



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	242,909	178,383
19	Other cash inflows	134,632	79,408
20	TOTAL CASH INFLOWS	377,541	257,791
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		289,109
22	TOTAL NET CASH OUTFLOWS		76,809
23	LIQUIDITY COVERAGE RATIO (%)		376%
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 376% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 212bn. 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 HQLA over the quarter resulted in a minimal change in the quarterly average LCR from 377% (31 Mar 2026) to 376% (30 Jun 2026).