



LCR
Disclosure

31 Dec 2024



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LCR common disclosure template quarter ended 31 December 2024- Consolidated basis in MUR			
<i>(Consolidated either in MUR or USD)</i>		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)	19,651,325,260	19,607,323,571
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	19,309,599,917	1,538,760,490
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	19,101,228,928	4,775,307,232
7	<i>Non-operational deposits (all counterparties)</i>	2,144,608,517.60	1,323,436,499.28
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>	1,436,223,134	1,436,223,134
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	3,491,951,464	723,641,796
14	Other contractual funding obligations		
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	45,483,611,960	9,797,369,151
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,287,665,892	2,813,529,130
19	Other cash inflows	1,409,528,605	1,409,528,605
20	TOTAL CASH INFLOWS	4,697,194,498	4,223,057,735
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA	19,651,325,260	19,607,323,571
22	TOTAL NET CASH OUTFLOWS		5,574,311,416
23	LIQUIDITY COVERAGE RATIO (%)		351.74%
24	QUARTERLY AVERAGE OF DAILY HQLA		19,029,901,868

Notes

The reported figures for "quarterly average of bi-monthly observations " are based on bi-monthly figures for October, November and December 2024.

The reported figures for "quarterly average of daily HQLA " are based on business days figures over the period from 1 October 2024 to 31 December 2024.

Comments

MauBank average LCR for the quarter ended 31 December 2024 stood at 352% with Average Total High Quality Assets (HQLA) of MUR 19.6 Billion against Average Total Net Cash Outflows (NCO) of MUR 5.5 Billion as compared to MUR 14.8 and 3.0 Billion respectively as at 30 September 2024.

The increase in MauBank's HQLA for the last reporting quarter, consisting of cash and Sovereign Securities, net of decrease in unrestricted balances with Central Bank, is due to increase in deposits.

The increase in Net Cash Outflows from Quarter September 2024 to December 2024 is mainly attributed to a higher decrease in Cash Inflows compared to decrease in outflows related to derivative exposures and other collateral requirements, net of increase in both operational & non operational deposits.