

<b>LCR common disclosure</b>			
(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)	178,498,620	178,498,620
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	241,601,871	22,664,107
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	14,057,140	3,514,285
7	Non-operational deposits (all counterparties)	223,969,699	94,454,715
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	11,124,894	11,124,894
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	13,112,495	1,255,257
14	Other contractual funding obligations	366,361	366,361
15	Other contingent funding obligations	145,382,892	7,269,145
16	<b>TOTAL CASH OUTFLOWS</b>	<b>649,615,352</b>	<b>140,648,763</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	122,391,374	81,297,707
19	Other cash inflows	11,090,196	11,090,196
20	<b>TOTAL CASH INFLOWS</b>	<b>133,481,570</b>	<b>92,387,903</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		178,498,620
22	<b>TOTAL NET CASH OUTFLOWS</b>		48,571,156
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>367%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>175,019,745</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2022 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jul to 30 Sep 2022's period.

**Comments:**

MCB's average LCR for the quarter stood at 367% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR130bn. 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 NCO over the quarter on account of increase in sovereign deposits, caused a decrease in the quarterly average LCR from 412% (30 Jun 2022) to 367% (30 Sep 2022).