



# 2025



LCR  
Disclosure



30 September  
2025



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# Liquidity Coverage Ratio

## LCR common disclosure template quarter ended 30 September 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)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
<b>1</b>	Total high-quality liquid assets (HQLA)	<b>18,154,255,213</b>	<b>18,029,833,021</b>
<b>CASH OUTFLOWS</b>			
<b>2</b>	Retail deposits and deposits from small business customers, of which:		
<b>3</b>	<i>Stable deposits</i>	12,792,719,264	383,781,578
<b>4</b>	<i>Less stable deposits</i>	9,009,735,976	443,757,555
<b>5</b>	Unsecured wholesale funding, of which:		
<b>6</b>	<i>Operational deposits (all counterparties)</i>	16,404,013,718	4,101,003,429
<b>7</b>	<i>Non-operational deposits (all counterparties)</i>	3,408,090,687.84	1,771,056,769.71
<b>8</b>	<i>Unsecured debt</i>		
<b>9</b>	Secured wholesale funding	-	-
<b>10</b>	Additional requirements, of which:		
<b>11</b>	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,278,873,772	1,278,873,772
<b>12</b>	<i>Outflows related to loss of funding on debt products</i>		
<b>13</b>	<i>Credit and liquidity facilities</i>	4,031,646,927	624,938,775
<b>14</b>	Other contractual funding obligations		
<b>15</b>	Other contingent funding obligations	-	-
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>46,925,080,343</b>	<b>8,603,411,878</b>
<b>CASH INFLOWS</b>			
<b>17</b>	Secured funding (e.g. reverse repos)		
<b>18</b>	Inflows from fully performing exposures	5,763,703,177	5,397,022,412
<b>19</b>	Other cash inflows	1,280,692,398	1,280,692,398
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>7,044,395,575</b>	<b>6,677,714,809</b>
			<b>TOTAL ADJUSTED VALUE</b>
<b>21</b>	<b>TOTAL HQLA</b>	<b>18,154,255,213</b>	<b>18,029,833,021</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>		<b>2,150,852,969</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>838.26%</b>
<b>24</b>	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>17,843,785,084</b>

**Notes:**

The reported figures for “quarterly average of bi-monthly observations “are based on bi-monthly figures for July, August and September 2025.

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

**Comments:**

MauBank average LCR for the quarter ended 30 September 2025 stood at 838.26% with Average Total High Quality Assets (HQLA) of MUR 18.030 Billion against Average Total Net Cash Outflows (NCO) of MUR 2.151 Billion as compared to MUR 17.757 Billion and 3.656 Billion respectively as at 30 June 2025.

MauBank’s Average HQLA as at 30 September 2025 improved by MUR 273 Mn from the last reporting quarter.

The decrease in Average Net Cash Outflows from Quarter June 2025 to September 2025 is mainly attributed to a decrease in derivative cash outflows and non-operational deposits by a total of Rs 1.5 Billion.