BCP Bank Mauritius

LCR Common disclosure template – 2nd quarter ending 30 June 2024			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	9,122,752,713	9,122,752,713
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	1,623,823,538	162,382,354
3	Stable deposits	-	-
4	Less stable deposits	1,623,823,538	162,382,354
5	Unsecured wholesale funding, of which:	8,646,403,246	3,902,152,894
6	Operational deposits (all counterparties)	4,704,459,608	1,176,114,902
7	Non-operational deposits (all counterparties)	3,941,943,638	2,726,037,992
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	2,079,294,133	403,815,903
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	2,079,294,133	403,815,903
14	Other contractual funding obligations	900,116,104	900,116,104
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTLOWS	13,249,637,021	5,368,467,255
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	4,492,657,420	3,719,447,538
20	TOTAL CASH INFLOWS	4,492,657,420	3,719,447,538
21	TOTAL HQLA		9,122,752,713
22	TOTAL NET CASH OUTFLOWS		1,649,019,718
23	LIQUIDITY COVERAGE RATIO (%)		553%
24	QUARTERLY AVERAGE OF DAILY HQLA		9,583,620,500

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on April, May and June 2024 bimonthly figures.
2. The reported values "quarterly average of daily HQLA" are based on daily figures over the 1st April 2024 to 30th June 2024's period.

Comments:

- For the second quarter ended 30 June 2024, the bank's average LCR was 553%, well above the regulatory minimum of 100%.
- The bank's HQLA consists primarily of cash, unrestricted balances with Central Bank, Sovereign and Central Bank Securities.
- The main contributors to Net Cash Outflows (NCO) came from movements in the customer loans and deposits base, and from interbank funding and borrowing.