

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

**Liquidity Coverage Ratio (LCR)**  
for the quarter ended 31 March 2024

<b>LCR common disclosure template</b>			
<i>HSBC CONSOLIDATED</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
Reporting Date: Quarter ended 31 Mar 24			
		MUR	MUR
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	11,478,417,553	11,478,417,553
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>	17,957,196,473	1,795,719,647
4	<i>Less stable deposits</i>	-	-
5	Unsecured wholesale funding, of which:	-	-
6	<i>Operational deposits (all counterparties)</i>	3,577,260,281	894,315,070
7	<i>Non-operational deposits (all counterparties)</i>	4,371,880,070	2,195,938,628
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>	296,164,597	296,164,597
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	-	-
14	Other contractual funding obligations	858,512,193	858,512,193
15	Other contingent funding obligations	2,640,369,440	132,018,472
16	<b>TOTAL CASH OUTFLOWS</b>	<b>29,701,383,053</b>	<b>6,172,668,607</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,417,011,049	2,954,913,567
19	Other cash inflows	3,504,779,351	2,493,970,565
20	<b>TOTAL CASH INFLOWS</b>	<b>6,921,790,400</b>	<b>5,448,884,132</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>11,478,417,553</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,543,167,152</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>744%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>11,958,806,310</b>

**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 744% (Dec23:710%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR9.9bn.
- The increase in LCR was mainly due to a decrease in deposit balances over the quarter.
- The main contributors to the NCO were the bank’s deposit portfolios, offset by inflows from loan repayments.