

# HSBC Bank (Mauritius) Limited

## Liquidity Coverage Ratio (LCR)

for the quarter ended 30 September 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 30 Sep 2024	
		USD	USD
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)	850,106,731	850,106,731
<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>	371,545,005	92,886,251
7	<i>Non-operational deposits (all counterparties)</i>	2,056,665,314	1,235,453,505
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>	121,163,778	121,163,778
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	180,975,538	18,097,554
14	Other contractual funding obligations	13,652,267	13,652,267
15	Other contingent funding obligations	110,651,735	5,532,587
16	<b>TOTAL CASH OUTFLOWS</b>	<b>2,854,653,637</b>	<b>1,486,785,942</b>
<b>CASH INFLOWS</b>			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	1,479,484,141	1,438,331,294
19	Other cash inflows	157,254,838	156,510,888
20	<b>TOTAL CASH INFLOWS</b>	<b>1,636,738,980</b>	<b>1,594,842,182</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>850,106,731</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>371,696,486</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>229%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>788,375,483</b>

### Notes:

- The reported values are based on the Jul, Aug and Sep 2024 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01 Jul to 30 Sep 2024.

### Comments:

- The bank's average LCR for the quarter ending 30 September 2024 stood at 229% (Jun24:240%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of USD0.48bn.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.
- The decrease in LCR was mainly attributed to higher deposit balance over the quarter.