LCR common disclosure			
(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)	246,188,563	246,073,377
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	*Stable deposits*		
4	*Less stable deposits*	287,335,718	25,837,034
5	Unsecured wholesale funding, of which:		
6	*Operational deposits (all counterparties)*	11,422,779	2,855,695
7	*Non-operational deposits (all counterparties)*	277,411,701	125,842,569
8	*Unsecured debt*		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	*Outflows related to derivative exposures and other collateral requirements*	50,994,110	50,994,110
12	*Outflows related to loss of funding on debt products*		
13	*Credit and liquidity facilities*	16,665,756	1,568,788
14	Other contractual funding obligations	397,594	397,594
15	Other contingent funding obligations	179,949,067	8,997,453
16	**TOTAL CASH OUTFLOWS**	**824,176,725**	**216,493,243**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	162,338,444	117,419,309
19	Other cash inflows	78,214,185	51,018,407
20	**TOTAL CASH INFLOWS**	**240,552,630**	**168,437,716**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		246,073,377
22	**TOTAL NET CASH OUTFLOWS**		54,123,311
23	**LIQUIDITY COVERAGE RATIO (%)**		**455%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**241,887,721**

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2024 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 3 Jan to 29 Mar 2024's period.

Comments:

MCB's average LCR for the quarter stood at 455% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 192bn.
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 an increase in GoM and BoM securities, caused an increase in the quarterly average LCR from 425% (31 Dec 2023) to 455% (29 Mar 2024).