



Growth

LCR
Disclosure

31 March
2025



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Liquidity Coverage Ratio

LCR common disclosure template quarter ended 31 March 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)	20,615,223,131	20,597,839,061
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	2,101,453,777	63,043,613
4	Less stable deposits	18,196,226,935	1,480,577,803
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	19,564,992,407	4,891,248,102
7	Non-operational deposits (all counterparties)	4,321,857,882.84	2,173,854,853.99
8	Unsecured debt		
9	Secured wholesale funding	166,504,990	-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	1,042,715,802	1,042,715,802
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,262,170,468	757,981,956
14	Other contractual funding obligations		
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	48,655,922,262	10,409,422,130
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	4,051,232,889	3,375,042,246
19	Other cash inflows	1,047,064,114	1,047,064,114
20	TOTAL CASH INFLOWS	5,098,297,003	4,422,106,360
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA	20,615,223,131	20,597,839,061
22	TOTAL NET CASH OUTFLOWS		5,987,315,770
23	LIQUIDITY COVERAGE RATIO (%)		344.02%
24	QUARTERLY AVERAGE OF DAILY HQLA		19,554,198,358

Notes:

The reported figures for “quarterly average of bi-monthly observations “ are based on bi-monthly figures for January, February and March 2025.

The reported figures for “quarterly average of daily HQLA “ are based on business working days figures over the period from 1 January 2025 to 31 March 2025.

Comments :

MauBank average LCR for the quarter ended 31 March 2025 stood at 344% with Average Total High Quality Assets (HQLA) of MUR 20.598 Billion against Average Total Net Cash Outflows (NCO) of MUR 5.987 Billion as compared to MUR 19.607 and 5.574 Billion respectively as at 31 December 2024.

The increase in MauBank’s Average HQLA for the last reporting quarter, consisting of cash and increase in unrestricted balances with Central Bank net of decrease in Sovereign Securities.

The increase in Average Net Cash Outflows from Quarter December 2024 to March 2025 is mainly attributed to decrease in outflows related to derivative exposures, net of increase in both operational & non operational deposits.