



BCP Bank (Mauritius)

LCR common disclosure template – 3 rd Quarter ending September 2019			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	3,854,525,813	3,854,525,813
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	3,024,218,195	302,421,820
3	Stable deposits	-	-
4	Less stable deposits	3,024,218,195	302,421,820
5	Unsecured wholesale funding, of which :	5,968,176,109	2,588,981,612
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	5,968,176,109	2,588,981,612
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which :	2,357,973,135	281,674,196
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	2,357,973,135	281,674,196
14	Other contractual funding obligations	175,486,106	175,486,106
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	11,525,853,545	3,348,563,733
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	3,653,850,687	2,788,440,045
20	TOTAL CASH INFLOWS	3,653,850,687	2,788,440,045
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		3,854,525,813
22	TOTAL NET CASH OUTFLOWS		837,140,933
23	LIQUIDITY COVERAGE RATIO (%)		460%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,134,327,905

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on July, August and September 2019 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st July 2019 to 30th September 2019's period.

Comments:

The bank's average LCR for the quarter ending 30th September 2019 stood at 460% (514% for Q/E June 2019), 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.