



Banque Patronus Limitée
Ebene – Mauritius

Liquidity Coverage Ratio (LCR) Disclosure - Quarter Ended 31 December 2024

LIQUIDITY COVERAGE RATIO- QUARTER ENDED DECEMBER 31,2024

<i>Consolidated in MUR'000</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	392,288	358,486
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	630,300	63,030
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>		
7	<i>Non-operational deposits (all counterparties)</i>	291,057	244,948
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>		
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	24,785	2,046
14	Other contractual funding obligations		
15	Other contingent funding obligations	3,680	184
16	TOTAL CASH OUTFLOWS	949,822	310,208
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	465	233
19	Other cash inflows		
20	TOTAL CASH INFLOWS	465	233
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		358,486
22	TOTAL NET CASH OUTFLOWS		309,976
23	LIQUIDITY COVERAGE RATIO (%)		116
24	QUARTERLY AVERAGE OF DAILY HQLA		358,486

¹ The quarterly average of monthly observations is based on Oct, Nov and Dec 2024 month end figures.

² The quarterly average of daily HQLA is based on close of day end figures - October 01, 2024 to December 31, 2024