

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR) for the quarter ended 31 Dec 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 31 Dec 2019	
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	517,942,661	517,942,661
<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>	463,747,771	115,936,943
7	<i>Non-operational deposits (all counterparties)</i>	1,765,622,622	1,099,576,110
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>	98,914,501	98,914,501
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	25,520,655	2,552,065
14	Other contractual funding obligations	15,019,755	15,019,755
15	Other contingent funding obligations	-	-
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,368,825,304</b>	<b>1,331,999,373</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,051,515,385	987,979,923
19	Other cash inflows	313,287,343	311,215,974
20	<b>TOTAL CASH INFLOWS</b>	<b>1,364,802,728</b>	<b>1,299,195,897</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>517,942,661</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>332,999,843</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>156%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>521,028,982</b>

Quarterly average LCR stood at 156% in Q4 19 as compared to 135% in Q3 19. This is mainly due to an increase in HQLA, driven by increase in investments in US T-Bills.