



BANK OF MAURITIUS
Website: <https://www.bom.mu>

COMMUNIQUÉ

Macprudential Policy Measures for the Banking Sector

The Bank is concerned about the growing level of credit risk in certain sectors of the economy. The risk of a looming asset price bubble in the property market could potentially become a source of vulnerability for the financial system. As a proactive step, the Bank issued a Consultation Paper on Macprudential Policy Measures on 28 May 2013 to the banking industry which has been finalised taking into account comments received.

Pursuant to section 100 of the Banking Act 2004 and section 50 of the Bank of Mauritius Act 2004, the Bank is today issuing five macprudential measures for implementation by all banks. These measures are:

- 1: *Loan-to-Value Ratio*
- 2: *Debt-to-Income Ratio*
- 3: *Risk-Weighted Assets*
- 4: *Additional Portfolio Provision*
- 5: *Sectoral Limit*

The macprudential measures can be accessed on the Bank's website under the caption '[Legislation, Guidelines and Compliance – Guidelines](#)' and will be implemented by banks in a phased manner.

Bank of Mauritius
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