

The Hongkong and Shanghai Banking Corporation Limited – Mauritius Branch

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

LCR common disclosure template			
HSBC 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 24			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	4,753,202,786	4,753,202,786
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>	3,370,473,284	842,618,321
7	<i>Non-operational deposits (all counterparties)</i>	3,466,441,423	1,735,768,842
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>	375,236,678	375,236,678
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	-	-
14	Other contractual funding obligations	1,052,874,929	1,052,874,929
15	Other contingent funding obligations	2,532,849,918	126,642,496
16	<b>TOTAL CASH OUTFLOWS</b>	<b>10,797,876,232</b>	<b>4,133,141,266</b>
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	3,144,943,108	2,782,310,055
19	Other cash inflows	1,302,112,632	375,464,877
20	<b>TOTAL CASH INFLOWS</b>	<b>4,447,055,740</b>	<b>3,157,774,932</b>
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		<b>4,753,202,786</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,033,285,317</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>460%</b>
24	<b>QUARTERLY AVERAGE OF DAILY HQLA</b>		<b>5,738,916,189</b>

Notes:

- The reported values are based on the Jul, Aug & 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 460% (Jun24:716%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR3.7bn.
- The decrease in LCR was mainly driven by the sales of the retail business to ABSA Bank Mauritius on 5Jul24.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.