NET CASH OUTFLOWS**		**2,606,005**
23	**LIQUIDITY COVERAGE RATIO (%)**		**1685%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**43,599,316**

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 Hiqh 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 September 2026 stood at 1 685%.

1. The reported values for 'quarterly average of bi-monthly observations' is based on July, August and September 2026 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 and highly liquid securities which represent 100% of the total reported figure.