

(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)	172,049,792	172,049,792
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	239,379,806	22,554,788
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	14,983,261	3,745,815
7	<i>Non-operational deposits (all counterparties)</i>	216,707,971	91,679,326
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>	11,405,940	11,405,940
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,761,270	1,035,011
14	Other contractual funding obligations	344,675	344,675
15	Other contingent funding obligations	162,024,439	8,101,222
16	TOTAL CASH OUTFLOWS	656,607,361	138,866,777
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	127,434,507	89,815,372
19	Other cash inflows	11,511,088	11,511,088
20	TOTAL CASH INFLOWS	138,945,594	101,326,459
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		172,049,792
22	TOTAL NET CASH OUTFLOWS		41,715,660
23	LIQUIDITY COVERAGE RATIO (%)		412%
24	QUARTERLY AVERAGE OF DAILY HQLA		169,810,663

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Apr, May and Jun 2022 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Apr to 30 Jun 2022's period.

Comments:

MCB's average LCR for the quarter stood at 412% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR130bn. 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 higher excess reserves with Central Bank, caused an increase in the quarterly average LCR from 409% (31 Mar 2022) to 412% (30 Jun 2022).