

BCP Bank Mauritius

LCR Common disclosure template – 2 nd quarter ending 30 June 2023			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,497,035,968	4,497,035,968
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	1,294,021,077	129,402,108
3	Stable deposits	-	-
4	Less stable deposits	1,294,021,077	129,402,108
5	Unsecured wholesale funding, of which:	7,721,280,928	2,638,660,306
6	Operational deposits (all counterparties)	5,356,847,782	1,339,211,945
7	Non-operational deposits (all counterparties)	2,364,433,146	1,299,448,361
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	1,352,211,729	158,427,120
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	1,352,211,729	158,427,120
14	Other contractual funding obligations	759,636,974	759,636,974
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,127,150,708	3,686,126,508
CASH INFLOWS			
17	Secured funding (e.g., reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	5,696,632,805	5,138,418,602
20	TOTAL CASH INFLOWS	5,696,632,805	5,138,418,602
21	TOTAL HQLA		4,497,035,968
22	TOTAL NET CASH OUTFLOWS		921,531,627
23	LIQUIDITY COVERAGE RATIO (%)		488%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,504,659,180

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on April, May and June 2023 bimonthly figures.
2. The reported values "quarterly average of daily HQLA" are based on daily figures over the 1st April 2023 to 30th June 2023's period.

Comments:

- For the second quarter ended 30 June 2023, the bank's average LCR was 488%, 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.