

(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)	177,057,388	177,057,388
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	255,063,883	23,583,439
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	13,400,567	3,350,142
7	Non-operational deposits (all counterparties)	256,630,919	106,691,366
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	26,408,247	26,408,247
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	14,072,407	1,270,014
14	Other contractual funding obligations	338,762	338,762
15	Other contingent funding obligations	132,239,596	6,611,980
16	TOTAL CASH OUTFLOWS	698,154,381	168,253,950
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	168,071,130	124,282,173
19	Other cash inflows	26,385,196	26,385,196
20	TOTAL CASH INFLOWS	194,456,326	150,667,369
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		177,057,388
22	TOTAL NET CASH OUTFLOWS		42,063,488
23	LIQUIDITY COVERAGE RATIO (%)		421%
24	QUARTERLY AVERAGE OF DAILY HQLA		175,095,000

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2023 bimonthly figures.
- The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jan to 31 Mar 2023's period.

Comments:

MCB's average LCR for the quarter stood at 421% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 135bn. 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 decrease in HQLA over the quarter on account of a decrease in central bank reserves, caused a decrease in the quarterly average LCR from 435% (30 Dec 2022) to 421% (31 Mar 2023).

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