

## HSBC Bank (Mauritius) Limited

### Liquidity Coverage Ratio (LCR) for the quarter ended 30 June 2024

<b>LCR common disclosure template</b>			
<i>HBMU CONSOLIDATED</i>		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
Reporting Date: Quarter ended 30 Jun 2024			
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	884,547,811	884,547,811
<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>	431,151,741	107,787,935
7	<i>Non-operational deposits (all counterparties)</i>	1,971,719,085	1,257,546,026
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>	67,616,310	67,616,310
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	166,660,000	16,666,000
14	Other contractual funding obligations	23,204,066	23,204,066
15	Other contingent funding obligations	82,131,233	4,106,562
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,742,482,435</b>	<b>1,476,926,899</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,341,923,744	1,305,488,386
19	Other cash inflows	206,047,310	200,114,721
20	<b>TOTAL CASH INFLOWS</b>	<b>1,547,971,054</b>	<b>1,505,603,107</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>884,547,811</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>369,231,725</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>240%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>855,241,550</b>

#### Notes:

- The reported values are based on the Apr, May & Jun 2024 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01 Apr to 30 Jun 2024.

#### Comments:

- The bank's average LCR for the quarter ending 30 June 2024 stood at 240% (Mar24:221%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.52bn.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.
- The increase in LCR was mainly on account of higher HQLA due to an increase in reverse repo transaction over the quarter.