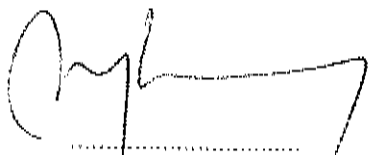


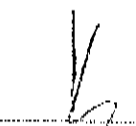
BCP Bank (Mauritius)
Unaudited Statement of Financial position
As at 31 March 2019

	Mar-19 Rs 000	Mar-18 Rs 000	Dec-18 Rs 000
ASSETS			
Cash and cash equivalents	2,667,530	2,160,630	2,532,186
Loans and advances to banks	33,512	265,157	43,068
Loans and advances to customers	12,532,148	10,873,810	13,114,465
Investment securities	2,278,618	2,210,637	1,823,685
Goodwill	-	-	-
Investment in subsidiary	58,447	0	58,447
Property and equipment	40,203	43,684	42,603
Intangible assets	71,929	109,231	81,331
Deferred tax asset	50,519	204,589	50,165
Other assets	1,097,866	874,838	1,237,978
Total assets	18,830,772	16,742,578	18,983,928
LIABILITIES			
Deposits from banks	1,715	-	1,690
Deposits from customers	12,636,725	11,123,713	12,250,099
Borrowed funds	3,397,825	2,968,470	3,637,104
Subordinated liabilities	-	201,090	-
Current tax liabilities	3,116	688	624
Other liabilities	402,489	341,200	734,031
Total liabilities	16,441,870	14,635,160	16,623,547
Equity			
Stated capital	2,218,065	1,944,015	2,218,065
Retained earnings	39,221	40,029	18,961
Reserves	131,616	123,374	123,355
Total equity attributable to the equity holders of the Bank	2,388,902	2,107,418	2,360,381
Non-controlling interests	-	-	-
Total equity	2,388,902	2,107,418	2,360,381
Total liabilities and equity	18,830,772	16,742,578	18,983,928

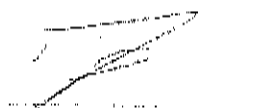
These financial statements have been approved by the Board of Directors and authorised for issue on26 April 2019.....



Abdelwafi Aïff
Chief Executive Officer



Kamal HOUDAD
Chairperson



Jean-Louis VINCIGUERRA
Chairperson, Audit Committee

BCP Bank (Mauritius)

Unaudited Statement of profit or loss and other comprehensive income

For the period ended 31 March 2019

	Quarter ended Mar-19 Rs 000	Quarter ended Mar-18 Rs 000	Period ended Dec-18 Rs 000
Interest income	166,584	146,588	614,876
Interest expense	(65,947)	(50,063)	(214,199)
Net interest income	100,637	96,526	400,677
Fee and commission income	25,436	37,239	134,634
Fee and commission expense	(4,268)	(4,576)	(19,140)
Net fee and commission income	21,169	32,663	115,494
Net trading income	12,330	17,929	65,636
Net income from other financial instruments carried at fair value through profit or loss	-	-	58,447
Net gain/(loss) from sale of securities	-	887	38,198
Other revenue	2,501	2,511	10,700
	36,000	53,990	288,475
Revenue	136,637	150,515	689,152
Personnel expenses	(60,139)	(66,282)	(260,196)
Operating lease expenses	(11,844)	(11,370)	(45,753)
Depreciation and amortisation	(15,246)	(15,781)	(64,217)
Other expenses	(31,773)	(49,842)	(186,589)
	(119,002)	(143,275)	(556,755)
Operating profit	17,635	7,240	132,398
Net impairment loss on financial assets	4,952	42	(18,268)
Profit before tax	22,587	7,283	114,129
Income tax (charge)/credit	(2,328)	(3,170)	(158,769)
Profit after tax	20,260	4,113	(44,640)
Other comprehensive income			
<i>Items that are or may be reclassified to profit or loss</i>			
Foreign Currency translation differences for foreign operations	-	(600)	-
Net change in fair value of available-for-sale financial assets	8,261	(6,391)	(23,976)
Actuarial (losses) /Gain	-	20,614	6,720
Other comprehensive income / (loss)	8,261	13,624	(17,256)
Total comprehensive income	28,521	17,737	(61,896)

BCP Bank (Mauritius)
Unaudited Statement of changes in equity
For the period ended 31 March 2019

	Share Capital	Statutory Reserve	General Banking Reserve	Fair value reserve	Foreign Currency Translation Reserve	Retained Earnings	Total
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance at 01 January 2019	2,218,065	102,322	-	(7,062)	28,095	18,961	2,360,381
Total comprehensive income							
Profit for the year	-	-	-	-	-	20,260	20,260
Other comprehensive income	-	-	-	8,261	-	-	8,261
Total comprehensive income	-	-	-	8,261	-	20,260	28,521
Transactions with owner of the Bank							
Issue of shares	-	-	-	-	-	-	-
Total contributions and distributions	-	-	-	-	-	-	-
Balance at 31 March 2019	2,218,065	102,322	-	1,199	28,095	39,221	2,388,902



BCP Bank (Mauritius)

Unaudited Statement of Cash Flows

For the period ended 31 March 2019

	Quarter ended Mar-19 Rs 000	Quarter ended Mar-18 Rs 000	Period ended Dec-18 Rs 000
Cash flows from operating activities			
Profit before tax	22,587	7,283	114,129
Adjustment for prior years	-	-	-
Adjustments for:			
Depreciation and amortisation	15,246	15,781	64,217
Net impairment loss on financial assets	(4,952)	(42)	18,268
Net income from other financial instruments carried at fair value through profit or loss	-	-	(58,477)
Profit on sale of property and equipment	-	-	-
	32,881	23,021	138,138
Changes in:			
Loans and advances to banks	9,556	(25,127)	196,962
Loans and advances to customers	591,716	743,610	(1,407,022)
Other assets	140,112	(13,936)	(377,077)
Deposits from banks	25	-	1,690
Deposits from customers	386,626	(108,155)	1,018,231
Other liabilities	(331,542)	(59,473)	354,323
	829,373	559,939	(74,755)
Income tax paid	-	-	(579)
	829,373	559,939	(75,334)
Cash flows from investing activities			
Acquisition of investment securities	(1,900,000)	(700,000)	(1,500,000)
Proceeds from sale of investment securities	1,450,000	900,887	1,978,800
Acquisition of shares in subsidiary	-	-	-
Acquisition of property and equipment	(247)	(411)	(17,851)
proceeds from sale of property and equipment	-	-	-
Acquisition of intangible assets	(158)	-	(9,094)
Net cash used in investing activities	(450,405)	200,476	451,855
Cash flows from financing activities			
Proceeds from issue of subordinated liabilities	-	-	-
Repayment of subordinated liabilities	-	-	(202,470)
Repayment of borrowed funds	(239,278)	(183,308)	485,326
Proceeds from issue of shares	-	-	274,050
Dividends paid	-	-	-
Net cash (used in) / from financing activities	(239,278)	(183,308)	556,906
Net Increase in cash and cash equivalents	139,690	577,107	933,426
Cash and cash equivalents at beginning of period	2,532,186	1,598,593	1,598,593
Effect of exchange rate fluctuations on cash and cash equivalents held	(4,346)	(15,070)	167
Cash and cash equivalents at end of period	2,667,530	2,160,630	2,532,186



BCP Bank (Mauritius)
LCR Common disclosure template (unaudited)
As at 31 March 2019

	TOTAL UNWEIGHTED VALUE (AVERAGE) Rs 000	TOTAL WEIGHTED VALUE (AVERAGE) Rs 000
HIGH-QUALITY LIQUID ASSETS		
Total High-Quality Liquid Assets (HQLA)	3,995,651	3,995,651
CASH OUTFLOWS		
Retail deposits and term deposits from small business customers	4,672,594	309,502
Unsecured wholesale funding	4,163,802	1,654,845
Credit and liquidity facilities	3,032,939	325,423
Other contractual funding obligations	35,028	35,028
TOTAL CASH OUTFLOWS	11,904,362	2,324,798
CASH INFLOWS		
Other cash inflows	2,731,212	1,825,879
TOTAL CASH INFLOWS	2,731,212	1,825,879
TOTAL ADJUSTED VALUE		
TOTAL HQLA		3,995,651
TOTAL NET CASH OUTFLOWS		581,200
LIQUIDITY COVERAGE RATIO (%)		687%