



LCR Disclosure

30 June 2025





Liquidity Coverage Ratio

LCR common disclosure template quarter ended 30 June 2025 - Consolidated basis in MUR

(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			
1	Total high-quality liquid assets (HQLA)	17,757,241,508	17,757,241,508
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	12,634,700,951	379,041,029
4	Less stable deposits	8,314,634,046	434,621,993
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	17,473,853,696	4,368,463,424
7	Non-operational deposits (all counterparties)	4,760,573,029.95	2,264,680,633.78
8	Unsecured debt		
9	Secured wholesale funding	-	-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	2,508,372,071	2,508,372,071
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,174,799,857	754,190,136
14	Other contractual funding obligations		
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	48,866,933,652	10,709,369,287
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	4,994,158,983	4,544,216,963
19	Other cash inflows	2,509,097,138	2,509,097,138
20	TOTAL CASH INFLOWS	7,503,256,121	7,053,314,101
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA	17,757,241,508	17,757,241,508
22	TOTAL NET CASH OUTFLOWS		3,656,055,187
23	LIQUIDITY COVERAGE RATIO (%)		485.69%
24	QUARTERLY AVERAGE OF DAILY HQLA		17,997,148,636

Notes:

The reported figures for “quarterly average of bi-monthly observations “ are based on bi-monthly figures for April, May and June 2025.

The reported figures for “quarterly average of daily HQLA “ are based on business working days figures over the period from 1 April 2025 to 30 June 2025.

Comments :

MauBank average LCR for the quarter ended 30 June 2025 stood at 485.69% with Average Total High Quality Assets (HQLA) of MUR 17.757 Billion against Average Total Net Cash Outflows (NCO) of MUR 3.656 Billion as compared to MUR 20.598 Billion and 5.987 Billion respectively as at 31 March 2025.

The decrease in MauBank’s Average HQLA for the last reporting quarter, was as a result of a decrease in sovereign Securities net of increase in cash balance with Central Bank.

The decrease in Average Net Cash Outflows from Quarter March 2025 to June 2025 is mainly attributed to an increase in cash inflows by Rs 2.6 Billion.