

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR) for the quarter ended 29 December 2023

LCR common disclosure template			
HBMU CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	803,498,205	803,498,205
<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>	373,349,346	93,337,336
7	<i>Non-operational deposits (all counterparties)</i>	1,781,367,115	1,208,144,915
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>	95,900,498	95,900,498
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	143,036,667	14,303,667
14	Other contractual funding obligations	19,427,211	19,427,211
15	Other contingent funding obligations	91,271,663	4,563,583
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,504,352,500</b>	<b>1,435,677,211</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,289,397,035	1,205,326,677
19	Other cash inflows	247,320,266	246,849,703
20	<b>TOTAL CASH INFLOWS</b>	<b>1,536,717,301</b>	<b>1,452,176,380</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>803,498,205</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>358,919,303</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>224%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>781,712,870</b>

#### Notes:

- The reported values are based on the Oct, Nov & Dec 2023 bimonthly figures.
- The reported values for the "quarterly average of the daily HQLA" are based on business days figures for the period 01 Oct to 29Dec 2023.

#### Comments:

- The bank's average LCR for the quarter ending 29 December 2023 stood at 224% (Sep23:193%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.4bn. The increase in LCR was mainly on account of higher HQLA due to an increase in reverse repo transaction over the quarter.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.

