



LCR common disclosure			
<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)	265,864,446	265,631,709
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	295,027,259	26,343,347
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	12,017,136	3,004,284
7	<i>Non-operational deposits (all counterparties)</i>	278,509,720	128,012,106
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>	40,956,735	40,956,735
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	13,394,196	1,217,018
14	Other contractual funding obligations	539,331	539,331
15	Other contingent funding obligations	215,167,413	10,758,371
16	TOTAL CASH OUTFLOWS	855,611,790	210,831,191
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	152,141,720	109,113,843
19	Other cash inflows	70,102,408	40,990,995
20	TOTAL CASH INFLOWS	222,244,128	150,104,838
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		265,631,709
22	TOTAL NET CASH OUTFLOWS		60,851,244
23	LIQUIDITY COVERAGE RATIO (%)		437%
24	QUARTERLY AVERAGE OF DAILY HQLA		262,343,043

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Apr, May and Jun 2024 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Apr to 28 Jun 2024's period.

Comments:

MCB's average LCR for the quarter stood at 437% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 205bn. 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 NCO over the quarter caused a decrease in the quarterly average LCR from 455% (29 Mar 2024) to 437% (28 Jun 2024).