

BCP Bank (Mauritius)

LCR common disclosure template – 4 <sup>th</sup> quarter ending 31 <sup>th</sup> December 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)	4,584,049,025	4,584,049,025
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and term deposits from small business customers, of which :</b>	<b>1,451,854,375</b>	<b>145,185,437</b>
3	Stable deposits	-	-
4	Less stable deposits	1,451,854,375	145,185,437
5	<b>Unsecured wholesale funding, of which :</b>	<b>10,091,546,597</b>	<b>3,677,621,370</b>
6	Operational deposits (all counterparties)	5,566,994,227	1,391,748,557
7	Non-operational deposits (all counterparties)	4,524,552,371	2,285,872,814
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	<b>-</b>	<b>-</b>
10	<b>Additional requirements, of which :</b>	<b>1,247,102,495</b>	<b>227,292,881</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	1,247,102,495	227,292,881
14	<b>Other contractual funding obligations</b>	<b>33,409,646</b>	<b>33,409,646</b>
15	<b>Other contingent funding obligations</b>	<b>-</b>	<b>-</b>
16	<b>TOTAL CASH OUTFLOWS</b>	<b>12,823,913,114</b>	<b>4,083,509,335</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	5,394,065,070	4,937,839,126
20	<b>TOTAL CASH INFLOWS</b>	<b>5,394,065,070</b>	<b>4,937,839,126</b>
21	<b>TOTAL HQLA</b>		<b>4,584,049,025</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,020,877,334</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>449%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>4,613,946,225</b>

**Notes:**

1. The reported values for 'quarterly average of bimonthly observations' are based on October, November and December 2021 bimonthly figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1<sup>st</sup> October 2021 to 31<sup>th</sup> December 2021's period.

**Comments:**

The bank's average LCR for the quarter ending 31 December 2021 stood at 449%, 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.