



LCR common disclosure			
<i>(Consolidated in MUR 000's)</i>		TOTAL UNWEIGHTED VALUE <i>(quarterly average of bimonthly observations)</i>	TOTAL WEIGHTED VALUE <i>(quarterly average of bimonthly observations)</i>
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	168,027,502	168,027,502
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	262,421,848	23,804,073
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	12,893,054	3,223,264
7	<i>Non-operational deposits (all counterparties)</i>	259,082,686	118,354,690
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>	25,931,783	25,931,783
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	14,233,933	1,313,659
14	Other contractual funding obligations	404,370	404,370
15	Other contingent funding obligations	158,220,538	7,911,027
16	TOTAL CASH OUTFLOWS	733,188,213	180,942,866
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	164,152,361	120,846,956
19	Other cash inflows	40,984,347	25,936,711
20	TOTAL CASH INFLOWS	205,136,708	146,783,667
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		168,027,502
22	TOTAL NET CASH OUTFLOWS		46,584,514
23	LIQUIDITY COVERAGE RATIO (%)		361%
24	QUARTERLY AVERAGE OF DAILY HQLA		167,792,060

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2023 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jul to 30 Sep 2023's period.

Comments:

MCB's average LCR for the quarter stood at 361% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 121bn. 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 decrease in HQLA over the quarter on account of maturity of BoM bills and bonds, and the rise in NCO, caused a decrease in the quarterly average LCR from 461% (30 Jun 2023) to 361% (30 Sep 2023).