

<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)	89,413,124	89,411,875
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	160,858,623	14,150,084
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	9,059,261	2,264,815
7	Non-operational deposits (all counterparties)	99,633,422	41,394,471
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	50,676	50,676
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	13,420,215	1,261,548
14	Other contractual funding obligations	82,639	82,639
15	Other contingent funding obligations	84,437,015	4,221,851
16	<b>TOTAL CASH OUTFLOWS</b>	<b>367,541,850</b>	<b>63,426,084</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	25,741,693	19,273,009
19	Other cash inflows	49,425	-
20	<b>TOTAL CASH INFLOWS</b>	<b>25,791,119</b>	<b>19,273,009</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>89,411,875</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>44,153,075</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>203%</b>
24	<b>QUARTERLY AVERAGE OF WEEKLY HQLA</b>		<b>87,287,395</b>

**Notes:**

1. The reported values for 'quarterly average of monthly observations' are based on April, May and June 2018 month end figures.
2. The reported values for 'quarterly average of weekly HQLA' are based on end of week figures over the 2 April 2018 to 29 June 2018's period.

**Comments:**

MCB's average LCR for the quarter stood at 203% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR45bn. 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 average NCOs over the quarter saw an increase in the quarterly average LCR from 199% to 203%.