

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)	161,433,150	161,433,150
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	235,824,904	22,275,382
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	13,848,676	3,462,169
7	<i>Non-operational deposits (all counterparties)</i>	223,009,669	95,324,045
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>	11,579,724	11,579,724
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,068,051	1,079,788
14	Other contractual funding obligations	280,316	280,316
15	Other contingent funding obligations	186,660,168	9,333,008
16	TOTAL CASH OUTFLOWS	682,271,507	143,334,433
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	131,898,987	95,830,602
19	Other cash inflows	11,556,906	11,556,906
20	TOTAL CASH INFLOWS	143,455,893	107,387,508
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		161,433,150
22	TOTAL NET CASH OUTFLOWS		39,488,856
23	LIQUIDITY COVERAGE RATIO (%)		409%
24	QUARTERLY AVERAGE OF DAILY HQLA		161,684,741

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2022 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jan to 31 Mar 2022's period.

Comments:

MCB's average LCR for the quarter stood at 409% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR122bn. 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 increase in HQLA over the quarter on account of T-Bills purchased, caused an increase in the quarterly average LCR from 382% (31 Dec 2021) to 409% (31 Mar 2022).