



BCP Bank (Mauritius)

LCR common disclosure template - As at end of March 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)*	3,995,651,140	3,995,651,140
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which :	4,672,594,180	309,502,326
3	Stable deposits	-	-
4	Less stable deposits	4,672,594,180	309,502,326
5	Unsecured wholesale funding, of which :	4,163,801,639	1,654,844,591
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	4,163,801,639	1,654,844,591
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which :	3,032,938,659	325,423,416
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	3,032,938,659	325,423,416
14	Other contractual funding obligations	35,027,681	35,027,681
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,904,362,159	2,324,798,015
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	2,731,212,303	1,825,879,036
20	TOTAL CASH INFLOWS	2,731,212,303	1,825,879,036
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		3,995,651,140
22	TOTAL NET CASH OUTFLOWS		581,199,504
23	LIQUIDITY COVERAGE RATIO (%)		687%
24	QUARTERLY AVERAGE OF DAILY HQLA		3,995,651,140

*The reported values for "Total High-Quality Liquid Assets (HQLA)" are based on daily figures over the 1st January 2019 to 31 March 2019's period.

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on January, February and March 2019 month end figures.
2. The reported values 'Quarterly average daily HQLA' are based on daily figures over the 1st January 2019 to 31 March 2019's period.

Comments:

As at 31 March 2019, the Bank's average LCR for the quarter stood at 687% 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.