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)	289,109	289,109
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	*Stable deposits*		
4	*Less stable deposits*	368,059	32,810
5	Unsecured wholesale funding, of which:		
6	*Operational deposits (all counterparties)*	16,074	4,019
7	*Non-operational deposits (all counterparties)*	347,864	151,733
8	*Unsecured debt*		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	*Outflows related to derivative exposures and other collateral requirements*	78,791	78,791
12	*Outflows related to loss of funding on debt products*		
13	*Credit and liquidity facilities*	20,310	1,880
14	Other contractual funding obligations	302	302
15	Other contingent funding obligations	328,481	16,424
16	**TOTAL CASH OUTFLOWS**	**1,159,882**	**285,959**
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	247,624	183,099
19	Other cash inflows	134,632	79,408
20	**TOTAL CASH INFLOWS**	**382,256**	**262,506**
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		289,109
22	**TOTAL NET CASH OUTFLOWS**		72,094
23	**LIQUIDITY COVERAGE RATIO (%)**		**401%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**268,938**

Notes:

1. The reported values for ‘quarterly average of bimonthly observations’ are based on Apr, May and Jun 2026 bimonthly figures.

2. The reported values for ‘quarterly average of daily HQLA’ are based on business days figures over the 1 Apr to 30 Jun 2026’s period.

Comments:

MCB’s average LCR for the quarter stood at 401% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 217bn.
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 24% increase in the quarterly average LCR from 377% (31 Mar 2026) to 401% (30 Jun 2026).