

LCR common disclosure template

| (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) | 126,234,300 | 126,234,300 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | <i>Stable deposits</i> | | |
| 4 | <i>Less stable deposits</i> | 187,493,172 | 16,922,651 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | <i>Operational deposits (all counterparties)</i> | 9,640,139 | 2,410,035 |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 134,813,353 | 56,588,838 |
| 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> | 1,907,878 | 1,907,878 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | | |
| 13 | <i>Credit and liquidity facilities</i> | 11,842,647 | 1,022,444 |
| 14 | Other contractual funding obligations | 561,244 | 561,244 |
| 15 | Other contingent funding obligations | 99,549,157 | 4,977,458 |
| 16 | TOTAL CASH OUTFLOWS | 445,807,590 | 84,390,548 |
| CASH INFLOWS | | | |
| 17 | Secured funding (e.g. reverse repos) | | |
| 18 | Inflows from fully performing exposures | 70,572,988 | 60,151,640 |
| 19 | Other cash inflows | 29,939 | 0 |
| 20 | TOTAL CASH INFLOWS | 70,602,927 | 60,151,640 |
| | | | TOTAL ADJUSTED VALUE |
| 21 | TOTAL HQLA | | 126,234,300 |
| 22 | TOTAL NET CASH OUTFLOWS | | 25,174,825 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 501% |
| 24 | QUARTERLY AVERAGE OF DAILY HQLA | | 119,517,487 |

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on January, February and March 2020 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 January to 31 March 2020's period.

Comments:

MCB's average LCR for the quarter stood at 501% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR101bn. 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 NCO over the quarter saw a decrease in the quarterly average LCR from 523% to 501%.