

## Liquidity Coverage Ratio (LCR) Disclosure

### Quarter ended 30 September 2025

The quantitative information of the Bank's LCR were as follows:

(Amount in USD)	Quarterly average of bimonthly observations					
	30 September 2025		30 September 2024		31 December 2024	
	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
<b>HIGH-QUALITY LIQUID ASSETS</b>						
1 Total high-quality liquid assets (HQLA)	50,865,534	50,865,534	51,797,060	51,797,060	48,714,327	48,714,327
<b>CASH OUTFLOWS</b>						
2 Retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-
3 Stable deposits	-	-	-	-	-	-
4 Less stable deposits	-	-	-	-	-	-
5 Unsecured wholesale funding, of which:	254,742,409	99,558,634	173,454,037	69,024,370	201,521,305	79,462,748
6 Operational deposits (all counterparties)	4,861,062	1,215,265	169,109	42,277	1,106,372	276,593
7 Non-operational deposits (all counterparties)	249,881,347	98,343,369	173,284,928	68,982,093	200,414,933	79,186,155
8 Unsecured debt	-	-	-	-	-	-
9 Secured wholesale funding	-	-	-	-	-	-
10 Additional requirements, of which:	2,789,026	1,728,836	1,062,312	53,116	2,131,652	214,378
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	-	-	-	-	-	-
14 Other contractual funding obligations	1,673,037	1,673,037	-	-	113,469	113,469
15 Other contingent funding obligations	1,115,989	55,799	1,062,312	53,116	2,018,183	100,909
16 <b>TOTAL CASH OUTFLOWS</b>	<b>257,531,435</b>	<b>101,287,470</b>	<b>174,516,349</b>	<b>69,077,486</b>	<b>203,652,957</b>	<b>79,677,126</b>
<b>CASH INFLOWS</b>						
17 Secured funding (e.g. reverse repos)	-	-	-	-	-	-
18 Inflows from fully performing exposures	-	-	-	-	-	-
19 Other cash inflows	133,661,892	121,066,601	90,812,509	70,605,724	153,828,473	136,503,750
20 <b>TOTAL CASH INFLOWS</b>	<b>133,661,892</b>	<b>121,066,601</b>	<b>90,812,509</b>	<b>70,605,724</b>	<b>153,828,473</b>	<b>136,503,750</b>
<b>TOTAL ADJUSTED VALUE</b>						
	<b>30 September 2025</b>		<b>30 September 2024</b>		<b>31 December 2024</b>	
21 <b>TOTAL HQLA</b>	<b>50,865,534</b>		<b>51,797,060</b>		<b>48,714,327</b>	
22 <b>TOTAL NET CASH OUTFLOWS</b>	<b>25,321,868</b>		<b>17,269,372</b>		<b>19,919,282</b>	
23 <b>LIQUIDITY COVERAGE RATIO</b>	<b>200.9%</b>		<b>299.9%</b>		<b>244.6%</b>	
24 <b>QUARTERLY AVERAGE OF DAILY HQLA</b>	<b>49,357,501</b>				<b>46,887,436</b>	

Six data points were used to calculate the quarterly average of bimonthly observations figures in the above table.

The reported values for 'quarterly average of daily HQLA' are based on end of daily figures over the three months period ended 30 September 2025. The number of data points used for the calculations are 92.

The unweighted value of inflow and outflows is calculated as the outstanding balances of the various categories or types of liabilities, off-balance sheet items or contractual receivables. The "weighted" value of HQLA is calculated as the value after haircuts is applied. The "weighted" value for inflows and outflows is to be calculated as the value after the inflow and outflow rates are applied.

The Bank's HQLA is made up of central bank reserves (including required reserves), in excess of the daily Cash Reserve Ratio and US marketable securities. The HQLA is dominated in Mauritian Rupees (MUR), US Dollars (USD) and Euro (EUR). USD, being a major currency that is freely convertible, transferable and actively traded in global foreign exchange markets is also used to cover liquidity needs in other currencies.

The liquidity risk management has not changed from prior year.