



LCR common disclosure			
(Consolidated in MUR M)		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)	325,081	324,849
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	333,331	29,907
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	13,330	3,332
7	Non-operational deposits (all counterparties)	284,723	123
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	39,612	39,612
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	11,010	933
14	Other contractual funding obligations	366	366
15	Other contingent funding obligations	246,588	12,329
16	TOTAL CASH OUTFLOWS	928,961	86,604
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	155,856	114,801
19	Other cash inflows	68,926	39,607
20	TOTAL CASH INFLOWS	224,781	154,408
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		324,849
22	TOTAL NET CASH OUTFLOWS		59,251
23	LIQUIDITY COVERAGE RATIO (%)		548%
24	QUARTERLY AVERAGE OF DAILY HQLA		325,816

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2025 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 3 Jan to 31 Mar 2025's period.

Comments:

MCB's average LCR for the quarter stood at 548% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 266bn. 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 mainly consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The fall in NCO over the quarter resulted in a 104% increase in the quarterly average LCR from 444% (31 Dec 2024) to 548% (31 Mar 2025).