

BCP Bank Mauritius

LCR Common disclosure template – 2 nd quarter ending 30 June 2025			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	10,765,230,643	10,765,230,643
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	5,019,692,928	275,364,952
3	Stable deposits	3,239,536,691	97,349,328
4	Less stable deposits	1,780,156,237	178,015,624
5	Unsecured wholesale funding, of which:	13,826,380,429	6,899,965,908
6	Operational deposits (all counterparties)	6,573,267,294	1,643,316,824
7	Non-operational deposits (all counterparties)	7,253,113,135	5,256,649,084
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	2,958,670,352	662,576,035
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	2,958,670,352	662,576,035
14	Other contractual funding obligations	130,658,202	130,658,202
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	21,935,401,910	7,968,565,096
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	5,319,428,497	4,198,362,219
20	TOTAL CASH INFLOWS	5,319,428,497	4,198,362,219
21	TOTAL HQLA		10,765,230,643
22	TOTAL NET CASH OUTFLOWS		3,770,202,877
23	LIQUIDITY COVERAGE RATIO (%)		286%
24	QUARTERLY AVERAGE OF DAILY HQLA		11,166,116,035

Liquidity Risk Management

BCP Bank (Mauritius) Ltd (the Bank) has a robust framework to ensure it maintains sufficient liquid assets to meet its short-term obligations and withstand various stress scenarios. This includes setting a clear liquidity risk tolerance aligned with the bank's business strategy, maintaining a cushion of high-quality liquid assets, actively monitoring cash flows, and conducting regular stress testing.

The Liquidity Coverage Ratio (LCR') is a regulatory requirement set to ensure that the Bank has sufficient unencumbered high quality liquid assets (HQLA') to meet its liquidity needs in a 30-calendar day, liquidity stress scenario. The Bank monitors and reports its liquidity position as per the Bank of Mauritius Guideline on Liquidity Risk Management and has maintained its liquidity position above the prudential requirement.

- 1) The reported values for 'quarterly average of bimonthly observations' are based on April to June 2025 bimonthly figures.
- 2) The reported values "quarterly average of daily HQLA" are based on daily figures over the 1st of April 2025 to 30th June 2025's period.

The quarterly consolidated LCR was 286 % as at 30 June 2025 against the regulatory limit of 100%.

The Bank continues to maintain a strong average LCR position over the reporting period with a prudent surplus over the regulatory requirements.

High-quality liquid assets (HQLA)

The bank's quarterly average HQLA as at end of June 2025 amounted to Rs. 10,765m, composed of Central Bank reserves, cash, unrestricted balances with Central Bank, Sovereign and Central Bank Securities. The daily simple averages of the HQLA held over the second quarter of 2025 were Rs.11,166m.

Main drivers and changes in LCR

The simple average of the Bank's bimonthly LCR over the second quarter of 2025 decreased to 286% compared to 358% for the first quarter of 2025. The change in the Liquidity Coverage Ratio (LCR) compared to the previous quarter is attributable to an increase in deposit levels, primarily from corporate customers, which has resulted in higher cash outflows.

The bank continues to closely monitor the LCR to ensure that it operates with an adequate and optimum level of HQLA.

Concentration of funding and liquidity sources

The bank's funding strategy is largely driven by its policy to always maintain adequate liquidity in all currencies, and hence to be able to meet all obligations as they fall due. The main funding sources for the bank are current account deposits from retail, domestic, international corporate and financial institutions.

The bank's funding profile over the reporting period was well diversified. Customer assets were largely funded out of customer deposits, which are considered a stable source of funding and from intra-group borrowings.