

BCP Bank (Mauritius)

LCR common disclosure template - 2nd Quarter ending June 2019			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,306,496,309	4,306,496,309
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	3,448,464,728	344,846,473
3	Stable deposits	-	-
4	Less stable deposits	3,448,464,728	344,846,473
5	Unsecured wholesale funding, of which :	5,543,506,534	2,170,007,480
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	5,543,506,534	2,170,007,480
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which :	2,556,795,212	274,686,466
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	2,556,795,212	274,686,466
14	Other contractual funding obligations	217,128,190	217,128,190
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,765,894,664	3,006,668,608
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	2,970,769,345	2,169,431,772
20	TOTAL CASH INFLOWS	2,970,769,345	2,169,431,772
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		4,306,496,309
22	TOTAL NET CASH OUTFLOWS		837,236,836
23	LIQUIDITY COVERAGE RATIO (%)		514%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,256,796,575

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on April, May and June 2019 month end figures.
2. The reported values 'Quarterly average daily HQLA' are based on daily figures over the 1st April 2019 to 30 June 2019's period.

Comments:

As at 30 June 2019, the Bank's average LCR for the quarter stood at 514% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR3.4bn. The main contributors to NCO were those associated with the bank's deposit portfolios, offset by inflows from loan repayments or maturities.

The bank's HQLA is primarily made up of unrestricted balances with Central Bank, Sovereign and Central Bank Securities. The bank continues to monitor its liquidity position to meet the prescribed requirement.