BCP BANK (MAURITIUS)

BCP Bank Mauritius

LCR Common disclosure template – 2nd quarter ending 30 June 2026			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	14,532,854,250	14,532,854,250
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	5,259,174,994	267,908,864
3	Stable deposits	3,689,010,106	110,892,376
4	Less stable deposits	1,570,164,888	157,016,488
5	Unsecured wholesale funding, of which:	16,333,607,420	7,683,771,997
6	Operational deposits (all counterparties)	7,602,625,542	1,900,656,385
7	Non-operational deposits (all counterparties)	8,730,981,878	5,783,115,612
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	2,106,285,581	422,791,790
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	2,106,285,581	422,791,790
14	Other contractual funding obligations	660,823,226	660,823,226
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTLOWS	24,359,891,221	9,035,295,877
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	4,689,065,418	3,798,363,169
20	TOTAL CASH INFLOWS	4,689,065,418	3,798,363,169
21	TOTAL HQLA		14,532,854,250
22	TOTAL NET CASH OUTFLOWS		5,236,932,708
23	LIQUIDITY COVERAGE RATIO (%)		278%
24	QUARTERLY AVERAGE OF DAILY HQLA		14,966,781,696

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 bimonthly observations' are based on April to June 2026 bimonthly figures.
2. The reported values "quarterly average of daily HQLA" are based on daily figures over the period from 1st of April 2026 to 30th June 2026.

The quarterly consolidated LCR was 278 % as at 30 June 2026 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 June 2026 amounted to Rs. 14,533m, 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 second quarter of 2026 was Rs.14,967m.

Main drivers and changes in LCR

The bank's simple average bimonthly LCR for the second quarter of 2026 decreased to 278%, from 285% in the first quarter of 2026 as a result of a higher proportion of net cash outflows to the level of HQLA held. The bank continues to closely monitor its LCR to ensure that it maintains an adequate and optimal 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 and term deposits from retail, domestic, international corporate and financial institutions.

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