



BCP Bank (Mauritius)

LCR common disclosure template – 1st Quarter ending 31 March 2020			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,253,756,577	4,253,756,577
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	1,341,113,679	134,111,368
3	Stable deposits	-	-
4	Less stable deposits	1,341,113,679	134,111,368
5	Unsecured wholesale funding, of which :	6,708,300,723	2,354,053,600
6	Operational deposits (all counterparties)	3,215,453,650	803,863,412
7	Non-operational deposits (all counterparties)	3,492,847,073	1,550,190,187
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which :	1,969,298,655	327,776,913
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	1,969,298,655	327,776,913
14	Other contractual funding obligations	148,255,893	148,255,893
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	10,166,968,950	2,964,197,774
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,482,127,016	3,045,658,424
20	TOTAL CASH INFLOWS	3,482,127,016	3,045,658,424
21	TOTAL HQLA		4,253,756,577
22	TOTAL NET CASH OUTFLOWS		741,049,443
23	LIQUIDITY COVERAGE RATIO (%)		574%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,274,275,563

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on January, February and March 2020 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st January 2020 to 31st March 2020's period.

Comments:

The bank's average LCR for the quarter ending 31st March 2020 stood at 574% 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.