

BCP Bank (Mauritius)

LCR common disclosure template – 2 nd quarter ending 30 June 2022			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,580,202,381	4,580,202,381
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	1,401,854,178	140,185,418
3	Stable deposits	-	-
4	Less stable deposits	1,401,854,178	140,185,418
5	Unsecured wholesale funding, of which :	8,667,969,634	3,272,682,510
6	Operational deposits (all counterparties)	4,161,095,344	1,040,273,836
7	Non-operational deposits (all counterparties)	4,506,874,290	2,232,408,674
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which :	1,110,731,736	129,360,551
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	1,110,731,736	129,360,551
14	Other contractual funding obligations	3,798,735	3,798,735
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,184,354,283	3,546,027,214
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,847,384,710	3,198,167,326
20	TOTAL CASH INFLOWS	3,847,384,710	3,198,167,326
21	TOTAL HQLA		4,580,202,381
22	TOTAL NET CASH OUTFLOWS		886,506,804
23	LIQUIDITY COVERAGE RATIO (%)		517%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,726,933,873

Notes:

1. The reported values for 'quarterly average of bimonthly observations' are based on April, May and June 2022 bimonthly figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st April 2022 to 30 June 2022's period.

Comments:

For the second quarter ending 30 June 2022, the bank's average LCR stood at 517%, well above the regulatory minimum of 100%.

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.