

<b>LCR common disclosure</b>			
(Consolidated in MUR 000's)		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)	181,803,987	181,803,987
<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>	242,566,011	22,591,406
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	14,735,535	3,683,884
7	<i>Non-operational deposits (all counterparties)</i>	241,587,876	100,266,824
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>	15,709,355	15,709,355
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	14,109,335	1,271,918
14	Other contractual funding obligations	465,282	465,282
15	Other contingent funding obligations	143,920,226	7,196,011
16	<b>TOTAL CASH OUTFLOWS</b>	<b>673,093,620</b>	<b>151,184,680</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	150,209,498	105,024,886
19	Other cash inflows	15,696,780	15,696,780
20	<b>TOTAL CASH INFLOWS</b>	<b>165,906,277</b>	<b>120,721,666</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		181,803,987
22	<b>TOTAL NET CASH OUTFLOWS</b>		41,776,220
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>435%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>168,251,742</b>

**Notes:**

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

**Comments:**

MCB's average LCR for the quarter stood at 435% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR140bn. 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 increase investment in sovereign securities, caused an increase in the quarterly average LCR from 367% (30 Sep 2022) to 435% (30 Dec 2022).