

## BCP Bank Mauritius

LCR Common disclosure template – Fourth quarter ending 31 <sup>st</sup> December 2023			
<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bimonthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bimonthly observations)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total High-Quality Liquid Assets (HQLA)	5,091,027,544	5,091,027,544
<b>CASH OUTFLOWS</b>			
2	<b>Retail deposits and term deposits from small business customers, of which :</b>	<b>1,257,354,327</b>	<b>125,735,433</b>
3	Stable deposits	-	-
4	Less stable deposits	1,257,354,327	125,735,433
5	<b>Unsecured wholesale funding, of which :</b>	<b>8,400,618,171</b>	<b>3,738,691,619</b>
6	Operational deposits (all counterparties)	3,955,332,186	988,833,046
7	Non-operational deposits (all counterparties)	4,445,285,985	2,749,858,572
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	<b>-</b>	<b>-</b>
10	<b>Additional requirements, of which :</b>	<b>1,819,826,997</b>	<b>378,227,636</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	1,819,826,997	378,227,636
14	<b>Other contractual funding obligations</b>	<b>444,824,398</b>	<b>444,824,398</b>
15	<b>Other contingent funding obligations</b>	<b>-</b>	<b>-</b>
16	<b>TOTAL CASH OUTFLOWS</b>	<b>11,922,623,893</b>	<b>4,687,479,085</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	6,746,201,408	5,995,017,459
20	<b>TOTAL CASH INFLOWS</b>	<b>6,746,201,408</b>	<b>5,995,017,459</b>
21	<b>TOTAL HQLA</b>		<b>5,091,027,544</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,171,869,771</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>434%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>6,429,129,481</b>

**Notes:**

- The reported values for 'quarterly average of bimonthly observations' are based on October, November and December 2023 bimonthly figures.
- The reported values "quarterly average of daily HQLA" are based on daily figures over the 1<sup>st</sup> October 2023 to 31<sup>st</sup> December 2023's period.

**Comments:**

- For the fourth quarter ended 31 December 2023, the bank's average LCR was 434%, 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 Net Cash Outflows (NCO) were those associated with the bank's deposits portfolios, offset by inflows from loan repayments and maturities.