



LCR common disclosure			
(Consolidated in MUR M)		TOTAL UNWEIGHTED VALUE (quarterly average of bimonthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bimonthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	325,081	324,849
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	333,331	29,907
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	13,330	3,332
7	Non-operational deposits (all counterparties)	284,723	123,052
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	39,612	39,612
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	11,010	933
14	Other contractual funding obligations	366	366
15	Other contingent funding obligations	246,588	12,329
16	<b>TOTAL CASH OUTFLOWS</b>	<b>928,961</b>	<b>209,533</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	155,856	114,801
19	Other cash inflows	68,926	39,607
20	<b>TOTAL CASH INFLOWS</b>	<b>224,781</b>	<b>154,408</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		324,849
22	<b>TOTAL NET CASH OUTFLOWS</b>		59,251
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>548%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>325,816</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2025 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 3 Jan to 31 Mar 2025's period.

**Comments:**

MCB's average LCR for the quarter stood at 548% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 266bn. 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 mainly consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The fall in NCO over the quarter resulted in a 104% increase in the quarterly average LCR from 444% (31 Dec 2024) to 548% (31 Mar 2025).