

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR)

for the quarter ended 31 December 2018

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 Dec 2018	
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	481,964,011	481,964,011
<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>	508,647,892	127,161,973
7	<i>Non-operational deposits (all counterparties)</i>	1,549,424,070	1,046,609,766
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>	91,013,009	91,013,009
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	16,346,119	1,634,612
14	Other contractual funding obligations	53,122,977	53,122,977
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,218,554,067</b>	<b>1,319,542,337</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	648,714,503	647,603,392
19	Other cash inflows	230,198,303	224,940,586
20	<b>TOTAL CASH INFLOWS</b>	<b>878,912,806</b>	<b>872,543,977</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>481,964,011</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>446,998,359</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>108%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>477,215,590</b>

Quarterly average LCR stood at 108% in line with Q318. There has been a proportionate drop in both HQLA and net cash outflows. The average USD56m drop in HQLA relates mainly to investment in US T-bills. Drop in net cash outflows was mainly driven by a drop in Customer Deposits.