

LCR common disclosure template

(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)	130,414,428	130,414,428
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	204,179,144	18,783,843
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	11,723,594	2,930,899
7	<i>Non-operational deposits (all counterparties)</i>	146,637,405	62,060,256
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>	13,152,423	13,152,423
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	9,554,683	810,313
14	Other contractual funding obligations	171,593	171,593
15	Other contingent funding obligations	70,321,405	3,516,070
16	TOTAL CASH OUTFLOWS	455,740,247	101,425,397
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	97,182,810	76,901,543
19	Other cash inflows	4,536,852	0
20	TOTAL CASH INFLOWS	101,719,662	76,901,543
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		130,414,428
22	TOTAL NET CASH OUTFLOWS		26,385,117
23	LIQUIDITY COVERAGE RATIO (%)		494%
24	QUARTERLY AVERAGE OF DAILY HQLA		128,811,869

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on July, Aug and Sep 2020 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 July to 30 Sep 2020's period.

Comments:

MCB's average LCR for the quarter stood at 494% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR104bn. 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 lower HQLA over the quarter caused a decrease in the quarterly average LCR from 503% (30 June 2020) to 494% (30 Sep 2020).