

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR)

for the quarter ended 30 September 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 30 Sep 2018	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	538,007,113	538,007,113
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>	482,601,545	120,650,386
7	<i>Non-operational deposits (all counterparties)</i>	2,642,061,423	1,786,690,469
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>	63,374,224	63,374,224
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	10,795,333	1,079,533
14	Other contractual funding obligations	25,034,562	25,034,562
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	3,223,867,088	1,996,829,174
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,507,969,111	1,478,498,298
19	Other cash inflows	383,842,826	383,842,826
20	TOTAL CASH INFLOWS	1,891,811,937	1,862,341,124
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		538,007,113
22	TOTAL NET CASH OUTFLOWS		499,207,294
23	LIQUIDITY COVERAGE RATIO (%)		108%
24	QUARTERLY AVERAGE OF DAILY HQLA		554,235,170

Quarterly average LCR increased from 103% in Q2 2018 to 108% in Q3 2018. This was due to an increase in HQLA of around USD26m mainly on investment in US T-bills.