



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)	296,603,405	296,371,897
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	309,068,896	27,552,705
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	11,991,923	2,997,981
7	<i>Non-operational deposits (all counterparties)</i>	285,923,151	132,794,743
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>	46,318,659	46,318,659
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	10,313,319	874,279
14	Other contractual funding obligations	412,830	412,830
15	Other contingent funding obligations	236,555,715	11,827,786
16	TOTAL CASH OUTFLOWS	900,584,494	222,778,983
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	148,529,688	108,367,414
19	Other cash inflows	72,115,732	46,370,028
20	TOTAL CASH INFLOWS	220,645,420	154,737,442
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		296,371,897
22	TOTAL NET CASH OUTFLOWS		68,041,540
23	LIQUIDITY COVERAGE RATIO (%)		436%
24	QUARTERLY AVERAGE OF DAILY HQLA		295,438,333

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2024 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 2024's period.

Comments:

MCB's average LCR for the quarter stood at 436% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 228bn. 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 was netted off by an increase in HQLA, leading to a minimal change in the quarterly average LCR from 437% (28 Jun 2024) to 436% (30 Sep 2024).