

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR)

for the quarter ended 31 Mar 20

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 Mar 20	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	540,634,165	540,634,165
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>	524,165,072	131,041,268
7	<i>Non-operational deposits (all counterparties)</i>	1,357,721,585	835,029,132
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>	110,327,778	110,327,778
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	21,102,976	2,110,298
14	Other contractual funding obligations	10,670,274	10,670,274
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	2,023,987,685	1,089,178,750
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	579,362,776	548,024,990
19	Other cash inflows	310,052,144	306,477,556
20	TOTAL CASH INFLOWS	889,414,920	854,502,546
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		540,634,165
22	TOTAL NET CASH OUTFLOWS		272,294,687
23	LIQUIDITY COVERAGE RATIO (%)		199%
24	QUARTERLY AVERAGE OF DAILY HQLA		537,371,899

Quarterly average LCR stood at 199% in Q1 20 as compared to 156% in Q4 19. This is mainly due to a drop in net cash outflows coupled by increase in HQLA. The drop in net cash outflows was mainly due to a drop in non-operational deposits while the increase in HQLA was mainly driven by increase in investments in US T-Bills.