

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR) for the quarter ended 30 June 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 30 Jun 2019	
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	476,900,973	476,900,973
<b>CASH OUTFLOWS</b>			
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>	553,456,200	138,364,050
7	<i>Non-operational deposits (all counterparties)</i>	1,307,274,781	808,104,282
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>	84,118,689	84,118,689
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,006,221	1,100,622
14	Other contractual funding obligations	61,522,151	61,522,151
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,017,378,042</b>	<b>1,093,209,793</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	666,264,637	613,830,048
19	Other cash inflows	186,074,617	177,015,518
20	<b>TOTAL CASH INFLOWS</b>	<b>852,339,254</b>	<b>790,845,565</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>476,900,973</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>302,364,228</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>158%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>514,212,333</b>

Quarterly average LCR stood at 158% in Q2 19 as compared to 145% in Q1 19. This is mainly due to a decrease in net cash outflows as a result of a drop in customer deposits.