

LCR common disclosure template			
<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)	110,275,168	110,275,168
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	174,567,815	15,584,221
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	9,450,782	2,362,695
7	<i>Non-operational deposits (all counterparties)</i>	132,366,873	54,983,451
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>	34,775	34,775
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,954,303	1,088,414
14	Other contractual funding obligations	297,910	297,910
15	Other contingent funding obligations	85,192,599	4,259,630
16	TOTAL CASH OUTFLOWS	413,865,056	78,611,097
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	52,871,066	42,984,859
19	Other cash inflows	324,041	-
20	TOTAL CASH INFLOWS	53,195,107	42,984,859
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		110,275,168
22	TOTAL NET CASH OUTFLOWS		30,576,231
23	LIQUIDITY COVERAGE RATIO (%)		361%
24	QUARTERLY AVERAGE OF DAILY HQLA		110,038,573

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on July, August and September 2019 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 July 2019 to 30 September 2019's period.

Comments:

MCB's average LCR for the quarter stood at 361% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR80bn. 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 has constantly increased through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. Higher Net Cash Outflow over the quarter saw a decrease in the quarterly average LCR from 400% to 361%.