

(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)	136,526,994	136,526,994
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	223,880,217	21,050,715
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	14,540,499	3,635,125
7	Non-operational deposits (all counterparties)	211,221,551	92,000,971
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	17,397,310	17,397,310
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	8,671,448	727,982
14	Other contractual funding obligations	303,893	303,893
15	Other contingent funding obligations	147,485,452	7,374,273
16	TOTAL CASH OUTFLOWS	623,500,370	142,490,269
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	122,851,334	90,997,836
19	Other cash inflows	17,370,957	17,370,957
20	TOTAL CASH INFLOWS	140,222,291	108,368,793
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		136,526,994
22	TOTAL NET CASH OUTFLOWS		38,564,686
23	LIQUIDITY COVERAGE RATIO (%)		354%
24	QUARTERLY AVERAGE OF DAILY HQLA		134,276,637

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2021 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jul to 30 Sep 2021's period.

Comments:

MCB's average LCR for the quarter stood at 354% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR98bn. 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 caused an increase in the quarterly average LCR from 322% (30 Jun 2021) to 354% (30 Sep 2021).