

LCR common disclosure template			
<i>(Consolidated in MUR 000's)</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)	106,085,184	106,085,184
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	212,498,632	19,752,901
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	22,031,293	5,507,823
7	<i>Non-operational deposits (all counterparties)</i>	179,303,918	81,985,325
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>	10,111,036	10,111,036
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	9,162,341	771,936
14	Other contractual funding obligations	116,562	116,562
15	Other contingent funding obligations	120,087,116	6,004,356
16	TOTAL CASH OUTFLOWS	553,310,898	124,249,940
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	114,436,840	86,915,162
19	Other cash inflows	10,105,046	10,105,046
20	TOTAL CASH INFLOWS	124,541,886	97,020,208
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		106,085,184
22	TOTAL NET CASH OUTFLOWS		32,545,585
23	LIQUIDITY COVERAGE RATIO (%)		326%
24	QUARTERLY AVERAGE OF DAILY HQLA		107,971,277

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2021 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jan to 31 Mar 2021's period.

Comments:

MCB's average LCR for the quarter stood at 326% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR74bn. 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 consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The lower HQLA over the quarter caused a decrease in the quarterly average LCR from 450% (31 Dec 2020) to 326% (31 Mar 2021).