



<b>LCR common disclosure</b>			
<i>(Consolidated in MUR 000's)</i>		TOTAL UNWEIGHTED VALUE <i>(quarterly average of bimonthly observations)</i>	TOTAL WEIGHTED VALUE <i>(quarterly average of bimonthly observations)</i>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	187,053,746	187,053,746
<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>	256,277,882	23,373,844
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	11,979,491	2,994,873
7	<i>Non-operational deposits (all counterparties)</i>	246,763,877	101,033,232
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>	26,668,171	26,668,171
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	14,773,912	1,343,404
14	Other contractual funding obligations	302,360	302,360
15	Other contingent funding obligations	132,057,103	6,602,855
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>688,822,795</b>	<b>162,318,739</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	168,970,784	125,202,405
19	Other cash inflows	42,196,808	26,662,387
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>211,167,592</b>	<b>151,864,791</b>
			TOTAL ADJUSTED VALUE
<b>21</b>	<b>TOTAL HQLA</b>		187,053,746
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>		40,579,685
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>461%</b>
<b>24</b>	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>186,594,954</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on Apr, May and Jun 2023 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Apr to 30 Jun 2023's period.

**Comments:**

MCB's average LCR for the quarter stood at 461% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 146bn. 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 an increase in U.S. Treasury bills and bonds, caused an increase in the quarterly average LCR from 421% (31 Mar 2023) to 461% (30 Jun 2023).