

BCP Bank (Mauritius)

| LCR common disclosure template – 2nd Quarter ending 30 June 2021 | | | |
|--|--|----------------------------------|--------------------------------|
| (Consolidated in MUR) | | TOTAL UNWEIGHTED VALUE (AVERAGE) | TOTAL WEIGHTED VALUE (AVERAGE) |
| HIGH-QUALITY LIQUID ASSETS | | | |
| 1 | Total High-Quality Liquid Assets (HQLA) | 4,622,390,975 | 4,622,390,975 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and term deposits from small business customers, of which : | 1,548,129,660 | 154,812,966 |
| 3 | Stable deposits | - | - |
| 4 | Less stable deposits | 1,548,129,660 | 154,812,966 |
| 5 | Unsecured wholesale funding, of which : | 8,019,580,194 | 2,828,757,388 |
| 6 | Operational deposits (all counterparties) | 4,203,553,230 | 1,050,888,307 |
| 7 | Non-operational deposits (all counterparties) | 3,816,026,964 | 1,777,869,081 |
| 8 | Unsecured debt | - | - |
| 9 | Secured wholesale funding | - | - |
| 10 | Additional requirements, of which : | 1,618,080,247 | 235,903,657 |
| 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 | 1,618,080,247 | 235,903,657 |
| 14 | Other contractual funding obligations | 75,439,780 | 75,439,780 |
| 15 | Other contingent funding obligations | - | - |
| 16 | TOTAL CASH OUTFLOWS | 11,261,229,881 | 3,294,913,791 |
| CASH INFLOWS | | | |
| 17 | Secured funding (e.g. reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | - | - |
| 19 | Other cash inflows | 3,598,807,420 | 3,280,654,148 |
| 20 | TOTAL CASH INFLOWS | 3,598,807,420 | 3,280,654,148 |
| 21 | TOTAL HQLA | | 4,622,390,975 |
| 22 | TOTAL NET CASH OUTFLOWS | | 823,728,448 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 561% |
| 24 | QUARTERLY AVERAGE OF DAILY HQLA | | 4,607,268,716 |

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on April, May and June 2021 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st January 2021 to 30 June 2021's period.

Comments:

The bank's average LCR for the first quarter ending 30 June 2021 stood at 561% well above the regulatory requirement.

The bank's HQLA is primarily made up of cash, unrestricted balances with Central Bank, Sovereign and Central Bank Securities. The bank's excess EUR denominated HQLA stock is used to cater for the LCR requirements of its other material foreign currencies.

The main contributors to NCO were those associated with the movements in customer loans and deposits base, and on interbank funding and borrowing.