

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) for the quarter ended 31 March 2019

LCR common disclosure template			
HBMU CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
		Reporting Date: Quarter ended 31 Mar 2019	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	500,298,247	500,298,247
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>		
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	448,130,589	112,032,647
7	<i>Non-operational deposits (all counterparties)</i>	1,773,522,193	1,138,714,990
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	102,148,390	102,148,390
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	13,825,942	1,382,594
14	Other contractual funding obligations	27,527,164	27,527,164
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2,365,154,278	1,381,805,785
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	991,435,396	972,184,340
19	Other cash inflows	257,103,421	243,416,558
20	TOTAL CASH INFLOWS	1,248,538,817	1,215,600,898
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		500,298,247
22	TOTAL NET CASH OUTFLOWS		345,451,446
23	LIQUIDITY COVERAGE RATIO (%)		145%
24	QUARTERLY AVERAGE OF DAILY HQLA		493,245,854

Quarterly average LCR stood at 145% in Q119 as compared to 108% in Q418. This is mainly due to a decrease in net cash outflows as a result of increased intergroup placements.