

<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)	100,198,365	100,198,365
<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>	168,407,319	15,074,324
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	8,445,795	2,111,449
7	<i>Non-operational deposits (all counterparties)</i>	107,071,858	46,928,384
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>	24,834	24,834
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,573,081	1,038,689
14	Other contractual funding obligations	44,232	44,232
15	Other contingent funding obligations	124,724,545	6,236,227
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>420,291,665</b>	<b>71,458,139</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	39,204,571	31,291,370
19	Other cash inflows	2,066	-
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>39,206,637</b>	<b>31,291,370</b>
			TOTAL ADJUSTED VALUE
<b>21</b>	<b>TOTAL HQLA</b>		<b>100,198,365</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>		<b>40,166,769</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>249%</b>
<b>24</b>	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>98,707,130</b>

**Notes:**

- The reported values for 'quarterly average of monthly observations' are based on January, February and March 2019 month end figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 3 January 2019 to 29 March 2019's period.

**Comments:**

MCB's average LCR for the quarter stood at 249% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR60bn. 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 constantly increased through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. Higher Net Cash Outflow over the quarter saw an increase in the quarterly average LCR from 308% to 249%.