

BCP Bank Mauritius

LCR Common disclosure template – 1 <sup>st</sup> quarter ending 31 March 2024			
<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total High-Quality Liquid Assets (HQLA)	5,637,221,989	5,637,221,989
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and term deposits from small business customers, of which:</b>	<b>1,441,409,352</b>	<b>144,140,935</b>
3	Stable deposits	-	-
4	Less stable deposits	1,441,409,352	144,140,935
5	<b>Unsecured wholesale funding, of which:</b>	<b>8,793,742,737</b>	<b>3,684,649,329</b>
6	Operational deposits (all counterparties)	5,125,391,817	1,281,347,954
7	Non-operational deposits (all counterparties)	3,668,350,920	2,403,301,375
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	<b>-</b>	<b>-</b>
10	<b>Additional requirements, of which:</b>	<b>2,269,223,276</b>	<b>523,656,713</b>
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	2,269,223,276	523,656,713
14	<b>Other contractual funding obligations</b>	<b>278,820,709</b>	<b>278,820,709</b>
15	<b>Other contingent funding obligations</b>	<b>-</b>	<b>-</b>
16	<b>TOTAL CASH OUTFLOWS</b>	<b>12,783,196,074</b>	<b>4,631,267,687</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	6,211,370,051	5,524,097,830
20	<b>TOTAL CASH INFLOWS</b>	<b>6,211,370,051</b>	<b>5,524,097,830</b>
21	<b>TOTAL HQLA</b>		<b>5,637,221,989</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,157,816,922</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>487%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>5,864,028,442</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on January, February and March 2024 bimonthly figures.
2. The reported values "quarterly average of daily HQLA" are based on daily figures over the 1<sup>st</sup> January 2024 to 31<sup>st</sup> March 2024's period.

**Comments:**

- For the first quarter ended 31 March 2024, the bank's average LCR was 487%, 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.