

BCP Bank (Mauritius)

LCR common disclosure template – Fourth quarter ending 31 st December 2022			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (quarterly average of bimonthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bimonthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,267,404,221	4,267,404,221
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	1,303,534,796	130,353,480
3	Stable deposits	-	-
4	Less stable deposits	1,303,534,796	130,353,480
5	Unsecured wholesale funding, of which :	8,119,443,514	3,275,539,968
6	Operational deposits (all counterparties)	4,663,404,694	1,165,851,173
7	Non-operational deposits (all counterparties)	3,456,038,820	2,109,688,794
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which :	1,740,714,153	204,506,269
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	1,740,714,153	204,506,269
14	Other contractual funding obligations	446,117,642	446,117,642
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,609,810,105	4,056,517,359
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,952,019,042	3,467,589,633
20	TOTAL CASH INFLOWS	3,952,019,042	3,467,589,633
21	TOTAL HQLA		4,267,404,221
22	TOTAL NET CASH OUTFLOWS		1,014,129,340
23	LIQUIDITY COVERAGE RATIO (%)		421%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,308,901,175

Notes:

- The reported values for 'quarterly average of bimonthly observations' are based on October, November and December 2022 bimonthly figures.
- The reported values "quarterly average of daily HQLA" are based on daily figures over the 1st October 2022 to 31st December 2022's period.

Comments:

- For the fourth quarter ended 31 December 2022, the bank's average LCR was 421%, 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.