



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)	327,691	327,539
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	346,864	31,042
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	13,079	3,270
7	<i>Non-operational deposits (all counterparties)</i>	292,798	122,626
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>	84,021	84,021
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	17,890	1,592
14	Other contractual funding obligations	445	445
15	Other contingent funding obligations	226,779	11,339
16	TOTAL CASH OUTFLOWS	981,876	254,335
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	174,528	129,201
19	Other cash inflows	113,287	83,471
20	TOTAL CASH INFLOWS	287,815	212,672
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		327,539
22	TOTAL NET CASH OUTFLOWS		63,584
23	LIQUIDITY COVERAGE RATIO (%)		515%
24	QUARTERLY AVERAGE OF DAILY HQLA		325,018

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on Jul, Aug and Sep 2025 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 2025's period.

Comments:

MCB's average LCR for the quarter stood at 515% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR 264bn. 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 106% decrease in the quarterly average LCR from 621% (30 June 2025) to 515% (30 Sep 2025).