

LCR common disclosure template - 4th Quarter ending December 2025

<i>(Consolidated in MUR'm)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bimonthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bimonthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	132,156	131,728
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	117,133	11,713
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties)	235	59
7	Non-operational deposits (all counterparties)	14,034	1,403
8	Unsecured debt	101,418	40,567
9	Secured wholesale funding	20,775	20,775
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	22,575	2,476
14	Other contractual funding obligations	1,767	1,767
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	277,936	78,761
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	11,340	6,818
19	Other cash inflows	3,535	3,535
20	TOTAL CASH INFLOWS	14,875	10,352
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		131,728
22	TOTAL NET CASH OUTFLOWS		68,408
23	LIQUIDITY COVERAGE RATIO (%)		193%
24	QUARTERLY AVERAGE OF DAILY HQLA		121,698
<p><i>The bank's average consolidated LCR for the Quarter December 2025 stood at 193%. The reported values are based on bi-monthly observations on October, November and December 2025 (6 data points). The portfolio of HQLA consists of cash and unrestricted balances with the Central Bank and local government, foreign sovereigns and MDBs bills and bonds.</i></p> <p><i>The LCR decrease from 202% as at 30 September 2025 to 193% as at 31 December 2025, on account of a decrease in total HQLA.</i></p>			