

HSBC Bank (Mauritius) Limited

Liquidity Coverage Ratio (LCR)

for the quarter ended 31 March 2024

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 2024	
		USD	USD
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	814,189,389	814,189,389
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>	374,023,614	93,505,904
7	<i>Non-operational deposits (all counterparties)</i>	1,949,747,713	1,253,422,161
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>	82,983,189	82,983,189
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	158,618,333	15,861,833
14	Other contractual funding obligations	22,920,389	22,920,389
15	Other contingent funding obligations	96,729,871	4,836,494
16	TOTAL CASH OUTFLOWS	2,685,023,111	1,473,529,970
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,316,894,245	1,262,683,697
19	Other cash inflows	322,495,784	321,893,655
20	TOTAL CASH INFLOWS	1,639,390,029	1,584,577,353
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		814,189,389
22	TOTAL NET CASH OUTFLOWS		368,382,493
23	LIQUIDITY COVERAGE RATIO (%)		221%
24	QUARTERLY AVERAGE OF DAILY HQLA		800,004,493

Notes:

- The reported values are based on the Jan, Feb & Mar 2024 bimonthly figures.
- The reported values for the "quarterly average of the daily HQLA" are based on business days figures for the period 01 Jan to 31 Mar 2024.

Comments:

- The bank's average LCR for the quarter ending 31 March 2024 stood at 221% (Dec23:224%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.45bn.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.
- The decrease in LCR was mainly on account of an increase in the deposit balances partly offset by higher HQLA due to an increase in reverse repo transaction over the quarter.