



LCR common disclosure			
(Consolidated in MUR M)		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)	318,763	318,529
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	316,665	28,299
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	12,553	3,138
7	Non-operational deposits (all counterparties)	300,608	135,462
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	48,604	48,604
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	11,039	945
14	Other contractual funding obligations	516	516
15	Other contingent funding obligations	233,081	11,654
16	TOTAL CASH OUTFLOWS	923,066	228,619
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	149,178	109,381
19	Other cash inflows	78,391	48,833
20	TOTAL CASH INFLOWS	227,569	158,215
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		318,529
22	TOTAL NET CASH OUTFLOWS		71,807
23	LIQUIDITY COVERAGE RATIO (%)		444%
24	QUARTERLY AVERAGE OF DAILY HQLA		314,860

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2024 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Oct to 31 Dec 2024's period.

Comments:

MCB's average LCR for the quarter stood at 444% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 248bn. 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 rise in NCO over the quarter was netted off by a growth in HQLA, resulting in an 8% increase in the quarterly average LCR from 436% (30 Sep 2024) to 444% (31 Dec 2024).