

BCP Bank Mauritius

LCR Common disclosure template – 3 rd quarter ending 30 September 2025			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	14,964,791,529	14,964,791,529
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	5,072,228,071	289,194,288
3	Stable deposits	3,116,515,586	93,623,040
4	Less stable deposits	1,955,712,485	195,571,248
5	Unsecured wholesale funding, of which:	15,360,376,633	6,752,470,758
6	Operational deposits (all counterparties)	8,974,778,746	2,243,694,686
7	Non-operational deposits (all counterparties)	6,385,597,887	4,508,776,072
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	3,452,646,719	688,278,739
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	3,452,646,719	688,278,739
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	23,885,251,423	7,729,943,785
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	4,013,113,882	3,207,974,394
20	TOTAL CASH INFLOWS	4,013,113,882	3,207,974,394
21	TOTAL HQLA		14,964,791,529
22	TOTAL NET CASH OUTFLOWS		4,521,969,392
23	LIQUIDITY COVERAGE RATIO (%)		331%
24	QUARTERLY AVERAGE OF DAILY HQLA		15,162,050,194

Liquidity Risk Management

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

The quarterly consolidated LCR was 331 % as at 30 September 2025 against the regulatory limit of 100%.

The Bank continues to maintain a strong average consolidated 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 September 2025 amounted to Rs. 14,965m, composed of unrestricted balances with Central Bank, placement with Central Bank, Sovereign and Central Bank Securities. The daily simple averages of the HQLA held over the third quarter of 2025 was Rs.15,162m.

Main drivers and changes in LCR

The simple average of the Bank's bimonthly LCR over the third quarter of 2025 increased to 331% compared to 286% for the second quarter of 2025.

This was due to an increase in the quarterly average HQLA compared to the second quarter of 2025.

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.