

LCR common disclosure

(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)	114,804,205	114,804,205
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	219,518,563	20,536,083
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	14,357,711	3,589,428
7	Non-operational deposits (all counterparties)	202,208,763	90,263,794
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	16,244,000	16,244,000
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	9,360,225	796,159
14	Other contractual funding obligations	363,824	363,824
15	Other contingent funding obligations	119,995,035	5,999,752
16	TOTAL CASH OUTFLOWS	582,048,121	137,793,039
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	128,731,558	99,212,711
19	Other cash inflows	16,277,783	16,277,783
20	TOTAL CASH INFLOWS	145,009,341	115,490,494
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		114,804,205
22	TOTAL NET CASH OUTFLOWS		35,646,205
23	LIQUIDITY COVERAGE RATIO (%)		322%
24	QUARTERLY AVERAGE OF DAILY HQLA		113,971,770

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Apr, May and Jun 2021 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Apr to 30 Jun 2021's period.

Comments:

MCB's average LCR for the quarter stood at 322% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR79bn. 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 caused a decrease in the quarterly average LCR from 326% (31 Mar 2021) to 322% (30 Jun 2021).