

(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)	146,983,545	146,983,545
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	227,783,211	21,474,301
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	14,157,927	3,539,482
7	Non-operational deposits (all counterparties)	218,752,258	95,391,403
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	16,705,416	16,705,416
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	9,386,260	802,266
14	Other contractual funding obligations	282,769	282,769
15	Other contingent funding obligations	183,356,458	9,167,823
16	TOTAL CASH OUTFLOWS	670,424,298	147,363,459
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	129,640,544	97,805,681
19	Other cash inflows	16,677,845	16,677,845
20	TOTAL CASH INFLOWS	146,318,389	114,483,527
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		146,983,545
22	TOTAL NET CASH OUTFLOWS		38,459,063
23	LIQUIDITY COVERAGE RATIO (%)		382%
24	QUARTERLY AVERAGE OF DAILY HQLA		145,471,004

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2021 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Oct to 31 Dec 2021's period.

Comments:

MCB's average LCR for the quarter stood at 382% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR109bn. 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 T-Bills purchased, caused an increase in the quarterly average LCR from 354% (30 Sep 2021) to 382% (31 Dec 2021).