



LCR common disclosure			
<i>(Consolidated in MUR M)</i>		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)	291,954	291,954
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	363,793	32,696
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	15,814	3,954
7	<i>Non-operational deposits (all counterparties)</i>	323,903	141,589
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>	81,061	81,061
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	71,027	7,743
14	Other contractual funding obligations	238	238
15	Other contingent funding obligations	233,783	11,689
16	TOTAL CASH OUTFLOWS	1,089,619	278,970
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	179,761	127,609
19	Other cash inflows	120,050	81,117
20	TOTAL CASH INFLOWS	299,811	208,727
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		291,954
22	TOTAL NET CASH OUTFLOWS		77,349
23	LIQUIDITY COVERAGE RATIO (%)		377%
24	QUARTERLY AVERAGE OF DAILY HQLA		293,875

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jan, Feb and Mar 2026 bimonthly figures.
2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 5 Jan to 31 Mar 2026's period.

Comments:

MCB's average LCR for the quarter stood at 377% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 215bn. 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 82% decrease in the quarterly average LCR from 460% (31 Dec 2025) to 377% (31 Mar 2026).