

(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)	130,588,116	130,588,116
<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>	206,028,007	19,010,564
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	13,643,965	3,410,991
7	<i>Non-operational deposits (all counterparties)</i>	155,009,402	65,721,188
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>	13,559,513	13,559,513
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	10,303,953	884,951
14	Other contractual funding obligations	173,563	173,563
15	Other contingent funding obligations	94,350,905	4,717,545
16	<b>TOTAL CASH OUTFLOWS</b>	493,069,307	107,478,316
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	88,659,318	65,638,425
19	Other cash inflows	13,642,444	13,642,444
20	<b>TOTAL CASH INFLOWS</b>	102,301,762	79,280,869
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>130,588,116</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>28,993,710</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>450%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>129,808,525</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2020 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Oct to 31 Dec 2020's period.

**Comments:**

MCB's average LCR for the quarter stood at 450% 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 consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The higher NCO over the quarter caused a decrease in the quarterly average LCR from 494% (30 Sep 2020) to 450% (31 Dec 2020).