



<b>LCR common disclosure</b>			
<i>(Consolidated in MUR M)</i>		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)	325,014	324,938
<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>	353,338	31,659
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	15,042	3,761
7	<i>Non-operational deposits (all counterparties)</i>	302,288	129,795
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>	75,824	75,824
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	41,447	4,570
14	Other contractual funding obligations	352	352
15	Other contingent funding obligations	238,165	11,908
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>1,026,455</b>	<b>257,868</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	157,591	119,789
19	Other cash inflows	107,419	75,346
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>265,010</b>	<b>195,135</b>
			TOTAL ADJUSTED VALUE
<b>21</b>	<b>TOTAL HQLA</b>		<b>324,938</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>		<b>70,704</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>460%</b>
<b>24</b>	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>326,607</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on Oct, Nov and Dec 2025 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Oct to 31 Dec 2025's period.

**Comments:**

MCB's average LCR for the quarter stood at 460% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 254bn. 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 rise in NCO over the quarter resulted in a 56% decrease in the quarterly average LCR from 515% (30 Sep 2025) to 460% (31 Dec 2025).