

BCP Bank (Mauritius)

LCR common disclosure template – 3rd Quarter ending 30 September 2021			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total High-Quality Liquid Assets (HQLA)	4,517,002,386	4,517,002,386
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and term deposits from small business customers, of which :</b>	<b>1,613,619,334</b>	<b>161,361,933</b>
3	Stable deposits	-	-
4	Less stable deposits	1,613,619,334	161,361,933
5	<b>Unsecured wholesale funding, of which :</b>	<b>10,025,399,615</b>	<b>3,505,282,125</b>
6	Operational deposits (all counterparties)	5,605,816,866	1,401,454,217
7	Non-operational deposits (all counterparties)	4,419,582,749	2,103,827,909
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	-	-
10	<b>Additional requirements, of which :</b>	<b>1,551,804,645</b>	<b>274,784,091</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	1,551,804,645	274,784,091
14	<b>Other contractual funding obligations</b>	<b>133,449,817</b>	<b>133,449,817</b>
15	<b>Other contingent funding obligations</b>	-	-
16	<b>TOTAL CASH OUTFLOWS</b>	<b>13,324,273,410</b>	<b>4,074,877,966</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	6,334,920,743	5,938,135,599
20	<b>TOTAL CASH INFLOWS</b>	<b>6,334,920,743</b>	<b>5,938,135,599</b>
21	<b>TOTAL HQLA</b>		<b>4,517,002,386</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,018,719,491</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>443%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>4,543,008,501</b>

**Notes:**

1. The reported values for 'quarterly average of monthly observations' are based on July, August and September 2021 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1<sup>st</sup> January 2021 to 30 September 2021's period.

**Comments:**

As at end of September 2021, the bank's quarterly average LCR was 443%, 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.