



Growth

LCR Disclosure

30 September 2024



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MAUBANK LTD

LCR common disclosure template quarter ended 30 September 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)	14,841,607,339	14,835,609,522
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	18,394,017,106	1,443,560,305
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	15,148,573,089	3,787,143,272
7	<i>Non-operational deposits (all counterparties)</i>	1,679,496,670.19	928,592,570.09
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>	5,581,123,707	5,581,123,707
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	2,828,837,353	418,634,631
14	Other contractual funding obligations		
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	43,632,047,926	12,159,054,485
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	4,162,579,255	3,682,158,469
19	Other cash inflows	5,490,538,029	5,490,538,029
20	TOTAL CASH INFLOWS	9,653,117,285	9,172,696,498
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA	14,841,607,339	14,835,609,522
22	TOTAL NET CASH OUTFLOWS		3,039,763,621
23	LIQUIDITY COVERAGE RATIO (%)		488.05%
24	QUARTERLY AVERAGE OF DAILY HQLA		14,528,830,706



Notes

The reported figures for "quarterly average of bi-monthly observations " are based on bi-monthly figures for July, August and September 2024.

The reported figures for "quarterly average of daily HQLA" are based on business days figures over the period from 1 July 2024 to 30 September 2024.

Comments

MauBank average LCR for the quarter ended 30 September 2024 stood at 488% with Average Total High Quality Assets (HQLA) of MUR 14.8 Billion against Average Total Net Cash Outflows (NCO) of MUR 3.0 Billion as compared to MUR 14.0 Billion and MUR 3.2 Billion respectively as at 30 June 2024.

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

The decrease in Net Cash Outflows from Quarter June 2024 to September 2024 is mainly attributed to a higher increase in Cash Inflows compared to increase in both operational & non operational deposits.