

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR) for the quarter ended 30 Sep 2019

LCR common disclosure template			
HBMU CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
		Reporting Date: Quarter ended 30 Sep 2019	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	400,890,670	400,890,670
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>	400,494,328	100,123,582
7	<i>Non-operational deposits (all counterparties)</i>	1,415,762,122	964,300,432
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>	101,664,324	101,664,324
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	12,990,378	1,299,038
14	Other contractual funding obligations	22,669,887	22,669,887
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	1,953,581,040	1,190,057,263
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	669,428,158	631,594,597
19	Other cash inflows	263,242,880	263,242,880
20	TOTAL CASH INFLOWS	932,671,038	894,837,477
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		400,890,670
22	TOTAL NET CASH OUTFLOWS		297,514,316
23	LIQUIDITY COVERAGE RATIO (%)		135%
24	QUARTERLY AVERAGE OF DAILY HQLA		399,095,708

Quarterly average LCR stood at 135% in Q3 19 as compared to 158% in Q2 19. This is mainly due to a decrease in HQLA, driven by drop in investments in US T-Bills.