

BCP Bank (Mauritius)

LCR common disclosure template – 3 rd quarter ending 30 September 2022			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,662,035,050	4,662,035,050
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	1,554,916,961	155,491,696
3	Stable deposits	-	-
4	Less stable deposits	1,554,916,961	155,491,696
5	Unsecured wholesale funding, of which :	8,507,922,173	3,270,223,550
6	Operational deposits (all counterparties)	4,216,368,940	1,054,092,235
7	Non-operational deposits (all counterparties)	4,291,553,233	2,216,131,315
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which :	1,597,733,773	188,048,774
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	1,597,733,773	188,048,774
14	Other contractual funding obligations	295,709,016	295,709,016
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	11,956,281,923	3,909,473,035
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,334,480,489	2,861,278,307
20	TOTAL CASH INFLOWS	3,334,480,489	2,861,278,307
21	TOTAL HQLA		4,662,035,050
22	TOTAL NET CASH OUTFLOWS		1,048,194,728
23	LIQUIDITY COVERAGE RATIO (%)		445%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,646,859,608

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on July, August and September 2022 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st January 2022 to 30 September 2022's period.

Comments:

For the third quarter ended 30 September 2022, the bank's average LCR was 445%, well above the regulatory minimum of 100%.

The bank's HQLA consists primarily of cash, unrestricted balances with Central Bank, Sovereign and Central Bank Securities.

The main contributors to NCO came from movements in the customer loans and deposits base, and from interbank funding and borrowing.