

LCR common disclosure template

(Consolidated in MUR 000's)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	93,661,979	93,661,979
CASH OUT FLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	162,438,400	14,323,407
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	7,922,777	1,980,694
7	<i>Non-operational deposits (all counterparties)</i>	107,167,686	46,404,875
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>	40,241	40,241
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,574,860	1,021,322
14	Other contractual funding obligations	527,889	527,889
15	Other contingent funding obligations	86,733,580	4,336,679
16	TOTAL CASH OUTFLOWS	376,405,433	68,635,107
CASH IN FLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	31,095,168	23,565,410
19	Other cash inflows	32,269	-
20	TOTAL CASH INFLOWS	31,127,437	23,565,410
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		93,661,979
22	TOTAL NET CASH OUTFLOWS		45,069,697
23	LIQUIDITY COVERAGE RATIO (%)		208%
24	QUARTERLY AVERAGE OF WEEKLY HQLA		95,351,557

Notes:

- The reported values for 'quarterly average of monthly observations' are based on July, August and September 2018 month end figures.
- The reported values for 'quarterly average of weekly HQLA' are based on end of week figures over the 2 July 2018 to 28 September 2018's period.

Comments:

MCB's average LCR for the quarter stood at 208% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR49bn. The main contributors to NCO were those associated with the bank's deposit portfolios, offset by inflows from loan repayments or maturities. The bank's HQLA has remained relatively stable through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. Higher average HQLA over the quarter saw an increase in the quarterly average LCR from 203% to 208%.