

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

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

LCR common disclosure template			
<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 30 Jun24			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	11,056,674,164	11,056,674,164
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>	17,437,829,026	1,743,782,903
4	<i>Less stable deposits</i>	-	-
5	Unsecured wholesale funding, of which:	-	-
6	<i>Operational deposits (all counterparties)</i>	3,348,184,988	837,046,247
7	<i>Non-operational deposits (all counterparties)</i>	4,476,491,826	2,217,203,073
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>	364,128,452	364,128,452
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	-	-
14	Other contractual funding obligations	883,706,932	883,706,932
15	Other contingent funding obligations	2,621,064,160	131,053,208
16	TOTAL CASH OUTFLOWS	29,131,405,385	6,176,920,815
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	5,662,563,916	5,260,393,617
19	Other cash inflows	1,627,427,976	588,146,126
20	TOTAL CASH INFLOWS	7,289,991,892	5,848,539,744
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		11,056,674,164
22	TOTAL NET CASH OUTFLOWS		1,544,230,204
23	LIQUIDITY COVERAGE RATIO (%)		716%
24	QUARTERLY AVERAGE OF DAILY HQLA		11,653,100,858

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 716% (Mar24:744%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR9.5bn.
- The drop in LCR was mainly due to lower HQLA attributed to a decrease in the purchase of new treasury bills over the quarter.
- The main contributors to the NCO were the bank’s deposit portfolios, offset by inflows from loan repayments.