



MAUBANK LTD

LCR common disclosure template quarter ending MARCH 2021- 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)	9,253,626,952	9,253,626,952
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	14,073,909,421	1,015,576,514
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	10,718,799,335	2,679,699,834
7	<i>Non-operational deposits (all counterparties)</i>	2,962,932,629.47	2,322,289,881.73
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>	150,492,092	150,492,092
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	2,123,291,052	229,372,451
14	Other contractual funding obligations		
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	30,029,424,530	6,397,430,773
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,284,766,118	3,128,438,591
19	Other cash inflows	149,551,939	149,551,939
20	TOTAL CASH INFLOWS	3,434,318,057	3,277,990,530
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA	9,253,626,952	9,253,626,952
22	TOTAL NET CASH OUTFLOWS		3,119,440,243
23	LIQUIDITY COVERAGE RATIO (%)		296.64%
24	QUARTERLY AVERAGE OF DAILY HQLA		9,753,781,850





Notes:

The reported figures for "quarterly average of bi-monthly observations" are based on bi-monthly figures for January, February and March 2021.

The reported figures for "quarterly average of daily HQLA " are based on business days figures over the period from 1 January 2021 to 31 March 2021.

Comments:

The main contributors to the Net Cash Outflows were those associated with the Bank's operational deposit portfolio, offset by inflows from fully performing exposures.

MauBank average LCR for the quarter ended 31 March 2021 stood at 297% with Average Total High Quality Assets (HQLA) over Rs 9.2 Billion against Average Total Net Cash Outflows (NCO) of MUR 3.1 Billion only.

The average Liquidity Coverage Ratio fell from 700% as at December 2020 to 297% as at March 2021 with decreased inflows of MUR 1.1 Billion coupled with lower HQLA. However, the LCR ratio is well above the regulatory limit of 100%.

MauBank's HQLA decreased by MUR 0.9 Billion from quarter ended 31 December 2020 to quarter ended 31 March 2021 following decrease in Operational Deposits.

