



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)	227,052,267	227,052,267
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	271,003,624	24,467,774
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	12,138,145	3,034,536
7	<i>Non-operational deposits (all counterparties)</i>	277,111,410	125,154,411
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>	32,212,032	32,212,032
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	15,263,421	1,526,406
14	Other contractual funding obligations	415,537	415,537
15	Other contingent funding obligations	193,184,999	9,659,250
16	TOTAL CASH OUTFLOWS	801,329,168	196,469,947
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	155,738,663	115,703,206
19	Other cash inflows	53,466,740	32,215,325
20	TOTAL CASH INFLOWS	209,205,403	147,918,531
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		227,052,267
22	TOTAL NET CASH OUTFLOWS		53,466,793
23	LIQUIDITY COVERAGE RATIO (%)		425%
24	QUARTERLY AVERAGE OF DAILY HQLA		220,246,699

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2023 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 2 Oct to 29 Dec 2023's period.

Comments:

MCB's average LCR for the quarter stood at 425% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 174bn. 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 HQLA over the quarter on account of an increase in GoM and BoM securities, caused an increase in the quarterly average LCR from 361% (30 Sep 2023) to 425% (31 Dec 2023).