

| LCR common disclosure | | | |
|-----------------------------------|---|---|---|
| (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) | 181,803,987 | 181,803,987 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | <i>Stable deposits</i> | | |
| 4 | <i>Less stable deposits</i> | 242,566,011 | 22,591,406 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | <i>Operational deposits (all counterparties)</i> | 14,735,535 | 3,683,884 |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 241,587,876 | 100,266,824 |
| 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> | 15,709,355 | 15,709,355 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | | |
| 13 | <i>Credit and liquidity facilities</i> | 14,109,335 | 1,271,918 |
| 14 | Other contractual funding obligations | 465,282 | 465,282 |
| 15 | Other contingent funding obligations | 143,920,226 | 7,196,011 |
| 16 | TOTAL CASH OUTFLOWS | 673,093,620 | 151,184,680 |
| CASH INFLOWS | | | |
| 17 | Secured funding (e.g. reverse repos) | | |
| 18 | Inflows from fully performing exposures | 150,209,498 | 105,024,886 |
| 19 | Other cash inflows | 15,696,780 | 15,696,780 |
| 20 | TOTAL CASH INFLOWS | 165,906,277 | 120,721,666 |
| | | | TOTAL ADJUSTED VALUE |
| 21 | TOTAL HQLA | | 181,803,987 |
| 22 | TOTAL NET CASH OUTFLOWS | | 41,776,220 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 435% |
| 24 | QUARTERLY AVERAGE OF DAILY HQLA | | 168,251,742 |

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2022 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Oct to 30 Dec 2022's period.

Comments:

MCB's average LCR for the quarter stood at 435% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR140bn. 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 increase investment in sovereign securities, caused an increase in the quarterly average LCR from 367% (30 Sep 2022) to 435% (30 Dec 2022).