



## BCP Bank (Mauritius)

LCR common disclosure template – 3rd Quarter ending 30 September 2020			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total High-Quality Liquid Assets (HQLA)	4,453,059,707	4,453,059,707
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and term deposits from small business customers, of which :</b>	<b>1,454,107,099</b>	<b>145,410,710</b>
3	Stable deposits	-	-
4	Less stable deposits	1,454,107,099	145,410,710
5	<b>Unsecured wholesale funding, of which :</b>	<b>7,379,400,195</b>	<b>2,480,517,438</b>
6	Operational deposits (all counterparties)	3,676,947,744	919,236,936
7	Non-operational deposits (all counterparties)	3,702,452,451	1,561,280,502
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	<b>-</b>	<b>-</b>
10	<b>Additional requirements, of which :</b>	<b>1,466,101,578</b>	<b>184,509,660</b>
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	1,466,101,578	184,509,660
14	<b>Other contractual funding obligations</b>	<b>400,589,726</b>	<b>400,589,726</b>
15	<b>Other contingent funding obligations</b>	<b>-</b>	<b>-</b>
16	<b>TOTAL CASH OUTFLOWS</b>	<b>10,700,198,598</b>	<b>3,211,027,534</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,817,065,726	3,169,044,890
20	<b>TOTAL CASH INFLOWS</b>	<b>3,817,065,726</b>	<b>3,169,044,890</b>
21	<b>TOTAL HQLA</b>		<b>4,453,059,707</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>802,756,883</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>555%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>4,422,683,530</b>

### Notes:

1. The reported values for 'quarterly average of monthly observations' are based on July, August and September 2020 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1<sup>st</sup> January 2020 to 30 September 2020's period.

### Comments:

The bank's average LCR for the quarter ending 30 September 2020 stood at 555% 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.