



LCR common disclosure			
(Consolidated in MUR M)		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)	326,737	326,585
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	338,141	30,294
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties)	13,634	3,409
7	Non-operational deposits (all counterparties)	284,225	120,188
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	38,368	38,368
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	15,253	1,343
14	Other contractual funding obligations	340	340
15	Other contingent funding obligations	222,606	11,130
16	TOTAL CASH OUTFLOWS	912,568	205,072
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	163,519	119,016
19	Other cash inflows	73,021	38,356
20	TOTAL CASH INFLOWS	236,540	157,372
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		326,585
22	TOTAL NET CASH OUTFLOWS		52,560
23	LIQUIDITY COVERAGE RATIO (%)		621%
24	QUARTERLY AVERAGE OF DAILY HQLA		326,914

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Apr, May and Jun 2025 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 2 Apr to 30 Jun 2025's period.

Comments:

MCB's average LCR for the quarter stood at 621% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 274bn. 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 mainly consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. The fall in NCO over the quarter resulted in a 73% increase in the quarterly average LCR from 548% (31 Mar 2025) to 621% (30 Jun 2025).