

LCR common disclosure template			
(Consolidated in MUR 000's)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	108,606,967	108,606,967
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	171,019,115	15,305,047
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	9,039,049	2,259,762
7	<i>Non-operational deposits (all counterparties)</i>	112,761,373	47,682,902
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>	23,232	23,232
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	12,310,016	1,108,438
14	Other contractual funding obligations	13,079	13,079
15	Other contingent funding obligations	44,742,807	2,237,140
16	TOTAL CASH OUTFLOWS	349,908,670	68,629,601
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	50,277,684	41,489,324
19	Other cash inflows	35,272	-
20	TOTAL CASH INFLOWS	50,312,957	41,489,324
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		108,606,967
22	TOTAL NET CASH OUTFLOWS		27,140,276
23	LIQUIDITY COVERAGE RATIO (%)		400%
24	QUARTERLY AVERAGE OF WEEKLY HQLA		107,377,883

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on April, May and June 2019 month end figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 April 2019 to 28 June 2019's period.

Comments:

MCB's average LCR for the quarter stood at 400% 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. Lower Net Cash Outflow and higher HQLA over the quarter saw an increase in the quarterly average LCR from 249% to 400%.