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)	318,112	318,112
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	*Stable deposits*		
4	*Less stable deposits*	372,248	32,972
5	Unsecured wholesale funding, of which:		
6	*Operational deposits (all counterparties)*	16,497	4,124
7	*Non-operational deposits (all counterparties)*	358,073	159,024
8	*Unsecured debt*		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	*Outflows related to derivative exposures and other collateral requirements*	116,856	116,856
12	*Outflows related to loss of funding on debt products*		
13	*Credit and liquidity facilities*	19,426	1,779
14	Other contractual funding obligations	435	435
15	Other contingent funding obligations	350,145	17,507
16	**TOTAL CASH OUTFLOWS**	1,233,680	332,697
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	229,280	162,777
19	Other cash inflows	168,388	118,652
20	**TOTAL CASH INFLOWS**	397,668	281,429
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		318,112
22	**TOTAL NET CASH OUTFLOWS**		86,794
23	**LIQUIDITY COVERAGE RATIO (%)**		**367%**
24	**QUARTERLY AVERAGE OF DAILY HQLA**		**314,458**

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2026 bimonthly figures.

2. The reported values for 'quarterly average of daily HQLA' are based on business days figures over the 1 Jul to 30 Sep 2026's period.

Comments:

MCB's average LCR for the quarter stood at 367% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 231bn.

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 increase in NCO over the quarter resulted in a decrease in the quarterly average LCR from 376% (30 Jun 2026) to 367% (30 Sep 2026).