

LCR common disclosure template

(Consolidated in MUR 000's)		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)	138,836,613	138,836,613
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	198,558,663	18,129,133
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	11,934,679	2,983,670
7	<i>Non-operational deposits (all counterparties)</i>	145,004,188	62,600,950
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>	10,519,935	10,519,935
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	10,692,839	918,652
14	Other contractual funding obligations	147,487	147,487
15	Other contingent funding obligations	73,774,675	3,688,734
16	TOTAL CASH OUTFLOWS	450,632,466	98,988,560
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	93,125,728	72,486,053
19	Other cash inflows	5,772,726	0
20	TOTAL CASH INFLOWS	98,898,453	72,486,053
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		138,836,613
22	TOTAL NET CASH OUTFLOWS		27,611,011
23	LIQUIDITY COVERAGE RATIO (%)		503%
24	QUARTERLY AVERAGE OF DAILY HQLA		119,517,487

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on April, May and June 2020 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 April to 30 June 2020's period.

Comments:

MCB's average LCR for the quarter stood at 503% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR111bn. 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 constantly increased through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The higher HQLA over the quarter saw an increase in the quarterly average LCR from 501% to 503%.