

<b>LCR common disclosure template</b>			
(Consolidated in MUR 000's)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	94,883,940	94,883,940
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	162,208,444	14,428,109
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	8,582,754	2,145,689
7	<i>Non-operational deposits (all counterparties)</i>	108,687,621	45,760,868
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>	3,521,580	3,521,580
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,513,424	1,030,135
14	Other contractual funding obligations	12,143	12,143
15	Other contingent funding obligations	44,212,605	2,210,630
16	<b>TOTAL CASH OUTFLOWS</b>	<b>338,738,572</b>	<b>69,109,154</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	44,459,330	38,290,136
19	Other cash inflows	25,665	-
20	<b>TOTAL CASH INFLOWS</b>	<b>44,484,995</b>	<b>38,290,136</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		94,883,940
22	<b>TOTAL NET CASH OUTFLOWS</b>		30,819,018
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>308%</b>
24	<b>QUARTERLY AVERAGE OF WEEKLY HQLA</b>		<b>92,859,320</b>

**Notes:**

1. The reported values for 'quarterly average of monthly observations' are based on October, November and December 2018 month end figures.
2. The reported values for 'quarterly average of weekly HQLA' are based on end of week figures over the 1 October 2018 to 31 December 2018's period.

**Comments:**

MCB's average LCR for the quarter stood at 308% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR64bn. 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 has remained relatively stable through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities."

Lower Net Cash Outflow over the quarter saw an increase in the quarterly average LCR from 208% to 308%.