



BCP Bank (Mauritius)

LCR common disclosure template – 1st Quarter ending 31 March 2021			
(Consolidated in MUR)		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	4,589,974,704	4,589,974,704
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which :	1,568,635,538	156,863,554
3	Stable deposits	-	-
4	Less stable deposits	1,568,635,538	156,863,554
5	Unsecured wholesale funding, of which :	8,140,570,357	2,840,784,054
6	Operational deposits (all counterparties)	4,405,763,292	1,101,440,823
7	Non-operational deposits (all counterparties)	3,734,807,065	1,739,343,231
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which :	3,026,645,152	450,895,612
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	3,026,645,152	450,895,612
14	Other contractual funding obligations	81,913,768	81,913,768
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	12,817,764,815	3,530,456,987
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	5,044,029,066	4,600,262,933
20	TOTAL CASH INFLOWS	5,044,029,066	4,600,262,933
21	TOTAL HQLA		4,589,974,704
22	TOTAL NET CASH OUTFLOWS		882,614,247
23	LIQUIDITY COVERAGE RATIO (%)		520%
24	QUARTERLY AVERAGE OF DAILY HQLA		4,589,758,923

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on January, February and March 2021 month end figures.
2. The reported values "Quarterly average daily HQLA" are based on daily figures over the 1st January 2021 to 31 March 2021's period.

Comments:

The bank's average LCR for the first quarter ending 31 March 2021 stood at 520% 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.